

ERSTE 3% Fixed Income Bond / 2029

ISIN: **AT0000A3BM88**

Overview

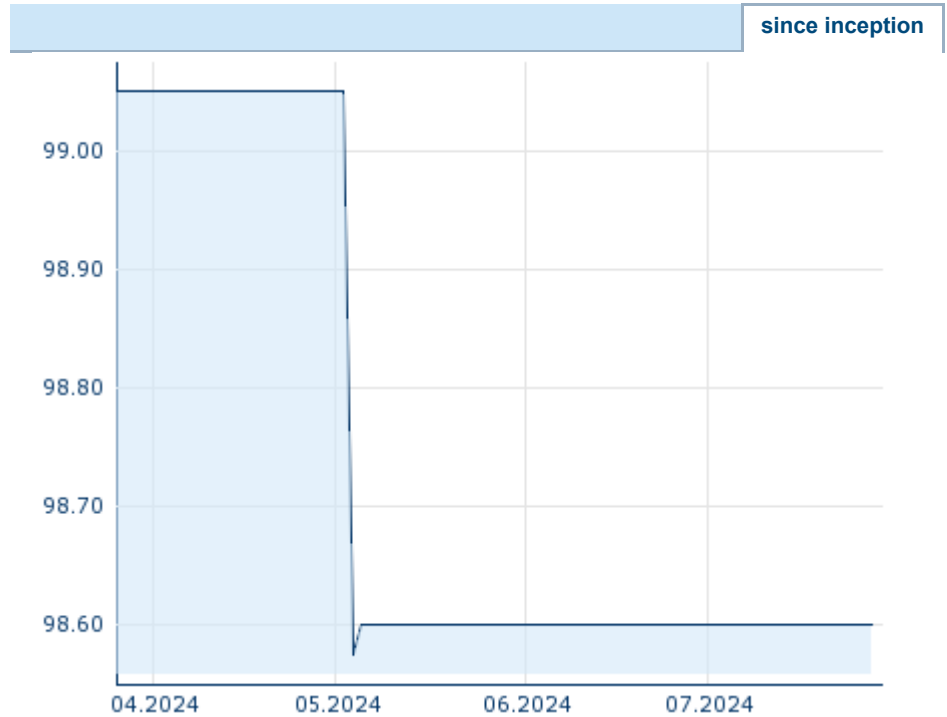
Date: 2024/07/26 11:05:00

| | |
|--------------|------------|
| Bid | Ask |
| 98.10 | - |

| | |
|-------------------|--------------|
| Difference | 0.00% (0.00) |
|-------------------|--------------|

General attributes

| | |
|-----------------------|-----------------------|
| Type of bond | Erste Group bonds |
| Bond style | senior |
| Issuer type | financial institution |
| Country of issue | AT |
| Current coupon | 3.000% |
| Coupon style | fix |
| Coupon payment date | 2025/04/12 |
| Coupon payment period | annually |
| Value date | 2024/04/12 |
| Maturity | 2029/04/12 |
| Repayment value | 100.00 |
| Currency | EUR |
| Nominal value | 50,000 |
| Accrued Interest | 450.00 |
| Investor tolerance | <u>1 (scale 1-7)</u> |



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 3% Fixed Income Bond / 2029

- An investment product issued by one of the major European financial services providers and one of the biggest retail banks in Central Europe.
- A fixed yield of 3 % p.a. is paid annually. Yield payment date: always at 12 April, specifically from 12 April 2025 to 12 April 2029.
- Nominal value payment (viz. Note) at the maturity date of the senior

! Details you should be aware of

Please note that the target market of this investment instrument is listed below. If you do not meet any of the listed parameters, you may be outside the specified target market!

The target market defines the set of investors (retail clients) for whom the investment product is intended.

This investment product is intended for investors who:

- have sufficient knowledge and/or

ERSTE 3% Fixed Income Bond / 2029.

- Quick availability of funds. You can sell the senior bond under the standard market conditions through Česká spořitelna at any time before maturity for the market price. However, in such case the real price may fluctuate below the price for which the client purchased the investment. So the investor may make a loss.
- Full information on the senior bond is presented in Final terms in combination with the Issuer's Bond Prospectus (and all additions associated with them) which is posted on the Erste Group Bank AG website at www.erstegroup.com or at www.investicnicentrum.cz/prospekty.

experience regarding bonds.

- 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 a possible partial loss.
- are interested in holding the product until the maturity specified in General attributes.

This product 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.

- The holder of a senior ERSTE 3% Fixed Income Bond / 2029 bears the issuer's credit risk and the currency risk. Payment of its nominal value (viz. Note) depends on the issuer being able to meet its obligations that are related to the senior ERSTE 3% Fixed Income Bond / 2029 in the event of insolvency or for reasons of an administrative measure, as well as whether you keep the ERSTE 3% Fixed Income Bond / 2029 till its maturity date.

More information you will find in the leaflet.

Description

The senior ERSTE 3% Fixed Income Bond / 2029 makes it possible to gain a fixed annual coupon of 3%.

Erste Group Bank AG is a strong banking group operating in Central and Eastern Europe. It offers financial and advisory services to retail and corporate clients through its network of more than 1,900 branches in seven countries (Austria, Czech Republic, Slovakia, Hungary, Romania, Serbia and Croatia). It is a reliable partner for individual clients, small and medium-sized enterprises, and big multinational companies, actively cooperates with the public sector, non-profit organisations and companies providing social overlap services. It is a leader in the introduction of digital technologies in financial services on the domestic market in Austria and in other countries where the Group operates.

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

- Issuer: Erste Group Bank AG (S&P's A+ / Moody's A1 / Fitch A)
- **Subscription period: 25. 3. 2024 (9.00) – 11. 4. 2024 (16.00)**

More information you will find in the leaflet.

Payment notes

A fixed yield of 3% p.a. is paid annually.

Settlement

- Maturity shall be 12. 4. 2029
- Česká spořitelna pays out the yield and the nominal value
- It takes two working days to settle the buying and selling of the Premium Bond

Secondary market

- Minimum purchased amount: 1 piece
- Price for the provision of early redemption: according to the current Price List (status as at the Premium Bond issue date: 2% of the transaction volume)
- Price at subscription: 100%, without fee
- Liquidity: daily according to current market prices, indications in the Exchange Rate List of Česká spořitelna, a.s.

Note.: Payment of its nominal value depends on the issuer being able to meet its obligations that are tied to the senior ERSTE 3% Fixed Income Bond / 2029 in the event of insolvency or due to an administrative measure.

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.