|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | | |  |  | | | | | | | |  |
|  | **“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03月31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）** | | | | | 1513 | | | | | | | |  |
|  | **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03月31日） | | | | | | | | |  |
|  | 1.期末产品资产净值 | | | | 13,332,797.82 | | | | | | | | |  |
|  | 2.期末产品份额净值 | | | | 0.880826 | | | | | | | | |  |
|  | 3.期末产品份额累计净值 | | | | 0.880826 | | | | | | | | |  |
|  |  |  | | | | |  |  | | |  |  | |  |
|  | **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 | | | | | 12,419,428.21 | | | | 91.92% | | |  |
|  |  | 其中：基金 | | | | | 12,419,428.21 | | | | 91.92% | | |  |
|  | 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 | | | | | 1,091,590.62 | | | | 8.08% | | |  |
|  | 6 | 其他资产 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 7 | 合计 | | | | | 13,511,018.83 | | | | 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 | 915,110.97 | | | 6.86% |  |
|  | 2 | 003293 | | 易方达科瑞混合 | | | | | 423,706.38 | 872,199.58 | | | 6.54% |  |
|  | 3 | 002450 | | 平安睿享文娱灵活配置混合型证券投资基金 | | | | | 380,289.30 | 812,678.23 | | | 6.10% |  |
|  | 4 | 007177 | | 浙商智能行业优选混合发起式A | | | | | 580,098.44 | 803,552.36 | | | 6.03% |  |
|  | 5 | 450004 | | 国富深化价值混合 | | | | | 447,562.84 | 792,947.08 | | | 5.95% |  |
|  | 6 | 000628 | | 大成高新技术产业股票 | | | | | 207,941.11 | 741,933.88 | | | 5.56% |  |
|  | 7 | 161720 | | 招商中证证券公司A | | | | | 749,500.56 | 726,191.09 | | | 5.45% |  |
|  | 8 | 310358 | | 申万菱信新经济混合 | | | | | 645,086.82 | 718,239.67 | | | 5.39% |  |
|  | 9 | 161028 | | 富国中证新能源汽车指数(LOF)A | | | | | 647,406.35 | 671,360.38 | | | 5.04% |  |
|  | 10 | 001186 | | 富国文体健康股票A | | | | | 289,157.72 | 656,098.87 | | | 4.92% |  |
|  |  |  | |  | | | | |  |  | | |  |  |
|  | 4.4 报告期内理财产品投资策略和运作分析 | | | | | | | | | | | | |  |
|  | 一季度，股市震荡向上，但偏股基金整体没有表现出太好的赚钱效应，本产品一季度小幅跑赢偏股基金指数。考虑到疫情、美联储加息和俄乌战争三大笼罩去年的负面因素将在2023年消退，我们的开年展望比较乐观，因此在年初早早加仓了券商、新能源等进攻性品种，组合风格较去年更偏向成长，并依旧维持了超过90%的高仓位。此外，我们认识到在快速轮动的市场环境中，来自基金经理选股层面的超额收益将变得更加重要，我们正在通过研究扩充衡量基金经理超额收益能力的维度，以更好辨识出具备选股优势的基金经理，并以他们作为组合的重要底仓。同时，我们也小幅了提高了组合中量化策略基金的比重。 | | | | | | | | | | | | |  |
|  |  |  | |  | | | | |  |  | | |  |  |
|  | **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04月06日 | | | | | | | | | | | | |  |