|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾惠享1925期”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：2022年09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2022年07月01日起至09月30日止。 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾惠享1925期净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | HX1925 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115620000015 | | | | | | | | |  | |
|  | **产品运作方式** | | | | 封闭式净值型 | | | | | | | | |  | |
|  | **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** | | | | 251,000,000.00 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0705 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0705 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.1532% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 282,344,943.22 | | | | | 98.98% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 71,747,852.32 | | | | | 25.15% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 210,597,090.90 | | | | | 73.83% | | |  |  |
|  | 2 | 银行存款合计 | | | | 2,902,745.90 | | | | | 1.02% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 285,247,689.12 | | | | | 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 | | | | | 10,157,962.19 | | | | | 3.56% | | |  |
|  |  | 其中：政策性金融债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 4 | 企业债券 | | | | | 61,589,890.13 | | | | | 21.59% | | |  |
|  | 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 | | | | | 71,747,852.32 | | | | | 25.15% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 3.3 报告期末按市值占产品资产组合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)** | | | **占产品资产组合比例（％）** |  |  |
|  | 1 | 21088083 | 启东国有资产投资控股有限公司2021年度第一期理财直接融资工具 | | | | | 200,000,000.00 | | 201,041,095.89 | | | 70.48% |  |  |
|  | 2 | 143616 | 18浙能01 | | | | | 20,000,000.00 | | 20,735,387.67 | | | 7.27% |  |  |
|  | 3 | 143599 | 18甬投01 | | | | | 20,000,000.00 | | 20,445,089.04 | | | 7.17% |  |  |
|  | 4 | 163253 | 20电信01 | | | | | 20,000,000.00 | | 20,409,413.42 | | | 7.15% |  |  |
|  | 5 | 175182 | 20东债02 | | | | | 10,000,000.00 | | 10,157,962.19 | | | 3.56% |  |  |
|  | 6 | 059211 | 博时基金智享FOF1号 | | | | | 9,499,001.00 | | 9,555,995.01 | | | 3.35% |  |  |
|  |  |  |  | | | | |  | |  | | |  |  |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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（%）** | | | | |  | |
|  | 2,902,745.90 | | | 268,700,657.53 | | | | | 1.08% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 产品管理人通过合理安排资产配置结构，保持一定比例的流动性资产，控制资产久期、杠杆融资比例，管控产品流动性风险。持仓中主要以一定比例的中高等级信用债或非标资产为主，风险总体可控。 | | | | | | | | | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 江苏张家港农村商业银行股份有限公司 | | | | | | | | | | | | |  | |
|  | 2022年09月30日 | | | | | | | | | | | | |  | |