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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：2023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2023年01月01日起至12月31日止。 | | | | |  |
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|  | **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** | | 1,976,971,970.68 | | |  |
|  | **报告期末单位净值** | | 1.1233 | | |  |
|  | **报告期末累计单位净值** | | 1.1233 | | |  |
|  | **报告期末净值增长率（年化）** | | 4.4596% | | |  |
|  |  |  |  |  |  |  |
|  | **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 | | 2,385,352,548.04 | 99.00% |  |
|  |  | 其中:银行间/交易所产品 | | 2,079,492,886.02 | 86.31% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 305,859,662.02 | | | | 12.69% | | |  |  |
|  | 2 | 权益投资 | | 15,536,764.60 | | | | 0.64% | | |  |  |
|  |  | 其中：基金 | | 15,536,764.60 | | | | 0.64% | | |  |  |
|  | 3 | 银行存款合计 | | 8,547,530.22 | | | | 0.36% | | |  |  |
|  | 4 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | 2,409,436,842.86 | | | | 100.00% | | |  |  |
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|  | 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 | | | 112,796,490.35 | | | | 4.68% | | |  |
|  | 2 | 央行票据 | | | 0.00 | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | 324,242,697.62 | | | | 13.46% | | |  |
|  |  | 其中：政策性金融债 | | | 223,089,906.37 | | | | 9.26% | | |  |
|  | 4 | 企业债券 | | | 1,642,453,698.05 | | | | 68.17% | | |  |
|  | 5 | 企业短期融资券 | | | 0.00 | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | 0.00 | | | | 0.00% | | |  |
|  | 7 | 其他 | | | 0.00 | | | | 0.00% | | |  |
|  | 8 | 合计 | | | 2,079,492,886.02 | | | | 86.31% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | 237,073,518.15 | 266,847,251.76 | | | 12.02% |  |  |
|  | 2 | 2205108 | 22湖南债02 | | | 70,000,000.00 | 71,758,912.05 | | | 3.23% |  |  |
|  | 3 | 178835 | 21淹城01 | | | 70,000,000.00 | 71,753,797.26 | | | 3.23% |  |  |
|  | 4 | 196298 | 22盐南01 | | | 50,000,000.00 | 52,155,068.50 | | | 2.35% |  |  |
|  | 5 | 210207 | 21国开07 | | | 50,000,000.00 | 50,999,525.41 | | | 2.30% |  |  |
|  | 6 | 230306 | 23进出06 | | | 50,000,000.00 | 50,226,056.83 | | | 2.26% |  |  |
|  | 7 | 230216 | 23国开16 | | | 50,000,000.00 | 50,157,445.90 | | | 2.26% |  |  |
|  | 8 | 032191446 | 21绍兴柯桥PPN002 | | | 50,000,000.00 | 50,090,766.80 | | | 2.26% |  |  |

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|  | 9 | 112302066 | 23工商银行CD066 | | 50,000,000.00 | | 48,960,113.93 | 2.20% |  |  |
|  | 10 | 032100467 | 21溧水城建PPN003 | | 40,000,000.00 | | 41,247,025.96 | 1.86% |  |  |
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|  | 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（%）** | | |  |  |
|  | 231,637,436.59 | | | 2,220,657,723.92 | | 10.43% | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 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。 | | | | | | | |  |  |
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|  | 江苏张家港农村商业银行股份有限公司 | | | | | | | | |  |
|  | 2023年12月31日 | | | | | | | |  |  |