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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **“金港湾惠享1970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02月06日起至06月30日止。 | | | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **2 产品概况** | | | | | | | | | | | | |  |  |
|  | **产品名称** | | | | 金港湾惠享1970期净值型人民币理财产品 | | | | | | | | |  |  |
|  | **产品编码** | | | | HX1970 | | | | | | | | |  |  |
|  | **全国银行业理财信息登记系统编码** | | | | C1115624000014 | | | | | | | | |  |  |
|  | **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** | | | | 257,570,000.00 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.0096 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.0096 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.4267% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 266,238,875.00 | | | | | 95.97% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 256,173,854.66 | | | | | 92.34% | | |  |  |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 10,065,020.34 | | | | | 3.63% | | |  |  |
|  | 2 | 权益投资 | | | | 10,063,305.84 | | | | | 3.63% | | |  |  |
|  |  | 其中：基金 | | | | 10,063,305.84 | | | | | 3.63% | | |  |  |
|  | 3 | 银行存款合计 | | | | 1,123,699.37 | | | | | 0.40% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 277,425,880.21 | | | | | 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 | | | | | 41,683,764.93 | | | | | 15.03% | | |  |
|  |  | 其中：政策性金融债 | | | | | 41,683,764.93 | | | | | 15.03% | | |  |
|  | 4 | 企业债券 | | | | | 214,490,089.73 | | | | | 77.31% | | |  |
|  | 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 | | | | | 256,173,854.66 | | | | | 92.34% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | 252478 | 23溧开05 | | | | | 20,000,000.00 | | 21,087,507.39 | | | 7.60% |  |  |
|  | 2 | 240210 | 24国开10 | | | | | 20,000,000.00 | | 21,022,409.59 | | | 7.58% |  |  |
|  | 3 | 240203 | 24国开03 | | | | | 20,000,000.00 | | 20,661,355.34 | | | 7.45% |  |  |
|  | 4 | 251088 | 23仪征02 | | | | | 20,000,000.00 | | 20,595,806.84 | | | 7.42% |  |  |
|  | 5 | 032480942 | 24邗江城建PPN002 | | | | | 20,000,000.00 | | 20,515,190.68 | | | 7.39% |  |  |
|  | 6 | 114692 | 23玉环01 | | | | | 20,000,000.00 | | 20,502,379.13 | | | 7.39% |  |  |
|  | 7 | 032480669 | 24南浔交通PPN003 | | | | | 20,000,000.00 | | 20,312,727.40 | | | 7.32% |  |  |
|  | 8 | 185214 | 22嵊州01 | | | | | 20,000,000.00 | | 20,290,822.47 | | | 7.31% |  |  |
|  | 9 | 257252 | 25湖经02 | | | | | 20,000,000.00 | | 20,229,727.76 | | | 7.29% |  |  |
|  | 10 | 194108 | 22滨发01 | | | | | 20,000,000.00 | | 20,167,716.85 | | | 7.27% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 1,123,699.37 | | | 260,053,077.80 | | | | | 0.43% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |