|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾惠享1956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：2024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2024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1956期净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | HX1956 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115624000001 | | | | | | | | |  | |
|  | **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** | | | | 489,800,000.00 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0203 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0203 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 2.9309% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 430,629,722.01 | | | | | 85.99% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 350,729,853.87 | | | | | 70.04% | | |  | |
|  |  | 其中：回购 | | | | 29,001,802.10 | | | | | 5.79% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 50,898,066.04 | | | | | 10.16% | | |  |  |
|  | 2 | 权益投资 | | | | 48,427,209.22 | | | | | 9.67% | | |  |  |
|  |  | 其中：基金 | | | | 48,427,209.22 | | | | | 9.67% | | |  |  |
|  | 3 | 银行存款合计 | | | | 21,760,140.83 | | | | | 4.34% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 500,817,072.06 | | | | | 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 | | | | | 0.00 | | | | | 0.00% | | |  |
|  |  | 其中：政策性金融债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 4 | 企业债券 | | | | | 350,729,853.87 | | | | | 70.03% | | |  |
|  | 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 | | | | | 350,729,853.87 | | | | | 70.03% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 000084 | 博时安盈债券A | | | | | 38,425,144.19 | | 48,427,209.22 | | | 9.67% |  |  |
|  | 2 | 253827 | 24常滨01 | | | | | 40,000,000.00 | | 40,818,819.78 | | | 8.15% |  |  |
|  | 3 | 032480063 | 24溧水城建PPN002 | | | | | 30,000,000.00 | | 31,101,859.02 | | | 6.21% |  |  |
|  | 4 | 102100026 | 21上虞交通MTN001 | | | | | 30,000,000.00 | | 31,082,004.10 | | | 6.21% |  |  |
|  | 5 | 102380636 | 23南湖投资MTN001 | | | | | 30,000,000.00 | | 31,027,037.67 | | | 6.20% |  |  |
|  | 6 | 032480062 | 24嘉兴高新PPN001 | | | | | 30,000,000.00 | | 31,005,846.89 | | | 6.19% |  |  |
|  | 7 |  | 回购 | | | | | 29,000,000.00 | | 29,001,802.10 | | | 5.79% |  |  |
|  | 8 | 004555 | 南方和元A | | | | | 23,783,655.22 | | 25,636,401.96 | | | 5.12% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 9 | 003280 | 鹏华丰恒债券A | | | | | 22,906,840.84 | | 25,261,664.08 | | | 5.04% |  |  |
|  | 10 | 032381247 | 23永康国投PPN001 | | | | | 20,000,000.00 | | 20,915,426.45 | | | 4.18% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 21,760,140.83 | | | 499,744,931.86 | | | | | 4.35% | | | | |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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 | | | | | | | | | | | | | |  |
|  | 2024年09月30日 | | | | | | | | | | | | |  |  |