

Prémiový dluhopis GLOBAL 3

ISIN: AT0000A34D73

Overview

Date: 2024/05/03 09:45:00

Bid Ask

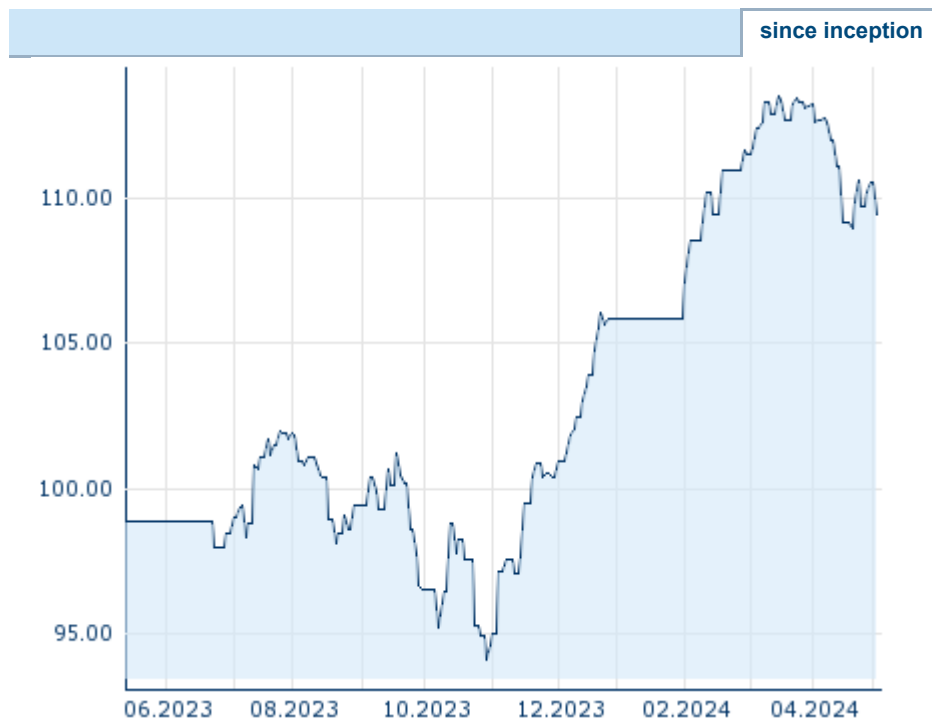
108.67

-

Difference  -1.00% (-1.10)

General attributes

| | |
|-----------------------|----------------------------|
| Type of bond | Structured bonds and notes |
| Bond style | senior |
| Issuer type | financial institution |
| Country of issue | AT |
| Current coupon | - |
| Coupon style | variable |
| Coupon payment date | 2027/06/30 |
| Coupon payment period | at maturity |
| Value date | 2023/05/15 |
| Maturity | 2027/06/30 |
| Repayment value | 100.00 |
| Currency | CZK |
| Nominal value | 10,000 |
| Accrued Interest | - |
| Investor tolerance | 2 (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

Why buy Prémiový dluhopis GLOBAL 3?

- Interesting yield potential of up to 40% for its duration.
- 150% participation in regularly observed development of the underlying asset – STOXX Global 1800 Index USD.
- Regular observation of the underlying asset. The final yield is calculated as 150% participation in the average performance of the observed underlying asset however

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

- the maximum amount for payout is restricted by the top limit of 140% of the nominal value of PD GLOBAL 3.
 - Even if the price of the underlying asset falls, thanks to the guarantee, a minimum of 100% of the nominal value (see Note) of PD GLOBAL 3 is paid out at the maturity date.
 - Quick availability of funds. You can sell PD GLOBAL 3 under standard conditions on the market through Česká spořitelna at any time before maturity for the market price. However, in such a case the price may fluctuate even below the limit of 100% of its nominal value and the investor realises a loss. The guarantee of the payout of a minimum of 100% of its nominal value (see Note) applies only to the maturity date.
 - PD GLOBAL 3 is issued in Czech crowns, the investor does not bear the currency risk.
 - Electronic version of the Prospectus is published on the website www.erstegroup.com or on www.investicnicentrum.cz/prospekty.
 - Notification of Key Information is available on the website www.erstegroup.com, on the investment portal of Česká spořitelna www.investicnicentrum.cz.
 - experience regarding bonds.
 - 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 product 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.
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- The holder of PD GLOBAL 3 bears the issuer's credit risk. The payout of 100% of its nominal value depends on the issuer being able to meet its commitments tied to PD GLOBAL 3 in case of insolvency or due to administrative measure, or on your decision to sell PD GLOBAL 3 before its maturity date. You may end up losing the entire investment amount.
 - Be aware of the inflation risk. Investors should be aware that the real value of the investment, including any potential real yield, may fall with regard to how the inflation reduces its value.
 - The calculation formula of the value at maturity: 100% of the nominal value of PD GLOBAL 3 + participation of 150% × (average value of 4 observations of the underlying asset / initial value - 1), minimum of 100%, maximum 140%

You will find more information in the leaflet.

Description

An interesting yield potential of up to 40% in four years with a return of a minimum of 100% of the nominal value (see Note) of PD GLOBAL 3 at its maturity.

The strength of the global economy affects the general prosperity of a society. You can share in it thanks to Prémiový dluhopis GLOBAL 3, whose yield depends on the development the STOXX Global 1800 index. This share index follows the markets of advanced countries and can be characterised by a broad diversification. Currently it includes about 1,800 stock titles (shares) (600 from Europe, 600 from North America and 600 from Asia and Oceania) which are represented in the index according to their market capitalisation. The index portfolio is represented by significant American technological companies such as Apple, Microsoft, NVIDIA, Alphabet or by shares from healthcare sector— UnitedHealth Group, Johnson&Johnson. Currently the technological sector dominates the composition of the index at 21%, while a strong position is also held by health

care at 13% and industry at 13%. In terms of regional structure it is American companies have the biggest representation (at about 66%), followed by Japan (at about 7.5%) and Great Britain (at about 4.4%). The composition of the index is reviewed on a quarterly basis and its volatility is not restricted or controlled. This mechanism can generate an interesting potential for products of this type with a guaranteed return of a min. of 100% of the nominal value (see Note) at the maturity date.

- Issuer: Erste Group Bank AG
- Underlying asset: STOXX Global 1800 Index USD

You will find more information in the leaflet.

Payment notes

How does PD GLOBAL 3 work?

- Final yield of a four-year PD GLOBAL 3 depends on the development of the global STOXX Global 1800 share index.
- On 15 June 2023 the initial value of the underlying asset will be fixed.
- The underlying asset is observed annually. Each year its value is recorded on the observation date.
- The average value of the underlying asset is calculated from these four values obtained during the observation. This is compared with its initial value.
- The total amount of the payout at maturity is calculated: 100% of the nominal value of PD GLOBAL 3 + participation of 150 % × (average value of 4 observations of the underlying asset/initial value – 1), however a minimum of 100% (see Note) and a maximum of 140%.
- Even if the price of the underlying asset falls, thanks to the guarantee a minimum of 100% of the nominal value (see Note) of PD GLOBAL 3 is paid out at maturity.
- For the duration period of PD GLOBAL 3 its price may fall even below 100% of its nominal value with regard to the development of the underlying asset and market conditions.
- The maximum yield amount is fixed at 40% of the nominal value of PD GLOBAL 3 for the period of its duration, i.e. for 4 years.
- The regular annual observation and averaging of the obtained values of the index partly protects the investor from any sharp fall of prices of the observed underlying asset just before maturity. The total yield not only depends on the closing value of the observed underlying asset, but also on the ongoing value of the underlying asset of PD GLOBAL 3 on observation dates in previous years. However, regular observations can also reduce the final yield (if, for example, the underlying asset increases just before maturity).

You will find examples of scenarios at maturity in the leaflet.

Settlement

- The maturity of Prémiový dluhopis is 30 June 2027
- The yield and nominal value is paid out by Česká spořitelna
- The settlement of the buying and selling of Prémiový dluhopis takes 2 working days

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: A 100% payout of the nominal value depends on the issuer being able to meet its commitments tied to PD GLOBAL 1 in case of insolvency or due to an administrative measure, as well as whether you keep PD GLOBAL 3 until the maturity date. If you decide to sell PD GLOBAL 3 before its maturity, there is no guarantee that you will receive 100% of the nominal value.

Note 2: The risk weight is on a scale of increasing values from 1 to 7, where value 1 is the potentially lowest risk and yield, and value 7 the potentially highest risk and yield, provided that you keep PD GLOBAL 3 until the maturity date. The actual risk may differ substantially if you sell prematurely. The risk weight of the product is a guideline for comparing the rate of risk of PD GLOBAL 3, in comparison with other products. It shows how likely it is that you will lose money as a consequence of stock market movements or that the issuer is unable to meet its commitments.

Note 3: You will find the exact expression of product costs in the PD GLOBAL 3 Subscription Instruction.

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.