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|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **“金港湾瑞享6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：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6号净值型人民币理财产品 | | | | | | | | |  |  |
|  | **产品编码** | | | | RX06 | | | | | | | | |  |  |
|  | **全国银行业理财信息登记系统编码** | | | | C1115619000070 | | | | | | | | |  |  |
|  | **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** | | | | 1,202,174,771.62 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.2767 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.2767 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.7760% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 1,736,622,426.82 | | | | | 99.62% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 1,662,953,147.94 | | | | | 95.40% | | |  |  |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 73,669,278.88 | | | | | 4.23% | | |  |  |
|  | 2 | 权益投资 | | | | 6,028,045.62 | | | | | 0.35% | | |  |  |
|  |  | 其中：基金 | | | | 6,028,045.62 | | | | | 0.35% | | |  |  |
|  | 3 | 银行存款合计 | | | | 576,320.00 | | | | | 0.03% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 1,743,226,792.44 | | | | | 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 | | | | | 556,487,578.34 | | | | | 31.92% | | |  |
|  |  | 其中：政策性金融债 | | | | | 245,802,918.21 | | | | | 14.10% | | |  |
|  | 4 | 企业债券 | | | | | 1,065,598,424.39 | | | | | 61.13% | | |  |
|  | 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 | | | | | 1,622,086,002.73 | | | | | 93.05% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | 60,501,475.73 | | 73,669,278.88 | | | 4.80% |  |  |
|  | 2 | 253251 | 23长交F5 | | | | | 50,000,000.00 | | 52,035,294.52 | | | 3.39% |  |  |
|  | 3 | 2228023 | 22中国银行永续债01 | | | | | 50,000,000.00 | | 52,006,050.00 | | | 3.39% |  |  |
|  | 4 | 252333 | 23财通F3 | | | | | 50,000,000.00 | | 51,941,500.00 | | | 3.38% |  |  |
|  | 5 | 032300442 | 23江宁交通PPN004 | | | | | 50,000,000.00 | | 51,700,630.14 | | | 3.37% |  |  |
|  | 6 | 032380699 | 23嘉善国投PPN003 | | | | | 50,000,000.00 | | 51,620,698.63 | | | 3.36% |  |  |
|  | 7 | 253608 | 24银河F1 | | | | | 50,000,000.00 | | 51,451,027.40 | | | 3.35% |  |  |
|  | 8 | 253827 | 24常滨01 | | | | | 50,000,000.00 | | 51,286,339.73 | | | 3.34% |  |  |
|  | 9 | 160418 | 16农发18 | | | | | 50,000,000.00 | | 51,177,587.67 | | | 3.33% |  |  |
|  | 10 | 032100299 | 21富阳交通PPN002 | | | | | 50,000,000.00 | | 50,602,121.64 | | | 3.30% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 133,219,364.65 | | | 1,534,869,037.03 | | | | | 8.68% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |