|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | | |  |  | | | | | | | |  |
|  | **“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07月01日起至09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）** | | | | | 1609 | | | | | | | |  |
|  | **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07月01日-2023年09月30日） | | | | | | | | |  |
|  | 1.期末产品资产净值 | | | | 13,065,480.82 | | | | | | | | |  |
|  | 2.期末产品份额净值 | | | | 0.811737 | | | | | | | | |  |
|  | 3.期末产品份额累计净值 | | | | 0.811737 | | | | | | | | |  |
|  |  |  | | | | |  |  | | |  |  | |  |
|  | **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 | | | | | 12,054,953.43 | | | | 90.35% | | |  |
|  |  | 其中：基金 | | | | | 12,054,953.43 | | | | 90.35% | | |  |
|  | 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 | | | | | 1,286,974.85 | | | | 9.65% | | |  |
|  | 6 | 其他资产 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 7 | 合计 | | | | | 13,341,928.28 | | | | 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 | 881,136.13 | | | 6.74% |  |
|  | 2 | 003293 | | 易方达科瑞混合 | | | | | 423,706.38 | 790,508.99 | | | 6.05% |  |
|  | 3 | 000628 | | 大成高新技术产业股票 | | | | | 207,941.11 | 777,491.81 | | | 5.95% |  |
|  | 4 | 002450 | | 平安睿享文娱灵活配置混合型证券投资基金 | | | | | 380,289.30 | 764,001.20 | | | 5.85% |  |
|  | 5 | 161720 | | 招商中证证券公司A | | | | | 749,500.56 | 761,867.32 | | | 5.83% |  |
|  | 6 | 450004 | | 国富深化价值混合 | | | | | 447,562.84 | 749,981.05 | | | 5.74% |  |
|  | 7 | 001186 | | 富国文体健康股票A | | | | | 289,157.72 | 649,448.24 | | | 4.97% |  |
|  | 8 | 004423 | | 华商研究精选灵活配置A | | | | | 247,436.57 | 640,365.84 | | | 4.90% |  |
|  | 9 | 310358 | | 申万菱信新经济混合 | | | | | 645,086.82 | 591,867.16 | | | 4.53% |  |
|  | 10 | 161028 | | 富国中证新能源汽车指数(LOF)A | | | | | 647,406.35 | 537,994.68 | | | 4.12% |  |
|  |  |  | |  | | | | |  |  | | |  |  |
|  | 4.4 报告期末投资组合流动性风险分析 | | | | | | | | | | | | |  |
|  | 三季度，政治局会议时隔五年再次提及“活跃资本市场”，印花税、减持、再融资等相关利好政策及时跟进，股市政策底得到确认。在强有力的政策加持下市场并未走出强势反转，投资者信心依旧不足，对于市场底在时空上的认知存在较大分歧。本产品在三季度基本维持了原有了仓位、结构和品种，相较于偏股基金指数获得了一定的超额收益。我们始终尊重资本市场的周期性规律，在多项指标都接近历史底部的时刻往往对应着绝佳的投资机会，在方向相对确定而时间不确定的局面下我们更愿意以积极的态度去提前布局，以耐心换回足额的市场红利。 | | | | | | | | | | | | |  |
|  |  |  | |  | | | | |  |  | | |  |  |
|  | **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。 | | | | | | | | | | | | | zhou |
|  | 江苏常熟农村商业银行股份有限公司 | | | | | | | | | | | | |  |
|  | 2023年10月13日 | | | | | | | | | | | | |  |