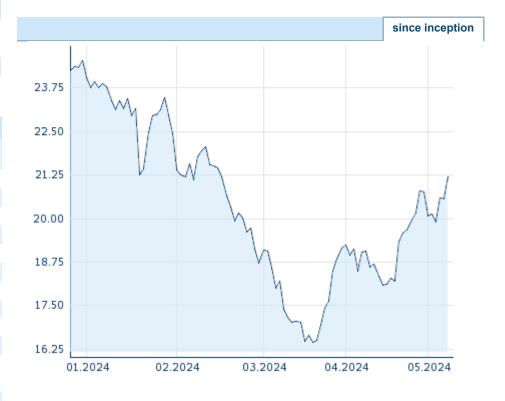
Erste Group Bonus certificate AT&S 20.12.2024

ISIN: AT0000A392V9 WKN: EB1F5A

Overview

| 2024/05/09 17:28:05 | |
|----------------------------|--------------|
| Bid | Ask |
| 21.10 | 21.31 |
| Difference | 3.14% (0.65) |

| General attributes | |
|-----------------------|------------------------|
| Issuer | Erste Group Bank AG |
| Product type | Bonus certificates |
| Stock exchange | STU, VIE |
| Underlying | AT&S |
| Underlying ISIN | AT0000969985 |
| Underlying price | 21.62 EUR |
| Date | 2024/05/09 17:35:28 |
| Multiplier | 1.0000000 |
| Issue date | 2023/12/22 |
| Issue price | 26.34 |
| Maturity | 2024/12/20 |
| Max. amount | 28.8000 EUR |
| Bonus level | 28.8000 EUR |
| Bonus level in % | - |
| Bonus yield in % | - |
| Bonus yield in % p.a. | - |
| Barrier | 19.2000 EUR |
| Barrier in % | - |
| Barrier distance | - |
| Barrier distance in % | - |
| Barrier reached | yes / 2024/02/28 |
| Сар | 28.8000 EUR |
| Max. profit | 7.49 |
| Max. profit in % | 35.15% |
| Max. profit in % p.a. | 63.00% |
| First trading day | 2023/12/22 |
| Last trading day | 2024/12/17 |
| Quanto | no |
| Currency | EUR |



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: Erste Group Bank AG

Advantages

- Improved expected return attractive bonus payments possible even if the underlying moves sideways or falls slightly.
- Comfortable safety buffer protection from losses of the underlying down to the barrier.

Risks you should be aware of

- Redemption hinges on the performance of the underlying.
- The underlying is subject to the fluctuations of the capital market.
- For capped bonus certificates, the possible return is limited.
- The bonus certificate may be subject to price fluctuations during its life. If the price of the underlying falls to or below the barrier, the investor may incur a capital loss of up to 100%.
- Redemption hinges on the solvency of Erste Group Bank AG (default



The calculation of the key figures is based on the most recently delivered price of the underlying (see date/time stamp in tab underlying).

| Price information | |
|-----------------------|---------|
| Today open | 20.51 |
| Today high | 21.21 |
| Today low | 20.51 |
| Close (previous day) | 20.56 |
| Spread in % | 0.99 % |
| Spread absolute | 0.21 |
| Spread harmonised | 0.21 |
| High price (52 weeks) | - |
| Low price (52 weeks) | - |
| | |
| Performance | |
| Performance YTD in % | -13 59% |

| Low price (52 weeks) | - |
|----------------------------------|---------|
| Performance | |
| Performance YTD in % | -13.59% |
| Performance 1 month in % | +11.17% |
| Performance 6 months in % | - |
| Performance 1 year in % | - |
| Performance 3 years in % | - |
| Performance 5 years in % | - |
| Performance since inception in % | -19.50% |

risk).

- Capped bonus certificates are generally subject to the risks outlined in the respective prospectus. which means that the sale of the bonus certificates prior to maturity may result in a loss.
- Redemption depends on the solvency of Erste Group Bank AG (default risk).

Bonus certificates | Description

Capped bonus certificates represent an interesting alternative to the direct investment in an underlying instrument due to the chance of an attractive bonus payment in the event of the price of said underlying moving sideways or falling slightly. Such underlying instruments may be for example shares, indices, or commodities.

Capped bonus certificates allow investors to execute their investments with a certain safety buffer. The possible bonus payment adds to the expected return. However, the redemption comes with a maximum amount, i.e. the cap. This means that investors participate in the price increase, if any, of the underlying, only up to the cap.

The redemption depends on the performance of the underlying, with two crucial parameters: the bonus level, which is above the issue price of the certificate and tends to equal the cap, as well as the barrier, which is set at a certain distance below the price of the underlying and which represents the safety buffer. Basically – the lower the barrier, the more likely there will be a bonus payment at the end of maturity.

If the price of the underlying does not fall to or below the barrier during the life of the capped bonus certificate, the investor receives the fixed bonus level payment. The bonus payment ensures the investor makes a profit even if the price of the underlying incurred a slight decrease. The investor does not benefit from prices above the bonus level respectively the cap. If during the life of the certificate the price of the underlying falls to or below the barrier, there will be no bonus payment. At the end of maturity, settlement is either physical (i.e. through the transfer of a specified number of units of the underlying) or in cash. This means that the value of the capped bonus certificates - limited to the maximum amount, i.e. the cap - is credited to the account of the investor, which can result in a profit or a loss. It is important to bear in mind that in the worst-case scenario the loss of capital may be total.

Secondary market

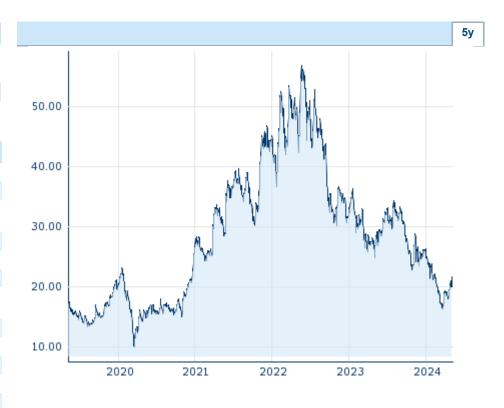
From the value date onwards the certificates can be traded on each stock exchange day between 9:00 and 20:00. However, Erste Group Bank AG cannot guarantee the existence or maintenance of an active market throughout the entire life of the certificate. The issuer will, as a rule, continuously quote prices, but is not obligated to do so. Neither is the issuer obligated to redeem the certificates. During the life of the certificate its price will be significantly determined by the general development of interest rates, the fluctuations on the capital market, and the general economic scenario.



Underlying

Date: 2024/05/09 17:35:28 Underlying Quote 21.62 EUR Difference +3.35% (0.70)

| General attributes underlying | | |
|-------------------------------|------------------------|--|
| Name | AT&S | |
| ISIN | - | |
| Stock exchange (underlying) | VIE | |
| Currency (underlying) | EUR | |
| Start value underlying | 25.2200 | |
| Price | 21.62 | |
| Time | 24/05/09 - 17:35:28 | |
| Change in % | 3.35% | |
| Today high | 21.62 | |
| Today low | 20.58 | |
| High price (52 weeks) | 35.02 | |
| Low price (52 weeks) | 16.11 | |



Information about previous performance does not guarantee future performance. $\textbf{Source:} \ \mathsf{FactSet}$

