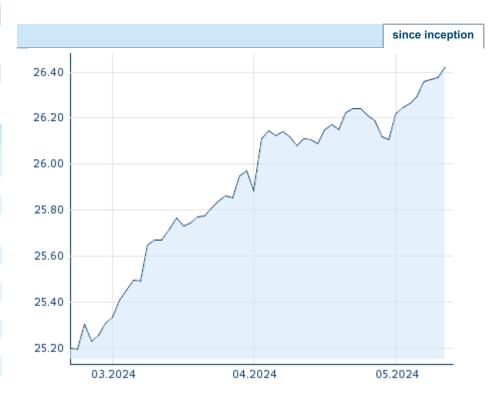
Erste Group Bonus certificate VIENNA INS.GROUP 21.03.2025

ISIN: AT0000A3AV13 WKN: EB1K2A

Overview

2024/05/13 17:01:31	
Bid	Ask
26.29	26.55
Difference	2 0.17% (0.05)

General attributes	
Issuer	Erste Group Bank AG
Product type	Bonus certificates
Stock exchange	VIE, STU
Underlying	VIENNA INS.GROUP
Underlying ISIN	AT0000908504
Underlying price	31.10 EUR
Date	2024/05/13 17:35:21
Multiplier	1.0000000
Issue date	2024/02/22
Issue price	25.01
Maturity	2025/03/21
Max. amount	27.2000 EUR
Bonus level	27.2000 EUR
Bonus level in %	-
Bonus yield in %	2.45%
Bonus yield in % p.a.	2.88%
Barrier	18.2000 EUR
Barrier in %	-
Barrier distance	12.90 EUR
Barrier distance in %	41.48%
Barrier reached	no
Сар	27.2000 EUR
Max. profit	0.65
Max. profit in %	2.45%
Max. profit in % p.a.	2.88%
First trading day	2024/02/22
Last trading day	2025/03/18
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.
- 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 risk)
- Bonus certificates are generally



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

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).

Price information	
Today open	26.27
Today high	26.43
Today low	26.27
Close (previous day)	26.38
Spread in %	0.98 %
Spread absolute	0.26
Spread harmonised	0.26
High price (52 weeks)	-
Low price (52 weeks)	-

Performance	
Performance YTD in %	-
Performance 1 month in %	+1.19%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	+5.64%

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

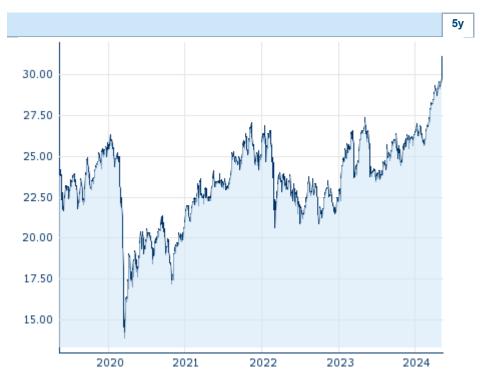
From the value date onwards the certificates can be traded on each stock exchange day between 9:00 and 20:00. However, Erste Group Bank AG cannot guarantee the existence or maintenance of an active market throughout the entire life of the certificate. The issuer will, as a rule, continuously quote prices, 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



General attributes underlying		
Name	VIENNA INS.GROUP	
ISIN	-	
Stock exchange (underlying)	VIE	
Currency (underlying)	EUR	
Start value underlying	25.7000	
Price	31.10	
Time	24/05/13 - 17:35:21	
Change in %	1.97%	
Today high	31.10	
Today low	30.50	
High price (52 weeks)	31.10	
Low price (52 weeks)	23.30	



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

