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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：2025年03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2025年01月01日起至03月31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** | | | | 2,469,806,225.05 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.1756 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.1756 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 1.1112% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 3,332,123,590.22 | | | | | 97.16% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 3,104,185,855.42 | | | | | 90.51% | | |  |  |
|  |  | 其中：回购 | | | | 20,005,288.68 | | | | | 0.58% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 227,937,734.80 | | | | | 6.65% | | |  |  |
|  | 2 | 权益投资 | | | | 91,464,797.86 | | | | | 2.67% | | |  |  |
|  |  | 其中：基金 | | | | 91,464,797.86 | | | | | 2.67% | | |  |  |
|  | 3 | 银行存款合计 | | | | 6,039,498.88 | | | | | 0.17% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 3,429,627,886.96 | | | | | 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 | | | | | 31,189,210.68 | | | | | 0.91% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 1,291,798,597.29 | | | | | 37.67% | | |  |
|  |  | 其中：政策性金融债 | | | | | 954,177,971.11 | | | | | 27.82% | | |  |
|  | 4 | 企业债券 | | | | | 1,761,192,758.77 | | | | | 51.35% | | |  |
|  | 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 | | | | | 3,084,180,566.74 | | | | | 89.93% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | 240208 | 24国开08 | | | | | 220,000,000.00 | | 224,290,201.92 | | | 7.72% |  |  |
|  | 2 | TL1H | 华润信托桃李1号单一资金信托 | | | | | 166,502,052.52 | | 200,518,072.20 | | | 6.91% |  |  |
|  | 3 | 250301 | 25进出01 | | | | | 100,000,000.00 | | 99,967,723.29 | | | 3.44% |  |  |
|  | 4 | 250401 | 25农发01 | | | | | 100,000,000.00 | | 99,893,942.47 | | | 3.44% |  |  |
|  | 5 | 112417139 | 24光大银行CD139 | | | | | 100,000,000.00 | | 99,423,621.37 | | | 3.42% |  |  |
|  | 6 | 240205 | 24国开05 | | | | | 80,000,000.00 | | 84,955,963.84 | | | 2.93% |  |  |
|  | 7 | 240203 | 24国开03 | | | | | 70,000,000.00 | | 71,711,256.44 | | | 2.47% |  |  |
|  | 8 | 240421 | 24农发21 | | | | | 70,000,000.00 | | 70,658,525.48 | | | 2.43% |  |  |
|  | 9 | 240215 | 24国开15 | | | | | 50,000,000.00 | | 52,311,797.95 | | | 1.80% |  |  |
|  | 10 | 2028024 | 20中信银行二级 | | | | | 50,000,000.00 | | 51,566,415.07 | | | 1.78% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 358,457,755.32 | | | 2,903,474,093.16 | | | | | 12.35% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | | |  |
|  | 2025年03月31日 | | | | | | | | | | | | |  |  |