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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **“金港湾瑞享3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：宁波银行股份有限公司 | | | | | | | | | | | | |  |  |
|  | 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3号净值型人民币理财产品 | | | | | | | | |  |  |
|  | **产品编码** | | | | RX03 | | | | | | | | |  |  |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621000005 | | | | | | | | |  |  |
|  | **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** | | | | 424,677,729.69 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.1967 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.1967 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.6735% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 499,458,971.08 | | | | | 98.26% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 393,101,531.65 | | | | | 77.34% | | |  |  |
|  |  | 其中：回购 | | | | 90,029,684.75 | | | | | 17.71% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 106,357,439.43 | | | | | 20.92% | | |  |  |
|  | 2 | 银行存款合计 | | | | 8,849,546.14 | | | | | 1.74% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 508,308,517.22 | | | | | 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 | | | | | 50,301,334.80 | | | | | 9.90% | | |  |
|  |  | 其中：政策性金融债 | | | | | 30,234,081.65 | | | | | 5.95% | | |  |
|  | 4 | 企业债券 | | | | | 252,770,512.10 | | | | | 49.73% | | |  |
|  | 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 | | | | | 303,071,846.90 | | | | | 59.63% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | 75,815,795.50 | | 91,304,803.31 | | | 17.97% |  |  |
|  | 2 |  | 回购 | | | | | 100,100,000.00 | | 90,029,684.75 | | | 17.72% |  |  |
|  | 3 | 166814 | 20安控02 | | | | | 30,000,000.00 | | 31,606,835.53 | | | 6.22% |  |  |
|  | 4 | 166676 | 20交通01 | | | | | 20,000,000.00 | | 20,972,426.20 | | | 4.13% |  |  |
|  | 5 | 194301 | 22福清01 | | | | | 20,000,000.00 | | 20,725,710.96 | | | 4.08% |  |  |
|  | 6 | 032280829 | 22宜兴经开PPN001 | | | | | 20,000,000.00 | | 20,466,926.58 | | | 4.03% |  |  |
|  | 7 | 032280715 | 22锡东科技PPN001 | | | | | 20,000,000.00 | | 20,447,592.33 | | | 4.02% |  |  |
|  | 8 | 032280130 | 22长兴城投PPN001 | | | | | 20,000,000.00 | | 20,429,606.30 | | | 4.02% |  |  |
|  | 9 | 240314 | 24进出14 | | | | | 20,000,000.00 | | 20,082,236.99 | | | 3.95% |  |  |
|  | 10 | 072510004 | 25银河证券CP001 | | | | | 20,000,000.00 | | 20,067,253.15 | | | 3.95% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 39,083,627.79 | | | 508,201,133.92 | | | | | 7.69% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |