

## ERSTE CMS Floater 22-27

ISIN: AT0000A2YPN7

## Overview

Date: 2022/12/05 09:05:52

<b>Bid</b>	<b>Ask</b>
<b>93.199</b>	-
<b>Difference</b>	<b>-0.20% (-0.19)</b>

## General attributes

Type of bond	Erste Group senior bonds
Bond style	senior
Issuer type	financial institution
Country of issue	AT
Current coupon	2.150%
Coupon style	floating
Coupon payment date	2023/07/21
Coupon payment period	annually
Yield to maturity p.a. (before capital gains tax)	-
Value date	2022/07/21
Maturity	2027/07/21
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

- Variable coupons depending on the 5-years-EUR-CMS, min. 2.15 % p.a. and max. 3.75 % p.a.
- Coupons are paid annually.
- Erste Group Bank AG will set quotes for this product during the term, nevertheless, is not obliged to it.
- Redemption of 100% at maturity through Erste Group Bank AG

#### ! Risks you should be aware of

- The variable coupon is capped at 3.75 % p.a. even if the 5-years-EUR-CMS shows a better performance.
- The entitlement for redemption at 100 % of nominal amount by Erste Group Bank AG 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). A total loss of invested capital is possible.

### Description

This bond has a term of 5 years. The interest is variable equals the 5-years-EUR-CMS p.a, min. coupon of 2.15 % p.a., max. coupon of 3.75 % p.a. The interest is paid annually and the redemption is on 21/07/2027 at 100 % of nominal amount.

### Payment notes

The interest is variable and equals the 5-years-EUR-CMS p.a., min. coupon of 2.15 % p.a., max. coupon of 3.75 % p.a.; the coupon is paid annually on 21/07 starting with 21/07/2023.

### Settlement

This bond is redeemed on 21/07/2027 at 100 % of nominal value.

### Secondary market

During the term it is possible to sell the product during the trading hours at the exchanges, where the product is listed.