

## Měnový prémiový vklad v USD 09/2023

## Overview

2024/07/17 11:31:00

|                      |                     |
|----------------------|---------------------|
| <b>Bid</b>           | <b>Ask</b>          |
| <b>100.00</b>        | <b>-</b>            |
| <b>Minimum yield</b> | <b>4.41% p.a.</b>   |
| <b>Difference</b>    | <b>0.00% (0.00)</b> |

## General attributes

|                              |                           |
|------------------------------|---------------------------|
| <b>Product type</b>          | Premium deposits<br>FX    |
| <b>Issuer</b>                | Česká spořitelna,<br>a.s. |
| <b>Issue date</b>            | 2023/09/29                |
| <b>Currency</b>              | USD                       |
| <b>Underlying</b>            | USD/EUR                   |
| <b>Maturity</b>              | 2024/09/26                |
| <b>Minimum rate</b>          | 3.25% p.a.                |
| <b>Basic lower rate</b>      | 3.25% p.a.                |
| <b>Premium upper rate</b>    | 6.25% 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>      | 1.09378                   |
| <b>Underlying price date</b> | 2024/07/17                |
| <b>Strike day</b>            | 2023/09/29                |
| <b>Observation period</b>    | Daily                     |
| <b>First trading day</b>     | 2023/08/31                |
| <b>Last trading day</b>      | 2023/09/27                |
| <b>Revolving</b>             | no                        |
| <b>Minimum investment</b>    | 100                       |
| <b>Maximum yield</b>         | 6.25% p.a.                |

since inception



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 USD.
- 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

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 minimum investment is \$ 100 (and multiples of \$ 100).
- The offer applies to deposits set up from 31.8.2023 till 27.9.2023.
- The period of floating interest rates lasts from 1.10.2023 to 25.9.2024.
- There is no interest applied to the deposit until 27.9.2023.
- 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 3.25% or 6.25% 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 29.9.2023. 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 26.9.2024

### 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

2024/07/17 11:31:00

|                      |                   |
|----------------------|-------------------|
| <b>Bid</b>           | <b>Ask</b>        |
| <b>100.00</b>        | -                 |
| <b>Minimum yield</b> | <b>4.41% p.a.</b> |
| <b>Difference</b>    | 0.00% (0.00)      |

2024/07/17 11:25:25

|                     |  |
|---------------------|--|
| <b>Price</b>        |  |
| <b>1.09378</b> USD  |  |
| 1 EUR = 1.09378 USD |  |
| 1 USD = 0.91422 EUR |  |

|                   |              |
|-------------------|--------------|
| <b>Difference</b> | 0.33% (0.00) |
|-------------------|--------------|

## 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   | -  | -  |



5Y

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

Source: FactSet

## on instrument

|   |                          |
|---|--------------------------|
| Ø price 5 days   Ø volume 5 days (pcs.)     | 1.08976 USD (0)          |
| Ø price 30 days   Ø volume 30 days (pcs.)   | 1.07765 USD (0)          |
| Ø price 100 days   Ø volume 100 days (pcs.) | 1.07734 USD (0)          |
| Ø price 250 days   Ø volume 250 days (pcs.) | 1.08301 USD (0)          |
| <b>YTD High   date</b>                      | 1.10460 USD (2024/01/01) |
| <b>YTD Low   date</b>                       | 1.06010 USD (2024/04/16) |
| <b>52 Weeks High   date</b>                 | 1.12758 USD (2023/07/18) |
| <b>52 Weeks Low   date</b>                  | 1.04480 USD (2023/10/03) |

## 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.