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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：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01月01日起至06月30日止。 | | | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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** | | | | 1.0116 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.0116 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.0942% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 373,990,874.55 | | | | | 99.73% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 353,958,565.09 | | | | | 94.39% | | |  |  |
|  |  | 其中：回购 | | | | 8,001,931.96 | | | | | 2.13% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 20,032,309.46 | | | | | 5.34% | | |  |  |
|  | 2 | 银行存款合计 | | | | 996,831.38 | | | | | 0.27% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 374,987,705.93 | | | | | 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 | | | | | 20,220,047.12 | | | | | 5.39% | | |  |
|  |  | 其中：政策性金融债 | | | | | 20,220,047.12 | | | | | 5.39% | | |  |
|  | 4 | 企业债券 | | | | | 325,736,586.01 | | | | | 86.87% | | |  |
|  | 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 | | | | | 345,956,633.13 | | | | | 92.26% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | 032480063 | 24溧水城建PPN002 | | | | | 30,000,000.00 | | 30,972,344.79 | | | 8.26% |  |  |
|  | 2 | 032480233 | 24泰兴城投PPN003 | | | | | 30,000,000.00 | | 30,753,631.23 | | | 8.20% |  |  |
|  | 3 | 032480669 | 24南浔交通PPN003 | | | | | 30,000,000.00 | | 30,469,091.10 | | | 8.13% |  |  |
|  | 4 | 256841 | 24环发02 | | | | | 30,000,000.00 | | 30,408,840.85 | | | 8.11% |  |  |
|  | 5 | 254811 | 24平诚02 | | | | | 30,000,000.00 | | 30,169,171.29 | | | 8.05% |  |  |
|  | 6 | 032380926 | 23先行控股PPN004 | | | | | 20,000,000.00 | | 21,040,169.59 | | | 5.61% |  |  |
|  | 7 | 032480268 | 24盐城国投PPN002 | | | | | 20,000,000.00 | | 20,558,704.66 | | | 5.48% |  |  |
|  | 8 | 256466 | 24袍投02 | | | | | 20,000,000.00 | | 20,486,029.66 | | | 5.46% |  |  |
|  | 9 | 250210 | 25国开10 | | | | | 20,000,000.00 | | 20,220,047.12 | | | 5.39% |  |  |
|  | 10 | 194545 | 22安控02 | | | | | 20,000,000.00 | | 20,203,268.58 | | | 5.39% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 996,831.38 | | | 374,293,049.58 | | | | | 0.27% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | | |  |
|  | 2025年06月30日 | | | | | | | | | | | | |  |  |