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|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **“金港湾瑞享12号B款”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12号B款净值型人民币理财产品 | | | | | | | | |  |  |
|  | **产品编码** | | | | RX12B | | | | | | | | |  |  |
|  | **全国银行业理财信息登记系统编码** | | | | C1115620000014 | | | | | | | | |  |  |
|  | **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** | | | | 2,522,936,881.77 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.1873 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.1873 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.5634% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 3,389,820,640.07 | | | | | 97.12% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 3,154,400,082.31 | | | | | 90.38% | | |  |  |
|  |  | 其中：回购 | | | | 68,017,269.16 | | | | | 1.95% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 235,420,557.76 | | | | | 6.74% | | |  |  |
|  | 2 | 权益投资 | | | | 95,264,407.42 | | | | | 2.73% | | |  |  |
|  |  | 其中：基金 | | | | 95,264,407.42 | | | | | 2.73% | | |  |  |
|  | 3 | 银行存款合计 | | | | 5,249,490.22 | | | | | 0.15% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 3,490,334,537.71 | | | | | 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 | | | | | 31,063,811.23 | | | | | 0.89% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 1,250,422,614.26 | | | | | 35.83% | | |  |
|  |  | 其中：政策性金融债 | | | | | 932,298,010.82 | | | | | 26.71% | | |  |
|  | 4 | 企业债券 | | | | | 1,804,896,387.66 | | | | | 51.71% | | |  |
|  | 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 | | | | | 3,086,382,813.15 | | | | | 88.43% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | 240208 | 24国开08 | | | | | 210,000,000.00 | | 215,792,271.78 | | | 7.20% |  |  |
|  | 2 | TL1H | 华润信托桃李1号单一资金信托 | | | | | 166,502,052.52 | | 202,740,280.18 | | | 6.77% |  |  |
|  | 3 | 240205 | 24国开05 | | | | | 110,000,000.00 | | 118,857,038.77 | | | 3.97% |  |  |
|  | 4 | 112417139 | 24光大银行CD139 | | | | | 100,000,000.00 | | 99,908,691.51 | | | 3.34% |  |  |
|  | 5 | 250203 | 25国开03 | | | | | 90,000,000.00 | | 89,317,695.21 | | | 2.98% |  |  |
|  | 6 | 240203 | 24国开03 | | | | | 70,000,000.00 | | 72,314,743.70 | | | 2.41% |  |  |
|  | 7 | 240421 | 24农发21 | | | | | 70,000,000.00 | | 70,951,200.27 | | | 2.37% |  |  |
|  | 8 |  | 回购 | | | | | 75,600,000.00 | | 68,017,269.16 | | | 2.27% |  |  |
|  | 9 | 250210 | 25国开10 | | | | | 60,000,000.00 | | 60,660,141.37 | | | 2.03% |  |  |
|  | 10 | 240215 | 24国开15 | | | | | 50,000,000.00 | | 53,117,073.97 | | | 1.77% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 167,911,450.76 | | | 2,995,427,979.49 | | | | | 5.61% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |