



ERSTE SPARKASSE

Overview of Current Investment Products of Erste Group

Public Marketing Message: 29th November 2023

Fixed and Floating Rate Notes



3,25% ERSTE KMU Pfandbrief 23-28

ISIN AT0000A37595	Issuer: Erste Group Bank AG	Currency: EUR
Term: 4,25 Years	Issue price: 100 %	Start of Subscription Period: 04.10.2023
Seniority: Mortgage covered bond	Denomination: 100 EUR	
Interest Rate: 3,25 % p.a. fixed	Interest Payment Dates: annually on 17.01. first on 17.01.2024	
Issue Date: 31.10.2023	Payment Date: 17.01.2028	Learn more



3,40% ERSTE Pfandbrief II 23-25

ISIN AT0000A382L1	Issuer: Erste Group Bank AG	Currency: EUR
Term: 2 Years	Issue price: 100 %	Start of Subscription Period: 03.11.2023
Seniority: Mortgage covered bond	Denomination: 1.000 EUR	
Interest Rate: 3,40 % p.a. fixed	Interest Payment Dates: annually on 01.12. first on 01.12.2024	
Issue Date: 01.12.2023	Payment Date: 01.12.2025	Learn more



3,90% ERSTE Fixzins-Anleihe 23-26

ISIN AT0000A382J5	Issuer: Erste Group Bank AG	Currency: EUR
Term: 3 Years	Issue price: 100 %	Start of Subscription Period: 03.11.2023
Seniority: Preferred Senior	Denomination: 50.000 EUR	
Interest Rate: 3,90 % p.a. fixed	Interest Payment Dates: annually on 01.12. first on 01.12.2024	
Issue Date: 01.12.2023	Payment Date: 01.12.2026	Learn more

Our December products are available for subscription on 4.12.2023.

Garant Notes



ERSTE Fair Invest Garant 107% (V) 23-27

ISIN AT0000A38742	Issuer: Erste Group Bank AG	Currency: EUR
Term: 4 Years	Issue price: 100 %	Start of Subscription Period: 03.11.2023
Capital Protection: 107 % on maturity	Underlying: Solactive ERSTE Fair Invest Index VC	Participation: 1:1
Issue Date: 01.12.2023	Payment Date: 01.12.2027	Learn more



ERSTE Global Invest Garant 104% 23-27

ISIN AT0000A38759	Issuer: Erste Group Bank AG	Currency: EUR
Term: 4 Years	Issue price: 100 %	Start of Subscription Period: 03.11.2023
Capital Protection: 104 % on maturity	Underlying: STOXX® Global 1800 Index EUR	Participation: 1:1 with 20% Cap
Issue Date: 01.12.2023	Payment Date: 01.12.2027	Learn more

Our December products are available for subscription on 4.12.2023.

Express Notes



6,00% ERSTE Fix Kupon Express Anleihe auf Verbund AG 23-27

ISIN AT0000A38775	Product type: Fixed Coupon Express Note	Currency: EUR
Term: max. 4 Years	Issue price: 100 %	Start of Subscription Period: 03.11.2023
Underlying: Verbund AG	Issuer: Erste Group Bank AG	Fixed Coupon: 6 % p.a.
Early Redemption Barrier: 100 % of Strike Price	Final Redemption Barrier: 50 % of Strike Price	
Issue Date: 01.12.2023	Maturity Date: 01.12.2027	Learn more



5,75% Vontobel Fix Kupon Express Anleihe auf EURO STOXX 50® (III) 23-27

ISIN DE000VM5BVS3	Product type: Fixed Coupon Express Note	Currency: EUR
Term: max. 4 Years	Issue price: 100 %	Start of Subscription Period: 15.11.2023
Underlying: EURO STOXX 50® Price Index	Issuer: Vontobel Financial Products GmbH	Coupon: 5,75 % p.a.
Early Redemption Barrier: 100 % of Strike Price	Final Redemption Barrier: 65 % of Strike Price	
Issue Date: 08.12.2023	Maturity Date: 08.12.2027	Learn more

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Index Certificates for the s Investment Plan



Erste Group Index Zertifikat Austria Top 10 Open End

ISIN AT0000A2TWN3	Issuer: Erste Group Bank AG	Currency: EUR
Issue Date: 29.11.2021	Subscription ratio: 0,01	Maturity Date: Open End
Participation: 100%	Issue price: 11,56	Management fee: 1,00% p.a.
Underlying: Solactive ERSTE Austria Top 10 Index		Learn more



Erste Group Index Zertifikat Immoaktien Open End

ISIN AT0000A2TWP8	Issuer: Erste Group Bank AG	Currency: EUR
Issue Date: 29.11.2021	Subscription ratio: 0,01	Maturity Date: Open End
Participation: 100%	Issue price: 15,60	Management fee: 1,00% p.a.
Underlying: Solactive ERSTE Immoaktien Index NTR		Learn more



Erste Group Index Zertifikat Smart Invest Open End

ISIN AT0000A2TJW1	Issuer: Erste Group Bank AG	Currency: EUR
Issue Date: 29.11.2021	Subscription ratio: 0,10	Maturity Date: Open End
Participation: 100%	Issue price: 15,40	Management fee: 1,00% p.a.
Underlying: Solactive ERSTE Multi Asset Index 35		Learn more



Erste Group Index Zertifikat Green Invest Open End

ISIN AT0000A2JA85	Issuer: Erste Group Bank AG	Currency: EUR
Issue Date: 08.09.2020	Subscription ratio: 0,10	Maturity Date: Open End
Participation: 100%	Issue price: 13,45	Management fee: 1,00% p.a.
Underlying: Solactive ERSTE Green Invest Index		Learn more



Erste Group Index Zertifikat Future Invest Open End

ISIN AT0000A2QRU4	Issuer: Erste Group Bank AG	Currency: EUR
Issue Date: 16.04.2021	Subscription ratio: 0,10	Maturity Date: Open End
Participation: 100%	Issue price: 13,41	Management fee: 1,00% p.a.
Underlying: Solactive ERSTE Future Invest Index		Learn more

Legal Information

This is a marketing message and no investment research.

Important legal information

This information is provided for promotional purposes and is not an investment recommendation. This promotional information is no investment advice, and neither has it been prepared in accordance with the legal requirements for the promotion of independent investment research nor is it subject to any prohibition on dealing after dissemination of investment research.

This financial product is issued on tap and offered to the public in Austria. The final terms filed with the Austrian Financial Market Authority (FMA) and the base prospectus as well as any supplements form the relevant legal basis for this and are thus exclusively binding. Various regulations of the European Union and the Austrian Capital Market Act require a base prospectus for this financial product: see Article 8 of the Prospectus Regulation (EU) 2017/1129 and the Commission Delegated Regulations (EU) 2019/980 and (EU) 2019/979. The Issuer has prepared this base prospectus and the Financial Market Authority (FMA) has approved it. However, this does not mean that the FMA also recommends the specific security. The law also requires a key information document ('KID') for specific products that are called 'packaged investment products' and defined in the PRIIPs Regulation. This key information document provides information on the main features of the financial product to which it relates.

Risk disclosure

Please note: Investments in securities present not only the opportunities described in the information provided but also risks. Future performance cannot reliably be predicted based on past market performance. We are not permitted, neither directly or indirectly, to offer, sell, resell or deliver these financial products to natural and/or legal persons (entities) who have their place of residence or, as the case may be, their registered office in a country where this is prohibited by the law. In such cases we are not allowed to offer any production information either. This applies especially to the US and to "U.S. persons" as defined by Regulation S under the Securities Act 1933 as amended.

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- (base) prospectus
- the final terms and conditions
- any follow-on addenda and, where necessary,
- the key information document (KID)

These documents are available for free at:

Bonds issued by Erste Group Bank AG

Erste Group Bank AG, Am Belvedere 1, 1100 Wien

Electronic versions of the documents are available as well:

<https://www.erstegroup.com/en/about-us/erste-group-issues/prospekte/aneihen> and <https://www.erstegroup.com/en/about-us/erste-group-issues>

Bond issued by Bank Vontobel:

Bank Vontobel Europe AG, Financial Products, Bockenheimer Landstraße 24, 60323 Frankfurt/Main, Deutschland

Online available on: <https://prospectus.vontobel.com> and <https://zertifikate.vontobel.com>

Bonds issued by Société Générale:

Société Générale, Zweigniederlassung Frankfurt am Main, Neue Mainzer Straße 46-50, 60311 Frankfurt am Main

Online available on: <https://de.solutions.sgcib.com/>

Bonds issued by Goldman Sachs:

Goldman Sachs Bank Europe SE, Zertifikate-Abteilung, Marienturm, Taunusanlage 9-10, 60329 Frankfurt am Main

Online available on: <https://www.gs.de/de/info/product-final-terms> and <https://www.gs.de/de/info/dokumente/basisprospekte>

Bonds issued by Barclays Bank PLC:

Barclays Bank PLC, Zertifikate Team, Taunusturm, Taunustor 1, 60310 Frankfurt am Main

Online available on: <https://derivatives.cib.barclays/DE/30/en/home.app> or <https://home.barclays/investor-relations/structured-securities-prospectuses-and-documents/structured-securities-prospectuses/>

Bonds issued by s Wohnbaubank AG

Am Belvedere 1, 1100 Wien

<https://www.swohnbaubank.at/de/wohnbauanleihen/aktuelle-wohnbauanleihen> and <https://www.swohnbaubank.at/de/impressum-und-rechtliches/basisinformationsblaetter/isin>

Important: The performance scenarios described in the key information document are based on a calculation method stipulated by an EU Regulation. Future market developments cannot be predicted with certainty. Although the performance scenarios are based on returns made in the recent past, the performance scenarios only indicate potential returns. The actual returns may turn out to be lower than indicated.

The analyses we make and the conclusions we draw are of a general nature and do not take into consideration the individual investor's personal circumstances like experience and knowledge, investment objective, financial situation, loss-absorbing capacity or risk tolerance.

Conflict of interest: Erste Group Bank AG is affiliated with Erste Bank and Sparkassen.

Date: 11/29/2023

Imprint:

Media owner, producer, publisher and editor:
Erste Bank der oesterreichischen Sparkassen AG

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