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|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享12号B款”定期报告** | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | 产品管理人：江苏张家港农村商业银行股份有限公司 | | | | | | | | | | | | |  | |
|  | 产品托管人：南京银行股份有限公司 | | | | | | | | | | | | |  | |
|  | 发布时间：2022年09月30日 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **1 重要提示** | | | | | | | | | | | | |  | |
|  | 产品的过往业绩并不代表其未来表现。投资有风险，投资者在作出投资决策前应仔细阅读本产品说明书。 | | | | | | | | | | | | |  | |
|  | 本报告中财务资料未经审计。 | | | | | | | | | | | | |  | |
|  | 本报告期自2022年07月01日起至09月30日止。 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾瑞享12号B款净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX12B | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115620000014 | | | | | | | | |  | |
|  | **产品运作方式** | | | | 开放式净值型 | | | | | | | | |  | |
|  | **产品类型** | | | | 固定收益类 | | | | | | | | |  | |
|  | **募集方式** | | | | 公募 | | | | | | | | |  | |
|  | **报告期末产品份额总额** | | | | 1,651,433,045.98 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0692 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0692 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.6582% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **3 资产组合报告** | | | | | | | | | | | | |  | |
|  | 3.1 报告期末产品资产组合情况 | | | | | | | | | | | | |  | |
|  | **序号** | **项目** | | | | **金额（元）** | | | | | **占资产组合比例（%）** | | |  | |
|  | 1 | 固定收益投资 | | | | 2,266,527,927.63 | | | | | 99.59% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,825,569,003.22 | | | | | 80.21% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 440,958,924.41 | | | | | 19.37% | | |  |  |
|  | 2 | 权益投资 | | | | 1,386,728.70 | | | | | 0.06% | | |  |  |
|  |  | 其中：基金 | | | | 1,386,728.70 | | | | | 0.06% | | |  |  |
|  | 3 | 银行存款合计 | | | | 8,052,653.53 | | | | | 0.35% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 2,275,967,309.86 | | | | | 100.00% | | |  |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 3.2 报告期末按债券品种分类的债券投资组合 | | | | | | | | | | | | |  |  |
|  | **序号** | **债券品种** | | | | | **金额（元）** | | | | | **占资产组合比例（%）** | | |  |
|  | 1 | 国家债券 | | | | | 183,721,161.65 | | | | | 8.07% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 122,367,396.57 | | | | | 5.38% | | |  |
|  |  | 其中：政策性金融债 | | | | | 112,016,386.57 | | | | | 4.92% | | |  |
|  | 4 | 企业债券 | | | | | 1,458,374,420.42 | | | | | 64.08% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 433,839.88 | | | | | 0.02% | | |  |
|  | 7 | 其他 | | | | | 60,672,184.70 | | | | | 2.67% | | |  |
|  | 8 | 合计 | | | | | 1,825,569,003.22 | | | | | 80.21% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 3.3 报告期末按市值占产品资产净值比例大小排名前十的资产投资明细 | | | | | | | | | | | | |  |  |
|  | **序号** | **资产代码** | **资产名称** | | | | | **数量** | | **市值(元)** | | | **占产品资产净值比例（％）** |  |  |
|  | 1 | TL1H | 华润信托桃李1号单一资金信托 | | | | | 381,048,396.77 | | 411,581,286.58 | | | 23.31% |  |  |
|  | 2 | 2205108 | 22湖南债02 | | | | | 100,000,000.00 | | 102,053,935.62 | | | 5.78% |  |  |
|  | 3 | 178835 | 21淹城01 | | | | | 70,000,000.00 | | 70,876,898.63 | | | 4.01% |  |  |
|  | 4 | 032191446 | 21绍兴柯桥PPN002 | | | | | 50,000,000.00 | | 51,639,261.30 | | | 2.92% |  |  |
|  | 5 | 196298 | 22盐南01 | | | | | 50,000,000.00 | | 51,575,342.47 | | | 2.92% |  |  |
|  | 6 | 178876 | 21绿投01 | | | | | 50,000,000.00 | | 50,716,054.80 | | | 2.87% |  |  |
|  | 7 | 178633 | 21武高02 | | | | | 50,000,000.00 | | 50,664,520.55 | | | 2.87% |  |  |
|  | 8 | 101901686 | 19华能集MTN005A | | | | | 40,000,000.00 | | 41,385,154.52 | | | 2.34% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 9 | 160404 | 16农发04 | | | | | 40,000,000.00 | | 41,146,039.45 | | | 2.33% |  | |
|  | 10 | 032100467 | 21溧水城建PPN003 | | | | | 40,000,000.00 | | 40,786,660.96 | | | 2.31% |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 3.4 报告期末资产组合流动性风险分析 | | | | | | | | | | | | |  | |
|  | **流动性资产市值（元）** | | | **产品资产净值（元）** | | | | | **流动性资产占比（%）** | | | | |  | |
|  | 120,069,040.10 | | | 1,765,646,973.44 | | | | | 6.80% | | | | |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 报告期内，产品管理人通过合理安排资产配置结构，保持一定比例的高流动性资产，控制资产久期、杠杆融资比例，管控产品流动性风险。持仓中利率债和中高等级信用债占比较高，对于关键时点的规模变动和资金面波动都有充足的准备，且融资渠道畅通多元，风险总体可控。 | | | | | | | | | | | | |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 江苏张家港农村商业银行股份有限公司 | | | | | | | | | | | | |  | |
|  | 2022年09月30日 | | | | | | | | | | | | |  | |