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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **“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：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** | | | | 1,100,537,345.87 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.2665 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.2665 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.2896% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 1,775,326,858.35 | | | | | 99.27% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 1,702,465,058.18 | | | | | 95.20% | | |  |  |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 72,861,800.17 | | | | | 4.07% | | |  |  |
|  | 2 | 权益投资 | | | | 12,634,304.51 | | | | | 0.71% | | |  |  |
|  |  | 其中：基金 | | | | 12,634,304.51 | | | | | 0.71% | | |  |  |
|  | 3 | 银行存款合计 | | | | 338,561.58 | | | | | 0.02% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 1,788,299,724.44 | | | | | 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 | | | | | 299,131,963.70 | | | | | 16.73% | | |  |
|  |  | 其中：政策性金融债 | | | | | 80,966,307.67 | | | | | 4.53% | | |  |
|  | 4 | 企业债券 | | | | | 1,403,333,094.48 | | | | | 78.47% | | |  |
|  | 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 | | | | | 1,702,465,058.18 | | | | | 95.20% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | 60,501,475.73 | | 72,861,800.17 | | | 5.23% |  |  |
|  | 2 | 102100026 | 21上虞交通MTN001 | | | | | 60,000,000.00 | | 61,019,432.88 | | | 4.38% |  |  |
|  | 3 | 2228023 | 22中国银行永续债01 | | | | | 50,000,000.00 | | 53,349,450.00 | | | 3.83% |  |  |
|  | 4 | 2128044 | 21工商银行永续债02 | | | | | 50,000,000.00 | | 51,943,000.00 | | | 3.73% |  |  |
|  | 5 | 253251 | 23长交F5 | | | | | 50,000,000.00 | | 51,611,458.91 | | | 3.70% |  |  |
|  | 6 | 032300442 | 23江宁交通PPN004 | | | | | 50,000,000.00 | | 51,248,123.29 | | | 3.68% |  |  |
|  | 7 | 032380699 | 23嘉善国投PPN003 | | | | | 50,000,000.00 | | 51,185,643.84 | | | 3.67% |  |  |
|  | 8 | 253827 | 24常滨01 | | | | | 50,000,000.00 | | 50,899,901.37 | | | 3.65% |  |  |
|  | 9 | 253802 | 24信投F1 | | | | | 50,000,000.00 | | 50,834,301.37 | | | 3.65% |  |  |
|  | 10 | 032100299 | 21富阳交通PPN002 | | | | | 50,000,000.00 | | 50,234,381.92 | | | 3.60% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 81,304,869.25 | | | 1,393,849,148.24 | | | | | 5.83% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |