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|  | **“金港湾惠享（私募版）1961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：2024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2024年08月06日起至12月31日止。 | | | | |  |
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|  | **2 产品概况** | | | | |  |
|  | **产品名称** | | 金港湾惠享（私募版）1961期净值型人民币理财产品 | | |  |
|  | **产品编码** | | HXSM1961 | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115624A000004 | | |  |
|  | **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** | | 1.0134 | | |  |
|  | **报告期末累计单位净值** | | 1.0134 | | |  |
|  | **报告期末净值增长率（年化）** | | 3.3000% | | |  |
|  |  |  |  |  |  |  |
|  | **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 | | 45,859,595.55 | 90.03% |  |
|  |  | 其中:银行间/交易所产品 | | 45,859,595.55 | 90.03% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 2 | 权益投资 | | | 4,810,574.42 | | | | | 9.44% | | |  |  |
|  |  | 其中：基金 | | | 4,810,574.42 | | | | | 9.44% | | |  |  |
|  | 3 | 银行存款合计 | | | 268,823.98 | | | | | 0.53% | | |  |  |
|  | 4 | 其他资产 | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | 50,938,993.95 | | | | | 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 | | | | 0.00 | | | | | 0.00% | | |  |
|  |  | 其中：政策性金融债 | | | | 0.00 | | | | | 0.00% | | |  |
|  | 4 | 企业债券 | | | | 45,859,595.55 | | | | | 90.03% | | |  |
|  | 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 | | | | 45,859,595.55 | | | | | 90.03% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | 240837 | 24永钢01 | | | | 45,000,000.00 | | 45,859,595.55 | | | 90.03% |  |  |
|  | 2 | 009495 | 大成景轩中高等级债券A | | | | 4,307,077.11 | | 4,810,574.42 | | | 9.44% |  |  |
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|  | 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（%）** | | | | |  |  |
|  | 268,823.98 | | | 50,669,041.10 | | | | 0.53% | | | | |  |  |

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|  | 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 | |  |
|  | 2024年12月31日 |  |  |