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|  | **“金港湾惠享1965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10月18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1965期净值型人民币理财产品 | | |  |
|  | **产品编码** | | HX1965 | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115624000011 | | |  |
|  | **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** | | 124,530,000.00 | | |  |
|  | **报告期末单位净值** | | 1.0055 | | |  |
|  | **报告期末累计单位净值** | | 1.0055 | | |  |
|  | **报告期末净值增长率（年化）** | | 2.7000% | | |  |
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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 | | 145,435,987.61 | 92.84% |  |
|  |  | 其中:银行间/交易所产品 | | 135,327,459.55 | 86.39% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 10,108,528.06 | | | | 6.45% | | |  |  |
|  | 2 | 权益投资 | | 10,088,301.09 | | | | 6.44% | | |  |  |
|  |  | 其中：基金 | | 10,088,301.09 | | | | 6.44% | | |  |  |
|  | 3 | 银行存款合计 | | 1,124,022.17 | | | | 0.72% | | |  |  |
|  | 4 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | 156,648,310.87 | | | | 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 | | | 62,934,878.73 | | | | 40.18% | | |  |
|  |  | 其中：政策性金融债 | | | 62,934,878.73 | | | | 40.18% | | |  |
|  | 4 | 企业债券 | | | 62,179,642.19 | | | | 39.69% | | |  |
|  | 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 | | | 125,114,520.92 | | | | 79.87% | | |  |
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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 | 240203 | 24国开03 | | | 50,000,000.00 | 52,663,062.02 | | | 33.62% |  |  |
|  | 2 | 032101084 | 21漳州交运PPN003 | | | 10,000,000.00 | 10,730,963.84 | | | 6.85% |  |  |
|  | 3 | 032480237 | 24桐乡国投PPN001 | | | 10,000,000.00 | 10,394,853.15 | | | 6.64% |  |  |
|  | 4 | 102480721 | 24合高建设MTN001 | | | 10,000,000.00 | 10,352,024.38 | | | 6.61% |  |  |
|  | 5 | 138770 | 22邗江G1 | | | 10,000,000.00 | 10,296,902.33 | | | 6.57% |  |  |
|  | 6 | 200212 | 20国开12 | | | 10,000,000.00 | 10,271,816.71 | | | 6.56% |  |  |
|  | 7 | 102481686 | 24高淳国资MTN001 | | | 10,000,000.00 | 10,219,041.37 | | | 6.52% |  |  |
|  | 8 | 312410004 | 24建行TLAC非资本债01B | | | 10,000,000.00 | 10,212,938.63 | | | 6.52% |  |  |

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|  | 9 | 032400762 | 24溧水经开PPN003 | | 10,000,000.00 | | 10,185,857.12 | 6.50% |  |  |
|  | 10 | 020319 | 鹏扬淳合债券D | | 9,127,339.11 | | 10,108,528.06 | 6.45% |  |  |
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|  | 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（%）** | | |  |  |
|  | 11,395,838.88 | | | 125,220,885.62 | | 9.10% | | |  |  |
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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 | | | | | | | |  |  |