

青岛银行单位结构性存款产品账单

账单日：2024年3月31日

尊敬的客户：

我行单位结构性存款2024年3月份的产品账单如下：

产品编号	产品规模 (人民币元)	产品预期 收益率下 限 (%)	产品预期 收益率上 限 (%)	挂钩标的	衍生品公允价值 (人民币元)	衍生品交易规模 (人民币元)
23090118A1	170,000,000.00	1.80	2.85	EURUSD_BBG	4,623,826.73	4,709,145.21
23102005A1	50,000,000.00	1.60	3.02	XAUUSD_BBG	743,798.32	732,328.77
23110204A1	112,000,000.00	1.60	2.87	XAUUSD_BBG	1,375,786.24	1,401,810.41
23110704A1	40,000,000.00	1.60	3.00	EURUSD_BBG	577,102.03	589,380.82
23111710A1	30,000,000.00	1.60	3.05	USDJPY_BBG	438,500.16	443,835.62
23112311A1	50,000,000.00	1.60	3.07	USDJPY_BBG	730,308.65	744,657.53
23120113A1 23120113A2 23120113A3	43,000,000.00	1.60	2.90	USDJPY_BBG	588,489.74	604,356.16
23120114A1	50,000,000.00	1.60	3.00	USDJPY_BBG	708,358.51	727,397.26
23121205A1	50,000,000.00	1.60	2.85	XAUUSD_BBG	418,150.68	425,753.42
23121906A1	50,000,000.00	1.60	2.82	USDJPY_BBG	661,533.01	686,808.22
23122706A1	50,000,000.00	1.60	2.88	USDJPY_BBG	369,397.26	376,041.10
23122707A1	45,000,000.00	1.80	2.85	USDJPY_BBG	607,250.91	645,534.25
23122807A1	60,000,000.00	1.60	2.80	EURUSD_BBG	421,643.84	429,452.05
23122808A2	20,000,000.00	1.60	2.80	USDJPY_BBG	161,750.59	185,342.47
23122809A1	40,000,000.00	1.60	2.75	USDJPY_BBG	372,547.19	417,205.48
23122811A1	300,000,000.00	1.80	2.80	XAUUSD_BBG	8,112,896.86	8,159,589.04
24010403A1 24010403A2 24010403A3 24010403A4	151,200,000.00	1.60	2.69	EURUSD_BBG	1,018,674.96	1,038,930.41
24010404A1	50,000,000.00	1.60	2.80	USDJPY_BBG	638,401.53	678,082.19
24010405A1 24010405A2	38,000,000.00	1.80	2.85	XAUUSD_BBG	516,918.37	542,202.74
24010505A1 24010505A2	63,000,000.00	1.60	2.50	USDJPY_BBG	392,130.61	401,732.88
24010506A1 24010506A2 24010506A3 24010506A4	105,000,000.00	1.60	2.80	EURUSD_BBG	737,407.97	751,541.10
24010507A1	40,000,000.00	1.60	2.83	XAUUSD_BBG	399,563.56	414,334.25

24010508A1	50,000,000.00	1.60	2.85	XAUUSD_BBG	608,074.76	640,547.95
24010509A1	40,000,000.00	1.60	2.85	XAUUSD_BBG	502,143.43	527,780.82
24010510A1	200,000,000.00	1.60	2.77	EURUSD_BBG	2,627,620.36	2,687,972.60
24010806A1	140,000,000.00	1.60	2.78	XAUUSD_BBG	934,825.47	963,353.42
24010807A1	30,000,000.00	1.60	2.88	EURUSD_BBG	210,080.16	213,994.52
24010808A1 24010808A3 24010808A4 24010808A5 24010808A6	37,000,000.00	1.60	2.69	XAUUSD_BBG	239,763.28	248,883.29
24010809A1	50,000,000.00	1.60	2.87	USDJPY_BBG	643,739.92	676,027.40
24010810A1	50,000,000.00	1.60	2.69	USDJPY_BBG	618,377.37	647,342.47
24010903A1 24010903A2 24010903A3	100,000,000.00	1.60	2.88	XAUUSD_BBG	680,263.05	697,808.22
24010904A1	30,000,000.00	1.60	2.75	USDJPY_BBG	194,893.10	201,945.21
24010905A1	40,000,000.00	1.60	2.83	USDJPY_BBG	267,506.78	277,238.36
24010906A1	32,000,000.00	1.60	2.85	USDJPY_BBG	215,535.29	223,386.30
24011002A1	70,000,000.00	1.60	2.85	EURUSD_BBG	474,356.00	483,287.67
24011104A1 24011104A2	65,000,000.00	1.60	2.80	XAUUSD_BBG	425,669.59	440,753.42
24011105A1	30,000,000.00	1.60	2.85	XAUUSD_BBG	200,016.99	207,123.29
24011106A1	35,000,000.00	1.60	2.88	XAUUSD_BBG	235,841.02	244,232.88
24011107A1	200,000,000.00	1.60	2.87	USDJPY_BBG	2,593,732.34	2,704,109.59
24011201A1	100,000,000.00	1.60	2.81	EURUSD_BBG	667,700.65	680,547.95
24011205A1 24011205A2 24011205A3 24011205A4 24011205A5 24011205A6 24011205A7 24011205A8 24011205A9 24011205B1	82,500,000.00	1.60	2.69	XAUUSD_BBG	546,710.46	537,041.10
24011206A1 24011206A2	50,000,000.00	1.60	2.85	USDJPY_BBG	335,462.91	345,205.48
24011505A1	30,000,000.00	1.60	2.69	USDJPY_BBG	189,510.07	197,457.53
24011506A1 24011506A2 24011506A3 24011506A4	149,130,000.00	1.60	2.70	XAUUSD_BBG	1,002,499.13	985,279.44

24011506A5 24011506A6						
24011507A1	50,000,000.00	1.60	2.81	USDJPY_BBG	329,983.75	344,054.79
24011601A1 24011601A2 24011601A3 24011601A4 24011601A5 24011601A6 24011601A7 24011601A8 24011601A9 24011601B1 24011601B2 24011601B3 24011601B4 24011601B5 24011601B6 24011601B7 24011601B8 24011601B9	102,150,000.00	1.60	2.69	XAUUSD_BBG	684,049.92	672,342.90
24011705A1 24011705A2	440,000,000.00	1.60	2.88	EURUSD_BBG	3,012,843.64	3,056,958.91
24011706A1	100,000,000.00	1.60	2.87	USDJPY_BBG	1,346,781.49	1,390,684.93
24011907A1 24011907A2 24011907A3	130,000,000.00	1.60	2.80	XAUUSD_BBG	896,337.23	881,506.85
24012202A1	100,000,000.00	1.80	2.82	XAUUSD_BBG	2,518,639.81	2,527,150.68
24012303A1	32,000,000.00	1.60	2.79	EURUSD_BBG	214,293.96	218,599.45
24012402A1 24012402A2	32,000,000.00	1.60	2.85	USDJPY_BBG	429,237.52	441,863.01
24012502A1 24012502A2 24012502A3	60,000,000.00	1.60	2.82	EURUSD_BBG	335,129.43	341,506.85

24012503A1						
24012503A2						
24012503A4						
24012503A6						
24012503A7						
24012503A8	70,500,000.00	1.60	2.69	XAUUSD_BBG	471,933.68	464,025.21
24012503A9						
24012503B1						
24012503B2						
24012503B3						
24012503B4						
24012606A1	30,000,000.00	1.60	2.70	XAUUSD_BBG	199,332.39	196,027.40
24012607A1	50,000,000.00	1.60	2.83	XAUUSD_BBG	348,222.51	342,739.73
24012608A1	80,000,000.00	1.60	2.70	USDJPY_BBG	1,013,631.96	1,045,479.45
24012902A1	50,000,000.00	1.60	2.80	USDJPY_BBG	362,557.12	372,945.21
24013001A1	300,000,000.00	1.60	2.81	EURUSD_BBG	1,425,174.54	1,451,835.62
24013101A1	100,000,000.00	1.60	2.80	XAUUSD_BBG	688,615.83	678,082.19
24013101A2						
24020101A1	800,000,000.00	1.60	2.83	EURUSD_BBG	3,708,872.12	3,753,397.26
24020102A1	400,000,000.00	1.60	2.83	EURUSD_BBG	1,854,436.06	1,891,698.63
24020105A1	40,000,000.00	1.60	2.80	EURUSD_BBG	177,534.25	180,821.92
24020106A1	100,000,000.00	1.60	2.80	XAUUSD_BBG	680,735.77	670,547.95
24020106A2						
24020107A1	30,000,000.00	1.60	2.88	XAUUSD_BBG	210,061.82	207,016.44
24020108A1	50,000,000.00	1.60	2.85	XAUUSD_BBG	377,185.88	372,054.79
24020109A1	30,000,000.00	1.60	2.80	USDJPY_BBG	390,921.23	406,849.32
24020110A1	70,000,000.00	1.80	2.85	USDJPY_BBG	961,985.61	998,794.52
24020110A2						
24020208A1	30,000,000.00	1.60	2.85	USDJPY_BBG	382,709.05	400,438.36
24020504A1	130,000,000.00	1.60	2.80	USDJPY_BBG	614,669.26	626,849.32
24020504A2						
24020505A1	38,000,000.00	1.60	2.83	USDJPY_BBG	259,446.69	266,270.68
24020506A1	30,000,000.00	1.60	2.86	USDJPY_BBG	207,025.82	212,482.19
24020507A1	100,000,000.00	1.60	2.78	XAUUSD_BBG	698,478.44	688,109.59
24020604A1	30,000,000.00	1.60	2.85	USDJPY_BBG	204,923.45	209,424.66
24020704A1	50,000,000.00	1.60	2.75	EURUSD_BBG	224,925.52	229,315.07

24020705A1						
24020705A2						
24020705A3						
24020705A4						
24020705A5						
24020705A6	105,800,000.00	1.60	2.75	XAUUSD_BBG	715,090.73	704,367.12
24020705A7						
24020705A8						
24020705A9						
24020705B1						
24020705B2						
24020706A1	30,000,000.00	1.60	2.83	USDJPY_BBG	199,808.40	205,643.84
24020707A1	30,000,000.00	1.60	2.84	USDJPY_BBG	200,522.23	206,383.56
24020708A1	135,000,000.00	1.60	2.85	XAUUSD_BBG	945,662.02	932,054.79
24020709A1	30,000,000.00	1.60	2.88	USDJPY_BBG	203,377.55	209,342.47
24020710A1	100,000,000.00	1.60	2.89	EURUSD_BBG	686,846.54	700,273.97
24022104A1	300,000,000.00	1.60	2.78	EURUSD_BBG	881,095.89	899,178.08
24022106A1	50,000,000.00	1.60	2.84	XAUUSD_BBG	348,562.68	343,972.60
24022107A1	30,000,000.00	1.60	2.85	XAUUSD_BBG	209,875.04	207,123.29
24022108A1	50,000,000.00	1.60	2.80	USDJPY_BBG	663,661.36	678,082.19
24022205A1	30,000,000.00	1.60	2.80	EURUSD_BBG	199,129.28	203,424.66
24022207A1	90,000,000.00	1.60	2.85	EURUSD_BBG	608,415.43	621,369.86
24022209A1	160,000,000.00	1.60	2.89	XAUUSD_BBG	1,134,943.31	1,120,438.36
24022209A2						
24022210A1	66,000,000.00	1.60	2.69	XAUUSD_BBG	440,521.39	434,406.58
24022210A2						
24022210A3						
24022210A5						
24022303A1	50,000,000.00	1.60	2.75	EURUSD_BBG	137,945.21	140,547.95
24022304A1	77,000,000.00	1.60	2.70	EURUSD_BBG	246,681.77	251,568.49
24022304A2						
24022304A3						
24022305A1	50,000,000.00	1.60	2.56	USDJPY_BBG	304,567.16	309,452.05
24022306A1	125,000,000.00	1.60	2.80	XAUUSD_BBG	858,597.03	847,602.74
24022306A2						
24022306A3						
24022604A1	53,000,000.00	1.60	2.55	EURUSD_BBG	124,513.70	127,054.79
24022604A2						
24022604A3						
24022605A1	50,000,000.00	1.60	2.74	EURUSD_BBG	133,774.46	136,342.47
24022703A1	100,000,000.00	1.60	2.70	EURUSD_BBG	298,944.33	304,931.51

24022704A1						
24022704A2						
24022704A3						
24022704A4						
24022704A5	149,280,000.00	1.60	2.69	XAUUSD_BBG	984,581.14	971,751.45
24022704A6						
24022704A7						
24022704A8						
24022704A9						
24022704B1						
24022705A1	68,000,000.00	1.60	2.80	USDJPY_BBG	451,239.87	461,095.89
24022706A1	65,000,000.00	1.60	2.84	USDJPY_BBG	437,531.26	447,164.38
24022706A2						
24022707A1	280,000,000.00	1.60	2.85	EURUSD_BBG	1,908,617.66	1,956,706.85
24022707A2						
24022707A3						
24022802A1	102,750,000.00	1.60	2.70	EURUSD_BBG	241,532.88	246,177.74
24022802A2						
24022802A3						
24022802A4						
24022802A5						
24022802A6						
24022802A7						
24022802A8						
24022802A9						
24022802B1						
24022802B2						
24022802B3						
24022901A1	50,000,000.00	1.60	2.55	EURUSD_BBG	134,156.37	136,986.30
24022902A1	60,000,000.00	1.60	2.85	USDJPY_BBG	400,022.20	414,246.58
24022903A1	40,000,000.00	1.60	2.84	USDJPY_BBG	268,613.17	278,235.62
24022903A2						
24022903A3						
24022904A1	101,000,000.00	1.60	2.85	XAUUSD_BBG	744,344.72	736,054.79
24030101A1	121,110,000.00	1.60	2.60	EURUSD_BBG	257,151.37	262,294.40
24030101A2						
24030101A3						
24030101A4						
24030101A5						
24030101A6						
24030101A7						
24030101A8						
24030101A9						

24030102A1						
24030102A2	106,000,000.00	1.60	2.75	EURUSD_BBG	238,572.60	243,073.97
24030102A3						
24030102A4						
24030103A1	31,500,000.00	1.60	2.75	EURUSD_BBG	89,139.17	90,875.34
24030103A2						
24030104A1	50,000,000.00	1.60	2.80	EURUSD_BBG	217,915.25	222,260.27
24030105A1	30,000,000.00	1.60	2.70	EURUSD_BBG	142,813.76	145,931.51
24030106A1	80,000,000.00	1.60	2.88	EURUSD_BBG	528,116.82	539,638.36
24030107A1						
24030107A2	35,500,000.00	1.60	2.80	XAUUSD_BBG	254,260.33	251,417.81
24030107A3						
24030108A1	170,000,000.00	1.60	2.85	XAUUSD_BBG	1,239,381.63	1,225,863.01
24030401A1	50,000,000.00	1.60	2.56	EURUSD_BBG	121,223.02	123,780.82
24030402A1						
24030402A2	63,000,000.00	1.60	2.70	EURUSD_BBG	161,431.18	164,663.01
24030402A3						
24030403A1	55,000,000.00	1.60	2.75	EURUSD_BBG	143,641.50	146,465.75
24030403A2						
24030404A1						
24030404A2	188,500,000.00	1.60	2.60	EURUSD_BBG	682,113.90	697,966.44
24030404A3						
24030404A4						
24030501A1	51,760,000.00	1.60	2.70	EURUSD_BBG	136,120.71	139,042.96
24030502A1						
24030502A2						
24030502A3						
24030502A5						
24030502A6						
24030502A7						
24030502A8						
24030502A9	151,400,000.00	1.60	2.70	XAUUSD_BBG	907,087.17	989,284.93
24030502B1						
24030502B2						
24030502B3						
24030502B5						
24030502B6						
24030502B7						
24030502B9						
24030502C1						
24030503A1	110,000,000.00	1.60	2.80	USDJPY_BBG	727,434.84	745,890.41
24030503A2						
24030503A3						

24030504A1 24030504A2	75,800,000.00	1.60	2.85	USDJPY_BBG	510,190.50	523,331.51
24030505A1	30,000,000.00	1.60	2.85	XAUUSD_BBG	192,237.23	211,726.03
24030602A1	30,000,000.00	1.60	2.80	EURUSD_BBG	143,340.71	147,184.93
24030603A1	30,000,000.00	1.60	2.84	USDJPY_BBG	199,527.55	206,383.56
24030701A1	100,000,000.00	1.60	2.50	EURUSD_BBG	177,489.45	181,602.74
24030702A1 24030702A2 24030702A3	74,000,000.00	1.60	2.75	EURUSD_BBG	176,986.69	180,975.62
24030703A1	30,000,000.00	1.60	2.75	EURUSD_BBG	99,526.80	102,271.23
24030704A1 24030704A2 24030704A3 24030704A4	41,000,000.00	1.60	2.70	USDJPY_BBG	254,552.90	267,904.11
24030705A1	30,000,000.00	1.60	2.80	USDJPY_BBG	192,914.24	203,424.66
24030706A1	250,000,000.00	1.60	2.85	XAUUSD_BBG	1,652,967.19	1,726,027.40
24030707A1	44,000,000.00	1.60	2.79	USDJPY_BBG	288,475.00	303,877.26
24030801A1	30,000,000.00	1.60	2.56	USDJPY_BBG	59,358.86	66,016.44
24030802A1 24030802A2 24030802A3 24030802A4 24030802A5 24030802A6 24030802A7 24030802A8 24030802A9 24030802B1 24030802B2 24030802B3 24030802B4 24030802B5 24030802B6 24030802B7 24030802B8 24030802B9 24030802C1 24030802C2 24030802C4 24030802C5 24030802C6	198,000,000.00	1.60	2.60	EURUSD_BBG	431,073.92	443,520.00

24030803A1						
24030803A2	64,200,000.00	1.60	2.75	EURUSD_BBG	148,068.08	152,250.74
24030803A3						
24030803A4						
24030804A1	45,000,000.00	1.60	2.76	USDJPY_BBG	122,722.44	133,643.84
24030804A2						
24030805A1	30,000,000.00	1.60	2.80	XAUUSD_BBG	195,085.03	203,424.66
24030806A1	40,000,000.00	1.60	2.85	XAUUSD_BBG	264,698.79	276,164.38
24030806A2						
24031101A1	80,000,000.00	1.60	2.69	XAUUSD_BBG	520,853.46	538,126.03
24031102A1	130,000,000.00	1.60	2.78	XAUUSD_BBG	874,984.95	904,265.75
24031103A1	45,000,000.00	1.60	2.80	EURUSD_BBG	306,512.62	319,278.08
24031103A2						
24031104A1	50,000,000.00	1.60	2.80	USDJPY_BBG	651,483.63	685,616.44
24031202A2	70,000,000.00	1.60	2.75	EURUSD_BBG	150,931.06	160,520.55
24031202A3						
24031202A4						
24031203A1	68,500,000.00	1.60	2.60	EURUSD_BBG	154,131.43	162,710.96
24031203A2						
24031203A3						
24031203A4						
24031203A5						
24031203A6						
24031203A7						
24031203A8						
24031203A9						
24031203B1						
24031203B2						
24031203B3						
24031203B4						
24031203B5						
24031204A1	59,500,000.00	1.60	2.78	EURUSD_BBG	209,152.92	218,063.42
24031204A2						
24031204A3						
24031302A1	90,000,000.00	1.60	2.60	EURUSD_BBG	178,823.24	188,630.14
24031302A2						
24031302A3						
24031303A1	30,000,000.00	1.60	2.70	EURUSD_BBG	67,954.95	71,876.71
24031304A1	30,000,000.00	1.60	2.76	EURUSD_BBG	69,430.79	73,504.11
24031305A1	30,000,000.00	1.60	2.73	EURUSD_BBG	72,797.23	77,095.89
24031305A2						
24031306A1	120,000,000.00	1.60	2.69	XAUUSD_BBG	763,745.73	789,830.14
24031306A2						
24031306A3						

24031307A1	35,000,000.00	1.60	2.85	XAUUSD_BBG	235,992.15	244,328.77
24031308A1 24031308A2	65,000,000.00	1.60	2.88	XAUUSD_BBG	442,879.05	458,615.07
24031309A1 24031309A2 24031309A3	63,000,000.00	1.60	2.74	USDJPY_BBG	401,224.57	427,157.26
24031310A1	110,000,000.00	1.60	2.78	EURUSD_BBG	727,510.60	756,920.55
24031311A1	83,000,000.00	1.60	2.85	USDJPY_BBG	1,087,959.23	1,146,082.19
24031401A1	40,000,000.00	1.60	2.70	EURUSD_BBG	85,921.54	92,931.51
24031402A1 24031402A2	78,000,000.00	1.60	2.75	EURUSD_BBG	170,458.53	184,635.62
24031403A1 24031403A2 24031403A3 24031403A4 24031403A5 24031403A6 24031403A7 24031403A8 24031403A9	84,700,000.00	1.60	2.60	EURUSD_BBG	188,292.75	201,191.51
24031404A1	240,000,000.00	1.60	2.89	XAUUSD_BBG	1,632,092.57	1,680,657.53
24031801A1	50,000,000.00	1.60	2.87	EURUSD_BBG	338,192.08	351,534.25
24031802A1 24031802A2	35,000,000.00	1.60	2.70	USDJPY_BBG	452,304.55	470,102.74
24031901A1 24031901A2 24031901A3 24031901A4 24031901A5	54,600,000.00	1.60	2.60	EURUSD_BBG	228,473.17	236,500.27
24031902A1 24031902A2 24031902A3 24031902A4	38,000,000.00	1.60	2.69	XAUUSD_BBG	239,144.74	247,364.38
24031903A1 24031903A3 24031903A4 24031903A5	45,000,000.00	1.60	2.70	USDJPY_BBG	285,580.96	294,041.10
24031904A1	30,000,000.00	1.60	2.80	USDJPY_BBG	197,350.78	203,424.66

24031905A1						
24031905A2						
24031905A3						
24031905A4						
24031905A5	52,580,000.00	1.60	2.69	XAUUSD_BBG	337,342.22	349,880.28
24031905A6						
24031905A7						
24031905A8						
24031905A9						
24031905B1						
24032001A1						
24032004A1	33,000,000.00	1.60	2.84	USDJPY_BBG	226,640.20	232,066.85
24032004A2						
24032101A1	60,000,000.00	1.60	2.50	EURUSD_BBG	108,410.18	116,794.52
24032102A1	30,000,000.00	1.60	2.80	EURUSD_BBG	128,487.25	135,616.44
24032103A1	30,000,000.00	1.60	2.82	EURUSD_BBG	129,390.31	136,602.74
24032104A1	270,800,000.00	1.60	2.75	XAUUSD_BBG	1,779,265.77	1,822,892.05
24032104A2						
24032201A1	150,000,000.00	1.60	2.70	EURUSD_BBG	324,537.26	337,602.74
24032201A2						
24032201A3						
24032202A1	30,000,000.00	1.60	2.78	EURUSD_BBG	130,157.07	134,630.14
24032203A2	60,300,000.00	1.60	2.69	USDJPY_BBG	385,842.15	392,528.22
24032203A3						
24032203A4						
24032203A5						
24032203A6						
24032203A7						
24032203A8						
24032203B1						
24032203B2						
24032203B3						
24032204A1	80,000,000.00	1.60	2.80	EURUSD_BBG	524,910.94	542,465.75
24032204A2						
24032204A3						
24032204A4						
24032204A5						
24032501A1	30,000,000.00	1.60	2.82	EURUSD_BBG	132,258.63	136,602.74

24032601A1						
24032601A2						
24032601A3						
24032601A4						
24032601A5	62,800,000.00	1.60	2.60	EURUSD_BBG	126,132.99	131,621.92
24032601A6						
24032601A7						
24032601A8						
24032601A9						
24032601B1						
24032602A3						
24032602A4						
24032602A5	27,600,000.00	1.60	2.70	EURUSD_BBG	59,426.27	62,118.90
24032602A6						
24032602A7						
24032603A2						
24032603A3	25,000,000.00	1.60	2.78	USDJPY_BBG	166,057.85	168,287.67
24032603A4						
24032604A1						
24032604A2	38,000,000.00	1.60	2.80	USDJPY_BBG	254,227.22	257,671.23
24032605A1	100,000,000.00	1.60	2.85	EURUSD_BBG	725,676.55	751,780.82
24032701A1						
24032701A2						
24032701A3						
24032701A4						
24032701A5						
24032701A6	88,000,000.00	1.60	2.60	EURUSD_BBG	177,555.89	184,438.36
24032701A7						
24032701A8						
24032701A9						
24032701B1						
24032701B2						
24032702A1	30,000,000.00	1.60	2.65	EURUSD_BBG	61,692.83	64,109.59
24032703A1						
24032703A2	65,000,000.00	1.60	2.88	EURUSD_BBG	439,200.23	453,575.34
24032703A3						
24032704A1						
24032704A2	50,000,000.00	1.60	2.75	USDJPY_BBG	335,487.45	340,273.97
24032705A1	100,000,000.00	1.80	3.05	XAUUSD_BBG	2,108,891.68	2,169,863.01
24032706A1	200,000,000.00	1.80	3.10	XAUUSD_BBG	5,711,896.29	5,932,876.71
24032801A1						
24032801A2						
24032801A3	495,000,000.00	1.60	2.70	EURUSD_BBG	1,103,184.27	1,150,027.40
24032801A4						

注：衍生品公允价值不代表衍生交易的实际损益

持仓风险：

结构性存款不同于一般性存款，具有投资风险，投资者应当充分认识投资风险，谨慎投资。本结构性存款有投资风险，仅对产品的本金及按照产品说明书约定的最低收益提供保证。投资者应充分认识投资风险，谨慎投资。

投资者投资本结构性存款可能面临的风险主要包括（但不限于）：

1. 利率风险：结构性存款存续期内，如果市场利率发生变化，并导致本结构性存款所投资产的收益率大幅下跌，则可能造成客户收益遭受损失；如果物价指数上升，结构性存款的收益率低于通货膨胀率，可能造成投资者投资结构性存款获得的实际收益率为负的风险。

2. 流动性风险：存款期限内，除非另有约定，投资本结构性存款的投资者不能提前终止或赎回，在产品存续期内如果投资者有流动性需求，投资者不能够使用结构性存款的资金，也因此丧失了投资其他更高收益的结构性存款或资本市场产品的机会。

3. 政策风险：本结构性存款是针对当前的法律法规及相关监管规定和政策设计的。如国家宏观政策以及市场相关法律法规监管规定及政策发生变化，可能影响结构性存款的受

理投资偿还等的正常进行，导致本结构性存款收益降低甚至收益为零。

4. 信息传递风险：青岛银行按有关信息披露条款的约定，发布结构性存款的信息与公告。投资者应根据信息披露条款的约定主动获取相关信息。如果投资者未及时查询，或由于通讯故障 系统故障以及其他不可抗力等因素的影响使得投资者无法及时了解产品信息，由此而产生的责任和风险由投资者自行承担。如投资者预留的有效联系方式变更但未及时告知青岛银行的，致使在需要联系投资者时无法及时联系并可能会由此影响投资者的投资决策，由此而产生的责任和风险由投资者自行承担。

5. 不可抗力及意外事件风险：因战争自然灾害重大政治事件等不可抗力以及其他不可预见的意外事件可能致使结构性存款面临损失的任何风险。

6. 管理人风险：结构性存款管理人或存款投资资产相关服务机构受经验技能等因素的限制，或者上述主体处理事务不当等，可能导致投资者收益遭受损失。

7. 结构性存款不成立风险：如自本结构性存款开始认购至结构性存款原定成立日之前结构性存款认购总金额未达到规模下限（如有约定），或国家宏观政策以及市场相关法规政策发生变化，或市场发生剧烈波动，经青岛银行合理判断难以按照本产品说明书规定向投资者提供本结构性存款，青

岛银行有权宣布本结构性存款不成立。

8. 提前终止风险：在本结构性存款存续期间，若遇市场剧烈波动国家金融政策出现重大调整不可抗力等原因影响结构性存款正常运行时，青岛银行有权根据市场状况自身情况提前终止本结构性存款产品，投资者必须考虑产品提前终止时无法取得预期收益的风险。

投资者正式签署结构性存款产品的协议书和产品说明书之前，应当仔细阅读上述风险揭示及结构性存款产品说明书的全部内容。投资者签署协议书和结构性存款产品说明书，并将资金委托给我行运作是投资人在进行独立 审慎判断之后所做出的符合投资人意愿的决定。

风险控制措施：

青岛银行将结构性存款业务风险管理纳入全面风险管理体系，持续有效地识别计量监测和控制结构性存款业务面临的各类风险。青岛银行将结构性存款纳入表内核算，按照存款管理，纳入存款准备金和存款保险保费的缴纳范围，相关资产按照国务院银行业监督管理机构的相关规定计提资本和拨备。

青岛银行具备普通类衍生产品交易业务资格，结构性存款挂钩的衍生产品交易严格遵守《银行业金融机构衍生产品交易业务管理暂行办法》《商业银行资本管理办法（试行）》

《商业银行杠杆率管理办法（修订）》 《商业银行流动性风险管理办法》等国务院银行业监督管理机构关于衍生产品交易的相关规定。

青岛银行销售结构性存款，按照中国银保监会发布的《关于进一步规范商业银行结构性存款业务的通知》（银保监办发〔2019〕204号）相关规定执行，充分揭示风险销售文本全面客观反映结构性存款的重要特性和与产品有关的重要事实，向投资者充分揭示风险，确保投资者了解结构性存款的产品性质和潜在风险，自主进行投资决策，并按约定在青岛银行官网向投资者披露产品发行报告产品账单到期报告重大事项报告临时性信息披露等内容及国务院银行业监督管理机构规定的其他信息。

青岛银行

2024年4月8日