|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | | |  |  | | | | | | | |  |
|  | **“常乐睿享价值精选1号净值型人民币理财产品”定期报告** | | | | | | | | | | | | |  |
|  |  | | | |  |  | | | | | | | |  |
|  | 产品管理人：常熟农商银行 | | | | | | | | | | | | |  |
|  | 产品托管人：上海银行常熟支行 | | | | | | | | | | | | |  |
|  |  | | | |  |  | | | | | | | |  |
|  | **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01月01日起至06月30日止。 | | | | | | | | | | | | |  |
|  |  | | | |  |  | | | | | | | |  |
|  | **2 产品概况** | | | | | | | | | | | | |  |
|  | **产品名称** | | | | | 常乐睿享价值精选1号净值型人民币理财产品 | | | | | | | |  |
|  | **产品编码** | | | | | CLRXJZ001 | | | | | | | |  |
|  | **全国银行业理财信息登记系统编码** | | | | | C1115421000020 | | | | | | | |  |
|  | **产品运作方式** | | | | | 开放式净值型 | | | | | | | |  |
|  | **产品类型** | | | | | 权益类 | | | | | | | |  |
|  | **募集方式** | | | | | 公募 | | | | | | | |  |
|  | **报告期末产品份额总额（万份）** | | | | | 1537 | | | | | | | |  |
|  | **产品管理人** | | | | | 常熟农商银行 | | | | | | | |  |
|  |  | | | |  |  | | | | | | | |  |
|  | **3 产品净值表现** | | | | | | | | | | | | |  |
|  |  | | | | （单位：元） | | | | | | | | |  |
|  |  | | | |  |  | | | | | | | |  |
|  |  | | | | 报告期（2023年01月01日-2023年06月30日） | | | | | | | | |  |
|  | 1.期末产品资产净值 | | | | 13,098,376.08 | | | | | | | | |  |
|  | 2.期末产品份额净值 | | | | 0.852166 | | | | | | | | |  |
|  | 3.期末产品份额累计净值 | | | | 0.852166 | | | | | | | | |  |
|  |  |  | | | | |  |  | | |  |  | |  |
|  | **4 投资组合报告** | | | | | | | | | | | | |  |
|  | 4.1 报告期末产品资产组合情况 | | | | | | | | | | | | |  |
|  | **序号** | **项目** | | | | | **金额（元）** | | | | **占产品总资产的比例（%）** | | |  |
|  | 1 | 固定收益投资 | | | | | 0.00 | | | | 0.00% | | |  |
|  |  | 其中：债券 | | | | | 0.00 | | | | 0.00% | | |  |
|  |  | 非标资产 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 2 | 权益投资 | | | | | 12,441,250.33 | | | | 93.37% | | |  |
|  |  | 其中：基金 | | | | | 12,441,250.33 | | | | 93.37% | | |  |
|  | 3 | 金融衍生品投资 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 4 | 买入返售金融资产 | | | | | 0.00 | | | | 0.00% | | |  |
|  |  | 其中：买断式回购 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 5 | 银行存款合计 | | | | | 883,887.33 | | | | 6.63% | | |  |
|  | 6 | 其他资产 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 7 | 合计 | | | | | 13,325,137.66 | | | | 100.00% | | |  |
|  |  |  | | | | |  |  | | |  |  | |  |
|  | 4.2 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）** | | | | **占产品资产净值比例（％）** | |  |
|  | 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 | | | | | | 0.00 | | | | 0.00% | |  |
|  | 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 | | | | | | 0.00 | | | | 0.00% | |  |
|  |  |  | |  | | | | |  |  | | |  |  |
|  | 4.3 报告期末按市值占产品资产净值比例大小排名的前十名资产投资明细 | | | | | | | | | | | | |  |
|  | **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 | 166005 | | 中欧价值发现混合型证券投资基金 | | | | | 394,597.46 | 886,384.27 | | | 6.77% |  |
|  | 2 | 002450 | | 平安睿享文娱灵活配置混合型证券投资基金 | | | | | 380,289.30 | 830,171.54 | | | 6.34% |  |
|  | 3 | 003293 | | 易方达科瑞混合 | | | | | 423,706.38 | 818,007.54 | | | 6.25% |  |
|  | 4 | 000628 | | 大成高新技术产业股票 | | | | | 207,941.11 | 782,482.40 | | | 5.97% |  |
|  | 5 | 450004 | | 国富深化价值混合 | | | | | 447,562.84 | 777,685.19 | | | 5.94% |  |
|  | 6 | 004423 | | 华商研究精选灵活配置A | | | | | 247,436.57 | 750,969.99 | | | 5.73% |  |
|  | 7 | 161720 | | 招商中证证券公司A | | | | | 749,500.56 | 694,337.32 | | | 5.30% |  |
|  | 8 | 001186 | | 富国文体健康股票A | | | | | 289,157.72 | 665,641.07 | | | 5.08% |  |
|  | 9 | 310358 | | 申万菱信新经济混合 | | | | | 645,086.82 | 633,604.27 | | | 4.84% |  |
|  | 10 | 161028 | | 富国中证新能源汽车指数(LOF)A | | | | | 647,406.35 | 620,862.69 | | | 4.74% |  |
|  |  |  | |  | | | | |  |  | | |  |  |
|  | 4.4 报告期末投资组合流动性风险分析 | | | | | | | | | | | | |  |
|  | 二季度市场震荡下行，所有主要指数均下跌。汇率一度成为了压制市场的主要因素，北向资金整体净流出，同时公募基金的发行量不断探底，市场增量资金明显不足，存量博弈现象严重。最大热点AI板块虽创新高但很快回吐所有涨幅，其走势与昔日宠儿新能源板块表现出一定的负相关性。本产品于二季度初清仓了被AI行情推至高位的重仓传媒的标的，同时也清仓了我们认为长期赚钱效不再显著的港股宽基，以上操作暂时来看对组合带来了一定正贡献。此外，也对量化策略标的做出了替换调整。我们始终坚持价值投资理念，主动规避炒作板块，不享受泡沫收益。展望未来，我们对权益资产仍充满信心，并在耐心等待市场赚钱效应重启后带来的正反馈行情，我们已经看到了一些可能催化出拐点的积极的因素，这里面包括经济复苏预期的调整、密集出台的产业政策、中美关系的稳定等。 | | | | | | | | | | | | |  |
|  |  |  | |  | | | | |  |  | | |  |  |
|  | **5 投资账户信息** | | | | | | | | | | | | |  |
|  | 户名 | | 常熟农商银行常乐睿享价值精选1号净值型人民币理财产品 | | | | | | | | | | |  |
|  | 账号 | | 03004741257 | | | | | | | | | | |  |
|  | 开 户 行 | | 上海银行股份有限公司常熟支行 | | | | | | | | | | |  |
|  | 特此公告。 | | | | | | | | | | | | |  |
|  | 江苏常熟农村商业银行股份有限公司 | | | | | | | | | | | | |  |
|  | 2023年07月11日 | | | | | | | | | | | | |  |