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|  |  |  | | |  |  | | | |  | |  |
|  | **“金港湾惠享私募增强版1904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：2021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2021年04月02日起至12月31日止。 | | | | | | | | | | |  |
|  |  |  | | |  |  | | | |  | |  |
|  | **2 产品概况** | | | | | | | | | | |  |
|  | **产品名称** | | | | 金港湾惠享私募增强版1904期 | | | | | | |  |
|  | **产品编码** | | | | HXSQ1904 | | | | | | |  |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621A000001 | | | | | | |  |
|  | **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** | | | | 私募 | | | | | | |  |
|  | **报告期末产品份额总额** | | | | 50,000,000.00 | | | | | | |  |
|  | **报告期末单位净值** | | | | 1.0202 | | | | | | |  |
|  | **报告期末累计单位净值** | | | | 1.0202 | | | | | | |  |
|  | **报告期末净值增长率（年化）** | | | | 2.6958% | | | | | | |  |
|  |  |  | | |  |  | | | |  | |  |
|  | **3 资产组合报告** | | | | | | | | | | |  |
|  | 3.1 报告期末资产组合情况 | | | | | | | | | | |  |
|  | **序号** | **项目** | | | | **金额（元）** | | | | **占资产组合比例（%）** | |  |
|  | 1 | 固定收益投资 | | | | 50,047,945.21 | | | | 96.76% | |  |
|  |  | 其中:银行间/交易所产品 | | | | 0.00 | | | | 0.00% | |  |
|  |  | 其中：回购 | | | | 0.00 | | | | 0.00% | |  |
|  |  |  |  |  | |  |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 50,047,945.21 | | | | 96.76% | |  |
|  | 2 | 银行存款合计 | | | | 1,675,508.99 | | | | 3.24% | |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | 0.00% | |  |
|  | 4 | 合计 | | | | 51,723,454.20 | | | | 100.00% | |  |
|  |  |  |  |  | |  |  |  |  |  |  |  |
|  | 3.2 报告期末按市值占资产组合净值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)** | | **占资产组合比例（％）** |  |
|  | 1 | 02100041 | 常鑫9号次级档 | | | | 50,000,000.00 | | 50,047,945.21 | | 96.76% |  |
|  |  |  |  | | | |  | |  | |  |  |
|  |  |  |  |  | |  |  |  |  |  |  |  |
|  | 3.3 报告期末资产组合流动性风险分析 | | | | | | | | | | |  |
|  | **流动性资产市值（元）** | | | **资产组合净值（元）** | | | | **流动性资产占比（%）** | | | |  |
|  | 1,675,508.99 | | | 51,011,831.85 | | | | 3.28% | | | |  |
|  |  |  |  |  | |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | |  |
|  | 2021年12月31日 | | | | | | | | | | |  |