|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **“金港湾瑞享1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：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1号净值型人民币理财产品 | | | | | | | | |  |  |
|  | **产品编码** | | | | RX0103 | | | | | | | | |  |  |
|  | **全国银行业理财信息登记系统编码** | | | | C1115619000043 | | | | | | | | |  |  |
|  | **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** | | | | 881,891,376.94 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.2845 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.2845 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.4403% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 1,258,089,223.22 | | | | | 98.97% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 1,154,782,502.55 | | | | | 90.84% | | |  |  |
|  |  | 其中：回购 | | | | 9,300,891.78 | | | | | 0.73% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 103,306,720.67 | | | | | 8.13% | | |  |  |
|  | 2 | 银行存款合计 | | | | 13,135,547.11 | | | | | 1.03% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,271,224,770.33 | | | | | 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 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 336,732,626.85 | | | | | 26.49% | | |  |
|  |  | 其中：政策性金融债 | | | | | 102,094,541.09 | | | | | 8.03% | | |  |
|  | 4 | 企业债券 | | | | | 808,748,983.92 | | | | | 63.62% | | |  |
|  | 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 | | | | | 1,145,481,610.77 | | | | | 90.11% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | 85,781,699.59 | | 103,306,720.67 | | | 9.12% |  |  |
|  | 2 | 112414198 | 24江苏银行CD198 | | | | | 100,000,000.00 | | 99,155,305.48 | | | 8.75% |  |  |
|  | 3 | 200405 | 20农发05 | | | | | 70,000,000.00 | | 71,509,513.56 | | | 6.31% |  |  |
|  | 4 | 032280530 | 22凤城河PPN001 | | | | | 50,000,000.00 | | 51,752,305.48 | | | 4.57% |  |  |
|  | 5 | 032000943 | 20温岭国资PPN003 | | | | | 50,000,000.00 | | 50,699,727.05 | | | 4.48% |  |  |
|  | 6 | 133021 | 21杭高新 | | | | | 40,000,000.00 | | 40,866,715.62 | | | 3.61% |  |  |
|  | 7 | 2128019 | 21中国银行永续债01 | | | | | 30,000,000.00 | | 31,758,015.62 | | | 2.80% |  |  |
|  | 8 | 2128021 | 21工商银行永续债01 | | | | | 30,000,000.00 | | 31,699,872.74 | | | 2.80% |  |  |
|  | 9 | 2128002 | 21工商银行二级01 | | | | | 30,000,000.00 | | 30,756,837.12 | | | 2.72% |  |  |
|  | 10 | 240208 | 24国开08 | | | | | 30,000,000.00 | | 30,585,027.53 | | | 2.70% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 84,645,060.67 | | | 1,132,829,478.92 | | | | | 7.47% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |