


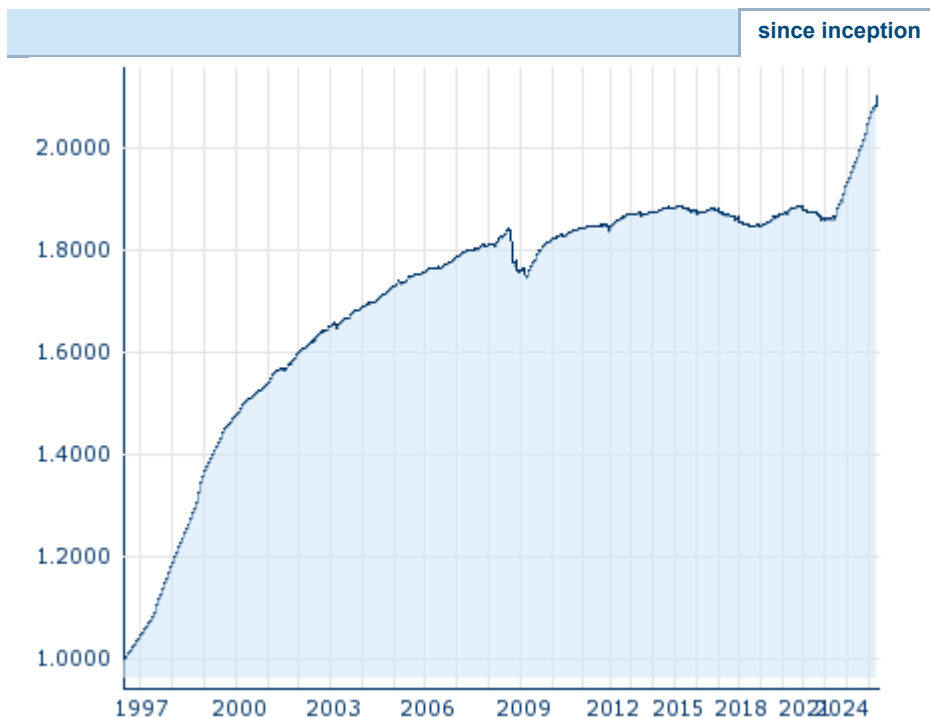
Sporinvest

Bond fund of very short-term investments.

ISIN: CZ0008472271

Overview

2024/07/15	
NAV	2.1037
Difference	 0.05% (0.00)
General attributes	
Fund type	Short-Term Bond Funds
Investment company	Erste Asset Management GmbH, pobočka Česká republika
Currency	CZK
Type	-
Begin of subscription period	-
Inception	1996/07/01
Licenced in	CZ
Duration of fund	open end
Distribution	-
Total assets	51,924,790,515.00 CZK
Fiscal year	01/01 - 12/31
Initial charge	0.50%
Management fee	0.55%
Ongoing charges	0.72%
Minimum investment	300 CZK
Recommended holding period	At least 1 year
Investor experience	-
Investor tolerance	2 (scale 1-7)



The chart shows the current fund share unit price (NAV) of the nominal value of an investment company proclaimed on that 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

- The fund optimally distributes the assets in many titles, which significantly reduces market risks.
- Professional fund management – experienced portfolio manager looks for the best investment opportunities on the market, with the background of analysts from the strong financial group - Erste Asset Management.
- Actively managed currency hedging.
- For regular investments, a discount on the fee for the purchase of share certificates.
- Fast availability of funds (usually within a week).

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 experience regarding mutual funds.
- 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 illustrated by performance scenarios, see Key Information Document (KID). • are interested in investing within the recommended investment period specified in General attributes. • This fund 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 value of the share certificate may fluctuate significantly during the investment duration, and therefore the return of the originally invested amount is not guaranteed. • Be aware of the risk of inflation. Investors should be aware that the fair value of the investment, including any real yield, may fall with regard to how the inflation reduces its value. • Risks that may be significant for the fund are mainly: market risk of changes in the value of securities, interest rate risk, credit risk, currency risk and liquidity risk. Full information on the fund's risks can be found in the prospectus or in the Key information document (KID). • Investors should not base their investment decision solely on the information provided here as they may fall outside the target market or in a negative target market of this product and this product may not be suitable for all investors. • Index table: www.erste-am.cz/tabulkaindexu. Index table: www.erste-am.cz/tabulkaindexu

Performance goal and investment strategy

The fund's performance objective is to outperform the yields of deposit bank products. This is a bond mutual fund of very short-term investments. The fund is suitable for investors, who want to achieve a better return than in term deposits with the knowledge that they can suffer even a minor loss in the negative development of interest rates. The fund's portfolio particularly consists of bonds with a variable or fixed coupon, which in most cases are bought with the intention to hold them until maturity. The fund also invests in treasury bills and bank deposits or in bonds with an embedded derivative. The fund also invests in securities denominated in foreign currencies while the currency risk is managed actively. The recommended investment horizon is 1 year and longer. To more experience investors the fund may play the role of an investment product for the temporary parking of money, without the knowledge of the time horizon of its further use.

Performance (2024/07/11)

Period	YTD	6m	1Y	3Y	5Y	10Y	since inc.
			(% p a)	(% p a)	(% p a)	(% p a)	(% p a)
Perf	2.56	2.37	5.97	3.91	2.47	1.11	2.68

Annual performance in % (2024/07/11)

Period	2019	2020	2021	2022	2023
Perf	1.24	0.51	-1.14	3.62	6.37

Funds ratio of bonds (2024/06/30)

Average Yield	4.52 %
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Minimum & maximum performance in % p.a. (2024/07/11)

1Y	15.23	
	-3.53	
3Y	12.71	
	-0.64	
5Y	9.42	
	-0.30	
10Y	5.85	
	-0.01	

Average time to maturity	1.43 years
Duration in years	1.07 years
Modified duration	1.03 %

Statistical figures (2024/06/30)

Sharpe Ratio	-0.65
Volatility in %	1.00

Top holdings (2024/06/30)

ISIN	Name	Currency	%FA
CZ0001004105	CZECH REP. VAR/27	CZK	9.88
CZ0001004469	CZECH REP. 1 06/26	CZK	9.30
CZ0001003859	CZECH REP. 2,5/28	CZK	9.08
CZ0001004253	CZECH REP. 2,4/25	CZK	8.72
CZ0001005870	CZECH REP. 1,25/25	CZK	4.56
CZ0001007231	21907908 CZECH REP. T-BILL	EUR	3.41
CZ0001005037	CZECH REP.0,25/27	CZK	3.13
CZ0001006506	CZECH REP. 6/26	CZK	2.26
CZ0001006167	CZECH REP. 0,00/24	CZK	0.97
CZ0001006498	CZECH REP. VAR/24	CZK	0.59

Holdings by country (2024/06/30)

	88.83 %	Czech Republic
	3.06 %	France
	2.50 %	USA
	1.89 %	Netherlands
	1.38 %	United Kingdom
	0.95 %	Germany
	0.65 %	Spain
	0.48 %	Switzerland
	0.14 %	Italy
	0.12 %	Other countries

Percentage asset types (2024/06/30)

	50.20 %	Fixed Coupon Bonds
	29.25 %	Reverse repurchase operations
	10.47 %	Floating Coupon Bonds
	6.67 %	Deposits
	3.41 %	Treasury Bills

Holdings by currency (2024/06/30)

	100.00 %	CZK
		%

Percentage holdings by rating (2024/06/30)

	82.38 %	Aa
	11.66 %	A
	5.48 %	Baa
	0.48 %	Aaa

Disclaimer

The full names of the open-ended mutual funds and complete product information are provided in the statutes (prospectuses) of the funds. The information stated herein is of the nature of a promotional message. The information stated in this message is not an investment recommendation or investment advice since it does not take into account the specific situation of specific investors. The value of the financial instruments may rise and fall, while there is no guarantee of a return on the originally invested amount. Past performance is no guarantee of the same performance in a future period. A visitor to this website may be outside the target market of the financial instruments stated herein. We recommend that you consult your specific investment plan with an expert advisor who will verify that the planned investment will be

commensurate with your knowledge and experience, that it will be in accordance with your needs, characteristics and goals, financial circumstances or relation to risk, and will familiarise you with all possible risks of a specific investment opportunity.