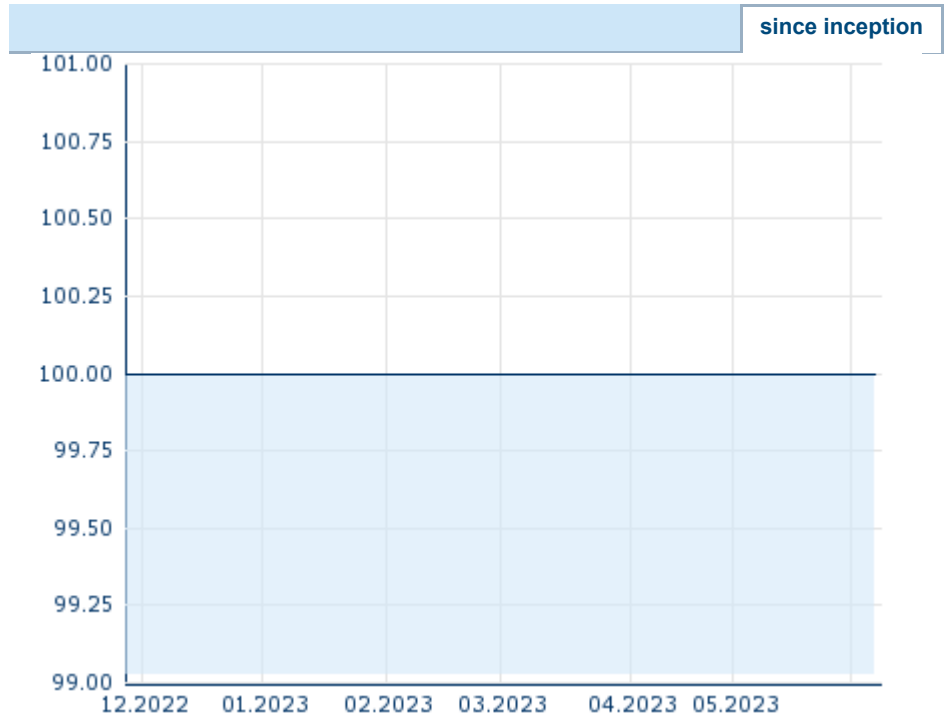


## Měnový prémiový vklad v EUR 12/2022

## Overview

2023/06/07 16:31:00	
<b>Bid</b>	<b>Ask</b>
100.00	-
<b>Minimum yield</b>	<b>1.64% p.a.</b>
<b>Difference</b>	0.00% (0.00)

<b>General attributes</b>	
<b>Product type</b>	Premium deposits FX
<b>Issuer</b>	Česká spořitelna, a.s.
<b>Issue date</b>	2022/12/29
<b>Currency</b>	EUR
<b>Underlying</b>	USD/EUR
	-
<b>Maturity</b>	2023/12/27
<b>Minimum rate</b>	1.00% p.a.
<b>Basic lower rate</b>	1.00% p.a.
<b>Premium upper rate</b>	3.50% p.a.
<b>Range width</b>	0 až 0.10 USD
<b>Barrier in %</b>	-
<b>Nominal amount</b>	100.00
<b>Underlying price</b>	1.07083
<b>Underlying price date</b>	2023/06/08
<b>Strike day</b>	2022/12/30
<b>Observation period</b>	Daily
<b>First trading day</b>	2022/11/30
<b>Last trading day</b>	2022/12/28
<b>Revolving</b>	no
<b>Minimum investment</b>	100
<b>Maximum yield</b>	3.25% p.a.



The information on the locked yield of products (in % p.a.) is only informative and is not binding for actual payment. The final yield value that is to be paid for the full product duration will be calculated shortly before its maturity. The previous performance will not guarantee the future performance.

**Source:** Česká spořitelna, a. s.

#### + Advantages

- Deposit tenure 1 year.
- The deposit is managed in EUR.
- Premium deposits and their yields are subject to insurance alike other term deposits.
- The deposits are deposited at Česká spořitelna and are set up and managed free of charge.

#### ! Disadvantages

**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:

- seek investment profit
- 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 holding the product until the maturity specified in General attributes

- The minimum investment is € 100 (and multiples of € 100).
- The offer applies to deposits set up from 30.11.2022 till 28.12.2022.
- The period of floating interest rates lasts from 1.1.2023 to 22.12.2023.
- There is no interest applied to the deposit until 31.12.2022.
- Interest yields are subject to the same tax as other deposit products
- With selected issues of premium deposits, the Bank may determine the deposit minimum limit

### Description Yield Calculation

Interest at a rate of 1.00% or 3.5% p. a. is paid on the premium deposit every day. The higher interest rate will be applied if the USD/EUR exchange rate as announced by CNB for the respective day is inside the determined range (including limiting values). Thus the resulting deposit yield will be a sum of the yields for individual interest days. The first determining range will be set pursuant to the exchange rate as announced by CNB on 30.12.2022. The limit of the determining range will be 10 cents (USD) above the rate. The yield depends on the development of the USD/EUR exchange rate as announced by CNB for every day. The higher yield falls on the day when dollar weakens in the determined range in comparison with its rate at the beginning of the month.

The determining range for the determination of the premium will be set monthly pursuant to the current value of the exchange rate, in the range from USD 0 to 0.10.

Principal and yield payout from 27.12.2023.

### Secondary market

The premium deposit with the features as stated above may only be set up till deposits in the amount corresponding to the type of premium deposit as determined by the Bank have been paid down. Currency premium deposits may be terminated ahead of schedule at ČS branches at any time. In such a case, however, a fee amounting to 2% of the withdrawn amount is charged due to additional bank costs.

## Underlying

2023/06/07 16:31:00

<b>Bid</b>	<b>Ask</b>
<b>100.00</b>	-
<b>Minimum yield</b>	<b>1.64% p.a.</b>
<b>Difference</b>	0.00% (0.00)

2023/06/08 04:35:53

**Price**  
**1.07083** USD  
 1 EUR = 1.07083 USD  
 1 USD = 0.93387 EUR

<b>Difference</b>	0.01% (0.00)
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## General attributes

<b>Exchange rate</b>	-
<b>Exchange</b>	OTCD FX Premium
<b>Security type</b>	Currency

## Performance and Risk

	1W	6m	1Y	3Y
<b>Perf (%)</b>	+0.00%	+0.00%	-	-
<b>Perf (abs.)</b>	+0.00	+0.00	-	-
<b>Beta</b>	-	-	-	-
<b>Volatility</b>	0.00	0.00	0.00	0.00



Please pay attention to currency units, monitor purchase and sale prices. Some currencies are quoted in other units.

Source: FactSet

## on instrument

<b>Ø price 5 days   Ø volume 5 days (pcs.)</b>	1.07040 USD (0)
<b>Ø price 30 days   Ø volume 30 days (pcs.)</b>	1.08004 USD (0)
<b>Ø price 100 days   Ø volume 100 days (pcs.)</b>	1.08042 USD (0)
<b>Ø price 250 days   Ø volume 250 days (pcs.)</b>	1.05255 USD (0)
<b>YTD High   date</b>	1.10954 USD (2023/04/26)
<b>YTD Low   date</b>	1.04816 USD (2023/01/06)
<b>52 Weeks High   date</b>	1.10954 USD (2023/04/26)
<b>52 Weeks Low   date</b>	0.95320 USD (2022/09/28)