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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾惠享1920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01月01日起至12月31日止。 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾惠享1920期 | | | | | | | | |  | |
|  | **产品编码** | | | | HX1920 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115620000008 | | | | | | | | |  | |
|  | **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** | | | | 318,420,000.00 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0610 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0610 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.7734% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 368,911,053.49 | | | | | 99.76% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 218,093,797.21 | | | | | 58.97% | | |  | |
|  |  | 其中：回购 | | | | 24,004,931.40 | | | | | 6.49% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 150,817,256.28 | | | | | 40.78% | | |  |  |
|  | 2 | 银行存款合计 | | | | 902,641.00 | | | | | 0.24% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 369,813,694.49 | | | | | 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 | | | | | 20,565,771.47 | | | | | 5.56% | | |  |
|  |  | 其中：政策性金融债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 4 | 企业债券 | | | | | 112,769,642.28 | | | | | 30.49% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 60,753,452.06 | | | | | 16.43% | | |  |
|  | 8 | 合计 | | | | | 194,088,865.81 | | | | | 52.48% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 20088112 | 南通高新技术产业开发区总公司2020年度第二期理财直接融资工具 | | | | | 75,000,000.00 | | 75,141,575.34 | | | 20.32% |  |  |
|  | 2 | 21088012 | 无锡惠山开发建设有限公司2021年度第一期理财直接融资工具 | | | | | 50,000,000.00 | | 50,486,575.34 | | | 13.65% |  |  |
|  | 3 | 166244 | 20物流01 | | | | | 30,000,000.00 | | 30,538,837.28 | | | 8.26% |  |  |
|  | 4 | 167526 | 20富开01 | | | | | 30,000,000.00 | | 30,385,232.88 | | | 8.22% |  |  |
|  | 5 | 167693 | 20扬开01 | | | | | 30,000,000.00 | | 30,368,219.18 | | | 8.21% |  |  |
|  | 6 |  | 回购 | | | | | 30,300,000.00 | | 24,004,931.40 | | | 6.49% |  |  |
|  | 7 | 032100299 | 21富阳交通PPN002 | | | | | 20,000,000.00 | | 21,108,329.93 | | | 5.71% |  |  |
|  | 8 | 031775014 | 17江宁交通PPN001 | | | | | 20,000,000.00 | | 20,752,766.77 | | | 5.61% |  |  |
|  | 9 | 1720058 | 17通商银行二级01 | | | | | 20,000,000.00 | | 20,565,771.47 | | | 5.56% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 10 | 167855 | 20宜经02 | | | | | 20,000,000.00 | | 20,202,586.30 | | | 5.46% |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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）** | | | **资产组合净值（元）** | | | | | **流动性资产占比（%）** | | | | |  | |
|  | 902,641.00 | | | 337,843,443.30 | | | | | 0.27% | | | | |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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 | | | | | | | | | | | | |  | |