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|  | **“金港湾惠享1957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12月31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02月21日起至12月31日止。 | | | | |  |
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|  | **2 产品概况** | | | | |  |
|  | **产品名称** | | 金港湾惠享1957期净值型人民币理财产品 | | |  |
|  | **产品编码** | | HX1957 | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115624000002 | | |  |
|  | **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** | | 484,700,000.00 | | |  |
|  | **报告期末单位净值** | | 1.0261 | | |  |
|  | **报告期末累计单位净值** | | 1.0261 | | |  |
|  | **报告期末净值增长率（年化）** | | 3.0205% | | |  |
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|  | **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 | | 443,446,527.46 | 86.83% |  |
|  |  | 其中:银行间/交易所产品 | | 320,571,700.25 | 62.77% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 122,874,827.21 | | | | 24.06% | | |  |  |
|  | 2 | 权益投资 | | 66,082,175.13 | | | | 12.94% | | |  |  |
|  |  | 其中：基金 | | 66,082,175.13 | | | | 12.94% | | |  |  |
|  | 3 | 银行存款合计 | | 1,164,597.01 | | | | 0.23% | | |  |  |
|  | 4 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | 510,693,299.60 | | | | 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 | | | 320,571,700.25 | | | | 62.77% | | |  |
|  | 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 | | | 320,571,700.25 | | | | 62.77% | | |  |
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|  | 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 | 005079 | 兴银鑫日享短债A | | | 42,197,945.79 | 46,033,739.06 | | | 9.01% |  |  |
|  | 2 | 008646 | 天弘增利短债A | | | 40,493,026.19 | 45,947,436.82 | | | 9.00% |  |  |
|  | 3 | 102480427 | 24盐城交投MTN001 | | | 30,000,000.00 | 31,356,238.85 | | | 6.14% |  |  |
|  | 4 | 252647 | 23柯桥01 | | | 30,000,000.00 | 30,771,004.32 | | | 6.03% |  |  |
|  | 5 | 032480233 | 24泰兴城投PPN003 | | | 20,000,000.00 | 20,835,270.14 | | | 4.08% |  |  |
|  | 6 | 032400624 | 24昆山国创PPN002 | | | 20,000,000.00 | 20,809,912.13 | | | 4.07% |  |  |
|  | 7 | 004555 | 南方和元A | | | 18,991,453.80 | 20,801,339.35 | | | 4.07% |  |  |
|  | 8 | 032380926 | 23先行控股PPN004 | | | 20,000,000.00 | 20,767,664.66 | | | 4.07% |  |  |

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|  | 9 | 166805 | 20台城01 | | 20,000,000.00 | | 20,732,589.63 | 4.06% |  |  |
|  | 10 | 253872 | 24漳交01 | | 20,000,000.00 | | 20,701,881.50 | 4.05% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | |  |  |
|  | 1,164,597.01 | | | 497,335,013.38 | | 0.23% | | |  |  |
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|  | 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。 | | | | | | | |  |  |
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|  | 江苏张家港农村商业银行股份有限公司 | | | | | | | | |  |
|  | 2024年12月31日 | | | | | | | |  |  |