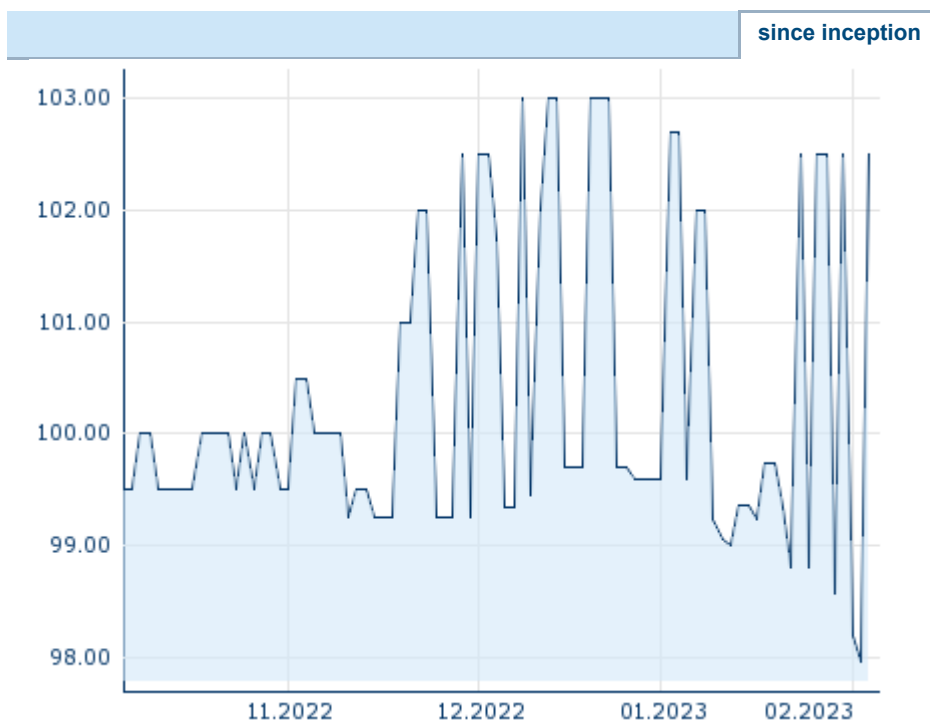


## ERSTE Inflation Linked Bond 22-29

ISIN: AT0000A30FA1

## Overview

Date: 2023/02/03 10:00:00	
Bid	Ask
101.50	-
Difference	4.63% (4.53)
<b>General attributes</b>	
Type of bond	Erste Group bonds
Bond style	senior
Issuer type	financial institution
Country of issue	AT
Current coupon	-
Coupon style	floating
Coupon payment date	2023/10/21
Coupon payment period	annually
Value date	2022/10/21
Maturity	2029/10/21
Repayment value	100.00
Currency	EUR
Nominal value	1,000
Accrued Interest	0.00
Investor tolerance	2 (scale 1-7)



The chart is composed of values which are the arithmetic average values of bid / ask (MID) from previous working day. Performances under 12 month have only little informative value. Information about previous performance does not guarantee future performance.

Source: Česká spořitelna, a. s.

#### + Advantages

##### Why buy a senior ERSTE Inflation Linked Bond 22-29?

- An investment product issued by one of the leading European providers of financial services and one of the biggest retail banks in Central Europe.
- The annual bond yield is equal to the year-on-year inflation rate of the Eurozone for July of the given year – measured by the Euro area HCPI ex Tobacco index (HICP = Harmonised Index of Consumer Prices). This

#### ! Details you should be aware of

- The holder of a senior ERSTE Inflation Linked Bond 22-29 bears the credit risk of the issuer and the foreign exchange risk. The payout of 100% of its nominal value depends on the issuer's ability to meet its commitments tied to the senior ERSTE Inflation Linked Bond 22-29 in case of insolvency or due to an administrative measure, as well as whether you keep the ERSTE Inflation Linked Bond 22-29 up to the maturity date. If you decide to sell

index measures the development of the prices of goods and services in the Eurozone and provides an inflation rate according to the rules valid throughout the European Union.

- The minimum level of annual yield is stipulated at 1% p.a.
- The payout of 100% of the nominal value (see Note) at the maturity date of the senior ERSTE Inflation Linked Bond 22-29.
- The fast availability of funds. You can sell the senior ERSTE Inflation Linked Bond 22-29 provided there are standard conditions on the market through Česká spořitelna at any time before its maturity for the market price.
- However, in such case the current price may fluctuate below the price for which the client purchased the investment. So the investor may incur a loss. The guaranteed payment of 100% of its nominal value (see Note) only applies to the maturity date.

the ERSTE Inflation Linked Bond 22-29 before its maturity, there is no guarantee that you will receive 100% of the nominal value.

- The investor should not base his investment decision solely on this document, since he may be found outside the target market of the senior ERSTE Inflation Linked Bond 22-29 AUTOCALL and the ERSTE Inflation Linked Bond 22-29 may not be suitable for all investors.
- Issuer: Erste Group Bank AG (S&P's A+ / Moody's A2 / Fitch A)
- Minimum annual yield: 1% p.a.
- Yield payout: 1 × p.a., always at 21 October with the following business day convention, coupon calculation convention 30/360
- The purchase price valid at the issue date: 100% of the nominal value, then according to the exchange rate list of Česká spořitelna, with no fee
- Subscription period: from 5 October 2022 to 20 October 2022
- Subscription price: 2% of the subscription amount
- Product costs: 0%

### Description

**The senior ERSTE Inflation Linked Bond 22-29 makes it possible to gain an annual variable yield equal to the year-on-year inflation rate of the Eurozone (measured by the Euro area HCPI ex Tobacco index), whereas the minimum yield amount is fixed at 1% p.a.**

At a time when a rising or just slightly falling inflation rate of the Eurozone is expected, the senior ERSTE Inflation Linked Bond 22-29 could be the optimum option.

**Erste Group Bank AG – quality, transparency and tradition of a reputable issuer of investment products.**

Erste Group Bank AG is a strong bank group operating in Central and Eastern Europe. It offers financial and advisory services to retail and corporate clients through a network of more than 2,000 branches in seven countries (Austria, Czech Republic, Slovakia, Hungary, Romania, Serbia and Croatia). It is a strong and reliable partner for individual clients, small and medium companies, as well as large multinational corporations. It actively cooperates with the public sector, non-profit organisations and companies providing services with a social overlap. It is a leader in the introduction of digital technologies on the domestic market in Austria and in other countries within the group.

### Payment notes

- Annual yield: is equal to the value of the year-on-year inflation rate of the Eurozone for July of the given year – measured by the Euro area HCPI ex Tobacco index (HICP = Harmonised Index of Consumer Prices)
- Minimum annual yield: 1% p.a.

### Settlement

- The bond maturity date is 21 October 2029
- Česká spořitelna pays out the yield and nominal value
- It takes 3 business days to settle the buying and selling of the bond.

### Secondary market

- Minimum buying quantity: 1 bond
- Liquidity: daily according to the current market prices, indicators of the Exchange Rate List of Česká spořitelna, a.s.
- Price for early redemption: according to the current Price List (balance at the issue date a maximum of 0.5% of the transaction amount)

*Note: Payout of 100% of the nominal value is dependent on the ability of the issuer to meet its commitments tied to the senior ERSTE Inflation Linked Bond 22-29 in case of insolvency or due to an administrative measure.*

*Note 2: The risk weight is on a scale of accrued values from 1 to 7, where value 1 represents the potentially lowest risk and yield, and value 7 the potentially highest risk and yield, provided that you keep the senior ERSTE Inflation Linked Bond 22-29 up to the maturity date. The actual risk may differ substantially if you sell early. The risk-weighted product is a guide for comparing the risk rate of this product, compared with other products. It shows how likely it is that you will lose money as a consequence of market fluctuations or that the issuer will not be able to meet its commitments.*

### Disclaimer

In the period before maturity, the bond price can fluctuate above and below the bond face value depending on the development of the interest rate and underlying asset. A bond can be sold even before the maturity date, for the price pursuant to the pricelist of the issuer. Our consultants will give you detail information on the advantages and risks of investment in bonds. The information sources used are generally regarded as reliable, although Česká spořitelna and Erste Group Bank AG cannot guarantee the correctness and completeness of the information contained therein. The aim of this web page 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 you can find here is of informative nature only. Before using the web page for investment, a specialized Česká spořitelna consultant should be consulted.