

青岛银行单位结构性存款产品账单

账单日：2025 年 4 月 30 日

尊敬的客户：

我行单位结构性存款 2025 年 4 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)
24080116A1	150,000,000.00	2.00	2.74	EURUSD_BBG	3,997,420.57	4,005,000.00
24102402A1	35,420,000.00	2.00	2.50	XAUUSD_BBG	841,499.72	867,790.00
24102906A1	50,000,000.00	1.80	2.47	XAUUSD_BBG	822,593.02	808,876.71
24110604A1	100,000,000.00	1.40	2.42	EURUSD_BBG	1,180,407.56	1,184,246.58
24112705A1	60,000,000.00	1.40	2.42	EURUSD_BBG	569,625.95	701,260.27
24120404A1	80,000,000.00	1.40	2.46	XAUUSD_BBG	979,650.26	961,358.90
24121206A1	30,000,000.00	1.40	2.37	XAUUSD_BBG	349,912.00	343,232.88
24121809A1	100,000,000.00	1.40	2.47	XAUUSD_BBG	1,215,272.67	1,193,424.66
25010307A1 25010307A2 25010307A3	38,000,000.00	1.40	2.40	XAUUSD_BBG	448,222.14	440,383.56
25010308A1	90,000,000.00	1.40	2.46	XAUUSD_BBG	1,088,128.83	1,069,643.84
25010713A1	100,000,000.00	1.40	2.45	EURUSD_BBG	511,718.79	797,273.97
25010812A1	50,000,000.00	1.40	2.37	XAUUSD_BBG	389,438.81	381,369.86
25011008A1 25011008A2	36,190,000.00	1.50	2.40	XAUUSD_BBG	440,474.09	433,387.64
25011405A1	30,000,000.00	1.50	2.49	EURUSD_BBG	733,220.41	733,500.00
25011507A1	150,000,000.00	1.40	2.37	XAUUSD_BBG	1,419,087.57	1,392,000.00
25011604A1	100,000,000.00	1.40	2.25	XAUUSD_BBG	1,109,943.74	1,090,958.90
25012406A1	60,000,000.00	1.50	2.48	XAUUSD_BBG	1,455,373.13	1,454,005.48
25020706A1	35,000,000.00	1.40	2.52	XAUUSD_BBG	217,395.59	213,164.38
25020707A1 25020707A2	88,000,000.00	1.40	2.37	XAUUSD_BBG	700,443.91	687,991.23
25021006A1 25021006A2	60,000,000.00	1.40	2.50	XAUUSD_BBG	373,754.62	366,493.15
25021007A1 25021007A2	51,000,000.00	1.40	2.50	XAUUSD_BBG	331,556.64	325,212.33

25021111A1 25021111A2 25021111A3 25021111A4 25021111A5 25021111A6 25021111A7 25021111A8 25021111A9 25021111B1 25021111B2 25021111B3 25021111B4 25021111B5	111,500,000.00	1.40	2.32	XAUUSD_BBG	637,441.83	624,094.52
25021112A1 25021112A2 25021112A3 25021112A4	119,000,000.00	1.40	2.50	XAUUSD_BBG	733,104.73	718,890.41
25021113A1 25021113A2 25021113A3	112,000,000.00	1.40	2.52	XAUUSD_BBG	695,500.99	682,126.03
25021114A1 25021114A2 25021114A3	71,000,000.00	1.50	2.30	XAUUSD_BBG	830,609.50	822,821.92
25021208A1 25021208A2 25021208A3 25021208A4 25021208A5 25021208A6 25021208A7	78,500,000.00	1.40	2.32	EURUSD_BBG	287,025.83	440,352.74
25021209A1 25021209A2	40,000,000.00	1.40	2.40	EURUSD_BBG	147,061.09	232,273.97
25021210A1	150,000,000.00	1.40	2.45	EURUSD_BBG	553,367.89	889,520.55
25021211A1	35,000,000.00	1.40	2.52	EURUSD_BBG	129,736.18	213,595.89
25021212A1	100,000,000.00	1.40	2.40	EURUSD_BBG	871,390.98	1,167,821.92
25021213A1 25021213A2	37,000,000.00	1.40	2.45	EURUSD_BBG	326,120.91	441,268.08
25021305A1 25021305A2	60,000,000.00	1.40	2.50	EURUSD_BBG	239,832.88	363,205.48

25021406A1	190,000,000.00	1.40	2.32	EURUSD_BBG	750,460.97	1,065,821.92
25021406A2						
25021406A3						
25021406A4						
25021406A5						
25021406A6						
25021406A7						
25021406A8						
25021406A9						
25021406B1						
25021406B2	87,000,000.00	1.40	2.32	EURUSD_BBG	342,953.21	488,034.25
25021406B3						
25021406B4						
25021407A1						
25021703A1						
25021904A2						
25021904A3						
25021904A4						
25021904A5						
25021904A6						
25021904A7	55,000,000.00	1.40	2.52	EURUSD_BBG	223,426.60	335,650.68
25021904A8						
25021904A9						
25021904B1						
25021904B2						
25021904B3						
25021904B4						
25021904B5						
25021904B6						
25021904B7						
25021905A1	100,000,000.00	1.40	2.25	EURUSD_BBG	1,101,568.68	1,093,438.36
25021905A2						
25021906A1	30,000,000.00	1.40	2.25	EURUSD_BBG	116,026.60	163,109.59
25022003A1						
25022004A1	30,000,000.00	1.40	2.52	EURUSD_BBG	120,551.79	183,082.19
25022004A2						
25022507A1	30,000,000.00	1.40	2.49	EURUSD_BBG	90,926.06	154,421.92

25022603A1 25022603A2 25022603A3 25022603A4 25022603A5 25022603A6 25022603A7 25022603A8 25022603A9 25022603B1 25022603B2 25022603B3 25022603B4 25022603B5	131,000,000.00	1.40	2.40	EURUSD_BBG	542,567.86	759,082.19
25022604A1	100,000,000.00	1.40	2.45	EURUSD_BBG	1,151,949.56	1,144,109.59
25022701A1	57,200,000.00	1.40	2.32	EURUSD_BBG	229,440.43	320,163.29
25022801A1 25022801A2 25022801A3 25022801A4	44,000,000.00	1.40	2.50	EURUSD_BBG	166,001.38	256,947.95
25022802A1 25022802A2	30,000,000.00	1.40	2.45	EURUSD_BBG	129,949.18	191,342.47
25030304A1 25030304A2	41,000,000.00	1.40	2.42	EURUSD_BBG	104,883.54	175,704.66
25030305A2 25030305A3 25030305A4	92,000,000.00	1.40	2.32	EURUSD_BBG	376,407.58	532,112.88
25030306A1	50,000,000.00	1.40	2.50	EURUSD_BBG	210,388.79	312,123.29
25030410A1	500,000,000.00	1.40	2.57	EURUSD_BBG	1,257,982.45	2,209,315.07
25030412A1 25030412A2 25030412A4	110,000,000.00	1.40	2.50	XAUUSD_BBG	691,013.86	679,287.67
25030413A1	35,000,000.00	1.40	2.51	XAUUSD_BBG	220,748.77	217,019.18
25030503A1 25030503A2	35,000,000.00	1.40	2.40	EURUSD_BBG	163,076.84	205,061.64
25030504A1	45,000,000.00	1.40	2.48	XAUUSD_BBG	462,893.74	458,371.23
25030505A1	50,000,000.00	1.40	2.40	XAUUSD_BBG	584,124.13	579,452.05
25030603A1	30,000,000.00	1.40	2.32	EURUSD_BBG	151,719.50	167,917.81
25030604A1 25030604A2 25030604A3 25030604A4 25030604A5 25030604A6	41,820,000.00	1.40	2.40	EURUSD_BBG	218,065.74	242,326.85

25030605A2	35,000,000.00	1.40	2.50	EURUSD_BBG	189,375.52	211,438.36
25030606A1	92,000,000.00	1.40	2.52	EURUSD_BBG	501,399.73	560,317.81
25030606A2						
25030606A3						
25030703A1	100,000,000.00	1.40	2.42	XAUUSD_BBG	594,481.72	584,383.56
25030704A1	169,000,000.00	1.40	2.50	XAUUSD_BBG	1,037,953.86	1,020,945.21
25030704A2						
25030704A3						
25030705A1	74,500,000.00	1.40	2.32	XAUUSD_BBG	429,210.18	421,629.18
25030705A2						
25030705A3						
25030706A1	100,000,000.00	1.40	2.45	XAUUSD_BBG	1,225,603.80	1,216,438.36
25031006A1	30,000,000.00	1.40	2.50	XAUUSD_BBG	186,232.43	183,246.58
25031102A1	30,000,000.00	1.40	2.32	XAUUSD_BBG	170,965.66	167,917.81
25031103A1	39,000,000.00	1.40	2.42	XAUUSD_BBG	231,853.45	227,909.59
25031105A1	120,000,000.00	1.40	2.43	XAUUSD_BBG	724,201.60	712,043.84
25031105A2						
25031106A1	85,000,000.00	1.40	2.50	XAUUSD_BBG	527,781.38	519,198.63
25031107A1	125,000,000.00	1.40	2.43	EURUSD_BBG	747,695.65	741,712.33
25031107A2						
25031202A1	30,000,000.00	1.40	2.35	XAUUSD_BBG	117,748.23	115,315.07
25031202A2						
25031203A1	110,000,000.00	1.40	2.52	XAUUSD_BBG	680,600.19	669,945.21
25031203A2						
25031204A1	50,000,000.00	1.40	2.50	EURUSD_BBG	303,590.38	302,054.79
25031302A1	64,000,000.00	1.40	2.41	XAUUSD_BBG	253,367.98	248,284.93
25031302A2						
25031303A1	133,000,000.00	1.40	2.32	XAUUSD_BBG	756,690.47	744,435.62
25031303A2						
25031303A3						
25031303A4						
25031303A5						
25031303A7						
25031303A8						
25031303A9						
25031303B1						
25031303B2						
25031303B3						
25031303B4						
25031303B5						
25031303B6						
25031305A1	240,000,000.00	1.40	2.47	XAUUSD_BBG	1,454,045.79	1,432,109.59
25031306A1	35,000,000.00	1.40	2.51	XAUUSD_BBG	215,493.48	212,301.37

25031307A1	30,000,000.00	1.40	2.52	XAUUSD_BBG	185,446.94	182,712.33
25031404A1 25031404A2 25031404A3 25031404A4 25031404A5 25031404A7	43,000,000.00	1.40	2.45	XAUUSD_BBG	161,515.14	158,334.25
25031806A1	30,000,000.00	1.40	2.45	EURUSD_BBG	154,998.89	153,863.01
25031807A1 25031807A2 25031807A3 25031807A5 25031807A6 25031807A7 25031807A8 25031807A9 25031807B1 25031807B2 25031807B3	66,500,000.00	1.40	2.32	EURUSD_BBG	374,246.43	372,217.81
25031808A1	60,000,000.00	1.40	2.52	EURUSD_BBG	367,188.66	365,424.66
25031809A1 25031809A2	45,000,000.00	1.40	2.50	EURUSD_BBG	279,058.22	277,890.41
25031810A1	200,000,000.00	1.50	2.48	XAUUSD_BBG	3,589,630.13	3,821,424.66
25031811A1	70,000,000.00	1.40	2.43	EURUSD_BBG	417,388.84	415,358.90
25031908A1	120,000,000.00	1.40	2.40	EURUSD_BBG	438,547.72	433,578.08
25031909A1 25031909A2	125,000,000.00	1.40	2.52	XAUUSD_BBG	768,888.24	761,301.37
25031910A1	40,000,000.00	1.40	2.49	XAUUSD_BBG	245,723.66	243,331.51
25032002A1	45,000,000.00	1.40	2.40	EURUSD_BBG	141,796.15	139,068.49
25032003A1	30,000,000.00	1.40	2.21	EURUSD_BBG	108,114.46	106,520.55
25032104A1 25032104A2 25032104A3 25032104A4 25032104A5 25032104A6 25032104A8 25032104A9 25032104B2	52,000,000.00	1.40	2.32	EURUSD_BBG	259,761.85	291,057.53
25032105A1	80,000,000.00	1.40	2.47	EURUSD_BBG	422,280.18	477,369.86
25032403A1 25032403A2	48,000,000.00	1.40	2.43	EURUSD_BBG	196,812.93	225,350.14
25032404A1	30,000,000.00	1.40	2.40	EURUSD_BBG	155,309.10	175,767.12

25032405A1 25032405A2 25032405A3	111,000,000.00	1.40	2.43	EURUSD_BBG	586,770.51	665,878.36
25032501A1	50,000,000.00	1.40	2.40	EURUSD_BBG	141,298.68	138,424.66
25032502A1 25032502A2 25032502A3 25032502A4 25032502A5 25032502A6 25032502A7 25032502A8 25032502A9	42,000,000.00	1.40	2.35	XAUUSD_BBG	240,924.93	238,191.78
25032503A1	30,000,000.00	1.40	2.40	XAUUSD_BBG	175,778.34	173,835.62
25032504A1	30,000,000.00	1.40	2.42	XAUUSD_BBG	177,253.98	175,315.07
25032505A1	30,000,000.00	1.40	2.52	XAUUSD_BBG	184,632.18	182,712.33
25032506A1	30,000,000.00	1.40	2.45	EURUSD_BBG	355,484.73	357,041.10
25032601A1	50,000,000.00	1.40	2.40	EURUSD_BBG	251,744.57	289,726.03
25032602A1	35,000,000.00	1.40	2.50	EURUSD_BBG	182,397.94	211,438.36
25032603A1 25032603A2 25032603A3 25032603A4 25032603A5 25032603A6	55,070,000.00	1.40	2.40	EURUSD_BBG	282,553.19	326,195.45
25032702A1 25032702A2 25032702A3 25032702A4	133,430,000.00	1.40	2.41	EURUSD_BBG	250,348.42	353,717.45
25032703A1 25032703A2 25032703A3 25032703A4 25032703A5 25032703A7	167,000,000.00	1.40	2.41	XAUUSD_BBG	404,088.90	442,710.14
25032704A1 25032704A2 25032704A3	36,650,000.00	1.40	2.40	XAUUSD_BBG	214,440.77	212,369.18
25032705A1	30,000,000.00	1.40	2.51	XAUUSD_BBG	183,643.33	181,972.60
25032706A1 25032706A2 25032706A3 25032706A4 25032706A5	55,000,000.00	1.40	2.40	EURUSD_BBG	276,763.66	322,239.73

25032707A1	30,000,000.00	1.40	2.45	EURUSD_BBG	356,028.44	357,041.10
25032802A1 25032802A2 25032802A3 25032802A4 25032802A5	30,500,000.00	1.40	2.32	XAUUSD_BBG	171,891.42	170,716.44
25032803A1 25032803A2 25032803A3 25032803A4 25032803A5	120,000,000.00	1.40	2.50	EURUSD_BBG	622,784.44	724,931.51
25032804A1	45,000,000.00	1.50	2.45	EURUSD_BBG	536,413.89	588,821.92
25032805A1	45,000,000.00	1.50	2.45	EURUSD_BBG	586,075.84	588,821.92
25032806A1	45,000,000.00	1.50	2.45	XAUUSD_BBG	587,534.20	588,821.92
25032807A1	45,000,000.00	1.50	2.45	XAUUSD_BBG	567,070.98	588,821.92
25033104A1 25033104A2	55,000,000.00	1.40	2.38	XAUUSD_BBG	184,509.90	182,569.86
25033105A1	70,000,000.00	1.40	2.35	XAUUSD_BBG	262,569.79	260,246.58
25033106A1 25033106A3	32,000,000.00	1.40	2.42	XAUUSD_BBG	136,049.12	135,057.53
25033107A1 25033107A2 25033107A3 25033107A4 25033107A5 25033107A6	85,000,000.00	1.40	2.50	XAUUSD_BBG	532,361.44	530,609.59
25040105A1 25040105A2 25040105A3 25040105A4 25040105A5 25040105A7 25040105A8 25040105A9 25040105B1 25040105B2 25040105B3	42,800,000.00	1.40	2.30	EURUSD_BBG	97,050.18	94,980.82
25040106A1	30,000,000.00	1.40	2.40	EURUSD_BBG	70,983.86	69,534.25
25040107A1	154,000,000.00	1.40	2.49	EURUSD_BBG	819,795.21	926,531.51
25040108A1 25040108A2	230,000,000.00	1.40	2.49	XAUUSD_BBG	1,386,612.65	1,383,780.82
25040109A1	30,000,000.00	1.40	2.50	XAUUSD_BBG	181,597.88	181,232.88

25040203A1	38,500,000.00	1.40	2.41	EURUSD_BBG	88,939.74	87,126.03
25040203A2						
25040203A3						
25040203A4						
25040203A5						
25040204A1	100,000,000.00	1.50	2.40	EURUSD_BBG	1,224,190.35	1,229,726.03
25040205A1	100,000,000.00	1.50	2.40	XAUUSD_BBG	1,225,104.41	1,229,726.03
25040304A1	56,400,000.00	1.40	2.30	EURUSD_BBG	120,605.06	118,208.22
25040304A2						
25040304A3						
25040304A4						
25040304A5						
25040304A6						
25040304A7						
25040304A8						
25040304A9						
25040305A1	40,000,000.00	1.40	2.41	EURUSD_BBG	89,632.93	87,934.25
25040306A1	50,000,000.00	1.40	2.40	EURUSD_BBG	114,771.07	112,671.23
25040307A1	60,000,000.00	1.40	2.40	EURUSD_BBG	157,015.77	154,520.55
25040308A1	33,000,000.00	1.40	2.45	XAUUSD_BBG	135,317.06	134,531.51
25040309A1	60,000,000.00	1.40	2.47	XAUUSD_BBG	251,997.71	250,619.18
25040310A1	100,000,000.00	1.40	2.40	EURUSD_BBG	534,713.87	579,452.05
25040311A1	30,000,000.00	1.40	2.51	EURUSD_BBG	167,353.62	181,972.60
25040312A1	126,000,000.00	1.40	2.52	XAUUSD_BBG	768,690.55	767,391.78
25040312A2						
25040312A3						
25040313A1	66,100,000.00	1.40	2.40	XAUUSD_BBG	388,108.47	387,273.56
25040313A2						
25040313A3						
25040313A4						
25040313A5						
25040313A6						
25040313A7						
25040702A1	50,000,000.00	1.40	2.37	XAUUSD_BBG	97,329.89	95,342.47
25040902A1	41,000,000.00	1.40	2.32	EURUSD_BBG	74,482.83	76,495.89
25040902A2						
25040903A1	30,000,000.00	1.40	2.40	XAUUSD_BBG	64,982.05	63,739.73
25040904A1	60,000,000.00	1.40	2.41	EURUSD_BBG	131,362.09	135,780.82
25040904A2						
25040905A1	33,000,000.00	1.40	2.42	XAUUSD_BBG	78,504.89	77,138.63
25040905A2						
25040906A1	50,000,000.00	1.40	2.40	XAUUSD_BBG	130,985.13	128,767.12
25040907A1	30,000,000.00	1.40	2.42	XAUUSD_BBG	110,491.83	109,084.93

25040908A1 25040908A2 25040908A3 25040908A4 25040908A5	116,500,000.00	1.40	2.32	XAUUSD_BBG	657,555.50	652,080.82
25040909A1 25040909A2	80,000,000.00	1.40	2.45	EURUSD_BBG	456,256.95	473,424.66
25040910A1 25040910A2	35,000,000.00	1.40	2.50	XAUUSD_BBG	213,031.96	211,438.36
25040912A1 25040912A2	100,000,000.00	1.40	2.52	EURUSD_BBG	586,860.57	609,041.10
25041002A1	100,000,000.00	1.40	2.41	XAUUSD_BBG	209,512.00	206,904.11
25041003A1 25041003A2 25041003A3	35,500,000.00	1.40	2.40	XAUUSD_BBG	78,574.60	77,710.96
25041004A1	150,000,000.00	1.40	2.40	XAUUSD_BBG	341,684.91	338,013.70
25041005A1 25041005A2 25041005A3 25041005A4	92,100,000.00	1.40	2.50	XAUUSD_BBG	556,975.39	556,384.93
25041006A1	40,000,000.00	1.40	2.47	XAUUSD_BBG	483,362.78	485,326.03
25041007A1	40,000,000.00	1.40	2.47	EURUSD_BBG	480,180.95	485,326.03
25041008A1	37,800,000.00	1.40	2.47	EURUSD_BBG	440,030.91	458,633.10
25041101A1	36,000,000.00	1.40	2.30	XAUUSD_BBG	69,055.72	68,794.52
25041102A1 25041102A2	31,000,000.00	1.40	2.35	XAUUSD_BBG	60,780.32	60,556.16
25041103A1 25041103A2	72,000,000.00	1.40	2.45	XAUUSD_BBG	283,747.39	284,054.79
25041104A1	30,000,000.00	1.40	2.45	XAUUSD_BBG	176,920.94	177,534.25
25041105A1 25041105A2 25041105A3	200,000,000.00	1.40	2.50	XAUUSD_BBG	1,203,997.80	1,208,219.18
25041106A1 25041106A2 25041106A3 25041106A4 25041106A5	114,000,000.00	1.40	2.51	XAUUSD_BBG	689,074.58	691,495.89
25041107A1 25041107A2	65,000,000.00	1.40	2.52	XAUUSD_BBG	394,487.52	395,876.71

25041402A1 25041402A2 25041402A3 25041402A4 25041402A5 25041402A6 25041402A7 25041402A8 25041402A9 25041402B1	70,000,000.00	1.40	2.21	XAUUSD_BBG	123,948.81	124,273.97
25041403A1	50,000,000.00	1.40	2.39	XAUUSD_BBG	95,927.07	96,164.38
25041501A1	90,000,000.00	1.40	2.33	XAUUSD_BBG	241,211.46	241,742.47
25041503A1	180,000,000.00	1.40	2.41	XAUUSD_BBG	395,370.19	395,704.11
25041504A1 25041504A2 25041504A3 25041504A4	60,500,000.00	1.40	2.42	XAUUSD_BBG	277,797.72	278,913.29
25041505A1	50,000,000.00	1.40	2.40	XAUUSD_BBG	578,000.38	582,671.23
25041601A1	150,000,000.00	1.20	2.28	XAUUSD_BBG	190,176.22	192,452.05
25041602A1	30,000,000.00	1.40	2.40	XAUUSD_BBG	57,403.91	57,945.21
25041603A1 25041603A2 25041603A3 25041603A4 25041603A5 25041603A6	60,000,000.00	1.40	2.41	XAUUSD_BBG	115,299.59	116,383.56
25041604A1	30,000,000.00	1.40	2.40	XAUUSD_BBG	63,149.95	63,739.73
25041605A1 25041605A2	70,000,000.00	1.40	2.41	XAUUSD_BBG	147,981.30	149,358.90
25041606A1	40,000,000.00	1.40	2.40	XAUUSD_BBG	91,879.36	92,712.33
25041607A1 25041607A2 25041607A3 25041607A4 25041607A5 25041607A6 25041607A7 25041607A8 25041607A9 25041607B1 25041607B2	98,500,000.00	1.40	2.32	XAUUSD_BBG	545,610.48	551,330.14
25041608A1	70,000,000.00	1.40	2.42	XAUUSD_BBG	404,862.05	409,068.49
25041609A1	30,000,000.00	1.40	2.50	XAUUSD_BBG	179,381.53	181,232.88

25041702A1 25041702A2 25041702A3 25041702A4	46,500,000.00	1.40	2.33	XAUUSD_BBG	94,409.08	95,853.70
25041703A1	50,000,000.00	1.40	2.21	EURUSD_BBG	247,104.46	251,506.85
25041704A1 25041704A2	55,000,000.00	1.40	2.37	XAUUSD_BBG	621,374.78	629,260.27
25042101A1 25042101A2	55,000,000.00	1.40	2.38	XAUUSD_BBG	230,435.73	235,234.25
25042201A1	70,000,000.00	1.20	2.20	XAUUSD_BBG	62,823.80	61,849.32
25042202A1 25042202A2 25042202A3 25042202A4 25042202A5 25042202A6 25042202A7 25042202A8 25042202A9 25042202B1 25042202B3 25042202B4 25042202B5 25042202B7 25042202B8 25042202B9 25042202C1 25042202C2	124,000,000.00	1.40	2.21	XAUUSD_BBG	213,537.87	220,142.47
25042203A1	100,000,000.00	1.40	2.57	XAUUSD_BBG	201,121.25	207,123.29
25042204A1	100,000,000.00	1.40	2.57	XAUUSD_BBG	208,823.15	207,123.29
25042205A1	100,000,000.00	1.40	2.57	EURUSD_BBG	201,052.61	207,123.29
25042206A1	100,000,000.00	1.40	2.57	EURUSD_BBG	205,983.98	207,123.29
25042207A1	100,000,000.00	1.40	2.57	USDJPY_BBG	202,403.73	207,123.29
25042208A1 25042208A2	70,000,000.00	1.40	2.40	XAUUSD_BBG	148,747.54	153,232.88
25042209A1 25042209A2 25042209A3 25042209A4 25042209A5	56,700,000.00	1.40	2.32	EURUSD_BBG	307,244.38	317,364.66
25042210A1	30,000,000.00	1.40	2.43	XAUUSD_BBG	351,932.04	354,065.75

25042301A1 25042301A2 25042301A3 25042301A4 25042301A5 25042301A6 25042301A7 25042301A8 25042301A9	97,300,000.00	1.40	2.21	XAUUSD_BBG	170,127.09	172,740.82
25042302A1 25042302A2 25042302A3	50,000,000.00	1.40	2.35	XAUUSD_BBG	93,168.75	94,520.55
25042303A1 25042303A2 25042303A3	39,000,000.00	1.40	2.40	EURUSD_BBG	150,498.56	153,168.49
25042304A1	100,000,000.00	1.40	2.50	EURUSD_BBG	546,742.05	557,123.29
25042305A1	50,000,000.00	1.40	2.40	XAUUSD_BBG	574,467.88	582,671.23
25042401A1 25042401A2	120,000,000.00	1.40	2.41	XAUUSD_BBG	244,887.66	248,284.93
25042402A1 25042402A2 25042402A3 25042402A4 25042402A5 25042402A6 25042402A7 25042402A8 25042402A9 25042402B1 25042402B2 25042402B3 25042402B4 25042402B5 25042402B6 25042402B7	93,500,000.00	1.40	2.32	EURUSD_BBG	514,385.30	523,343.84
25042403A1 25042403A2	45,500,000.00	1.40	2.50	XAUUSD_BBG	271,604.47	274,869.86
25042404A1	40,000,000.00	1.40	2.52	EURUSD_BBG	239,610.52	243,616.44
25042501A1 25042501A2	90,000,000.00	1.20	2.10	EURUSD_BBG	69,725.35	70,767.12
25042502A1	48,000,000.00	1.40	2.41	EURUSD_BBG	94,959.60	96,210.41

25042503A1 25042503A2 25042503A3 25042503A4 25042503A5	98,500,000.00	1.40	2.21	XAUUSD_BBG	184,217.07	186,529.32
25042504A1	40,000,000.00	1.40	2.10	EURUSD_BBG	99,552.40	101,095.89
25042505A1	30,000,000.00	1.40	2.36	EURUSD_BBG	112,155.53	113,917.81
25042507A2 25042507A3	41,000,000.00	1.40	2.42	EURUSD_BBG	235,629.16	239,597.26
25042508A1 25042508A2	35,000,000.00	1.50	2.42	XAUUSD_BBG	424,024.37	429,521.92
25042509A1	200,000,000.00	1.50	2.47	XAUUSD_BBG	3,249,351.06	3,301,808.22
25042801A1 25042801A2 25042801A3 25042801A4 25042801A5 25042801A6	78,000,000.00	1.40	2.30	XAUUSD_BBG	142,519.43	144,246.58
25042802A1	80,000,000.00	1.40	2.32	EURUSD_BBG	376,052.97	383,101.37
25042803A1	50,000,000.00	1.40	2.47	EURUSD_BBG	295,888.23	301,671.23
25042901A1	50,000,000.00	1.40	2.40	USDJPY_BBG	95,135.74	96,575.34
25042902A1	70,000,000.00	1.40	2.40	USDJPY_BBG	132,815.44	135,205.48
25042903A1	70,000,000.00	1.40	2.40	EURUSD_BBG	132,946.43	135,205.48
25042904A1	70,000,000.00	1.40	2.40	EURUSD_BBG	133,246.35	135,205.48
25042905A1	70,000,000.00	1.40	2.40	XAUUSD_BBG	133,431.35	135,205.48
25042906A1 25042906A2	72,000,000.00	1.40	2.40	XAUUSD_BBG	137,649.07	139,068.49
25042907A1 25042907A2 25042907A3 25042907A4 25042907A5 25042907A6 25042907A7 25042907A8	55,900,000.00	1.40	2.40	XAUUSD_BBG	128,177.92	129,565.48
25042908A1	50,000,000.00	1.40	2.40	XAUUSD_BBG	197,085.82	199,589.04
25042909A1 25042909A2 25042909A3 25042909A4 25042909A5	32,900,000.00	1.40	2.52	EURUSD_BBG	196,629.43	200,374.52
25043001A1	50,000,000.00	1.40	2.36	USDJPY_BBG	109,110.78	110,753.42
25043002A1	150,000,000.00	1.40	2.36	XAUUSD_BBG	328,568.99	332,260.27

25043003A1 25043003A2	85,000,000.00	1.40	2.41	USDJPY_BBG	189,554.43	192,356.16
25043004A1	50,000,000.00	1.40	2.50	EURUSD_BBG	316,142.18	322,191.78

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5月13日