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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** | | | | 1,707,896,910.35 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.1971 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.1971 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.2125% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 2,388,921,616.48 | | | | | 98.51% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 2,265,596,399.44 | | | | | 93.43% | | |  |  |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 123,325,217.04 | | | | | 5.09% | | |  |  |
|  | 2 | 权益投资 | | | | 34,472,891.92 | | | | | 1.42% | | |  |  |
|  |  | 其中：基金 | | | | 34,472,891.92 | | | | | 1.42% | | |  |  |
|  | 3 | 银行存款合计 | | | | 1,644,298.94 | | | | | 0.07% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 2,425,038,807.34 | | | | | 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 | | | | | 142,900,268.21 | | | | | 5.89% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 800,121,147.63 | | | | | 32.99% | | |  |
|  |  | 其中：政策性金融债 | | | | | 487,173,810.54 | | | | | 20.09% | | |  |
|  | 4 | 企业债券 | | | | | 1,251,002,414.56 | | | | | 51.59% | | |  |
|  | 5 | 企业短期融资券 | | | | | 10,011,053.97 | | | | | 0.41% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 8 | 合计 | | | | | 2,204,034,884.37 | | | | | 90.88% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | 250210 | 25国开10 | | | | | 170,000,000.00 | | 171,870,400.55 | | | 8.41% |  |  |
|  | 2 | 240203 | 24国开03 | | | | | 100,000,000.00 | | 103,306,776.71 | | | 5.05% |  |  |
|  | 3 | TL1H | 华润信托桃李1号单一资金信托 | | | | | 68,474,109.15 | | 83,377,110.76 | | | 4.08% |  |  |
|  | 4 | 250205 | 25国开05 | | | | | 70,000,000.00 | | 69,459,351.64 | | | 3.40% |  |  |
|  | 5 | 032280767 | 22金开国控PPN001 | | | | | 60,000,000.00 | | 61,338,098.77 | | | 3.00% |  |  |
|  | 6 | 250203 | 25国开03 | | | | | 60,000,000.00 | | 59,545,130.14 | | | 2.91% |  |  |
|  | 7 | 2028042 | 20兴业银行永续债 | | | | | 50,000,000.00 | | 52,107,228.08 | | | 2.55% |  |  |
|  | 8 | 240018 | 24附息国债18 | | | | | 50,000,000.00 | | 51,523,815.07 | | | 2.52% |  |  |
|  | 9 | 102380300 | 23南浦口MTN003 | | | | | 50,000,000.00 | | 51,333,913.70 | | | 2.51% |  |  |
|  | 10 | 232480020 | 24兴业银行二级资本债01 | | | | | 50,000,000.00 | | 51,202,886.30 | | | 2.50% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 112,896,622.62 | | | 2,044,502,752.12 | | | | | 5.52% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |