

浙商银行单位结构性存款产品账单 2026 年 3 月

账单日：2026 年 3 月 31 日

尊敬的客户：

我行 2026 年 3 月单位结构性存款产品账单如下：

产品代码	客户预期收 益率下限	客户预期 中间收益 率	客户预期收 益率上限	募集金额 (人民币：元)	用于衍生品投资的 金额 (人民币：元)	衍生产品的公允价值 变化 (人民币：元)
EEY25024DT	1.30%	1.95%	2.60%	1000000	6554.17	136.98
EEQ26020UTC SH	1.00%	1.75%	2.30%	4000000	7500	-2362.22
EEM26005UTCXA	1.00%	1.80%	2.20%	10000000	6444.44	6257.27
EEM26007UTCXA	1.00%	1.80%	2.20%	10000000	6444.44	6333.05
EEM26010UCTZ	1.00%	1.90%	2.20%	10000000	8250	8134.31
EEM26012UTCJX)	1.00%	1.90%	2.20%	10000000	7500	7572.2
EEM26018UTCWZ	1.00%	1.90%	2.20%	10000000	7250	6452.06
EEQ26001UTCWH	1.00%	1.75%	2.30%	10000000	19375	-4102.42

EEQ26004UTCNJ	1.00%	1.75%	2.30%	10000000	17916.67	-2605.31
EEQ26004UTCTJ	1.00%	1.75%	2.30%	10000000	18958.33	-42781.86
EEQ26006UTCNJ	1.00%	1.75%	2.30%	10000000	19375	-3972.24
EEQ26014UTCNJ	1.00%	1.75%	2.30%	10000000	18750	-4512.15
EEQ26005UTCSX	1.00%	1.80%	2.30%	10000000	20000	-3433.72
EEQ26016UTCSH	1.00%	1.80%	2.30%	10000000	20222.22	-7111.98
EEQ26002UTCSX	1.00%	1.85%	2.30%	10000000	24013.89	-1705.46
EEQ26007UTCHF	1.00%	1.85%	2.30%	10000000	21722.22	-3775.6
EEQ26008UTCNB	1.00%	1.85%	2.30%	10000000	24013.89	-1705.46
EEQ26010UTCHF	1.00%	1.85%	2.30%	10000000	21486.11	-5345.43
EEQ26012UTCHF	1.00%	1.85%	2.30%	10000000	20777.78	17668
EEQ26016UTCSUZ	1.00%	1.85%	2.30%	10000000	22430.56	19713.44
EEQ26026UTCSUZ	1.00%	1.85%	2.30%	10000000	24083.33	22626.86
EEQ26006UTCNB	1.00%	1.95%	2.30%	10000000	24013.89	-1705.46
EEQ26022DTCNB	1.00%	1.95%	2.30%	10000000	23750	3011.81
EEQ26024UTCNB	1.00%	1.95%	2.30%	10000000	25069.44	-4459.34

EEQ26026UTCHZ	1.00%	1.95%	2.30%	10000000	34569.44	30331.33
EEQ26028UTCHZ	1.00%	1.95%	2.30%	10000000	36416.67	32014.41
EEQ26034DTCNB	1.00%	1.95%	2.30%	10000000	22166.67	1050.74
EEQ26034UTCNB	1.00%	1.95%	2.30%	10000000	23750	-6616.35
EEQ26041DTCNB	1.00%	1.95%	2.30%	10000000	24013.89	25482.14
EEQ26042UTCNB	1.00%	1.95%	2.30%	10000000	24277.78	21629.21
EEQ26047DTCNB	1.00%	1.95%	2.30%	10000000	25861.11	26153.39
EGQ26003UTCNB	1.00%	1.95%	2.30%	10000000	24013.89	-6681.94
EEH26001UTCfZ	1.20%	1.85%	2.40%	10000000	32680.56	-7224.48
EEH26007UTCSX	1.20%	1.95%	2.40%	10000000	37916.67	-7423.72
EEH26015UTCSX	1.20%	1.95%	2.40%	10000000	37708.33	-7162.14
EEH26018UTCJX	1.20%	1.95%	2.40%	10000000	38333.33	35774.45
EEY26005UTCNB	1.30%	1.95%	2.50%	10000000	65902.78	-11238.56
EEY26046DTCNB	1.30%	1.95%	2.50%	10000000	65000	62979.61
EEY26046UTCNB	1.30%	1.95%	2.50%	10000000	65722.22	61471.58
EEH25026UTCNB	1.20%	2.15%	2.65%	10000000	48027.78	-287970.26

EEY25044UT	1.30%	1.75%	2.50%	11000000	50050	-8576.37
EEY25041UTCNB	1.30%	1.85%	2.50%	11000000	61172.22	-11459.5
EEH26045UTCHZ	1.20%	1.90%	2.40%	12000000	42000	38852.12
EEH26001UTCNB	1.20%	1.95%	2.40%	12000000	45250	-9085.05
EEY26004UTCQD	1.30%	1.85%	2.50%	12000000	65633.33	-9821.44
EEH25022DTCNB	1.20%	2.10%	2.65%	12000000	54600	208.11
EEH26018UTCWZ	1.20%	1.95%	2.40%	13000000	49562.5	45126.26
EEY25042DT	1.30%	1.75%	2.50%	13000000	59150	10292.84
EEY25022UT	1.30%	2.25%	2.60%	13000000	124872.22	155.55
EEM26010UTCJN	1.00%	1.70%	2.20%	14000000	8166.67	8043.13
EEY26037DTCNB	1.20%	1.95%	2.40%	14000000	102083.33	10988.65
EEY25042UT	1.30%	1.75%	2.50%	14000000	63700	-9952.35
EEY26037UTCNB	1.30%	1.95%	2.50%	14000000	89988.89	-12391.81
EEY25006UTCSY	1.30%	2.25%	2.60%	14000000	134477.78	187.08
EEM26019DTC SX	1.00%	1.70%	2.20%	15000000	7875	8631.05
EEM26019UTCSX	1.00%	1.70%	2.20%	15000000	8750	7285.6

EEM26015UTCJX	1.00%	1.90%	2.20%	15000000	24000	22566.19
EEQ26001UTCZZ	1.00%	1.75%	2.30%	15000000	27812.5	-4506.14
EEQ25022UTCZZ	1.00%	1.85%	2.30%	15000000	34354.17	-332.04
EEQ26017UTCTZ	1.00%	1.95%	2.30%	15000000	36416.67	34661.98
EEQ26025UTCHZ	1.00%	1.95%	2.30%	15000000	51062.5	44896.12
EEQ26027UTCHZ	1.00%	1.95%	2.30%	15000000	53833.33	47407.85
EEQ26043DTCNB	1.00%	1.95%	2.30%	15000000	35229.17	37090.47
EEQ26043UTCNB	1.00%	1.95%	2.30%	15000000	36812.5	32778.19
EEQ26053UTCNB	1.00%	1.95%	2.30%	15000000	36812.5	34475.63
EEH26007UTCSH	1.20%	1.80%	2.40%	15000000	45250	-10601.91
EEH26002UTCSY	1.20%	1.85%	2.40%	15000000	49020.83	-11913.69
EEY25005UTCWZ	1.30%	2.05%	2.60%	15000000	114687.5	-1447.94
EEY25023UTCNB	1.30%	2.15%	2.60%	15000000	129270.83	-5994.7
EGY25005UTCSY	1.50%	2.30%	2.60%	15000000	121666.67	-237.58
EEH25004UTCHS	1.20%	2.10%	2.65%	15000000	67875	-274.13
EEQ26007UTCXA	1.00%	1.85%	2.30%	16000000	34000	32741.67

EEQ26019UTCSUZ	1.00%	1.85%	2.30%	16000000	34000	30998.14
EEH25033DTCNB	1.20%	1.95%	2.40%	16000000	61000	4852.79
EEY25026DT	1.30%	1.95%	2.60%	17000000	111727.78	3802.37
EEQ26004UTCWH	1.00%	1.80%	2.30%	18000000	36000	-6956.49
EEQ26041UTCNB	1.00%	1.95%	2.30%	18000000	46075	40075.53
EEH26016UTCHF	1.20%	1.85%	2.40%	19000000	94683.33	87991.23
EED26015UTCTJ	1.00%	1.70%	2.10%	20000000	5444.44	4710.63
EED26022DTCSUZ	1.00%	1.70%	2.10%	20000000	5444.44	5802.67
EEM26008UTCZZ	1.00%	1.80%	2.20%	20000000	19555.56	17879.96
EEM26016UTCTJ	1.00%	1.80%	2.20%	20000000	12888.89	11704.13
EEM26018UTCSUZ	1.00%	1.80%	2.20%	20000000	15555.56	14400.94
EEM26020UTCSUZ	1.00%	1.80%	2.20%	20000000	15555.56	13880.54
EEM26022DTCSUZ	1.00%	1.80%	2.20%	20000000	25333.33	26014.33
EEM26016UTCWZ	1.00%	1.90%	2.20%	20000000	14500	14278.96
EEM26017UTCJX	1.00%	1.90%	2.20%	20000000	28500	27115.02
EEM26019DTCWZ	1.00%	1.90%	2.20%	20000000	15500	15992.14

EEM26048UTCNB	1.00%	1.90%	2.20%	20000000	15500	14911.8
EEQ26001UTCTZ	1.00%	1.75%	2.30%	20000000	35833.33	-17480.42
EEQ26005UTCTJ	1.00%	1.75%	2.30%	20000000	40416.67	-14393.82
EEQ26008UTCSX	1.00%	1.75%	2.30%	20000000	37500	-14451.91
EEQ26012UTCSH	1.00%	1.75%	2.30%	20000000	37500	9871.34
EEQ26021UTCSH	1.00%	1.75%	2.30%	20000000	38750	-9533.07
EEQ26009UTCWH	1.00%	1.80%	2.30%	20000000	41777.78	34897.3
EEQ26004UTCHF	1.00%	1.85%	2.30%	20000000	37500	-14451.91
EEQ26005UTCHF	1.00%	1.85%	2.30%	20000000	37500	-14451.91
EEQ26013UTCTJ	1.00%	1.85%	2.30%	20000000	43444.44	42421.53
EEQ26014UTCSUZ	1.00%	1.85%	2.30%	20000000	43444.44	36785.69
EEQ26017UTCSUZ	1.00%	1.85%	2.30%	20000000	43444.44	40272.03
EEQ25020UTCSX	1.00%	1.90%	2.30%	20000000	46000	-663.56
EEQ26021UTCNB	1.00%	1.95%	2.30%	20000000	48027.78	-12151.7
EEQ26051DTCNB	1.00%	1.95%	2.30%	20000000	47500	48239.15
EEQ26058DTCNB	1.00%	1.95%	2.30%	20000000	48027.78	48568.88

EGQ26061UTCNB	1.00%	1.95%	2.30%	20000000	48027.78	42567.35
EEH26010UTCNJ	1.20%	1.75%	2.40%	20000000	55305.55	-44425.71
EEH25005UTCBS	1.20%	1.85%	2.40%	20000000	65361.11	-14015.75
EEH25007DTCSY	1.20%	1.85%	2.40%	20000000	65361.11	7048.43
EEH26017UTCNJ	1.20%	1.85%	2.40%	20000000	65722.22	-12385.99
EEH26019UTCNJ	1.20%	1.85%	2.40%	20000000	65361.11	-1562694.29
EEH26019UTCTJ	1.20%	1.85%	2.40%	20000000	99666.67	97977.4
EEH26020UTCNB	1.20%	1.95%	2.40%	20000000	75833.33	-16327.21
EEH26029UTCNB	1.20%	1.95%	2.40%	20000000	72500	-12565.13
EEH26056UTCNB	1.20%	1.95%	2.40%	20000000	75416.67	69713.11
EEY26007UTCNJ	1.30%	1.85%	2.50%	20000000	111527.78	-18708.12
EEY25030DTCNB	1.30%	1.95%	2.50%	21000000	139154.17	17901.73
EEY25045UT	1.30%	1.75%	2.50%	22000000	100100	-22063.93
EEY26011UT	1.30%	1.75%	2.50%	24000000	109200	98518.51
EEH25026DTCNB	1.20%	2.15%	2.65%	24000000	115266.67	-27809.04
EEM26042UTCNB	1.00%	1.90%	2.20%	25000000	18750	17311.97

EEH25029UTCSUZ	1.20%	1.85%	2.40%	25000000	81701.39	-18908.37
EEH26028DTCNB	1.20%	1.95%	2.40%	25000000	98958.33	109043.16
EEH26028UTCNB	1.20%	1.95%	2.40%	25000000	95833.33	77199.53
EEH26060DTCNB	1.20%	1.95%	2.40%	25000000	93750	92916.27
EEY26008UT	1.30%	1.75%	2.50%	25000000	113750	95902.32
EEY26012UTCSUZ	1.30%	1.85%	2.50%	25000000	141319.44	-18976.15
EEY26010DTCSX	1.30%	1.95%	2.50%	25000000	162048.61	25899.01
EEY26010UTCSX	1.30%	1.95%	2.50%	25000000	164305.56	-25674.71
EEY26017DTCSX	1.30%	1.95%	2.50%	25000000	164305.56	159039.82
EEY26017UTCSX	1.30%	1.95%	2.50%	25000000	162951.39	152021.35
EEY25019DT	1.50%	2.25%	2.60%	25000000	189583.33	283.9
EEY25019UT	1.50%	2.25%	2.60%	25000000	189583.33	243.12
EEQ26011UTCSH	1.00%	1.80%	2.10%	28000000	56000	-10189.91
EEH25022UTCNB	1.20%	2.10%	2.65%	28000000	127400	4.44
EEH25113UTCHZ	1.20%	1.85%	2.40%	29000000	95297.22	-10830.7
EEY26009UT	1.30%	1.75%	2.50%	29000000	131950	119523.33

EEH25105UTCHZ	1.20%	2.10%	2.65%	29000000	189225	-12132.59
EEM26004UTCXA	1.00%	1.70%	2.20%	30000000	30916.67	17733.22
EEM26017UTCWZ	1.00%	1.70%	2.20%	30000000	16333.33	14454.12
EEM26010UTCTJ	1.00%	1.80%	2.20%	30000000	36000	30322.7
EEM26012UTCTJ	1.00%	1.80%	2.20%	30000000	21333.33	20608.83
EEM26014UTCTJ	1.00%	1.80%	2.20%	30000000	21333.33	20924.93
EEM26044UTCNB	1.00%	1.80%	2.20%	30000000	21333.33	20536.01
EEM26047UTCHZ	1.00%	1.80%	2.20%	30000000	18666.67	17191.66
EEM26004UTCHUZ	1.00%	1.90%	2.20%	30000000	22500	20774.35
EEM26009UTCJX	1.00%	1.90%	2.20%	30000000	23250	22495.01
EEM26015UTCWZ	1.00%	1.90%	2.20%	30000000	21750	21438.95
EEM26040UTCNB	1.00%	1.90%	2.20%	30000000	24750	24402.93
EEM26052UTCNB	1.00%	1.90%	2.20%	30000000	23250	21400.43
EEM26035UTCHZ	1.00%	1.95%	2.20%	30000000	46708.33	44411.31
EED26002UTCHUZ	1.00%	1.75%	2.30%	30000000	89375	-22086.51
EEQ260008UTC SH	1.00%	1.75%	2.30%	30000000	56250	-14206.69

EEQ26001UTCCD	1.00%	1.75%	2.30%	30000000	56875	-10281.98
EEQ26001UTCGY	1.00%	1.75%	2.30%	30000000	56875	-15557.15
EEQ26001UTCGZ	1.00%	1.75%	2.30%	30000000	56250	-11256.15
EEQ26002UTCGZ	1.00%	1.75%	2.30%	30000000	56875	-20250.77
EEQ26004UTCSY	1.00%	1.75%	2.30%	30000000	55625	-15576.56
EEQ26007UTCSH	1.00%	1.75%	2.30%	30000000	56875	-11898.26
EEQ26013UTCSZ	1.00%	1.75%	2.30%	30000000	76250	-21438.93
EEQ26015UTCSUZ	1.00%	1.75%	2.30%	30000000	59375	51061.26
EEQ26023UTCSH	1.00%	1.80%	2.30%	30000000	62000	-11080.76
EEQ26008UTCXA	1.00%	1.85%	2.30%	30000000	63750	59338.37
EEQ26009UTCCD	1.00%	1.85%	2.30%	30000000	64458.33	60313.81
EEQ26014UTCHZ	1.00%	1.85%	2.30%	30000000	67291.67	-15947.26
EEQ26024UTCSUZ	1.00%	1.85%	2.30%	30000000	62333.33	58353.91
EEQ26026UTCSH	1.00%	1.85%	2.30%	30000000	66583.33	-18309.11
EEQ26029UTCNJ	1.00%	1.85%	2.30%	30000000	65166.67	58817.49
EEQ26037UTCSH	1.00%	1.85%	2.30%	30000000	63041.67	-16621.49

EEQ26006UTCSX	1.00%	1.90%	2.30%	30000000	67500	-13398.29
EEQ26016UTCSX	1.00%	1.90%	2.30%	30000000	70500	60505.64
EEQ26004UTCWZ	1.00%	1.95%	2.30%	30000000	71250	-5130.73
EEH25010UTCSZ	1.20%	1.75%	2.40%	30000000	80208.33	-17458.13
EEH26001UTCHZ	1.20%	1.75%	2.40%	30000000	82958.33	-26560.92
EEH26003UTCJN	1.20%	1.75%	2.40%	30000000	82958.34	-22105.8
EEH26009UTCNJ	1.20%	1.75%	2.40%	30000000	82958.33	-21727.39
EEH26010UTCSE	1.20%	1.75%	2.40%	30000000	82958.33	-27385.39
EEH26012UTCNJ	1.20%	1.75%	2.40%	30000000	82500	-24040.01
EEH26007UTCHF	1.20%	1.85%	2.40%	30000000	94250	-19164.62
EEH26014UTCWZ	1.20%	1.85%	2.40%	30000000	98583.33	83608.02
EEH26028UTCNJ	1.20%	1.85%	2.40%	30000000	99666.67	93101.56
EEH26015UTCTZ	1.20%	1.95%	2.40%	30000000	116250	110883.49
EEY25015UTCNJ	1.30%	1.85%	2.50%	30000000	167291.67	-25974.8
EEY26046UTCHZ	1.30%	1.85%	2.50%	30000000	166375	152871.52
EEY25004UTCWZ	1.30%	2.05%	2.60%	30000000	230000	-4968.16

EGY25004UTCSY	1.50%	2.35%	2.60%	30000000	259958.33	-416.37
EEH25027DTCNB	1.20%	2.15%	2.65%	30000000	144083.33	1072.86
EEH25028UTCNB	1.20%	2.20%	2.65%	30000000	151666.67	-1208.16
EEH25099UTCHZ	1.20%	2.20%	2.65%	30000000	151666.67	-217.33
EEY25039DT	1.30%	1.95%	2.60%	32000000	210311.11	23260.9
EEH25033UTCNB	1.20%	1.95%	2.40%	33000000	125812.5	-8869.48
EEY25040DT	1.30%	1.95%	2.60%	33000000	216883.33	25580
EEQ26025UTCNB	1.00%	1.95%	2.30%	34000000	80750	-23357.55
EEH26014UTCTZ	1.20%	1.95%	2.40%	34000000	131041.67	121068.9
EEM26023DTCSUZ	1.00%	1.80%	2.20%	35000000	24111.11	24794.83
EEQ26024UTCSH	1.00%	1.75%	2.30%	35000000	67812.5	-12013.12
EEH26054UTCNB	1.20%	1.95%	2.40%	35000000	134166.67	124525.43
EEH26059UTCNB	1.20%	1.95%	2.40%	35000000	132708.33	123728.27
EEY26023UTCHZ	1.30%	1.95%	2.50%	35000000	231291.67	201749.55
EEY25005DTCWZ	1.30%	2.05%	2.60%	35000000	267604.17	4750.43
EEY25023DTCNB	1.30%	2.15%	2.60%	35000000	301631.94	14670.97

EGY25005DTCSY	1.50%	2.30%	2.60%	35000000	283888.89	21824.04
EEH25004DTCHS	1.20%	2.10%	2.65%	35000000	158375	802.03
EEQ26008UTCSUZ	1.00%	1.85%	2.30%	36000000	74800	-18454.24
EEH25028DTCSH	1.20%	2.10%	2.65%	36000000	245700	2223.89
EEQ26047UTCNB	1.00%	1.95%	2.30%	38000000	92255.56	84766.84
EEY25026UT	1.30%	1.95%	2.60%	38000000	249744.44	-11670.33
EEY25040UT	1.30%	1.95%	2.60%	38000000	249744.44	-25631.53
EEM26016UTCJX	1.00%	1.90%	2.20%	40000000	30000	27975.81
EEM26062DTCNB	1.00%	1.90%	2.20%	40000000	31000	31607.97
EEQ26006UTCXA	1.00%	1.85%	2.30%	40000000	85944.44	79084.85
EEQ26049UTCNB	1.00%	1.85%	2.30%	40000000	87833.33	84899.86
EEQ26033UTCHZ	1.00%	1.95%	2.30%	40000000	92888.89	89902.95
EEY26010UT	1.30%	1.75%	2.50%	40000000	182000	162780.79
EEY26020UTCHZ	1.30%	1.95%	2.50%	40000000	267222.22	-32767.01
EEH25050UTCHZ	1.20%	2.10%	2.65%	40000000	269000	-4436.31
EEQ26011UTCSUZ	1.00%	1.85%	2.30%	41000000	88093.06	-22226.76

EEH25024DTCSUZ	1.20%	2.10%	2.65%	42000000	191100	2721.9
EEY25009DTCWZ	1.30%	2.15%	2.60%	45000000	386750	23307.3
EEY25036UT	1.30%	1.95%	2.60%	46000000	372088.89	-30156.28
EEH25021DTCSUZ	1.20%	2.10%	2.65%	48000000	222000	1424.09
EEM26013UTCSUZ	1.00%	1.80%	2.20%	50000000	38888.89	34627.74
EEM26018DTCSX	1.00%	1.80%	2.20%	50000000	34444.44	33999.23
EEM26018UTCSX	1.00%	1.80%	2.20%	50000000	31111.11	31524.13
EEM26036UTCHZ	1.00%	1.80%	2.20%	50000000	35555.56	34348.06
EEM26034UTCHZ	1.00%	1.85%	2.20%	50000000	40138.89	38447.47
EEM26010UTCJX	1.00%	1.90%	2.20%	50000000	38750	37491.68
EEQ26001UTCBJ	1.00%	1.75%	2.30%	50000000	93750	-1640820.23
EEQ26003UTCSH	1.00%	1.75%	2.30%	50000000	94791.67	-16485.18
EEQ26015UTCSH	1.00%	1.75%	2.30%	50000000	94791.67	-33684.65
EEQ26041UTCHZ	1.00%	1.75%	2.30%	50000000	95833.33	84852.95
EEQ26052UTCSH	1.00%	1.75%	2.30%	50000000	94791.67	86182.76
EEQ260009UTCSH	1.00%	1.85%	2.30%	50000000	106250	-21282.53

EEQ26004UTCSUZ	1.00%	1.85%	2.30%	50000000	99166.67	-26458.24
EEQ26006UTCHF	1.00%	1.85%	2.30%	50000000	106250	-32543.16
EEQ26007DTCZZ	1.00%	1.85%	2.30%	50000000	99166.67	97063.96
EEQ26007UTCZZ	1.00%	1.85%	2.30%	50000000	102708.33	100395.18
EEQ26009UTCHF	1.00%	1.85%	2.30%	50000000	107430.56	-22390.6
EEQ26014UTCSH	1.00%	1.85%	2.30%	50000000	107430.56	-30986.75
EEQ26027UTCNJ	1.00%	1.85%	2.30%	50000000	108611.11	105817.07
EEQ26043UTCSH	1.00%	1.85%	2.30%	50000000	107430.56	77394.3
EEQ26009UTCHZ	1.00%	1.90%	2.30%	50000000	113750	-26965.21
EEQ26013DTCSX	1.00%	1.90%	2.30%	50000000	117500	16427.08
EEQ26013UTCSX	1.00%	1.90%	2.30%	50000000	111250	-28329.53
EEQ26022UTCHZ	1.00%	1.90%	2.30%	50000000	115000	84911.72
EEQ26002UTCJX	1.00%	1.95%	2.30%	50000000	118750	-12751.2
EEQ26012DTCHZ	1.00%	2.02%	2.30%	50000000	128916.67	11854.41
EEQ26016UTCHZ	1.00%	2.02%	2.30%	50000000	195500	-26854.74
EEQ26018UTCHZ	1.00%	2.02%	2.30%	50000000	179916.67	-36224.88

EEQ26048UTCHZ	1.00%	2.02%	2.30%	50000000	127500	124196.17
EEH26002UTCCQ	1.20%	1.85%	2.40%	50000000	168819.44	153561.08
EEH26003UTCZG	1.20%	1.85%	2.40%	50000000	165208.33	-41223.32
EEH26013UTCST	1.20%	1.85%	2.40%	50000000	164305.56	-41314.98
EEH26049UTCST	1.20%	1.85%	2.40%	50000000	166111.11	161054.5
EEH26020DTCST	1.20%	1.92%	2.40%	50000000	179000	177452.7
EEH26020DTCST	1.20%	1.92%	2.40%	50000000	185000	171284.1
EEH26010UTCWZ	1.20%	1.95%	2.40%	50000000	332291.67	-48994.19
EEH26012DTCNB	1.20%	1.95%	2.40%	50000000	191666.67	32549.97
EEH26012DTCNB	1.20%	1.95%	2.40%	50000000	187500	-40601.45
EEH26017DTCNB	1.20%	1.95%	2.40%	50000000	189583.33	-37013.71
EEH26018DTCNB	1.20%	1.95%	2.40%	50000000	183333.33	29127.65
EEY26046UTCST	1.30%	1.80%	2.50%	50000000	253472.22	221238.02
EGY26005UTCST	1.30%	1.85%	2.50%	50000000	280347.22	186047.32
EEY26019DTCNB	1.30%	1.95%	2.50%	50000000	327708.33	53288.16
EEY26019DTCNB	1.30%	1.95%	2.50%	50000000	322291.67	-55802.37

EEY26026DTCNB	1.30%	1.95%	2.50%	50000000	325902.78	47654.39
EEY26026UTCNB	1.30%	1.95%	2.50%	50000000	322291.67	-44443.91
EEY25036DT	1.30%	1.95%	2.60%	50000000	404444.44	30517.21
EEY25041DT	1.30%	1.95%	2.60%	50000000	328611.11	40606.56
EEY25048DTCHZ	1.30%	2.25%	2.60%	50000000	481597.22	2038.18
EEY25056UTCHZ	1.30%	2.25%	2.60%	50000000	481597.22	163.76
EEY25070UTCHZ	1.30%	2.25%	2.60%	50000000	473680.56	-13363.49
EEY25081UTCHZ	1.30%	2.25%	2.60%	50000000	481597.22	-15971.75
EEH25067UTCHZ	1.20%	2.10%	2.65%	50000000	336250	-8581.88
EEH25048UTCHZ	1.20%	2.30%	2.65%	50000000	415555.56	296.25
EEH25057DTCHZ	1.20%	2.30%	2.65%	50000000	410972.22	614.7
EEH25083DTCHZ	1.20%	2.30%	2.65%	50000000	414027.78	4316.76
EEH26011UTCHZ	1.20%	1.85%	2.40%	51000000	165750	-42157.21
EEY26002UT	1.30%	1.75%	2.50%	51000000	232050	-52391.61
EEY25046UT	1.30%	1.75%	2.50%	54000000	245700	-48952.55
EEQ26023UTCSUZ	1.00%	1.85%	2.30%	55000000	115576.39	107573.4

EEH26019UTCSUZ	1.20%	1.85%	2.40%	55000000	180736.11	163782.82
EEY25038DT	1.30%	1.95%	2.60%	55000000	361472.22	35780.32
EEY25038UT	1.30%	1.95%	2.60%	56000000	368044.44	-35586.49
EEY25028DT	1.30%	1.95%	2.60%	57000000	377704.17	13563.86
EEY25041UT	1.30%	1.95%	2.60%	57000000	374616.67	-47687.82
EEH26010UTCSUZ	1.20%	1.85%	2.40%	59000000	190684.72	-39674.61
EEM26005UTCCS	1.00%	1.70%	2.20%	60000000	38500	35982.51
EEM26006UTCCS	1.00%	1.70%	2.20%	60000000	36166.67	32604.22
EEQ26002UTCWH	1.00%	1.75%	2.30%	60000000	112500	-21936.76
EEQ26010UTCSH	1.00%	1.85%	2.30%	60000000	127500	-24902.88
EEQ26053UTCSH	1.00%	1.85%	2.30%	60000000	133166.67	121460.71
EEH25008DTCXA	1.20%	1.85%	2.40%	60000000	197166.67	21451.93
EEH25014DTCSX	1.20%	1.90%	2.40%	60000000	211166.67	19193.82
EEH25015DTCSX	1.20%	1.90%	2.40%	60000000	212333.33	18997.76
EEM26011DTCJN	1.00%	1.70%	2.20%	65000000	37916.67	38773.21
EEQ26029UTCHZ	1.00%	1.90%	2.30%	66000000	153450	136087.23

EEM26019DTCJX	1.00%	1.90%	2.20%	67000000	88775	90554.09
EEM26021DTCSUZ	1.00%	1.80%	2.20%	70000000	46666.67	49703.85
EEH26006UTCBJ	1.20%	1.81%	2.40%	70000000	215872.22	195858.88
EEY25004DTCWZ	1.30%	2.05%	2.60%	70000000	536666.67	15260.02
EEH25027UTCNB	1.20%	2.15%	2.65%	70000000	336194.44	-750.86
EEH25028DTCNB	1.20%	2.20%	2.65%	70000000	353888.89	5598.48
EEH25099DTCHZ	1.20%	2.20%	2.65%	70000000	353888.89	3473.81
EEY25005UTCNJ	1.30%	2.00%	2.60%	72000000	513800	-14602.65
EEQ26009DTCZZ	1.00%	1.85%	2.30%	75000000	162916.67	162791.18
EEQ26009UTCZZ	1.00%	1.85%	2.30%	75000000	173541.67	162499.66
EEH26009DTCZZ	1.20%	1.85%	2.40%	75000000	260000	262219.03
EEH26009UTCZZ	1.20%	1.85%	2.40%	75000000	266770.83	251326.3
EEH26007UTCHZ	1.20%	2.11%	2.40%	75000000	309020.83	-34758.57
EEH26008UTCHZ	1.20%	2.11%	2.40%	75000000	411395.83	-38343.23
EEH26007UT	1.20%	1.75%	2.40%	77000000	212926.39	-54334.97
EEM26051UTCSH	1.00%	1.75%	2.20%	80000000	98333.33	89863.43

EEM26002UTCQZ	1.00%	1.90%	2.20%	80000000	66000	62664.14
EEQ26002UTCQD	1.00%	1.85%	2.30%	80000000	175666.67	-44588.73
EEH25028UTCSH	1.20%	2.10%	2.65%	84000000	573300	-3655.42
EEH26005UTCBJ	1.20%	1.80%	2.40%	86000000	260866.67	221535.3
EEY25028UT	1.30%	1.95%	2.60%	88000000	583122.22	-20146.35
EEQ26005UTCSH	1.00%	1.85%	2.30%	90000000	350625	-51341.36
EEH25119UTCHZ	1.20%	1.85%	2.40%	90000000	295750	-71236.64
EEH26037UTCHZ	1.20%	2.01%	2.40%	90000000	366525	342233.41
EEM26017UTCSUZ	1.00%	1.80%	2.20%	95000000	61222.23	59444.07
EEH25024UTCSUZ	1.20%	2.10%	2.65%	98000000	445900	-5821.72
EEM26007UTCWH	1.00%	1.70%	2.20%	100000000	66111.11	56838.05
EEM26025UTCNJ	1.00%	1.70%	2.20%	100000000	60277.78	54974.59
EEM26005UTCSUZ	1.00%	1.80%	2.20%	100000000	155555.56	-69967.31
EEM26054DTCSH	1.00%	1.80%	2.20%	100000000	68888.89	70642.06
EEQ26004UTCSH	1.00%	1.75%	2.30%	100000000	187500	-31808.27
EEQ26013UTCSH	1.00%	1.75%	2.30%	100000000	189583.33	-67369.31

EEQ26002UTC SH	1.00%	1.80%	2.30%	100000000	202222.22	-32952.56
EEQ26001UTCCQ	1.00%	1.85%	2.30%	100000000	219583.33	194700.9
EEQ26010UTCWH	1.00%	1.85%	2.30%	100000000	219583.33	207124.29
EEQ26025UTC SH	1.00%	1.85%	2.30%	100000000	219583.33	-39986.99
EEQ26002UTCNB	1.00%	1.95%	2.30%	100000000	237500	-12677.07
EEQ26045UTCNB	1.00%	1.95%	2.30%	100000000	240138.89	232193.87
EEQ26019UTCHZ	1.00%	1.98%	2.30%	100000000	247722.22	-60608.7
EEQ26007UTCHZ	1.00%	2.02%	2.30%	100000000	252166.67	-13562.14
EEQ26021UTCHZ	1.00%	2.02%	2.30%	100000000	351333.33	-56606.2
EEQ26038UTCHZ	1.00%	2.02%	2.30%	100000000	297500	258959.64
EEQ26043UTCHZ	1.00%	2.02%	2.30%	100000000	257833.33	241942.65
EEH26004UTCCS	1.20%	1.75%	2.40%	100000000	472083.33	-96856.27
EEH26011UTC BJ	1.20%	1.82%	2.40%	100000000	346166.67	316029.57
EEH26012UTC SX	1.20%	1.95%	2.40%	100000000	377083.33	-77955.78
EEH26014DTCSX	1.20%	1.95%	2.40%	100000000	383333.33	59404.83
EEH26023UTCNB	1.20%	1.95%	2.40%	100000000	377083.33	-76318.51

EEH26030UTCHZ	1.00%	1.98%	2.40%	100000000	498166.67	477654.47
EEH26043UTCHZ	1.20%	2.11%	2.40%	100000000	455000	433743.83
EEH26024UTCHZ	1.20%	2.16%	2.40%	100000000	720000	666224.28
EEY26001UT	1.30%	1.75%	2.50%	100000000	455000	-110046.89
EEY26003UT	1.30%	1.75%	2.50%	100000000	455000	-105442.77
EEY26006UTCCD	1.30%	1.85%	2.50%	100000000	554583.33	513095.59
EEH25070DTCHZ	1.20%	2.30%	2.65%	100000000	788333.33	5509.08
EEH26010UT	1.20%	1.75%	2.40%	104000000	287588.89	258264.54
EEY25033UT	1.30%	1.95%	2.60%	105000000	690083.33	-44652.81
EEY25009UTCWZ	1.30%	2.15%	2.60%	105000000	902416.67	-65173.6
EEY25033DT	1.30%	1.95%	2.60%	107000000	703227.78	49960.5
EEQ26013UTCHZ	1.00%	2.00%	2.30%	110000000	278055.56	-61518.18
EEH26033UTCSTH	1.20%	1.85%	2.40%	110000000	361472.22	-80504.64
EEH25021UTCSTUZ	1.20%	2.10%	2.65%	112000000	518000	-1525.85
EEY25022DT	1.30%	2.25%	2.60%	117000000	1123850	2325.41
EEH26057UTCSTH	0.70%	1.90%	2.40%	125000000	741666.67	714832.95

EEY25049UT	1.30%	1.75%	2.50%	127000000	577850	-110974.92
EEM26063DTCNB	1.00%	1.90%	2.20%	135000000	124875	127198.23
EEM26063UTCNB	1.00%	1.90%	2.20%	135000000	94500	90408.95
EED26042UTCHZ	1.00%	1.80%	2.10%	137000000	45666.67	43750.85
EEH25008UTCXA	1.20%	1.85%	2.40%	140000000	460055.56	-45482.21
EEH25014UTCSX	1.20%	1.90%	2.40%	140000000	492722.22	-50216.28
EEH25015UTCSX	1.20%	1.90%	2.40%	140000000	495444.44	-41876.61
EEQ26056UTCSE	1.00%	1.85%	2.30%	145000000	308125	286802.09
EEY26004UT	1.30%	1.75%	2.50%	147000000	668850	-116556.16
EEQ26015UTCNB	1.00%	1.95%	2.30%	150000000	344375	-50239.37
EEQ26032UTCHZ	1.00%	1.95%	2.30%	150000000	356250	341070.83
EGQ26014UTCNB	1.00%	1.95%	2.30%	150000000	360208.33	-114517.79
EEH26004DTCSX	1.20%	1.95%	2.40%	150000000	565625	94362.16
EEH26004UTCSX	1.20%	1.95%	2.40%	150000000	575000	-98441.37
EEH26012UTCHZ	1.20%	2.11%	2.40%	150000000	788666.67	-78306.01
EEH26018UTCHZ	1.20%	2.11%	2.40%	150000000	693875	-105368.51

EEH25049DTCHZ	1.20%	2.10%	2.65%	159000000	1089150	12790.67
EEM26013UTCJX	1.00%	1.90%	2.20%	160000000	120000	121155.24
EEH25093UTCHZ	1.20%	2.10%	2.65%	160000000	1084000	-72859.27
EEY25005DTCNJ	1.30%	2.00%	2.60%	168000000	1198866.67	26832.9
EEY25021DT	1.30%	2.25%	2.60%	178000000	1709788.89	3084.95
EEQ26006UTCSUZ	1.00%	1.85%	2.30%	180000000	403750	-74475.92
EEY26006UT	1.30%	1.75%	2.50%	180000000	832500	-142987.44
EEY25039UT	1.30%	1.95%	2.60%	181000000	1189572.22	-139011
EEY25021UT	1.30%	2.25%	2.60%	185000000	1777027.78	2255.74
EEQ26004UTCHZ	1.00%	1.75%	2.30%	190000000	360208.33	-68597.44
EEM26010UTCBJ	1.00%	1.80%	2.20%	200000000	142222.22	139609.16
EEQ26057UTCNB	1.00%	1.95%	2.30%	200000000	485555.56	447088.93
EEH25019UTCBJ	1.20%	1.85%	2.40%	200000000	657222.22	-125136.36
EEH26002UTCZFZ	1.20%	1.85%	2.40%	200000000	650000	-144185.78
EEH26004UTCZFZ	1.20%	1.85%	2.40%	200000000	624722.22	-147533.26
EEH26005DTCZFZ	1.20%	1.85%	2.40%	200000000	621111.11	137506.92

EEH26006UTCSZ	1.20%	1.85%	2.40%	200000000	668055.56	-149663.61
EEH26007DTCBJ	1.20%	1.85%	2.40%	200000000	1029166.67	1009080.18
EEH26008DTCSZ	1.20%	1.85%	2.40%	200000000	646388.89	155152.8
EEH26009DTCSZ	1.20%	1.85%	2.40%	200000000	646388.89	144452.95
EEH26012UTCSZ	1.20%	1.85%	2.40%	200000000	617500	-143658.9
EEH26021UTCHZ	1.20%	2.11%	2.40%	200000000	935277.78	-122506.97
EEH26017UTCHZ	1.20%	2.12%	2.40%	200000000	930222.22	-130144.27
EEH25003DTCNB	1.20%	2.20%	2.65%	200000000	1944444.44	12390.87
EEH25081UTCHZ	1.20%	2.30%	2.65%	200000000	1656111.11	-33855.12
EEQ26007UT	1.00%	1.75%	2.30%	208000000	394333.33	-136214.22
EEY26005UT	1.30%	1.75%	2.50%	209000000	943112.5	-155946.53
EEH25043DT	1.20%	1.75%	2.40%	228000000	630483.33	99875.75
EEQ26057UTCSH	0.70%	1.90%	2.30%	237000000	711000	684292.42
EEH26016UTCHZ	1.20%	2.11%	2.40%	250000000	1219652.78	-138970.87
EEQ26002UTCCD	1.00%	1.85%	2.30%	290000000	623097.22	-130728.63
EEH25042UT	1.20%	1.75%	2.40%	294000000	817483.33	-67248.5

EEH25047UT	1.20%	1.75%	2.40%	294000000	812991.67	-170525.76
EEH26009UT	1.20%	1.75%	2.40%	297000000	821287.5	749002.48
EEM26016DTCTZ	1.00%	2.05%	2.20%	300000000	507500	517895.7
EEQ26031UTCHZ	1.00%	1.75%	2.30%	300000000	575000	498608.68
EEQ26003UTCZFZ	1.00%	1.85%	2.30%	300000000	616250	-203318.48
EEQ26031UTCSTH	1.00%	1.85%	2.30%	300000000	658750	-138369.49
EEQ26044UTCSTH	1.00%	1.85%	2.30%	300000000	651666.67	552682.47
EEH25042DT	1.20%	1.75%	2.40%	300000000	834166.67	96757.04
EEH26001UTCSTH	1.20%	1.85%	2.40%	300000000	980416.67	-245533.52
EEH26002UTCSTH	1.20%	1.85%	2.40%	300000000	985833.33	-188905.94
EEH26004UTCSTH	1.20%	1.85%	2.40%	300000000	975000	-208126.05
EEY25074UTCHZ	1.30%	2.25%	2.60%	300000000	2881666.67	-91117.66
EEH25079UTCHZ	1.20%	2.20%	2.65%	300000000	1691666.67	-5843.39
EEH25074UTCHZ	1.20%	2.30%	2.65%	300000000	2484166.67	-22052.69
EEH251111UTCHZ	1.20%	2.30%	2.65%	300000000	1677500	-44351.99
EEH26011UT	1.20%	1.75%	2.40%	325000000	898715.28	816940.8

EEY26040UTC SH	1.30%	1.85%	2.50%	330000000	1860375	-249822.24
EEQ26011UT	1.00%	1.75%	2.30%	333000000	631312.5	578831.8
EEH25043UT	1.20%	1.75%	2.40%	349000000	965081.94	-162164.29
EEH26008UT	1.20%	1.75%	2.40%	400000000	1106111.11	912512.98
EEH25044UT	1.20%	1.75%	2.40%	417000000	1153120.83	-133399
EEQ26001UT	1.00%	1.75%	2.30%	500000000	947916.67	-142250.81
EEQ26002UT	1.00%	1.75%	2.30%	500000000	947916.67	-188235.46
EEQ26003UT	1.00%	1.75%	2.30%	500000000	947916.67	-263260.92
EEQ26008UT	1.00%	1.75%	2.30%	500000000	947916.67	774454.46
EEQ26038UTC SH	1.00%	1.85%	2.30%	500000000	1145138.89	-306700.46
EEH26002UT	1.20%	1.75%	2.40%	500000000	1382638.89	-389986.85
EEH25027UTC FZ	1.20%	1.85%	2.40%	500000000	1886805.56	-342273.65
EEH26036UTC SH	1.20%	1.85%	2.40%	500000000	1634027.78	-323999.11
EEH26005UTC HZ	1.20%	2.00%	2.40%	500000000	2011111.11	-346013.13
EEH25118UTC HZ	1.20%	2.10%	2.40%	500000000	2275000	-9338.76
EEH26040DTCHZ	1.20%	2.10%	2.40%	500000000	2275000	2154967.4

EEH25040DT	1.20%	2.00%	2.65%	500000000	20111111.11	41760.36
EEH25040UT	1.20%	2.00%	2.65%	500000000	20111111.11	-33814.4
EEH25092UTCHZ	1.20%	2.20%	2.65%	500000000	2527777.78	2929.67
EEH25048UT	1.20%	1.75%	2.40%	502000000	1388169.44	-337806.36
EEH26004UT	1.20%	1.75%	2.40%	543000000	1501545.83	-393730.14
EEQ26010UT	1.00%	1.75%	2.30%	548000000	1027500	921953.1
EEQ26009UT	1.00%	1.75%	2.30%	573000000	1086312.5	1004757.51
EEH26005UT	1.20%	1.75%	2.40%	575000000	1590034.72	-310399.78
EEH26006UT	1.20%	1.75%	2.40%	600000000	1659166.67	-379393.77
EEH25045UT	1.20%	1.75%	2.40%	607000000	1678523.61	-298814.73
EEH25049UT	1.20%	1.75%	2.40%	635000000	1755951.39	-439063.79
EEH25039DT	1.20%	2.00%	2.65%	656000000	2638577.78	56864.24
EEH26001UT	1.20%	1.75%	2.40%	697000000	1927398.61	-493984.34
EEQ26045UTCST	1.00%	1.85%	2.30%	700000000	2313888.89	1989353
EEH25046UT	1.20%	1.75%	2.40%	700000000	1935694.44	-390212.86
EEH26003UT	1.20%	1.75%	2.40%	700000000	1935694.44	-564291.29

EEH25041DT	1.20%	2.00%	2.65%	700000000	2815555.56	172046.69
EEH25041UT	1.20%	2.00%	2.65%	700000000	2815555.56	-146852.94
EED26011DT	1.00%	1.60%	2.10%	734000000	171266.67	182332.08
EEM26011DT	1.00%	1.70%	2.20%	779000000	469563.89	498913.68
EEH25039UT	1.20%	2.00%	2.65%	794000000	3193644.44	-26707.96
EEM26009UTCBJ	1.00%	1.80%	2.20%	800000000	444444.44	448607.05
EEQ26004UT	1.00%	1.75%	2.30%	995000000	1865625	-716530.14
EEQ25027UTCZ	1.00%	1.85%	2.30%	1000000000	3140277.78	-454178.94
EEH26007UTCZ	1.20%	1.85%	2.40%	1000000000	3268055.56	-737432.19
EEH26006UTCHZ	1.20%	2.00%	2.40%	1000000000	4022222.22	-110390.95
EEQ26006UT	1.00%	1.75%	2.30%	1165000000	2208645.83	-652298.11
EEH26032UTCNJ	1.20%	1.80%	2.40%	1200000000	3640000	3479092.79
EEQ26015UTCZ	1.00%	1.75%	2.30%	1350000000	2587500	2380145.27
EEQ26005UT	1.00%	1.75%	2.30%	1406000000	2665541.67	-578445.76
EEM26010UT	1.00%	1.70%	2.20%	1949000000	1174813.89	1034500.23
EEM26009UT	1.00%	1.70%	2.20%	2591000000	1561797.22	1488548.14

EEY25025UTCHZ	1.30%	2.35%	2.60%	3000000000	31850000	-63607.76
EEY25024DTCHZ	1.30%	2.37%	2.60%	3000000000	32456666.67	348085.32

持仓风险:

结构性存款不同于一般性存款，具有投资风险，您应当充分认识投资风险，谨慎投资。

1. 本金及收益风险：本产品的收益为浮动收益，取决于挂钩标的的价格变化，受市场多种要素的影响。本产品项下的结构性存款本金，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，本行仅保障购买金额，不保证结构性存款收益。结构性存款收益不确定的风险由投资者自行承担。投资者应对此有充分的认识。如果在产品存续期内，市场利率上升，本产品的收益率不随市场利率上升而提高。

2. 市场风险：金融市场价格受到经济因素、政治因素、投资心理和交易制度等各种因素的影响，导致产品资产收益水平变化，产生风险，主要包括：

(1) 政策风险：因国家宏观政策（如货币政策、财政政策、行业政策、地区发展政策和监管政策等）发生变化，导致市场价格波动而产生风险，从而对产品收益产生影响。

(2) 经济周期风险：随经济运行的周期性变化，金融市场的收益水平也呈周期性变化，从而影响结构性存款的

收益水平，对结构性存款收益产生影响。

(3) 利率风险：金融市场利率的波动会导致金融市场价格和收益率的变动，从而对结构性存款收益产生影响。

(4) 购买力风险：如果发生通货膨胀，则投资于产品所获得的收益可能会被通货膨胀抵消，从而对结构性存款收益产生影响。

(5) 汇率风险：本结构性存款在实际投资运作过程中，由于汇率市场出现巨大变化造成本结构性存款所投资产品价格发生波动，从而影响结构性存款投资收益的，投资者的本金和收益可能遭受部分或全部的损失。

3. 政策风险：本产品是针对当前的相关法规和政策设计的。如国家宏观政策以及市场相关法规政策发生变化，可能影响本产品的受理、投资、偿还等的正常进行，甚至导致本结构性存款收益降低甚至本金损失。

4. 提前终止风险：本行有权但无义务在结构性存款到期日之前终止本产品，如本行在特定情况在产品到期日之前终止本产品，则本产品的实际期间可能小于预定期限。如果结构性存款提前终止，则投资者可能无法实现期初设想的全部收益。

5. 流动性风险：在本产品存续期内，投资者不能进行申购和赎回，可能影响投资者的资金安排，带来流动性风险。

6. 信息传递风险：投资者应根据本产品说明书所载明的公告方式及时查询本产品的的相关信息。本行按照本产品说明书有关“信息公告”的约定，发布产品的信息公告。投资者应根据“信息公告”的约定及时登录本行网站或致电本行全国统一客户服务热线（95527）、各本行营业网点查询。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，并由此影响投资者的投资决策，并可能导致投资者丧失提前退出及再投资的机会，因此而产生的责任和风险由投资者自行承担。

7. 不可抗力风险：指由于自然灾害、战争等不可抗力因素的出现，将严重影响金融市场的正常运行，可能影响产品的受理、投资、偿还等的正常进行，甚至导致本结构性存款收益降低乃至本金损失。

8. 估值风险：本产品按照《产品说明书》的估值方法进行估值，结构性存款估值与实际变现价值可能发生偏离，投资者应知晓该风险。管理人估值仅作为参考，本行不承担第三方再次使用该估值引发的其他风险。

9. 欠缺投资经验的风险：本产品投资者的收益与金融衍生品价格水平挂钩，结构性存款收益率计算较为复杂，故只适合于具备相关投资经验的投资者认购。

10. 数据来源风险：在本结构性存款收益率的计算中，需要使用到数据提供商提供的挂钩标的的价格水平。如果届时产品说明书中约定的数据提供商提供的参照页面不能给出本产品说明书所需的价格水平，本行将本着公平、

公正、公允的原则，选择市场认可的合理的价格水平进行计算。

风险控制措施：

本行针对结构性存款业务的风险特征，制定和实施相应的风险管理政策和程序，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，并将结构性存款业务风险管理纳入全面风险管理体系。本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。

本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。

本行销售结构性存款，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，实施专区销售和录音录像。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。并按约定在本行官网及结构性存款信息查询平台向投资者披露产品销售文件、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。

浙商银行股份有限公司

2026年3月31日