

青岛银行单位结构性存款产品账单

账单日：2025 年 3 月 31 日

尊敬的客户：

我行单位结构性存款 2025 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)
24041607A1	150,000,000.00	2.00	3.10	XAUUSD_BBG	4,486,684.86	4,575,000.00
24080116A1	150,000,000.00	2.00	2.74	EURUSD_BBG	3,943,585.75	4,005,000.00
24101023A1	50,000,000.00	1.60	2.67	XAUUSD_BBG	636,892.11	649,616.44
24101119A1 24101119A2	50,000,000.00	1.80	2.65	XAUUSD_BBG	656,047.73	669,589.04
24101510A1	50,000,000.00	1.60	2.62	XAUUSD_BBG	649,060.77	637,219.18
24101705A1	30,000,000.00	1.60	2.54	XAUUSD_BBG	358,673.76	366,336.99
24101706A1	40,000,000.00	1.60	2.57	XAUUSD_BBG	486,790.16	497,095.89
24101807A1	30,000,000.00	1.60	2.65	XAUUSD_BBG	381,046.90	388,931.51
24102402A1	35,420,000.00	2.00	2.50	XAUUSD_BBG	844,532.64	867,790.00
24102905A1	50,000,000.00	1.60	2.54	XAUUSD_BBG	618,456.24	607,150.68
24102906A1	50,000,000.00	1.80	2.47	XAUUSD_BBG	818,837.94	808,876.71
24110604A1	100,000,000.00	1.40	2.42	EURUSD_BBG	1,155,841.57	1,184,246.58
24111506A1 24111506A2	400,000,000.00	1.40	2.90	EURUSD_BBG	4,826,158.40	4,864,739.73
24112705A1	60,000,000.00	1.40	2.42	EURUSD_BBG	673,805.11	701,260.27
24112803A1	50,000,000.00	1.40	2.47	EURUSD_BBG	421,891.11	430,958.90
24120404A1	80,000,000.00	1.40	2.46	XAUUSD_BBG	977,342.14	961,358.90
24121206A1	30,000,000.00	1.40	2.37	XAUUSD_BBG	348,867.46	343,232.88
24121809A1	100,000,000.00	1.40	2.47	XAUUSD_BBG	1,212,187.21	1,193,424.66
24122711A1	30,000,000.00	1.40	2.48	XAUUSD_BBG	185,835.62	189,739.73
24122712A1	35,000,000.00	1.40	2.48	XAUUSD_BBG	203,169.71	237,673.97
24123007A1 24123007A2 24123007A3 24123007A4	473,000,000.00	1.40	2.50	EURUSD_BBG	2,861,326.03	2,903,248.22
24123008A1	50,000,000.00	1.40	2.51	XAUUSD_BBG	303,726.03	310,027.40
25010306A1	30,000,000.00	1.40	2.51	XAUUSD_BBG	159,392.56	181,972.60
25010307A1 25010307A2 25010307A3	38,000,000.00	1.40	2.40	XAUUSD_BBG	446,660.87	440,383.56
25010308A1	90,000,000.00	1.40	2.46	XAUUSD_BBG	1,084,382.13	1,069,643.84

25010709A1	150,000,000.00	1.40	2.40	EURUSD_BBG	793,972.60	812,958.90
25010710A1	135,000,000.00	1.40	2.48	XAUUSD_BBG	834,331.45	817,878.08
25010710A2						
25010710A3						
25010711A1	60,000,000.00	1.40	2.50	EURUSD_BBG	358,702.72	367,241.10
25010713A1	100,000,000.00	1.40	2.45	EURUSD_BBG	751,345.57	797,273.97
25010808A1	50,000,000.00	1.40	2.35	EURUSD_BBG	276,874.46	284,178.08
25010809A1	56,000,000.00	1.40	2.42	EURUSD_BBG	319,724.09	327,945.21
25010809A2						
25010809A3						
25010809A4						
25010809A5						
25010810A1	30,000,000.00	1.40	2.47	XAUUSD_BBG	182,630.16	179,013.70
25010811A1	30,000,000.00	1.40	2.52	XAUUSD_BBG	186,327.12	182,712.33
25010812A1	50,000,000.00	1.40	2.37	XAUUSD_BBG	388,773.36	381,369.86
25010902A1	36,000,000.00	1.40	2.51	XAUUSD_BBG	222,691.12	218,367.12
25011006A1	230,000,000.00	1.40	2.50	EURUSD_BBG	1,324,373.75	1,392,287.67
25011006A2						
25011006A3						
25011006A4						
25011007A1	74,000,000.00	1.40	2.51	EURUSD_BBG	427,810.85	449,778.08
25011007A2						
25011007A3						
25011007A4						
25011008A1	36,190,000.00	1.50	2.40	XAUUSD_BBG	438,458.23	433,387.64
25011008A2						
25011301A1	120,000,000.00	1.40	2.43	XAUUSD_BBG	726,380.88	712,043.84
25011403A1	93,000,000.00	1.40	2.32	XAUUSD_BBG	531,555.89	520,545.21
25011403A2						
25011403A3						
25011403A4						
25011403A5						
25011403A6						
25011403A7						
25011404A1	35,000,000.00	1.40	2.40	XAUUSD_BBG	206,946.12	202,808.22
25011405A1	30,000,000.00	1.50	2.49	EURUSD_BBG	724,989.19	733,500.00
25011504A1	46,600,000.00	1.40	2.20	XAUUSD_BBG	252,559.35	247,043.84
25011504A2						
25011504A3						
25011504A4						
25011504A6						
25011504A7						

25011505A1 25011505A2 25011505A3 25011505A4 25011505A5 25011505A6 25011505A7 25011505A8 25011505A9 25011505B1	94,200,000.00	1.40	2.32	XAUUSD_BBG	538,385.98	527,261.92
25011506A1 25011506A2	60,000,000.00	1.40	2.50	XAUUSD_BBG	369,526.94	362,465.75
25011507A1	150,000,000.00	1.40	2.37	XAUUSD_BBG	1,414,958.96	1,392,000.00
25011603A1 25011603A2 25011603A3 25011603A4 25011603A5 25011603A6	56,000,000.00	1.40	2.40	EURUSD_BBG	303,527.56	325,183.56
25011604A1	100,000,000.00	1.40	2.25	XAUUSD_BBG	1,104,138.06	1,090,958.90
25011703A1	30,000,000.00	1.40	2.50	EURUSD_BBG	169,669.22	181,602.74
25012005A1 25012005A2	62,000,000.00	1.40	2.40	XAUUSD_BBG	370,530.25	363,252.05
25012103A1 25012103A2 25012103A3 25012103A4 25012103A5 25012103A6 25012103A7 25012103A8 25012103A9 25012103B1 25012103B2 25012103B3 25012103B4 25012103B5	54,000,000.00	1.40	2.32	XAUUSD_BBG	308,529.00	302,252.05

25012304A1 25012304A2 25012304A3 25012304A4 25012304A5 25012304A6 25012304A7 25012304A8 25012304A9	80,000,000.00	1.40	2.40	XAUUSD_BBG	472,755.43	463,561.64
25012305A1	30,000,000.00	1.40	2.42	XAUUSD_BBG	178,760.82	175,315.07
25012404A1 25012404A2	60,000,000.00	1.40	2.32	EURUSD_BBG	323,275.37	336,575.34
25012405A1	100,000,000.00	1.40	2.52	EURUSD_BBG	586,110.66	610,273.97
25012406A1	60,000,000.00	1.50	2.48	XAUUSD_BBG	1,446,545.93	1,454,005.48
25020706A1	35,000,000.00	1.40	2.52	XAUUSD_BBG	216,215.71	213,164.38
25020707A1 25020707A2	88,000,000.00	1.40	2.37	XAUUSD_BBG	695,090.11	687,991.23
25021006A1 25021006A2	60,000,000.00	1.40	2.50	XAUUSD_BBG	371,498.30	366,493.15
25021007A1 25021007A2	51,000,000.00	1.40	2.50	XAUUSD_BBG	329,404.69	325,212.33
25021109A1	30,000,000.00	1.40	2.45	EURUSD_BBG	105,082.85	114,649.32
25021110A1	90,000,000.00	1.40	2.40	EURUSD_BBG	345,987.83	383,252.05
25021111A1 25021111A2 25021111A3 25021111A4 25021111A5 25021111A6 25021111A7 25021111A8 25021111A9 25021111B1 25021111B2 25021111B3 25021111B4 25021111B5	111,500,000.00	1.40	2.32	XAUUSD_BBG	631,400.36	624,094.52
25021112A1 25021112A2 25021112A3 25021112A4	119,000,000.00	1.40	2.50	XAUUSD_BBG	726,570.95	718,890.41
25021113A1 25021113A2 25021113A3	112,000,000.00	1.40	2.52	XAUUSD_BBG	689,342.56	682,126.03

25021114A1 25021114A2 25021114A3	71,000,000.00	1.50	2.30	XAUUSD_BBG	823,145.31	822,821.92
25021207A1	30,000,000.00	1.40	2.45	EURUSD_BBG	106,304.69	112,672.60
25021208A1 25021208A2 25021208A3 25021208A4 25021208A5 25021208A6 25021208A7	78,500,000.00	1.40	2.32	EURUSD_BBG	406,494.63	440,352.74
25021209A1 25021209A2	40,000,000.00	1.40	2.40	EURUSD_BBG	213,893.55	232,273.97
25021210A1	150,000,000.00	1.40	2.45	EURUSD_BBG	817,950.50	889,520.55
25021211A1	35,000,000.00	1.40	2.52	EURUSD_BBG	196,032.68	213,595.89
25021212A1	100,000,000.00	1.40	2.40	EURUSD_BBG	1,041,282.88	1,167,821.92
25021213A1 25021213A2	37,000,000.00	1.40	2.45	EURUSD_BBG	392,466.95	441,268.08
25021304A1	70,000,000.00	1.40	2.36	EURUSD_BBG	259,525.04	270,823.29
25021305A1 25021305A2	60,000,000.00	1.40	2.50	EURUSD_BBG	339,758.04	363,205.48
25021405A1	35,000,000.00	1.40	2.43	EURUSD_BBG	117,917.73	121,210.27
25021406A1 25021406A2 25021406A3 25021406A4 25021406A5 25021406A6 25021406A7 25021406A8 25021406A9 25021406B1 25021406B2 25021406B3 25021406B4	190,000,000.00	1.40	2.32	EURUSD_BBG	1,001,978.77	1,065,821.92
25021407A1	40,000,000.00	1.40	2.36	EURUSD_BBG	290,192.90	314,586.30
25021703A1	60,000,000.00	1.40	2.50	EURUSD_BBG	344,562.43	367,241.10

25021904A2	87,000,000.00	1.40	2.32	EURUSD_BBG	454,974.43	488,034.25
25021904A3						
25021904A4						
25021904A5						
25021904A6						
25021904A7						
25021904A8						
25021904A9						
25021904B1						
25021904B2						
25021904B3						
25021904B4						
25021904B5						
25021904B6						
25021904B7						
25021905A1	55,000,000.00	1.40	2.52	EURUSD_BBG	311,536.10	335,650.68
25021905A2						
25021906A1	100,000,000.00	1.40	2.25	EURUSD_BBG	1,082,640.42	1,093,438.36
25022003A1	30,000,000.00	1.40	2.25	EURUSD_BBG	150,828.13	163,109.59
25022004A1	30,000,000.00	1.40	2.52	EURUSD_BBG	167,898.79	183,082.19
25022004A2						
25022102A1	60,000,000.00	1.40	2.40	EURUSD_BBG	151,232.88	154,849.32
25022506A1	33,800,000.00	1.40	2.41	EURUSD_BBG	74,869.32	76,489.86
25022506A2						
25022506A3						
25022506A4						
25022507A1	30,000,000.00	1.40	2.49	EURUSD_BBG	137,268.57	154,421.92
25022602A1	67,000,000.00	1.40	2.40	EURUSD_BBG	163,163.11	176,861.64
25022602A2						
25022602A3						
25022603A1	131,000,000.00	1.40	2.40	EURUSD_BBG	708,163.39	759,082.19
25022603A2						
25022603A3						
25022603A4						
25022603A5						
25022603A6						
25022603A7						
25022603A8						
25022603A9						
25022603B1						
25022603B2						
25022603B3						
25022603B4						
25022603B5						

25022604A1	100,000,000.00	1.40	2.45	EURUSD_BBG	1,132,648.97	1,144,109.59
25022701A1	57,200,000.00	1.40	2.32	EURUSD_BBG	296,371.17	320,163.29
25022801A1 25022801A2 25022801A3 25022801A4	44,000,000.00	1.40	2.50	EURUSD_BBG	232,114.85	256,947.95
25022802A1 25022802A2	30,000,000.00	1.40	2.45	EURUSD_BBG	172,075.26	191,342.47
25030304A1 25030304A2	41,000,000.00	1.40	2.42	EURUSD_BBG	157,743.47	175,704.66
25030305A2 25030305A3 25030305A4	92,000,000.00	1.40	2.32	EURUSD_BBG	484,077.25	532,112.88
25030306A1	50,000,000.00	1.40	2.50	EURUSD_BBG	281,752.13	312,123.29
25030406A1	500,000,000.00	1.40	2.57	EURUSD_BBG	941,844.08	1,035,616.44
25030407A1	30,000,000.00	1.40	2.36	EURUSD_BBG	61,052.61	66,452.05
25030408A1 25030408A2	39,000,000.00	1.40	2.30	EURUSD_BBG	79,926.78	88,952.05
25030409A1 25030409A2	36,000,000.00	1.40	2.40	EURUSD_BBG	84,900.43	95,030.14
25030410A1	500,000,000.00	1.40	2.57	EURUSD_BBG	2,032,297.91	2,209,315.07
25030412A1 25030412A2 25030412A4	110,000,000.00	1.40	2.50	XAUUSD_BBG	685,507.02	679,287.67
25030413A1	35,000,000.00	1.40	2.51	XAUUSD_BBG	218,995.06	217,019.18
25030501A1	116,000,000.00	1.40	2.38	EURUSD_BBG	202,888.77	207,338.08
25030502A2	35,000,000.00	1.40	2.40	EURUSD_BBG	74,439.64	76,616.44
25030503A1 25030503A2	35,000,000.00	1.40	2.40	EURUSD_BBG	195,585.26	205,061.64
25030504A1	45,000,000.00	1.40	2.48	XAUUSD_BBG	458,930.81	458,371.23
25030505A1	50,000,000.00	1.40	2.40	XAUUSD_BBG	579,247.25	579,452.05
25030601A1	50,000,000.00	1.40	2.41	EURUSD_BBG	104,583.74	106,684.93
25030602A1 25030602A2	31,000,000.00	1.40	2.35	EURUSD_BBG	67,134.83	68,369.86
25030603A1	30,000,000.00	1.40	2.32	EURUSD_BBG	164,295.11	167,917.81
25030604A1 25030604A2 25030604A3 25030604A4 25030604A5 25030604A6	41,820,000.00	1.40	2.40	EURUSD_BBG	237,131.98	242,326.85
25030605A2	35,000,000.00	1.40	2.50	EURUSD_BBG	206,939.14	211,438.36

25030606A1 25030606A2 25030606A3	92,000,000.00	1.40	2.52	EURUSD_BBG	548,411.65	560,317.81
25030701A1 25030701A2 25030701A3	61,500,000.00	1.40	2.41	XAUUSD_BBG	129,857.61	127,246.03
25030702A1	50,000,000.00	1.40	2.42	XAUUSD_BBG	148,476.03	146,095.89
25030703A1	100,000,000.00	1.40	2.42	XAUUSD_BBG	588,909.29	584,383.56
25030704A1 25030704A2 25030704A3	169,000,000.00	1.40	2.50	XAUUSD_BBG	1,028,478.43	1,020,945.21
25030705A1 25030705A2 25030705A3	74,500,000.00	1.40	2.32	XAUUSD_BBG	425,047.14	421,629.18
25030706A1	100,000,000.00	1.40	2.45	XAUUSD_BBG	1,216,280.23	1,216,438.36
25031002A1 25031002A2 25031002A3 25031002A4 25031002A5	42,000,000.00	1.40	2.21	XAUUSD_BBG	76,171.21	74,564.38
25031003A1	150,000,000.00	1.40	2.40	XAUUSD_BBG	295,452.66	289,726.03
25031004A1	35,000,000.00	1.40	2.40	XAUUSD_BBG	71,221.58	69,856.16
25031005A1 25031005A2 25031005A3 25031005A4	53,000,000.00	1.40	2.44	XAUUSD_BBG	172,510.76	170,050.14
25031006A1	30,000,000.00	1.40	2.50	XAUUSD_BBG	184,530.58	183,246.58
25031102A1	30,000,000.00	1.40	2.32	XAUUSD_BBG	169,439.91	167,917.81
25031103A1	39,000,000.00	1.40	2.42	XAUUSD_BBG	229,853.09	227,909.59
25031105A1 25031105A2	120,000,000.00	1.40	2.43	XAUUSD_BBG	717,958.63	712,043.84
25031106A1	85,000,000.00	1.40	2.50	XAUUSD_BBG	523,333.16	519,198.63
25031107A1 25031107A2	125,000,000.00	1.40	2.43	EURUSD_BBG	726,795.31	741,712.33
25031201A1 25031201A2 25031201A3 25031201A4 25031201A5	42,000,000.00	1.40	2.21	EURUSD_BBG	72,849.73	74,564.38
25031202A1 25031202A2	30,000,000.00	1.40	2.35	XAUUSD_BBG	116,638.05	115,315.07
25031203A1 25031203A2	110,000,000.00	1.40	2.52	XAUUSD_BBG	674,244.01	669,945.21

25031204A1	50,000,000.00	1.40	2.50	EURUSD_BBG	294,943.31	302,054.79
25031301A1 25031301A2	50,000,000.00	1.40	2.40	XAUUSD_BBG	108,129.91	106,232.88
25031302A1 25031302A2	64,000,000.00	1.40	2.41	XAUUSD_BBG	250,557.89	248,284.93
25031303A1 25031303A2 25031303A3 25031303A4 25031303A5 25031303A7 25031303A8 25031303A9 25031303B1 25031303B2 25031303B3 25031303B4 25031303B5 25031303B6	133,000,000.00	1.40	2.32	XAUUSD_BBG	748,358.77	744,435.62
25031305A1	240,000,000.00	1.40	2.47	XAUUSD_BBG	1,438,819.18	1,432,109.59
25031306A1	35,000,000.00	1.40	2.51	XAUUSD_BBG	213,265.47	212,301.37
25031307A1	30,000,000.00	1.40	2.52	XAUUSD_BBG	183,535.62	182,712.33
25031401A1 25031401A2	50,000,000.00	1.20	2.34	XAUUSD_BBG	79,990.04	78,424.66
25031402A1 25031402A3 25031402A4 25031402A5	62,000,000.00	1.40	2.36	XAUUSD_BBG	123,498.36	121,638.90
25031403A1	180,000,000.00	1.40	2.41	XAUUSD_BBG	366,180.91	360,789.04
25031404A1 25031404A2 25031404A3 25031404A4 25031404A5 25031404A7	43,000,000.00	1.40	2.45	XAUUSD_BBG	159,225.81	158,334.25
25031701A1 25031701A2	100,000,000.00	1.40	2.41	EURUSD_BBG	189,876.01	193,972.60
25031702A1	60,000,000.00	1.40	2.20	EURUSD_BBG	127,827.63	130,767.12
25031801A1	150,000,000.00	1.20	2.28	EURUSD_BBG	188,098.61	192,452.05
25031803A1	60,000,000.00	1.40	2.41	EURUSD_BBG	117,161.52	120,263.01

25031804A1 25031804A2 25031804A3 25031804A4 25031804A5	37,000,000.00	1.40	2.31	EURUSD_BBG	75,936.92	77,892.60
25031805A1 25031805A2	60,000,000.00	1.40	2.40	EURUSD_BBG	128,083.63	131,342.47
25031806A1	30,000,000.00	1.40	2.45	EURUSD_BBG	149,495.34	153,863.01
25031807A1 25031807A2 25031807A3 25031807A5 25031807A6 25031807A7 25031807A8 25031807A9 25031807B1 25031807B2 25031807B3	66,500,000.00	1.40	2.32	EURUSD_BBG	362,320.12	372,217.81
25031808A1	60,000,000.00	1.40	2.52	EURUSD_BBG	355,709.30	365,424.66
25031809A1 25031809A2	45,000,000.00	1.40	2.50	EURUSD_BBG	270,731.73	277,890.41
25031810A1	200,000,000.00	1.50	2.48	XAUUSD_BBG	3,695,738.76	3,821,424.66
25031811A1	70,000,000.00	1.40	2.43	EURUSD_BBG	404,319.61	415,358.90
25031901A1	100,000,000.00	1.20	2.10	XAUUSD_BBG	80,547.95	78,630.14
25031902A1	70,000,000.00	1.40	2.41	XAUUSD_BBG	132,301.09	135,780.82
25031903A1 25031903A2	140,000,000.00	1.40	2.41	XAUUSD_BBG	272,477.85	271,561.64
25031904A1	70,000,000.00	1.40	2.41	EURUSD_BBG	134,359.55	136,068.49
25031905A1	70,000,000.00	1.40	2.41	EURUSD_BBG	132,214.08	136,068.49
25031906A1 25031906A2 25031906A3 25031906A4 25031906A5 25031906A6 25031906A7 25031906A8 25031906A9 25031906B1 25031906B2 25031906B3 25031906B4 25031906B5	119,600,000.00	1.40	2.21	EURUSD_BBG	227,329.52	234,104.71

25031906B6						
25031907A1	35,000,000.00	1.40	2.30	EURUSD_BBG	69,320.08	71,356.85
25031908A1	120,000,000.00	1.40	2.40	EURUSD_BBG	416,924.78	433,578.08
25031909A1 25031909A2	125,000,000.00	1.40	2.52	XAUUSD_BBG	757,827.08	761,301.37
25031910A1	40,000,000.00	1.40	2.49	XAUUSD_BBG	242,153.23	243,331.51
25032001A1	90,000,000.00	1.40	2.41	EURUSD_BBG	193,189.22	197,852.05
25032002A1	45,000,000.00	1.40	2.40	EURUSD_BBG	134,659.55	139,068.49
25032003A1	30,000,000.00	1.40	2.21	EURUSD_BBG	103,202.01	106,520.55
25032102A1 25032102A2	30,000,000.00	1.40	2.40	EURUSD_BBG	58,875.10	59,876.71
25032104A1 25032104A2 25032104A3 25032104A4 25032104A5 25032104A6 25032104A8 25032104A9 25032104B2	52,000,000.00	1.40	2.32	EURUSD_BBG	284,520.76	291,057.53
25032105A1	80,000,000.00	1.40	2.47	EURUSD_BBG	466,617.99	477,369.86
25032401A1 25032401A2 25032401A3 25032401A4 25032401A5 25032401A6 25032401A7 25032401A8	79,300,000.00	1.40	2.21	EURUSD_BBG	138,141.77	140,784.66
25032402A1 25032402A2	112,000,000.00	1.40	2.41	EURUSD_BBG	220,445.39	224,490.96
25032403A1 25032403A2	48,000,000.00	1.40	2.43	EURUSD_BBG	220,167.31	225,350.14
25032404A1	30,000,000.00	1.40	2.40	EURUSD_BBG	171,630.47	175,767.12
25032405A1 25032405A2 25032405A3	111,000,000.00	1.40	2.43	EURUSD_BBG	649,978.22	665,878.36
25032501A1	50,000,000.00	1.40	2.40	EURUSD_BBG	135,990.28	138,424.66

25032502A1 25032502A2 25032502A3 25032502A4 25032502A5 25032502A6 25032502A7 25032502A8 25032502A9	42,000,000.00	1.40	2.35	XAUUSD_BBG	237,533.93	238,191.78
25032503A1	30,000,000.00	1.40	2.40	XAUUSD_BBG	173,338.46	173,835.62
25032504A1	30,000,000.00	1.40	2.42	XAUUSD_BBG	174,807.00	175,315.07
25032505A1	30,000,000.00	1.40	2.52	XAUUSD_BBG	182,149.73	182,712.33
25032506A1	30,000,000.00	1.40	2.45	EURUSD_BBG	348,434.23	357,041.10
25032601A1	50,000,000.00	1.40	2.40	EURUSD_BBG	281,648.18	289,726.03
25032602A1	35,000,000.00	1.40	2.50	EURUSD_BBG	205,484.39	211,438.36
25032603A1 25032603A2 25032603A3 25032603A4 25032603A5 25032603A6	55,070,000.00	1.40	2.40	EURUSD_BBG	316,899.53	326,195.45
25032701A1 25032701A2 25032701A3 25032701A4 25032701A5 25032701A6 25032701A7	33,900,000.00	1.40	2.21	XAUUSD_BBG	60,725.10	64,196.38
25032702A1 25032702A2 25032702A3 25032702A4	133,430,000.00	1.40	2.41	EURUSD_BBG	341,904.46	353,717.45
25032703A1 25032703A2 25032703A3 25032703A4 25032703A5 25032703A7	167,000,000.00	1.40	2.41	XAUUSD_BBG	428,264.34	442,710.14
25032704A1 25032704A2 25032704A3	36,650,000.00	1.40	2.40	XAUUSD_BBG	211,380.11	212,369.18
25032705A1	30,000,000.00	1.40	2.51	XAUUSD_BBG	181,085.98	181,972.60

25032706A1 25032706A2 25032706A3 25032706A4 25032706A5	55,000,000.00	1.40	2.40	EURUSD_BBG	312,283.94	322,239.73
25032707A1	30,000,000.00	1.40	2.45	EURUSD_BBG	349,038.67	357,041.10
25032801A1 25032801A2 25032801A3 25032801A4 25032801A5 25032801A6 25032801A7 25032801A8 25032801A9 25032801B1 25032801B2	106,400,000.00	1.40	2.30	XAUUSD_BBG	201,976.77	203,326.03
25032802A1 25032802A2 25032802A3 25032802A4 25032802A5	30,500,000.00	1.40	2.32	XAUUSD_BBG	168,823.06	170,716.44
25032803A1 25032803A2 25032803A3 25032803A4 25032803A5	120,000,000.00	1.40	2.50	EURUSD_BBG	704,309.75	724,931.51
25032804A1	45,000,000.00	1.50	2.45	EURUSD_BBG	570,397.88	588,821.92
25032805A1	45,000,000.00	1.50	2.45	EURUSD_BBG	574,576.60	588,821.92
25032806A1	45,000,000.00	1.50	2.45	XAUUSD_BBG	581,643.98	588,821.92
25032807A1	45,000,000.00	1.50	2.45	XAUUSD_BBG	577,975.46	588,821.92
25033101A1	60,000,000.00	1.20	2.25	EURUSD_BBG	74,043.46	75,945.21
25033102A1	140,000,000.00	1.20	2.38	EURUSD_BBG	244,222.48	250,235.62
25033103A1 25033103A2 25033103A3 25033103A4 25033103A5 25033103A6 25033103A7 25033103A8 25033103A9 25033103B1	223,600,000.00	1.40	2.40	EURUSD_BBG	422,684.02	431,884.93

25033104A1 25033104A2	55,000,000.00	1.40	2.38	XAUUSD_BBG	179,795.44	182,569.86
25033105A1	70,000,000.00	1.40	2.35	XAUUSD_BBG	256,230.91	260,246.58
25033106A1 25033106A3	32,000,000.00	1.40	2.42	XAUUSD_BBG	132,919.73	135,057.53
25033107A1 25033107A2 25033107A3 25033107A4 25033107A5 25033107A6	85,000,000.00	1.40	2.50	XAUUSD_BBG	522,935.47	530,609.59

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

2025年4月10日