

3.15 % ERSTE KMU-Anleihe 22-27

ISIN: AT0000A30772

Overview

Date: 2023/02/08 18:23:46

Bid Ask

95.828 -

Difference  0.05% (0.05)

General attributes

Type of bond	Erste Group senior bonds
Bond style	senior
Issuer type	financial institution
Country of issue	AT
Current coupon	3.150%
Coupon style	fix
Coupon payment date	2024/01/15
Coupon payment period	annually
Yield to maturity p.a. (before capital gains tax)	3.91%
Value date	2022/10/31
Maturity	2027/01/15
Repayment value	100.00
Currency	EUR
Minimum unit	100



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

- Suitable for the investment-related income allowance for businesses and freelancers when assigned to the company assets for at least 4 years
- Fixed coupon throughout the term
- Redemption at 100 % at maturity by Erste Group Bank AG

Risks you should be aware of

- 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 is intended for using the investment-related income allowance.

This bond has a term of approximately 4.25 years and offers a fixed coupon of 3.15 % p.a., the interest is paid annually. The redemption is on 15/01/2027 at 100 % of nominal amount.

The bond fulfills the legal requirements for a tax effective investment for freelancers and business and thus for the purpose of the investment-related income allowance, if the bond is assigned to the company assets for at least 4 years.

Payment notes

This bond pays a fixed coupon of 3.15 % p.a., the coupon is paid annually on 15/01, starting with 15/01/2023.

Settlement

This bond is redeemed on 15/01/2027 at 100 %.

Secondary market

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