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|  | **“金港湾瑞享稳健增利多策略24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** | | | | 金港湾瑞享稳健增利多策略24个月净值型人民币理财产品 | | | | | | | | |  |  |
|  | **产品编码** | | | | RX24 | | | | | | | | |  |  |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621000009 | | | | | | | | |  |  |
|  | **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** | | | | 1,027,696,271.97 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.1680 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.1680 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 1.8709% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 1,306,692,739.54 | | | | | 98.83% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 1,162,297,484.24 | | | | | 87.91% | | |  |  |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 144,395,255.30 | | | | | 10.92% | | |  |  |
|  | 2 | 权益投资 | | | | 13,048,940.91 | | | | | 0.99% | | |  |  |
|  |  | 其中：基金 | | | | 13,048,940.91 | | | | | 0.99% | | |  |  |
|  | 3 | 银行存款合计 | | | | 2,422,517.21 | | | | | 0.18% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 1,322,164,197.66 | | | | | 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 | | | | | 93,887,413.13 | | | | | 7.10% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 401,354,170.27 | | | | | 30.36% | | |  |
|  |  | 其中：政策性金融债 | | | | | 184,774,050.82 | | | | | 13.98% | | |  |
|  | 4 | 企业债券 | | | | | 646,376,864.68 | | | | | 48.89% | | |  |
|  | 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 | | | | | 1,141,618,448.08 | | | | | 86.35% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | 85,186,682.08 | | 103,727,080.43 | | | 8.64% |  |  |
|  | 2 | 242400008 | 24江苏银行永续债01 | | | | | 50,000,000.00 | | 51,064,090.41 | | | 4.25% |  |  |
|  | 3 | 032400762 | 24溧水经开PPN003 | | | | | 50,000,000.00 | | 50,401,404.11 | | | 4.20% |  |  |
|  | 4 | 102482696 | 24德清建设MTN002 | | | | | 50,000,000.00 | | 50,284,213.01 | | | 4.19% |  |  |
|  | 5 | 240006 | 24附息国债06 | | | | | 40,000,000.00 | | 41,755,865.75 | | | 3.48% |  |  |
|  | 6 | 150218 | 15国开18 | | | | | 40,000,000.00 | | 41,385,797.26 | | | 3.45% |  |  |
|  | 7 | 240203 | 24国开03 | | | | | 40,000,000.00 | | 41,322,710.68 | | | 3.44% |  |  |
|  | 8 | 240018 | 24附息国债18 | | | | | 40,000,000.00 | | 41,219,052.05 | | | 3.43% |  |  |
|  | 9 | 2221004 | 22余杭农商永续债01 | | | | | 30,000,000.00 | | 31,793,201.10 | | | 2.65% |  |  |
|  | 10 | 2128047 | 21招商银行永续债 | | | | | 30,000,000.00 | | 31,430,572.60 | | | 2.62% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 64,061,060.23 | | | 1,200,388,978.30 | | | | | 5.34% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |