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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **“金港湾瑞享12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：招商银行股份有限公司 | | | | | | | | | | | | |  |  |
|  | 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号净值型人民币理财产品 | | | | | | | | |  |  |
|  | **产品编码** | | | | RX12 | | | | | | | | |  |  |
|  | **全国银行业理财信息登记系统编码** | | | | C1115619000058 | | | | | | | | |  |  |
|  | **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** | | | | 2,219,993,277.44 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.2775 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.2775 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 3.0986% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 3,092,179,636.04 | | | | | 99.16% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 2,923,298,950.05 | | | | | 93.74% | | |  |  |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 168,880,685.99 | | | | | 5.42% | | |  |  |
|  | 2 | 权益投资 | | | | 25,336,311.71 | | | | | 0.81% | | |  |  |
|  |  | 其中：基金 | | | | 25,336,311.71 | | | | | 0.81% | | |  |  |
|  | 3 | 银行存款合计 | | | | 838,551.87 | | | | | 0.03% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 3,118,354,499.62 | | | | | 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 | | | | | 11,274,384.31 | | | | | 0.36% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 931,812,185.62 | | | | | 29.88% | | |  |
|  |  | 其中：政策性金融债 | | | | | 377,358,658.75 | | | | | 12.10% | | |  |
|  | 4 | 企业债券 | | | | | 1,980,212,380.12 | | | | | 63.50% | | |  |
|  | 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 | | | | | 2,923,298,950.05 | | | | | 93.74% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | 93,976,204.72 | | 114,429,592.83 | | | 4.03% |  |  |
|  | 2 | 2028051 | 20浦发银行永续债 | | | | | 100,000,000.00 | | 104,038,213.70 | | | 3.67% |  |  |
|  | 3 | 250210 | 25国开10 | | | | | 80,000,000.00 | | 80,880,188.49 | | | 2.85% |  |  |
|  | 4 | 032380771 | 23东阳国资PPN002 | | | | | 70,000,000.00 | | 72,976,711.64 | | | 2.57% |  |  |
|  | 5 | 032300440 | 23安吉两山PPN001 | | | | | 60,000,000.00 | | 63,499,083.29 | | | 2.24% |  |  |
|  | 6 | 250811 | 23长建04 | | | | | 60,000,000.00 | | 61,070,876.71 | | | 2.15% |  |  |
|  | 7 | 2120089 | 21北京银行永续债01 | | | | | 50,000,000.00 | | 53,148,070.55 | | | 1.87% |  |  |
|  | 8 | 2128038 | 21农业银行永续债01 | | | | | 50,000,000.00 | | 52,516,455.48 | | | 1.85% |  |  |
|  | 9 | 2128042 | 21兴业银行二级02 | | | | | 50,000,000.00 | | 52,357,191.10 | | | 1.85% |  |  |
|  | 10 | 102382604 | 23宣城国资MTN002 | | | | | 50,000,000.00 | | 52,292,135.62 | | | 1.84% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 212,820,392.55 | | | 2,836,123,975.26 | | | | | 7.50% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |