|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | |  | |  |
|  | **“金港湾惠享1934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：江苏银行股份有限公司 | | | | | | | | | | |  |
|  | 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09月24日起至12月31日止。 | | | | | | | | | | |  |
|  |  |  | | |  |  | | | |  | |  |
|  | **2 产品概况** | | | | | | | | | | |  |
|  | **产品名称** | | | | 金港湾惠享1934期 | | | | | | |  |
|  | **产品编码** | | | | HX1934 | | | | | | |  |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621000012 | | | | | | |  |
|  | **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** | | | | 152,000,000.00 | | | | | | |  |
|  | **报告期末单位净值** | | | | 1.0125 | | | | | | |  |
|  | **报告期末累计单位净值** | | | | 1.0125 | | | | | | |  |
|  | **报告期末净值增长率（年化）** | | | | 4.6226% | | | | | | |  |
|  |  |  | | |  |  | | | |  | |  |
|  | **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 | | | | 150,652,928.11 | | | | 97.77% | |  |
|  |  | 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 | | | | 150,652,928.11 | | | | 97.77% | |  |
|  | 2 | 银行存款合计 | | | | 3,441,608.71 | | | | 2.23% | |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | 0.00% | |  |
|  | 4 | 合计 | | | | 154,094,536.82 | | | | 100.00% | |  |
|  |  |  |  |  | |  |  |  |  |  |  |  |
|  | 3.2 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 | 20088102 | 海门市城市发展集团有限公司2020年度第三期理财直接融资工具 | | | | 100,000,000.00 | | 100,419,178.08 | | 65.17% |  |
|  | 2 | 20088093 | 启东国有资产投资控股有限公司2020年度第一期理财直接融资工具 | | | | 50,000,000.00 | | 50,233,750.00 | | 32.60% |  |
|  |  |  |  | | | |  | |  | |  |  |
|  |  |  |  |  | |  |  |  |  |  |  |  |
|  | 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（%）** | | | |  |
|  | 3,441,608.71 | | | 153,905,787.59 | | | | 2.24% | | | |  |
|  |  |  |  |  | |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | |  |