

Prémiový dluhový cenný papír PHARMA AUTOCALL 3

ISIN: XS2658514794

Overview

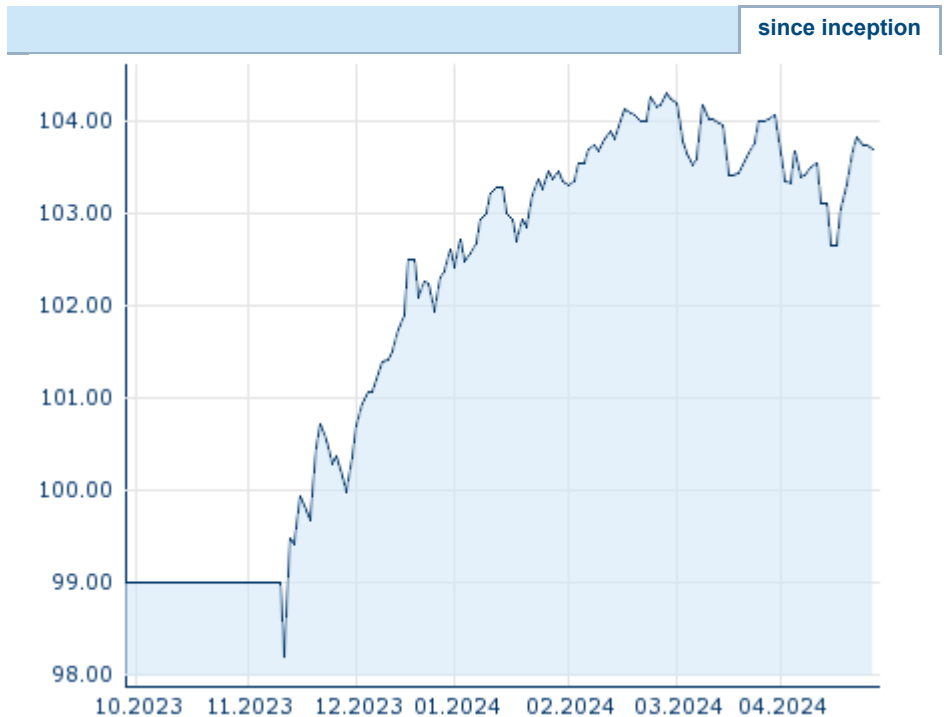
Date: 2024/04/29 10:40:00

Bid	Ask
102.95	-

Difference	 -0.04% (-0.04)
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General attributes

Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	financial institution
Country of issue	DE
Current coupon	-
Coupon style	variable
Coupon payment date	2026/11/16
Coupon payment period	at maturity
Value date	2023/10/31
Maturity	2026/11/16
Repayment value	0.00
Currency	CZK
Nominal value	10,000
Accrued Interest	-
Investor tolerance	5 (scale 1-7)



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

What does PDCP PHARMA AUTOCALL 3 offer?

- In early maturity – possibility to obtain an attractive yield of 7.75% for each year of its duration.
- At final maturity – possibility to obtain yield depending on the performance of the underlying index.
- PDCP PHARMA AUTOCALL 3 can be automatically repaid early already after the first year of its duration or the following year, if at the

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

- observation date the underlying index is at or above the valid barrier for early repayment.
 - Interesting barrier level of 60% of the initial value (see Note 2) of the observed underlying index – MSCI World IMI New Pharma Select 5% Decrement Index for payout of the yield and nominal value of PDCP PHARMA AUTOCALL 3 at the maturity date.
 - Barrier for automatic early repayment decreasing over in time: 100% (after a year), 90% (after two years).
 - PDCP PHARMA AUTOCALL 3 is issued in Czech crowns, the investor does not bear currency risk.
 - Electronic version of the Basic Prospectus is published on the Issuer's website <https://www.goldmansachs.com/> or on www.investicnicentrum.cz/prospekty.
 - Electronic version of the Notification of Key Information is published on the website <https://www.gspriips.eu>.
 - regarding structured products and shares. 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 holding the product until the maturity specified in General attributes.
- This investment product is not intended for investors (negative product target market), who:
- do not have sufficient knowledge regarding structured investment instruments and shares
 - are unable to bear the loss of invested funds indicated in the Key Information Document (KID) 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.

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- PDCP PHARMA AUTOCALL 3 does not guarantee return on the invested amount and the investor may lose the whole investment or part of it.
 - Return of 100% of the nominal value of PDCP PHARMA AUTOCALL 3 at the maturity date is not guaranteed as it depends on the market rate development of the underlying index MSCI World IMI New Pharma Select 5% Decrement Index.
 - The holder of PDCP PHARMA AUTOCALL 3 bears the credit risk of the issuer and the guarantor.

You will find more information in the leaflet

Description

PDCP PHARMA AUTOCALL 3 allows to obtain an attractive annual yield of 7.75% (see Note) at early maturity. While the total yield for its approximately three-year duration is derived from the performance of the underlying index – MSCI World IMI New Pharma Select 5% Decrement Index.

The payout of the yield and nominal value of PDCP PHARMA AUTOCALL 3 is derived from the development of the underlying asset – MSCI World IMI New Pharma Select 5% Decrement Index – focusing on shares of innovative pharmaceutical companies. In addition, the construction of PDCP PHARMA AUTOCALL 3 enables its automatic early repayment even in case of slight decline or stagnation of the price of the underlying index. PDCP PHARMA AUTOCALL 3 can already be paid early after the first year or the following year depending on the fulfilment of the terms for early repayment.

Issuer: Goldman, Sachs & Co. Wertpapier GmbH

Guarantor: The Goldman Sachs Group, Inc. (Standard & Poor's BBB+ / Moody's A2 / Fitch

A)

Underlying index: MSCI World IMI New Pharma Select 5% Decrement Index
Subscription period: 27 September 2023 (9.00)–24 October 2023 (23.59)

You will find more information in the leaflet

Payment notes

How does PDCP PHARMA AUTOCALL 3 work?

- The payout of the potential yield and nominal value of PDCP PHARMA AUTOCALL 3 depends on the market trend of the underlying index MSCI World IMI New Pharma Select 5% Decrement Index.
- For the duration of PDCP PHARMA AUTOCALL 3, it can be annually automatically repaid early if at the observation date the value of the underlying index is equal or higher than the comparable value of the underlying index at the relevant observation date.
- If the condition for automatic early repayment is not met, PDCP PHARMA AUTOCALL 3 continues to the next date of possible repayment.
- If PDCP PHARMA AUTOCALL 3 is automatically repaid early, the investor shall receive its nominal value and a yield of 7.75% (see Note) for every year that elapsed since the issue date.
- If there is no automatic early repayment made and if at the date of fixing the closing value of the underlying index this value does not fall below the 60% barrier of its initial value, at its maturity date the nominal value of the premium debt security will be paid out and the yield will be fixed as the closing value of the underlying index/initial value of the underlying index minus 60%.

You will find more information in the leaflet

Settlement

- Maturity shall be 16.11.2026
- 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
- Selling price: 100%, no fee
- Liquidity: daily according to current market prices, indications in the Česká spořitelna, a. s. Exchange Rate List
- Price for early redemption: according to the current Price List (balance at the bond issue date: 2% of the transaction volume)

Note: PDCP PHARMA AUTOCALL 3 pays out one-off any potential yields at its early or regular maturity date, while compound interest bearing is not applied.

Note 2: The initial value will be calculated based on the closing price of the underlying index on 24 October 2023.

Note 3: You will find the precise expression of product costs in the Subscription Order of PDCP PHARMA AUTOCALL 3.

Note 4: On the scale from 1 to 7, from potentially lower risk and yield of 1 to potentially higher risk and yield of 7, provided that you keep PDCP PHARMA AUTOCALL 3 until the maturity date. The actual risk may differ substantially if you sell early

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.