|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **“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06月30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06月30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** | | | | 302,122,721.98 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.2044 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.2044 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.6315% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 374,739,288.96 | | | | | 99.94% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 282,422,615.44 | | | | | 75.32% | | |  |  |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 92,316,673.52 | | | | | 24.62% | | |  |  |
|  | 2 | 银行存款合计 | | | | 237,164.26 | | | | | 0.06% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 374,976,453.22 | | | | | 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 | | | | | 61,553,445.08 | | | | | 16.42% | | |  |
|  |  | 其中：政策性金融债 | | | | | 30,378,757.68 | | | | | 8.10% | | |  |
|  | 4 | 企业债券 | | | | | 220,869,170.36 | | | | | 58.90% | | |  |
|  | 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 | | | | | 282,422,615.44 | | | | | 75.32% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | 92,316,673.52 | | | 25.37% |  |  |
|  | 2 | 2028023 | 20招商银行永续债01 | | | | | 30,000,000.00 | | 31,174,687.40 | | | 8.57% |  |  |
|  | 3 | 032200278 | 22绍兴柯桥PPN001 | | | | | 30,000,000.00 | | 30,750,981.99 | | | 8.45% |  |  |
|  | 4 | 032280767 | 22金开国控PPN001 | | | | | 20,000,000.00 | | 20,676,449.59 | | | 5.68% |  |  |
|  | 5 | 032280829 | 22宜兴经开PPN001 | | | | | 20,000,000.00 | | 20,615,518.36 | | | 5.67% |  |  |
|  | 6 | 032280130 | 22长兴城投PPN001 | | | | | 20,000,000.00 | | 20,601,633.70 | | | 5.66% |  |  |
|  | 7 | 240314 | 24进出14 | | | | | 20,000,000.00 | | 20,176,843.84 | | | 5.55% |  |  |
|  | 8 | 114650 | 23诸城01 | | | | | 10,000,000.00 | | 10,469,832.58 | | | 2.88% |  |  |
|  | 9 | 178060 | 21余投01 | | | | | 10,000,000.00 | | 10,382,801.10 | | | 2.85% |  |  |
|  | 10 | 185922 | 22建租05 | | | | | 10,000,000.00 | | 10,365,418.90 | | | 2.85% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 30,615,921.94 | | | 363,861,931.36 | | | | | 8.41% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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06月30日 | | | | | | | | | | | | |  |  |