

# Structured Products Performance Summary for Credit Unions

28th April 2023



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# Minimum Return Fund Income Note

28/04/2023

## Product Overview

<b>Capital Protection:</b>	100% At Maturity			<b>Coupons Paid</b>
<b>Capital Protection by:</b>	Credit Suisse	<b>Coupon Date 1:</b>	08/05/2017	<b>2.21%</b>
<b>Term:</b>	10 Years	<b>Coupon Date 2:</b>	08/05/2018	<b>2.21%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 3:</b>	07/05/2019	<b>0.50%</b>
<b>Participation:</b>	100%	<b>Coupon Date 4:</b>	06/05/2020	<b>0.50%</b>
<b>Minimum Return:</b>	0.50%	<b>Coupon Date 5:</b>	06/05/2021	<b>0.73%</b>
<b>Underlyings:</b>	Ethna Aktiv Fund	<b>Coupon Date 6:</b>	06/05/2022	<b>1.08%</b>
	Nordea Stable Return Fund	<b>Coupon Date 7:</b>	08/05/2023	
	Old Mutual Equity Absolute	<b>Coupon Date 8:</b>	07/05/2024	
	Return Fund	<b>Coupon Date 9:</b>	06/05/2025	
		<b>Coupon Date 10:</b>	06/05/2026	
<b>Bid Price:</b>	89.20%	<b>Maturity Date:</b>	13/05/2026	

This product was designed to produce an annual coupon dependent on the averaged performance of an equally weighted basket of mutual funds. Should the fund performance be less than 0.50% a minimum annual coupon of 0.50% will be paid out.

## Performance

Minimum Return Fund Income Note	Start Date - Maturity Date	Underlying Fund	Fund Start Level	Fund Level	Indicative Performance	Indicative Coupon
Tranche 1	06/05/2016	Nordea Stable Return	16.56	7.73%	<b>0.84%</b>	<b>0.84%</b>
	-	Ethna Aktiv	128.43	9.50%		
	06/05/2026	Old Mutual Equity Ab	1.30	6.15%		

## Notes

**Warning: Past performance is not a reliable guide to future performance**

**Warning: If you cash in your investment before maturity you may lose some or all of the money you invested**

**Warning: The value of your investment may go down as well as up.**

\*Subject to counterparty risk.

# Minimum Return Fund Income Note 2

28/04/2023

## Product Overview

<b>Capital Protection:</b>	100% At Maturity			<b>Coupons Paid</b>	
<b>Capital Protection by:</b>	Credit Suisse	<b>Coupon Date 1:</b>	30/06/2017	<b>0.45%</b>	
<b>Term:</b>	10 Years	<b>Coupon Date 2:</b>	29/06/2018	<b>0.95%</b>	
<b>Liquid:</b>	Daily	<b>Coupon Date 3:</b>	28/06/2019	<b>0.45%</b>	
<b>Participation:</b>	100%	<b>Coupon Date 4:</b>	30/06/2020	<b>0.45%</b>	
<b>Minimum Return:</b>	0.45%	<b>Coupon Date 5:</b>	30/06/2021	<b>0.45%</b>	
<b>Underlyings:</b>	Ethna Aktiv Fund	<b>Coupon Date 6:</b>	30/06/2022	<b>0.45%</b>	
	Nordea Stable Return Fund	<b>Coupon Date 7:</b>	30/06/2023		
	Old Mutual Equity Absolute	<b>Coupon Date 8:</b>	28/06/2024		
	Return Fund	<b>Coupon Date 9:</b>	30/06/2025		
		<b>Coupon Date 10:</b>	30/06/2026		
<b>Bid Price:</b>	90.70%	<b>Maturity Date:</b>	06/07/2026		

This product was designed to produce an annual coupon dependent on the averaged performance of an equally weighted basket of mutual funds. Should the fund performance be less than 0.45% a minimum annual coupon of 0.45% will be paid out.

## Performance

Minimum Return Fund Income Note	Start Date - Maturity Date	Underlying Fund	Fund Start Level	Fund Level	Indicative Performance	Indicative Coupon
Tranche 2	08/07/2016	Nordea Stable Return	16.89	5.62%		
	-	Ethna Aktiv	129.48	8.61%	<b>0.72%</b>	<b>0.72%</b>
	06/07/2026	Old Mutual Equity Ab	1.29	5.94%		

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\*Subject to counterparty risk.

# Minimum Return Income Note 3

28/04/2023

## Product Overview

<b>Capital Protection:</b>	100% At Maturity				<b>Coupons Paid</b>
<b>Capital Protection by:</b>	Credit Suisse	<b>Start Date:</b>	23/09/2016		
<b>Term:</b>	10 Years	<b>Coupon Date 1:</b>	02/10/2017	<b>1.00%</b>	
<b>Liquid:</b>	Daily	<b>Coupon Date 2:</b>	01/10/2018	<b>1.00%</b>	
<b>Minimum Return:</b>	4.50%	<b>Coupon Date 3:</b>	30/09/2019	<b>1.00%</b>	
<b>Underlying:</b>	Eurostoxx 50 Index	<b>Coupon Date 4:</b>	30/09/2020	<b>1.00%</b>	
		<b>Coupon Date 5:</b>	30/09/2021	<b>1.00%</b>	
<b>Bid Price:</b>	88.24%	<b>Coupon Date 6:</b>	30/09/2022	<b>1.00%</b>	
		<b>Coupon Date 7:</b>	02/10/2023		
		<b>Coupon Date 8:</b>	30/09/2024		
		<b>Coupon Date 9:</b>	30/09/2025		
		<b>Coupon Date 10:</b>	30/09/2026		
		<b>Maturity Date:</b>	30/09/2026		

The Minimum Return Income Note 3 provides a fixed annual return in years 1-6. A conditional coupon is also attainable dependent on whether the Eurostoxx 50 Index is above its initial start level on each annual observation.

Year	Fixed Coupon	Conditional Coupon	Potential Annual Coupon
Year 1	1.00%	-	1.00%
Year 2	1.00%	-	1.00%
Year 3	0.75%	0.25%	1.00%
Year 4	0.75%	0.25%	1.00%
Year 5	0.50%	0.50%	1.00%
Year 6	0.50%	0.50%	1.00%
Year 7	-	1.50%	1.50%
Year 8	-	1.50%	1.50%
Year 9	-	2.00%	2.00%
Year 10	-	2.00%	2.00%

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change
Eurostoxx 50 Index	SX5E	3032.31	4359.31	<b>43.76%</b>

## Notes

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**Warning: The value of your investment may go down as well as up.**

\*Subject to counterparty risk.

## Product Overview

<b>Capital Protection:</b>	100% At Maturity				<b>Coupons Paid</b>
<b>Capital Protection by:</b>	BBVA	<b>Start Date:</b>	31/03/2017		
<b>Term:</b>	10 Years	<b>Coupon Date 1:</b>	26/03/2018	<b>1.50%</b>	
<b>Liquid:</b>	Daily	<b>Coupon Date 2:</b>	25/03/2019	<b>1.50%</b>	
<b>Minimum Return:</b>	7.30%	<b>Coupon Date 3:</b>	24/03/2020	<b>1.00%</b>	
<b>Underlying:</b>	Eurostoxx Select Dividend 30 Index	<b>Coupon Date 4:</b>	24/03/2021	<b>1.00%</b>	
		<b>Coupon Date 5:</b>	24/03/2022	<b>0.75%</b>	
		<b>Coupon Date 6:</b>	24/03/2023	<b>0.75%</b>	
		<b>Coupon Date 7:</b>	25/03/2024		
		<b>Coupon Date 8:</b>	24/03/2025		
		<b>Coupon Date 9:</b>	24/03/2026		
		<b>Coupon Date 10:</b>	24/03/2027		
		<b>Maturity Date:</b>	31/03/2027		

The Credit Union Deposit Bond provides a fixed annual return in years 1-8. A conditional coupon is also attainable dependent on whether the Eurostoxx Select Dividend 30 Index is above its initial start level on each annual observation.

Year	Fixed Coupon	Conditional Coupon	Potential Annual Coupon
Year 1	1.50%	-	1.50%
Year 2	1.50%	-	1.50%
Year 3	1.00%	0.50%	1.50%
Year 4	1.00%	0.50%	1.50%
Year 5	0.75%	0.75%	1.50%
Year 6	0.75%	0.75%	1.50%
Year 7	0.50%	2.00%	2.50%
Year 8	0.30%	2.00%	2.30%
Year 9	-	3.00%	3.00%
Year 10	-	3.00%	3.00%

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change
Select Div 30 Index	SD3E	2043.54	1592.42	-22.08%

## Notes

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\*Subject to counterparty risk.

## Disclaimers

**Warning: Past performance is no guarantee of future investment returns, which are dependent on future market conditions.**

**Warning: If you cash in your investment before the Maturity Date, you may lose some or all of the money you put in.**

**Warning: The value of your investment may go down as well as up.**

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