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|  | **“金港湾惠享1948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：2023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2023年02月01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1948期净值型人民币理财产品 | | |  |
|  | **产品编码** | | HX1948 | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115622000012 | | |  |
|  | **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** | | 367,230,000.00 | | |  |
|  | **报告期末单位净值** | | 1.0348 | | |  |
|  | **报告期末累计单位净值** | | 1.0348 | | |  |
|  | **报告期末净值增长率（年化）** | | 3.8000% | | |  |
|  |  |  |  |  |  |  |
|  | **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 | | 402,200,570.63 | 99.47% |  |
|  |  | 其中:银行间/交易所产品 | | 248,144,904.79 | 61.37% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 154,055,665.84 | | | | 38.10% | | |  |  |
|  | 2 | 银行存款合计 | | 2,142,429.56 | | | | 0.53% | | |  |  |
|  | 3 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | 404,343,000.19 | | | | 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 | | | 30,388,930.33 | | | | 7.52% | | |  |
|  |  | 其中：政策性金融债 | | | 30,388,930.33 | | | | 7.52% | | |  |
|  | 4 | 企业债券 | | | 217,755,974.46 | | | | 53.85% | | |  |
|  | 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 | | | 248,144,904.79 | | | | 61.37% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | 23880227 | 南通圆宏控股集团有限公司2023年度第一期理财直接融资工具 | | | 100,000,000.00 | 101,923,698.63 | | | 25.21% |  |  |
|  | 2 | 23880471 | 连云港市城建控股集团有限公司2023年度第十二期理财直接融资工具 | | | 50,000,000.00 | 52,131,967.21 | | | 12.89% |  |  |
|  | 3 | 177543 | 21南湖01 | | | 30,000,000.00 | 31,581,319.49 | | | 7.81% |  |  |
|  | 4 | 102100252 | 21宁河西MTN001 | | | 30,000,000.00 | 31,376,919.45 | | | 7.76% |  |  |
|  | 5 | 102101226 | 21义乌国资MTN004 | | | 30,000,000.00 | 31,075,656.72 | | | 7.69% |  |  |
|  | 6 | 102100899 | 21德清建设MTN002 | | | 30,000,000.00 | 31,056,761.80 | | | 7.68% |  |  |
|  | 7 | 102100976 | 21台州经济MTN001 | | | 30,000,000.00 | 30,826,638.20 | | | 7.62% |  |  |
|  | 8 | 230206 | 23国开06 | | | 30,000,000.00 | 30,388,930.33 | | | 7.52% |  |  |
|  | 9 | 177538 | 21富皋01 | | | 20,000,000.00 | 21,021,259.47 | | | 5.20% |  |  |

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|  | 10 | 102101649 | 21先行控股MTN002 | | 20,000,000.00 | | 20,374,681.53 | 5.04% |  |  |
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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（%）** | | |  |  |
|  | 32,531,359.89 | | | 379,999,542.90 | | 8.56% | | |  |  |
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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。 | | | | | | | |  |  |
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|  | 江苏张家港农村商业银行股份有限公司 | | | | | | | | |  |
|  | 2023年12月31日 | | | | | | | |  |  |