

2.40 % ERSTE Pfandbrief 24-28

ISIN: **AT0000A3EPB2** WKN:**EB09YA**

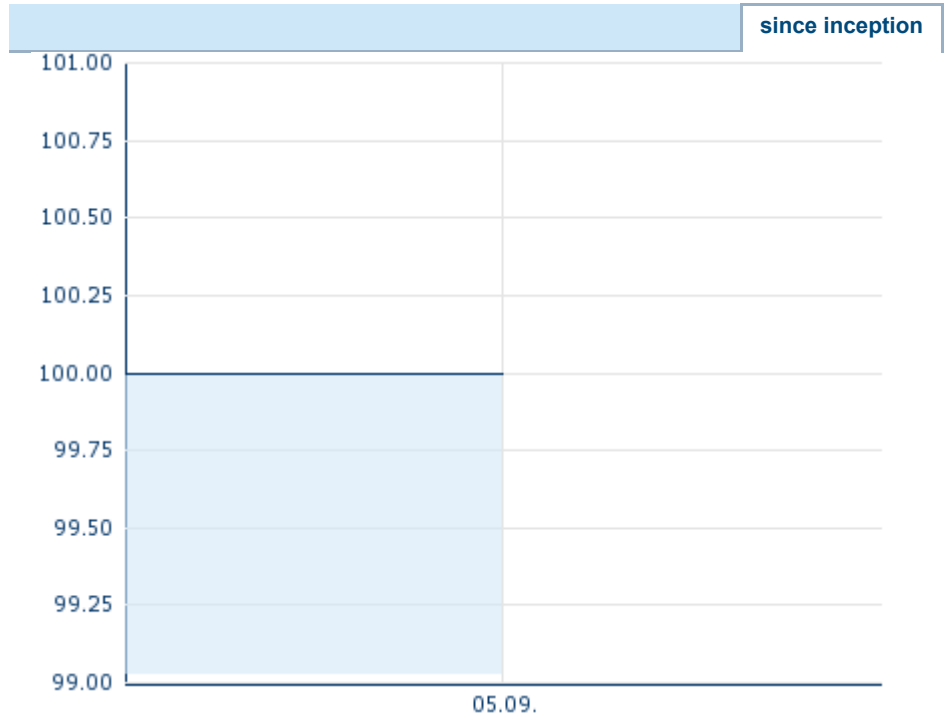
Overview

Date: 2024/09/05 07:51:29

Bid **Ask**
- **100.00**Difference  0.00% (0.00)

General attributes

Type of bond	Erste Group covered bonds
Bond style	covered
Issuer type	financial institution
Country of issue	AT
Current coupon	2.400%
Coupon style	fix
Coupon payment date	2025/10/02
Coupon payment period	annually
Yield to maturity p.a. (before tax)	2.40%
Value date	2024/10/02
Maturity	2028/10/02
Repayment value	100.00
Currency	EUR
Minimum unit	1,000



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

- Covered Bond under the Austrian "Pfandbriefgesetz" ("PfandBG"),
- Suitable for gilt-edged investments
- Fixed coupon of 2.40 % throughout the term. Redemption at 100 % at maturity by Erste Group Bank AG
- Erste Group Bank AG will set quotes for this product during the term, nevertheless, is not obliged to it.

 Risks you should be aware of

- The entitlement for redemption at 100 % of nominal amount applies only at maturity.
- Change of market interest rates and credit rating of Erste Group Bank AG may lead to price fluctuations and capital loss in case of sale before maturity date.
- Investors bear the issuer risk of Erste Group Bank AG, i.e. the risk of changes of the creditworthiness and the risk of insolvency.
- This bond is not covered by any deposit guarantee scheme. Investors

are exposed to the risk that Erste Group Bank AG may not be able to meet its obligations arising from the bond in the event of insolvency or over-indebtedness or from an official order (bail-in regime). In the event of bankruptcy, the cover pool is segregated as special assets to service the covered bond. If the cover pool is insufficient, the covered bond holders may only be able to receive part of their claim. A total loss of invested capital is possible.

Description

This covered bond is a bond that pays a fixed coupon of 2.40 % p.a. This is a mortgage bond under the Austrian "Pfandbriefgesetz" ("PfandBG"), which is secured by a cover pool of mortgage loans held in trust. The bond has a maturity from 02/10/2024 to 02/10/2028 and at the end of maturity, the bond is redeemed at 100 % in terms of face value.

Payment notes

This covered bond pays a fixed coupon of 2.40 % p.a.

Settlement

This bond will be redeemed on 02/10/2028 at 100 % of face value (subject to the default risk of Erste Group Bank AG).

Secondary market

The bond will be issued on a continuous basis and publicly offered in Germany and Austria. From the issue date onwards the bond can basically be traded on a stock exchange or over-the-counter. Under normal trading conditions the issuer will continuously quote indicative prices. Listing at the official market of Vienna Stock Exchange is scheduled. The decision about the admission to the respective market and the actual listing will be taken by the board of the respective stock exchanges. From admission onwards the bond can be traded on each stock exchange during trading hours.

Disclaimer

The complete information with regard to this financial product, in particular with regard to the terms and information about the issuer, are contained in the Terms and Conditions as well as the Base Prospectus (incl. all prospectus supplements), hereinafter jointly referred to as prospectus. The offer, purchase, and sale of this financial product are exclusively subject to the terms and conditions laid down in the respective prospectus. The final terms and conditions are subject to Austrian law. The supply of this financial product may be limited. A Base Prospectus has been drawn up and approved by the Austrian Financial Markets Authority (FMA). The Base Prospectus was submitted to the German Federal Financial Supervisory Authority by the Austrian Financial Markets Authority in accordance with section 8b of the Austrian Capital Markets Act and section 17 (3) of the German Security Prospectus Act. The Final Terms are deposited with the FMA. The German Federal Supervisory Authority was informed of said Terms. The complete information on the Financial Instrument (Base Prospectus, Final Terms, supplements, if any, customer information) can be obtained free of charge upon request at the issuer's registered office at Am Belvedere 1, 1100 Vienna during regular business hours and can also be downloaded electronically from the website of Erste Group Bank AG at www.erstegroup.com.

This document serves to provide our investors additional information and is based on the level of knowledge of the person entrusted with drawing up the document at the date of preparation. Our analyses and conclusions are of a general nature and do not take into account the individual circumstances and needs regarding income potential, tax situation and the level of risk he or she is prepared to undertake. Information about previous performance does not guarantee future performance. Erste Group is not responsible for printing or typographical errors. This issue will be offered as a tap issue and will be made available to the public in Austria.

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