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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **“金港湾瑞享9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9号净值型人民币理财产品 | | | | | | | | |  |  |
|  | **产品编码** | | | | RX09 | | | | | | | | |  |  |
|  | **全国银行业理财信息登记系统编码** | | | | C1115620000013 | | | | | | | | |  |  |
|  | **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** | | | | 1,568,879,109.64 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.1879 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.1879 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 1.3053% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 2,092,528,838.73 | | | | | 99.27% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 2,010,065,612.88 | | | | | 95.36% | | |  |  |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 82,463,225.85 | | | | | 3.91% | | |  |  |
|  | 2 | 权益投资 | | | | 9,850,644.76 | | | | | 0.47% | | |  |  |
|  |  | 其中：基金 | | | | 9,850,644.76 | | | | | 0.47% | | |  |  |
|  | 3 | 银行存款合计 | | | | 5,578,981.24 | | | | | 0.26% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 2,107,958,464.73 | | | | | 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 | | | | | 141,930,985.60 | | | | | 6.73% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 465,593,224.00 | | | | | 22.09% | | |  |
|  |  | 其中：政策性金融债 | | | | | 205,379,614.66 | | | | | 9.74% | | |  |
|  | 4 | 企业债券 | | | | | 1,361,925,685.47 | | | | | 64.61% | | |  |
|  | 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 | | | | | 1,969,449,895.07 | | | | | 93.43% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | 240203 | 24国开03 | | | | | 130,000,000.00 | | 133,178,047.67 | | | 7.15% |  |  |
|  | 2 | TL1H | 华润信托桃李1号单一资金信托 | | | | | 68,474,109.15 | | 82,463,225.85 | | | 4.42% |  |  |
|  | 3 | 032280767 | 22金开国控PPN001 | | | | | 60,000,000.00 | | 60,816,033.01 | | | 3.26% |  |  |
|  | 4 | 2020016 | 20江苏银行永续债 | | | | | 50,000,000.00 | | 51,901,400.00 | | | 2.78% |  |  |
|  | 5 | 2028042 | 20兴业银行永续债 | | | | | 50,000,000.00 | | 51,809,447.95 | | | 2.78% |  |  |
|  | 6 | 232480020 | 24兴业银行二级资本债01 | | | | | 50,000,000.00 | | 51,751,792.47 | | | 2.78% |  |  |
|  | 7 | 102280728 | 22嘉兴高新MTN001 | | | | | 50,000,000.00 | | 51,743,600.68 | | | 2.78% |  |  |
|  | 8 | 102380300 | 23南浦口MTN003 | | | | | 50,000,000.00 | | 50,994,492.47 | | | 2.74% |  |  |
|  | 9 | 220406 | 22农发06 | | | | | 50,000,000.00 | | 50,962,576.03 | | | 2.73% |  |  |
|  | 10 | 240018 | 24附息国债18 | | | | | 50,000,000.00 | | 50,914,405.48 | | | 2.73% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 106,197,900.13 | | | 1,863,683,287.30 | | | | | 5.70% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |