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|  | **“金港湾惠享1964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12月17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1964期净值型人民币理财产品 | | |  |
|  | **产品编码** | | HX1964 | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115624000013 | | |  |
|  | **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** | | 370,000,000.00 | | |  |
|  | **报告期末单位净值** | | 1.0012 | | |  |
|  | **报告期末累计单位净值** | | 1.0012 | | |  |
|  | **报告期末净值增长率（年化）** | | 2.9330% | | |  |
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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 | | 362,402,712.75 | 97.80% |  |
|  |  | 其中:银行间/交易所产品 | | 322,332,347.56 | 86.99% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 40,070,365.19 | | | | 10.81% | | |  |  |
|  | 2 | 银行存款合计 | | 8,154,162.90 | | | | 2.20% | | |  |  |
|  | 3 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | 370,556,875.65 | | | | 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 | | | 62,661,990.27 | | | | 16.91% | | |  |
|  |  | 其中：政策性金融债 | | | 62,661,990.27 | | | | 16.91% | | |  |
|  | 4 | 企业债券 | | | 259,670,357.29 | | | | 70.08% | | |  |
|  | 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 | | | 322,332,347.56 | | | | 86.99% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | 240210 | 24国开10 | | | 30,000,000.00 | 32,001,601.64 | | | 8.64% |  |  |
|  | 2 | 251088 | 23仪征02 | | | 30,000,000.00 | 31,879,156.80 | | | 8.60% |  |  |
|  | 3 | 250277 | 23诸城03 | | | 30,000,000.00 | 31,662,174.19 | | | 8.54% |  |  |
|  | 4 | 032480063 | 24溧水城建PPN002 | | | 30,000,000.00 | 31,547,865.90 | | | 8.51% |  |  |
|  | 5 | 194356 | 22高经01 | | | 30,000,000.00 | 31,065,288.06 | | | 8.38% |  |  |
|  | 6 | 256841 | 24环发02 | | | 30,000,000.00 | 30,044,361.40 | | | 8.11% |  |  |
|  | 7 | 250717 | 23常新02 | | | 20,000,000.00 | 21,072,872.22 | | | 5.69% |  |  |
|  | 8 | 032280372 | 22青岛经开PPN001 | | | 20,000,000.00 | 20,650,203.84 | | | 5.57% |  |  |
|  | 9 | 194545 | 22安控02 | | | 20,000,000.00 | 20,619,241.18 | | | 5.56% |  |  |
|  | 10 | 032280450 | 22即墨旅投PPN001 | | | 20,000,000.00 | 20,598,233.15 | | | 5.56% |  |  |

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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（%）** |  |  |
|  | 38,814,551.53 | 370,445,975.17 | 10.48% |  |  |
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|  | 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 | | | |  |
|  | 2024年12月31日 | | |  |  |