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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾天天享”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01月01日起至12月31日止。 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾天天享净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | TTX001 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115619000093 | | | | | | | | |  | |
|  | **产品运作方式** | | | | 开放式净值型 | | | | | | | | |  | |
|  | **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** | | | | 5,833,395,000.00 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0000 | | | | | | | | |  | |
|  | **报告期末每万份收益** | | | | 0.7448 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 2.9061% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 6,053,510,536.65 | | | | | 98.08% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 6,053,510,536.65 | | | | | 98.08% | | |  | |
|  |  | 其中：回购 | | | | 681,096,923.11 | | | | | 11.04% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 2 | 银行存款合计 | | | | 118,369,718.57 | | | | | 1.92% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 6,171,880,255.22 | | | | | 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 | | | | | 101,171,614.23 | | | | | 1.64% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 3,463,817,885.72 | | | | | 56.12% | | |  |
|  |  | 其中：政策性金融债 | | | | | 763,339,153.74 | | | | | 12.37% | | |  |
|  | 4 | 企业债券 | | | | | 1,628,531,995.10 | | | | | 26.39% | | |  |
|  | 5 | 企业短期融资券 | | | | | 173,957,143.10 | | | | | 2.82% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 6,433,164.89 | | | | | 0.10% | | |  |
|  | 8 | 合计 | | | | | 5,373,911,803.04 | | | | | 87.07% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 3.3 报告期末按市值占产品资产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)** | | | **占产品资产净值比例（％）** |  |  |
|  | 1 |  | 回购 | | | | | 762,500,000.00 | | 681,096,923.11 | | | 11.68% |  |  |
|  | 2 | 200303 | 20进出03 | | | | | 350,000,000.00 | | 353,916,424.41 | | | 6.07% |  |  |
|  | 3 | 112103131 | 21农业银行CD131 | | | | | 300,000,000.00 | | 293,638,668.23 | | | 5.03% |  |  |
|  | 4 | 190207 | 19国开07 | | | | | 230,000,000.00 | | 235,271,757.99 | | | 4.03% |  |  |
|  | 5 | 112105129 | 21建设银行CD129 | | | | | 200,000,000.00 | | 197,141,670.09 | | | 3.38% |  |  |
|  | 6 | 112109227 | 21浦发银行CD227 | | | | | 200,000,000.00 | | 197,059,042.46 | | | 3.38% |  |  |
|  | 7 | 112103101 | 21农业银行CD101 | | | | | 200,000,000.00 | | 197,010,102.68 | | | 3.38% |  |  |
|  | 8 | 177170 | 20海通F3 | | | | | 100,000,000.00 | | 104,135,890.41 | | | 1.79% |  |  |
|  | 9 | 032000866 | 20江阴临港PPN001 | | | | | 100,000,000.00 | | 103,323,525.41 | | | 1.77% |  |  |
|  | 10 | 200011 | 20附息国债11 | | | | | 100,000,000.00 | | 101,171,678.48 | | | 1.73% |  |  |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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（%）** | | | | |  | |
|  | 628,964,126.38 | | | 5,833,395,000.00 | | | | | 10.78% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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 | | | | | | | | | | | | |  | |
|  | 2021年12月31日 | | | | | | | | | | | | |  | |