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|  | **“金港湾惠享1974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：2025年06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2025年04月03日起至06月30日止。 | | | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **2 产品概况** | | | | | | | | | | | | |  |  |
|  | **产品名称** | | | | 金港湾惠享1974期净值型人民币理财产品 | | | | | | | | |  |  |
|  | **产品编码** | | | | HX1974 | | | | | | | | |  |  |
|  | **全国银行业理财信息登记系统编码** | | | | C1115625000006 | | | | | | | | |  |  |
|  | **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** | | | | 40,720,000.00 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.0058 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.0058 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.3800% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 29,650,048.04 | | | | | 72.19% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 25,113,207.90 | | | | | 61.14% | | |  |  |
|  |  | 其中：回购 | | | | 15,003,184.34 | | | | | 36.53% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 4,536,840.14 | | | | | 11.05% | | |  |  |
|  | 2 | 银行存款合计 | | | | 11,421,717.98 | | | | | 27.81% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 41,071,766.02 | | | | | 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 | | | | | 10,110,023.56 | | | | | 24.62% | | |  |
|  |  | 其中：政策性金融债 | | | | | 10,110,023.56 | | | | | 24.62% | | |  |
|  | 4 | 企业债券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 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 | | | | | 10,110,023.56 | | | | | 24.62% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 |  | 回购 | | | | | 16,700,000.00 | | 15,003,184.34 | | | 36.53% |  |  |
|  | 2 | 250210 | 25国开10 | | | | | 10,000,000.00 | | 10,110,023.56 | | | 24.62% |  |  |
|  | 3 | 511360 | 海富通中证短融ETF | | | | | 31,300.00 | | 3,504,629.70 | | | 8.53% |  |  |
|  | 4 | TL1H | 华润信托桃李1号单一资金信托 | | | | | 847,710.96 | | 1,032,210.44 | | | 2.51% |  |  |
|  |  |  |  | | | | |  | |  | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 11,421,717.98 | | | 40,956,309.87 | | | | | 27.89% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | | |  |
|  | 2025年06月30日 | | | | | | | | | | | | |  |  |