|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | | |  |  | | | | | | | |  |
|  | **“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2025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）** | | | | | 1376 | | | | | | | |  |
|  | **产品管理人** | | | | | 常熟农商银行 | | | | | | | |  |
|  |  | | | |  |  | | | | | | | |  |
|  | **3 产品净值表现** | | | | | | | | | | | | |  |
|  |  | | | | （单位：元） | | | | | | | | |  |
|  |  | | | |  |  | | | | | | | |  |
|  |  | | | | 报告期（2025年01月01日-2025年06月30日） | | | | | | | | |  |
|  | 1.期末产品资产净值 | | | | 11,219,520.03 | | | | | | | | |  |
|  | 2.期末产品份额净值 | | | | 0.815229 | | | | | | | | |  |
|  | 3.期末产品份额累计净值 | | | | 0.815229 | | | | | | | | |  |
|  |  |  | | | | |  |  | | |  |  | |  |
|  | **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 | | | | | 10,401,097.29 | | | | 88.15% | | |  |
|  |  | 其中：基金 | | | | | 10,401,097.29 | | | | 88.15% | | |  |
|  | 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 | | | | | 1,398,863.53 | | | | 11.85% | | |  |
|  | 6 | 其他资产 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 7 | 合计 | | | | | 11,799,960.82 | | | | 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A | | | | | 394,597.46 | 904,496.30 | | | 8.06% |  |
|  | 2 | 002450 | | 平安睿享文娱混合A | | | | | 476,232.52 | 779,116.40 | | | 6.94% |  |
|  | 3 | 450004 | | 国富深化价值混合 | | | | | 447,562.84 | 746,221.52 | | | 6.65% |  |
|  | 4 | 001186 | | 富国文体健康股票A | | | | | 289,157.72 | 745,448.60 | | | 6.64% |  |
|  | 5 | 003293 | | 易方达科瑞混合 | | | | | 423,706.38 | 738,901.56 | | | 6.59% |  |
|  | 6 | 013403 | | 华夏恒生科技ETF发起式联接(QDII)C | | | | | 793,547.15 | 732,047.25 | | | 6.52% |  |
|  | 7 | 004423 | | 华商研究精选灵活配置A | | | | | 247,436.57 | 667,336.43 | | | 5.95% |  |
|  | 8 | 011613 | | 华夏上证科创板50成份ETF联接C | | | | | 782,849.57 | 618,686.02 | | | 5.51% |  |
|  | 9 | 004744 | | 易方达创业板ETF联接C | | | | | 266,766.26 | 575,788.30 | | | 5.13% |  |
|  | 10 | 310358 | | 申万菱信新经济混合 | | | | | 645,086.82 | 569,095.59 | | | 5.07% |  |
|  |  |  | |  | | | | |  |  | | |  |  |
|  | 4.4 报告期内理财产品投资策略和运作分析 | | | | | | | | | | | | |  |
|  | 二季度，全球股市在遭遇关税冲击后快速修复。在政策的有效呵护下，A股一路上行创出年内新高。短期的上涨或令人感到兴奋，但更令人欣慰的是一些长期慢变量的改善，比如我们可喜地看到过去两年A股“分红+回购”总额已经超过了融资总额，在经济尚未全面复苏的背景下股市冲高离不开生态机制的全面优化，这足以给投资者带来坚定的长期信心。报告期内，本产品保持90%以上的高仓位运行，享受到了市场上涨红利，未来本产品将继续严格坚守“权益型理财产品”的定位，与持有人共同见证中国股市慢牛之路。 | | | | | | | | | | | | |  |
|  |  |  | |  | | | | |  |  | | |  |  |
|  | **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 | | | | | | | | | | | | |  |
|  | 2025年07月07日 | | | | | | | | | | | | |  |