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## IC Erste Bonus Pro SX5E 25-30

### SRP Series 39

<b>Issuer</b>	Erste Bank der oesterreichischen Sparkassen AG
<b>Seniority</b>	Senior Unsecured
<b>ISIN</b>	AT0000A3QMB3
<b>German WKN</b>	EB1Q85
<b>Public Offer in</b>	Slovakia
<b>Start of Public Offer</b>	10.11.2025
<b>Start of Subscription Period</b>	18.11.2025
<b>Issue Date</b>	11.12.2025
<b>Maturity Date</b>	11.12.2030
<b>Early Redemption</b>	Not applicable
<b>Currency</b>	Euro (EUR)
<b>Principal Amount</b>	Tap Issue, up to EUR 50,000,000
<b>Principal Amount per Note</b>	EUR 1,000
<b>Initial Issue Price</b>	100.00 per cent. Issue price may adjust to market conditions continuously.
<b>Issue Surcharge</b>	Up to 0.75 per cent.
<b>Selling concession</b>	Up to 0.75 per cent.
<b>Interest Rate</b>	Non-interest bearing
<b>Payment Date</b>	Once on 11.12.2030, subject to adjustment with Following Business Day Convention

#### Reference Asset

Name of the Index	Index Sponsor	Single Exchange or Multi Exchange Index	Exchange	Screen Page
EURO STOXX 50® Index	STOXX Ltd. (as well as any entity which has been commissioned by it to calculate and/or publish the Index Level)	Multi Exchange Index	various exchanges / trading platforms	Reuters .STOXX50E

**Redemption Amount**

The Note will be redeemed on 11.12.2030 either

- by payment of 123.00 per cent. of the Principal Amount per Note, if the Closing Price of the Reference Asset is equal to or greater than the Barrier on 04.12.2030
- otherwise by (x) delivery of the Delivery ETF-Shares and (y) if applicable payment of the Cash Amount. Fractions of ETF-Shares will not be delivered.

**"Cash Amount"** is an amount, which is equal to the product of (i) the Residual Fraction per Note (as defined in the definition of "Delivery ETF-Shares") and (ii) the Closing Price of the Delivery ETF-Shares on the Valuation Date, and is calculated by using the following formula:

*Residual Fraction x Closing Price of the Delivery ETF-Shares on the Valuation Date*

**"ETF-Shares"** are shares in the Exchange Traded Fund ("**Exchange Traded Fund (ETF)**") stated in the table below:

Name of the Exchange Traded Fund	ISIN	ETF-Exchange
iShares Core EURO STOXX50 UCITS ETF (DE)	DE0005933956	STX50EEX.DE

**"Delivery ETF-Shares"** are the number ETF-Shares that is calculated by the Calculation Agent and is equal to the result of dividing (i) the product of the Principal Amount per Note and the Performance of the Reference Asset and (ii) the Closing Price of the ETF-Shares on the Valuation Date (the result of the division being the **"Multiplier"**), and is calculated by using the following formula:

$$A = \frac{PA \times \text{Performance of the Reference Asset}}{\text{Closing Price of the ETF - Shares on the Valuation Date}}$$

**A** = number of ETF-Shares to be delivered per Note

**PA** = Principal Amount per Note

If the Multiplier of the Calculation Agent contains fractions of ETF-Shares (in relation to a Note, the **"Residual Fraction"**), a Holder will receive the number of ETF-Shares corresponding with the Multiplier, rounded down to the next lower integral number of ETF-Shares, which can be delivered by the Issuer. The Residual Fraction will be settled in money. The amount to be settled in money is equal to the Cash Amount.

<b>Strike Price</b>	100.00 per cent. of the Closing Price of the Reference Asset on 10.12.2025
<b>Barrier</b>	50.00 per cent. of the Strike Price.
<b>Business Days</b>	TARGET
<b>Listing</b>	Vienna MTF
<b>Documentation</b>	Structured Retail Programme (SRP), approved on 15.05.2025
<b>Calculation Agent</b>	Erste Group Bank AG

**Paying Agent**

Erste Group Bank AG

**Additional Information (only for the Data Service Provider)**

Digitale Urkunde: ja  
 SI-Status: Ja  
 Strukturkennzeichen: I  
 Keine Stückzinsenberechnung (Dirty Price)  
 Kein garantierter Tilgungskurs  
 Tilgungswert von der Wertentwicklung des Basiswertes abhängig  
 WP-Art: 2031 Anleihen mit Andienungsrecht

This Term Sheet constitutes an **advertisement** within the meaning of the Delegated Regulation (EU) 2019/979, as amended, and was prepared by Erste Bank der oesterreichischen Sparkassen AG and is subject to change without notice. It is being furnished solely for general information and is not to be construed as a personal investment advice or recommendation; an offer, solicitation or recommendation of any offer, to subscribe, to buy or sell or to participate in the financial product referred to herein (the "Financial Instrument") or to engage in any trading strategy involving them. The complete information on the Financial Instrument is reflected in the Final Terms in conjunction with the Base Prospectus and all supplements thereof (the "**Prospectus**"). If a transaction is entered into, the terms and conditions of the transaction will be reflected in the Prospectus which will supersede and replace this indicative Term Sheet in its entirety. The Notes are governed by and shall be construed in accordance with Austrian Law.

The Prospectus has been drawn up and approved in accordance with Article 8 of the Regulation (EU) 2017/1129, as amended, (the "**Prospectus Regulation**") by the Austrian Financial Markets Authority (the "**FMA**") in its function as competent authority in accordance with the Prospectus Regulation in connection with the Austrian Capital Market Act 2019 (*Kapitalmarktgesetz 2019*), as amended. The approval of the Prospectus by the FMA should not be understood as an endorsement of the offered securities by the FMA. The Prospectus has been notified by the FMA to the competent authorities in Croatia, the Czech Republic, Germany, Hungary, Poland, Romania and the Slovak Republic according to Article 25 of the Prospectus Regulation. The Final Terms are deposited with the FMA and notified to the competent authority of the host member state. The complete information on the financial instrument (Prospectus, Final Terms, supplements, if any, customer information) is available at the website of Erste Group "www.sparkasse.at". Potential investors should read the prospectus before making an investment decision in order to fully understand the potential risks and rewards associated with the decision to invest in the securities. You are about to purchase a product that is not simple and may be difficult to understand.

All illustrations, analyses and conclusions contained herein are of a general nature. This Term Sheet neither provides a full and complete overview of the transaction itself, the potential risks and consequences, nor take into account the individual circumstances and needs of the investors (the "**Investors**") regarding income, taxes and risk tolerance, or whether Financial Instrument is a suitable or appropriate investment for them. Therefore, this Term Sheet is no substitute for Investor and property-appropriate investment advice or comprehensive risk disclosure. Financial instruments involve different risk levels and besides the benefits described herein, the Financial Instrument involves risks to be considered by the Investor. The illustrated market performance and sample calculations cannot provide reliable predictions about the future performance. Past performance is not necessarily indicative for future performances and transactions in financial instruments may involve significant risks and can be considered as speculative. The lower the credit rating/credit worthiness of the issuer, the higher is the risk of the investment. Since not all transactions are suitable for every Investor, the Investor shall, prior to the entering into any transaction, consult its independent advisors (including but not limited to legal and tax advisor), to make sure that, irrespective of the information herein, the planned investment fits into the Investor's needs and preferences and that the involved risks are fully understood by the Investor and that after due consideration the Investor is convinced that s/he wish to enter into the planned transaction, is able to do so and can bear the economic consequences. The MiFID relevant customer information available at Investor's credit institution must be taken into account by the Investor. Although the information herein has been obtained from, and any opinions herein are based upon, sources believed reliable, Erste Bank der oesterreichischen Sparkassen AG (including its principals, employees and/or representatives) makes no representation and warranty, express or implied, to the accuracy, completeness and correctness of the information contained herein. Neither Erste Bank der oesterreichischen Sparkassen AG nor any of its principals, employees and/or representatives shall be liable for any losses or damages whatever its nature is (including but not limited to any direct, indirect or consequential loss or loss of profit) and which may result from reliance upon the information herein. From time to time, Erste Bank der oesterreichischen Sparkassen AG and its principals, representatives or employees of Erste Bank der oesterreichischen Sparkassen AG respectively may have a position in the financial instrument or hold options, warrants or rights with respect thereto or other financial instruments of such issuers and may make a market or otherwise act in transactions in any of these financial instruments. Erste Bank der oesterreichischen Sparkassen AG, its principals, representatives and/or employees may from time to time provide investment banking or consulting services to or serve as a manager/director in a company referred to herein. The distribution of this Term Sheet and financial instrument is restricted or prohibited in certain jurisdiction such as, *inter alia*, Australia, Canada, Great Britain, Japan and the United States of America. In particular, this Term Sheet may not be distributed and the financial instrument may not be offered or sold within the United States of America or to, or for the account or benefit of, any U.S. Persons (as defined in Regulation S under the U.S. Securities Act of 1933 as amended) unless an exemption under U.S. law or the state laws in the United States is applicable. Persons into whose possession this Term Sheet comes are required by Erste Bank der oesterreichischen Sparkassen AG to inform them about and to observe such restrictions. Further information is available in the Prospectus and additional information on the financial instrument can be obtained from Erste Bank der oesterreichischen Sparkassen AG upon request. This Term Sheet is based on the level of knowledge of the person entrusted with their compilation on the date of its preparation. This Term Sheet is current as of the date of the initial issuance of the financial instrument (issue date). This Term Sheet should not be regarded as financial, legal, tax, regulatory or other advice. It is not construed as financial analysis under MiFID. Any statement herein is non-binding and without any obligation. Erste Bank der oesterreichischen Sparkassen AG is not responsible for printing or typographical errors. This Term Sheet and the contents thereof is private and confidential and must not be reproduced, distributed, published or otherwise disclosed to any third party without the prior written consent of Erste Bank der oesterreichischen Sparkassen AG.