|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | |  | | |  | |
|  | **“金港湾瑞享6号”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：2021年12月31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2021年01月01日起至12月31日止。 | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾瑞享6号净值型人民币理财产品 | | | | | | | |  | |
|  | **产品编码** | | | | RX06 | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115619000070 | | | | | | | |  | |
|  | **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** | | | | 2,189,622,024.51 | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.1175 | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1175 | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.2054% | | | | | | | |  | |
|  |  |  | | |  |  | | | |  | | |  | |
|  | **3 资产组合报告** | | | | | | | | | | | |  | |
|  | 3.1 报告期末资产组合情况 | | | | | | | | | | | |  | |
|  | **序号** | **项目** | | | | **金额（元）** | | | | **占资产组合比例（%）** | | |  | |
|  | 1 | 固定收益投资 | | | | 2,811,899,832.28 | | | | 99.73% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 2,397,304,090.22 | | | | 85.03% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 414,595,742.06 | | | | 14.70% | | |  |  |
|  | 2 | 银行存款合计 | | | | 7,627,962.96 | | | | 0.27% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 2,819,527,795.24 | | | | 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 | | | | | 538,143,478.00 | | | | 19.09% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 429,518,206.15 | | | | 15.23% | | |  |
|  |  | 其中：政策性金融债 | | | | | 205,448,123.29 | | | | 7.29% | | |  |
|  | 4 | 企业债券 | | | | | 1,409,390,022.51 | | | | 49.99% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 20,252,383.56 | | | | 0.72% | | |  |
|  | 8 | 合计 | | | | | 2,397,304,090.22 | | | | 85.03% | | |  |
|  |  |  |  | | |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | 356,949,624.30 | 369,371,471.23 | | | 15.10% |  |  |
|  | 2 | 210012 | 21附息国债12 | | | | | 250,000,000.00 | 252,286,304.79 | | | 10.31% |  |  |
|  | 3 | 170206 | 17国开06 | | | | | 150,000,000.00 | 155,091,821.92 | | | 6.34% |  |  |
|  | 4 | 173789 | 21贵州14 | | | | | 90,000,000.00 | 91,648,718.63 | | | 3.75% |  |  |
|  | 5 | 198010 | 21天津债05 | | | | | 70,000,000.00 | 71,850,085.62 | | | 2.94% |  |  |
|  | 6 | 101758044 | 17吴中经发MTN001 | | | | | 50,000,000.00 | 51,130,702.67 | | | 2.09% |  |  |
|  | 7 | 091900016 | 19国泰君安金融债01 | | | | | 50,000,000.00 | 50,945,300.00 | | | 2.08% |  |  |
|  | 8 | 2105488 | 21陕西债31 | | | | | 50,000,000.00 | 50,898,915.07 | | | 2.08% |  |  |
|  | 9 | 167910 | 20鹿城01 | | | | | 50,000,000.00 | 50,394,657.54 | | | 2.06% |  |  |
|  | 10 | 200202 | 20国开02 | | | | | 50,000,000.00 | 50,356,301.37 | | | 2.06% |  |  |
|  |  | | |  | | | | |  | | | |  | |
|  | 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）** | | | **资产组合净值（元）** | | | | | **流动性资产占比（%）** | | | |  | |
|  | 162,719,784.88 | | | 2,446,963,392.33 | | | | | 6.65% | | | |  | |
|  |  | | |  | | | | |  | | | |  | |
|  | 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 | | | | | | | | | | | |  | |
|  | 2021年12月31日 | | | | | | | | | | | |  | |