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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **“金港湾瑞享多元智选全天候36个月”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** | | | | 金港湾瑞享多元智选全天候36个月净值型人民币理财产品 | | | | | | | | |  |  |
|  | **产品编码** | | | | RX36 | | | | | | | | |  |  |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621000014 | | | | | | | | |  |  |
|  | **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** | | | | 598,532,647.07 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.1514 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.1514 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.9169% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 743,980,345.26 | | | | | 98.88% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 589,722,253.64 | | | | | 78.38% | | |  |  |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 154,258,091.62 | | | | | 20.50% | | |  |  |
|  | 2 | 权益投资 | | | | 7,884,187.86 | | | | | 1.05% | | |  |  |
|  |  | 其中：基金 | | | | 7,884,187.86 | | | | | 1.05% | | |  |  |
|  | 3 | 银行存款合计 | | | | 508,619.22 | | | | | 0.07% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 752,373,152.34 | | | | | 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 | | | | | 113,522,640.97 | | | | | 15.09% | | |  |
|  |  | 其中：政策性金融债 | | | | | 40,709,970.69 | | | | | 5.41% | | |  |
|  | 4 | 企业债券 | | | | | 476,199,612.67 | | | | | 63.29% | | |  |
|  | 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 | | | | | 589,722,253.64 | | | | | 78.38% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | 115,901,075.10 | | 141,126,286.94 | | | 20.48% |  |  |
|  | 2 | 255122 | 24嵊州04 | | | | | 30,000,000.00 | | 30,555,839.91 | | | 4.43% |  |  |
|  | 3 | 194150 | 22宜经02 | | | | | 30,000,000.00 | | 30,373,906.85 | | | 4.41% |  |  |
|  | 4 | 102381775 | 23丹投MTN004 | | | | | 20,000,000.00 | | 21,254,580.55 | | | 3.08% |  |  |
|  | 5 | 2221004 | 22余杭农商永续债01 | | | | | 20,000,000.00 | | 21,195,467.40 | | | 3.08% |  |  |
|  | 6 | 032380974 | 23常交通PPN003 | | | | | 20,000,000.00 | | 20,808,376.16 | | | 3.02% |  |  |
|  | 7 | 2228029 | 22中国银行永续债02 | | | | | 20,000,000.00 | | 20,784,620.00 | | | 3.02% |  |  |
|  | 8 | 2121021 | 21江南农商永续债 | | | | | 20,000,000.00 | | 20,625,586.85 | | | 2.99% |  |  |
|  | 9 | 200408 | 20农发08 | | | | | 20,000,000.00 | | 20,623,625.48 | | | 2.99% |  |  |
|  | 10 | 102481066 | 24连云金控MTN001 | | | | | 20,000,000.00 | | 20,619,629.32 | | | 2.99% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 41,218,589.91 | | | 689,146,476.14 | | | | | 5.98% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |