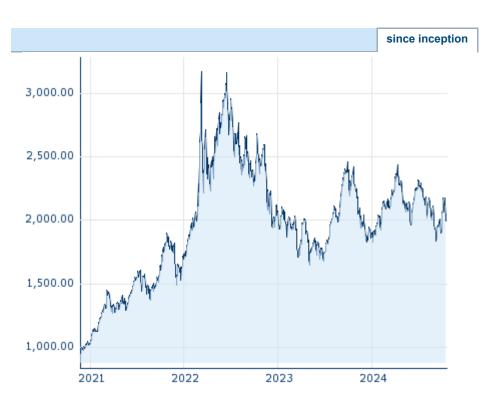
Erste Group Participation certificate WTI LIGHT SWEET Open end ISIN: AT0000A2L4A1 WKN: EB03GY

Overview

2024/10/18 16:29:49	
Bid	Ask
1,988.00	1,993.01
Difference	-2.88% (-59.01)

General attributes	
Issuer	Erste Group Bank AG
Product type	Index/Participation Certificates
Stock exchange	PRS
Underlying	WTI LIGHT SWEET
Current underlying	WTI LIGHT SWEET DEC24
Underlying ISIN	-
Underlying stock exchange	NMX
Underlying currency	USD
Multiplier	1.2494276
Issue date	2020/11/23
Issue price	935.98
Start value underlying	41.7400
Last rollover	2024/10/17
Expected next rollover	2024/11/14
Maturity	Open end
First trading day	2020/11/23
Last trading day	Open end
Quanto	no
Currency	CZK

Price information	
Today open	2,049.90
Today high	2,053.48
Today low	1,986.68
Close (previous day)	2,049.51
Spread in %	0.25 %



Information about previous performance does not guarantee future performance. Performances under 12 month have only little informative value because of the short maturity.

Source: Česká spořitelna, a. s.

Advantages Disadvantages 1 In the case of rising prices of the Please note that the target market of this underlying asset, you participate in investment instrument is listed below. If this growth. you do not meet any of the listed Participation certificates are a costparameters, you may be outside the specified target market! efficient form of investment. They are an easy way for you to The target market defines the set of diversify the risk. investors (retail clients) for whom the investment product is intended. This investment product is intended for investors who:

 have sufficient knowledge and/or experience regarding structured products and

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Spread absolute	5.01
Spread harmonised	4.01
High price (52 weeks)	2,442.42
Low price (52 weeks)	1,791.55

Performance

Performance YTD in %	+6.93%
Performance 1 month in %	+2.09%
Performance 6 months in %	-12.68%
Performance 1 year in %	-15.95%
Performance 3 years in %	+9.63%
Performance 5 years in %	-
Performance since inception in %	+112.67%

alternative investments.

- · seek investment profit
- are able to accept a level of risk that is in accordance with the risk indicator of the product specified in General attributes.
- In the event of an unfavorable development of the investment, they are able to bear the possible loss, which is ilustrated by performance scenarios, see Key Information Document (KID).
- are interested in holding the product until the maturity specified in General attributes.

This participation certificate is not intended for investors (negative product target market) who are unable to bear the possible loss of invested funds in the event of an unfavorable development of the investment.

The client's compatibility with the product's target market will be evaluated during the purchase process.

- Falling markets translate into losses for Participation certificates.
- If this is not a quanto certificate or the certificate is not secured against a currency risk, the performance of the certificate is affected by the positive or negative trend of the exchange rate between the certificate's currency (CZK) and the currency in which the underlying asset is traded. If CZK strengthens, the price of the certificate falls and if CZK weakens the price of the certificate rises.

Index/Participation Certificates | Description

WTI Participation Certificates:

Price of a WTI participation certificate = price of the nearest WTI futures contract x RATIO x USDCZK.

Therefore, the performance of this WTI participation certificate depends on the performance of the WTI futures contract, the RATIO and FX rate of USDCZK. The certificate always monitors the nearest WTI futures contract on the NYMEX stock exchange. Of course, the certificate has unlimited maturity. Thus, the roll-over or "rolling" of the contracts must take place regularly every month shortly before the expiry of the nearest futures contract. Roll-over means that an expiring futures contract is sold and the next nearest futures contract is bought. There may be or usually is a change in the RATIO during roll-over. On the one hand, roll-over is encumbered by selling and buying costs of futures contracts and, on the other, there may be losses or profits.

Profits during roll-over arise when the price of the expiring futures contract is higher than the price of a new futures contract (so-called "backwardation"). More could be invested in new futures contract and the RATIO rises.

Losses during roll-over arise when the price of an expiring futures contract is lower than the price of a new futures contract (so-called "contango"). And so less may be invested in the new futures contract and the RATIO falls.

The higher the RATIO the more the client participates in the growth of the WTI futures contract.

The increase of the USDCZK exchange rate (so-called weakening of the crown against the

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USD) supports the rise of the WTI certificate price. In contrast, the fall in the USDCZK exchange rate (so-called strengthening of the crown against the USD) supports the fall of the WTI certificate price.

Secondary market

During the term it is possible to sell the product during the trading hours at the exchanges, where the product is listed.

The settlement at maturity of the certificate will realize within 7 working days.

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Underlying

 2024/10/18 16:29:49

 Bid
 Ask

 1,988.00
 1,993.01

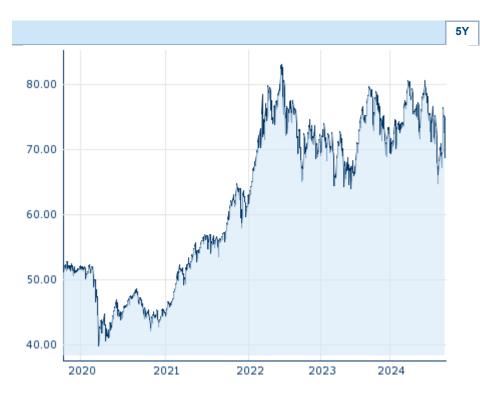
 Difference
 2
 -2.88% (-59.01)

Date: 2024/10/18 23:00:00		
Underlying Quote		
68.84 USD		
Difference	0	-1.78% (-1.25)

General attributes underlying

2024/40/40 22:00:00

Name	WTI LIGHT SWEET
ISIN	-
Stock exchange (underlying)	NMX
Currency (underlying)	USD
Start value underlying	41.7400
Current underlying	WTI LIGHT SWEET DEC24
Last rollover	2024/10/17
Expected next rollover	2024/11/14
Price	68.84
Time	24/10/18 - 23:00:00
Change in %	-1.78%
Today high	70.67
Today low	68.17
High price (52 weeks)	81.75
Low price (52 weeks)	64.17



Information about previous performance does not guarantee future performance. Performances under 12 month have only little informative value because of the short maturity. **Source:** FactSet

Notice on charts of future underlyings ((WTI, Brent Crude, Natural Gas, gold, silver, E-mini S&P 500, DAX future contract)

(does not apply to charts where the underlying asset is the spot price of gold, silver, shares, index, currency pair)

The chart displays the performance of the future currently serving as underlying. The underlying changes monthly or quarterly, as shortly before the future expires there is a roll-over in the next due future. Therefore, the price history in the chart solely represents the current future underlying.

Disclaimer

You will get more details of advantages, risks and other significant circumstances related to Certificates at the branches of Česká spořitelna. Information about previous performance does not guarantee future performance. The information sources used are generally regarded as reliable, although Česká spořitelna cannot guarantee the correctness and completeness of the information contained therein. The aim of this material is to give information on the services and products contained therein; it is not a binding proposal establishing any rights and obligations for participants. All information contained in this material is of informative nature only. Before using the material for investment, a specialized consultant should be contacted.

