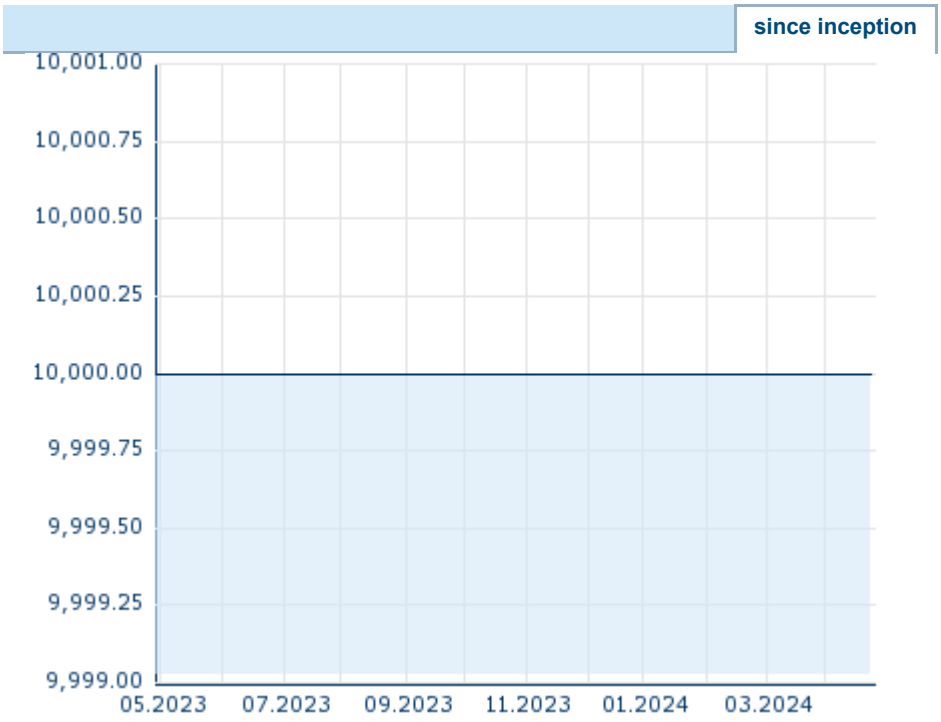
Měnový prémiový vklad v CZK 05/2023

Overview

2024/04/26 07:31:00	
Bid	**Ask**
10,000.00	-
Minimum yield	**4.78% p.a.**
Difference	0.00% (0.00)

General attributes	
Product type	Premium deposits FX
Issuer	Česká spořitelna, a.s.
Issue date	2023/05/31
Currency	CZK
Underlying	CZK/EUR
	-
Maturity	2024/05/29
Minimum rate	4.25% p.a.
Basic lower rate	4.25% p.a.
Premium upper rate	6.00% p.a.
Range width	0 až -0.25 CZK
Barrier in %	-
Nominal amount	10,000.00
Underlying price	25.155
Underlying price date	2024/04/25
Strike day	2023/05/31
Observation period	Daily
First trading day	2023/04/28
Last trading day	2023/05/30
Revolving	no
Minimum investment	10,000
Maximum yield	6.00% 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 CZK.
- 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
- are able to accept a level of risk that

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is in accordance with the risk indicator of the product specified in General attributes.

- are interested in holding the product until the maturity specified in General attributes
- The client's compatibility with the product's target market will be evaluated during the purchase process.

- The minimum investment is 10 000 CZK (and multiples of CZK 10 000).
- The offer applies to deposits set up from 28.4.2023 till 30.5.2023.
- The period of floating interest rates lasts from 1.6.2023 to 28.5.2024.
- There is no interest applied to the deposit until 30.05.2023.
  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 4.25% or 6.00% p. a. is paid on the premium deposit every day. The higher interest rate will be applied if the CZK/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 31.5.2023. The limit of the determining range will be 25 heller (CZK) below the rate. The yield depends on the development of the CZK/EUR exchange rate as announced by CNB for every day. The higher yield falls on the day that CZK becomes stronger 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 CZK 0 to -0.25.

Principal and yield payout from 29.5.2024.

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

2024/04/26 07:31:00	
Bid	**Ask**
10,000.00	-
Minimum yield	**4.78% p.a.**
Difference	0.00% (0.00)

2024/04/25	
Bid	**Ask**
- CZK	- CZK
1 EUR = 25.1550 CZK 1 CZK = 0.03975 EUR	
Difference	-0.32% (-0.08)

General attributes

Exchange rate	CNB rate
Exchange	Central bank exchange rate fixing
Security type	Currency

Performance and Risk

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

Performance since inception. Performances under 12 month have only little informative value because of the short maturity. Information about previous performance does not guarantee future performance.
Source: Česká spořitelna, a. s.

on instrument	
Ø price 5 days | Ø volume 5 days (pcs.)	25.2583 EUR (0)
Ø price 30 days | Ø volume 30 days (pcs.)	25.3067 EUR (0)
Ø price 100 days | Ø volume 100 days (pcs.)	25.1923 EUR (0)
Ø price 250 days | Ø volume 250 days (pcs.)	24.7623 EUR (0)
YTD High | date	25.4600 EUR (2024/02/19)
YTD Low | date	24.4800 EUR (2024/01/08)
52 Weeks High | date	25.4600 EUR (2024/02/19)
52 Weeks Low | date	23.3650 EUR (2023/05/09)

Disclaimer

A Premium Deposit with the stated properties can only be set up till the volume of the issue of Premium Deposits as determined by the bank is used up. Currency Premium Deposits may be terminated ahead of schedule at Česká spořitelna branches at any time. In such a case, however, a fee is charged pursuant to the Premium Deposit Contract due to additional bank costs. You will get more details of advantages, risks and other significant circumstances related to Premium Deposits at the branches of Česká spořitelna. The information sources used are generally regarded as reliable, although Česká spořitelna or Erste Group Bank 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.