

ERSTE Airbag Memory Express+ Bond on Daimler AG 19-24

ISIN: **AT0000A278J5** WKN: **EB0FPM**

Overview

| | |
|---------------------|-----------------------|
| 2019/08/20 17:31:04 | |
| Bid | Ask |
| 87.40 | - |
| Difference | -0.11% (-0.10) |

General attributes

| | |
|---|------------------------|
| Issuer | Erste Group Bank AG |
| Product type | Express bonds |
| Type | Memory |
| Currency | EUR |
| Underlying | DAIMLER AG |
| Underlying ISIN | DE0007100000 |
| Underlying currency | EUR |
| Price underlying | 41.335 EUR |
| Date | 2019/08/20 17:35:24 |
| Strike Date | 2019/04/17 |
| Maturity | 2024/04/18 |
| Strike price | 37.7520 EUR |
| Coupon/express payment | 5.500% |
| Coupon style | variable |
| Coupon barrier | 37.7520 EUR |
| Coupon barrier in % | 65.00% |
| Current redemption barrier | 55.1760 EUR |
| Current redemption barrier in % | 95.00% |
| Current redemption barrier distance | -13.84 EUR |
| Current redemption barrier distance in % | -33.48% |
| Final redemption barrier | 37.7520 EUR |
| Final redemption barrier in % | 65.00% |
| Final redemption barrier distance | 3.58 EUR |
| Final redemption barrier distance in % | 8.67% |
| No of shares for redemption | 26 |



Information about previous performance does not guarantee future performance.

Source: FactSet

+ Advantages

- Chance to earn 5.50 % for each year.
- Possible early redemption at 100.00 % of nominal amount.
- If there was no early redemption and if there was no interest payment during the term, redemption is at 100 % plus 27.50 % at the end of the 5th year, if the closing price of the underlying is at or above the final-redemption-barrier on the last observation day.
- Risk buffer (final-redemption-barrier of 65.00 %) compared to a direct investment in the Daimler AG share. A fall of the share price below the

! Risks you should be aware of

- During the term the bond price will not vary 1:1 with the underlying and premature sale may lead to capital loss.
- The earnings are capped at 27.50 %, even if the underlying performs better.
- If the closing price of the underlying is below the final-redemption-barrier on the last observation day, there are losses for the investors. A total loss of invested capital is possible.
- Investors bear the risk of the issuer Erste Group Bank AG.
- This Memory Express Bond is not covered by any deposit guarantee

Please read the disclaimer at the end of the document.

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Nominal amount 1,000.00

barrier during the term has no influence on the redemption at the end of the 5th year, relevant is only the closing price on the last observation day.

scheme. Investors are exposed to the risk that Erste Group Bank AG may not be able to meet its obligations arising from the Memory Express 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.

Price information

| | |
|------------------------------|--------|
| Today open | 88.25 |
| Today high | 88.55 |
| Today low | 87.15 |
| Close (previous day) | 88.25 |
| Spread in % | 0 % |
| Spread absolute | - |
| Spread harmonised | - |
| High price (52 weeks) | 100.00 |
| Low price (52 weeks) | 84.35 |

Performance

| | |
|---|--------|
| Performance YTD in % | - |
| Performance 1 month in % | -5.37% |
| Performance 6 months in % | - |
| Performance 1 year in % | - |
| Performance 3 years in % | - |
| Performance 5 years in % | - |
| Performance since inception in % | - |

- Erste Group Bank AG will set quotes during the term without being legally obliged to do so.

Express bonds | Description

This Memory Express Bond refers to the share of Daimler AG (underlying). It offers an interest payment which depends on the performance of the underlying. The bond has a term of five years, if there is no early redemption. The redemption at maturity depends on the closing price of the underlying on the final valuation date.

Interest payments: Interest of 5.50 % on the nominal amount is paid on the annual interest payment dates (18/04), if the closing price of the underlying at the respective valuation date is at or above the coupon barrier (65.00 % of the closing price of the underlying on 17/04/2019). Otherwise, there is no interest payment. If the interest payment has not been triggered at one or several interest payment dates but has been triggered at a later interest payment date, the interest payments of the earlier periods are paid retrospectively (memory function).

Redemption: The bond will be redeemed on 18/04/2024 if there is no automatic early redemption. There is an automatic early redemption, if the closing price of the underlying is at or above the current redemption barrier on one of the valuation dates (09/04/2020, 12/04/2021, 08/04/2022, 11/04/2023). The respective current redemption barrier is in the 1st year 95.00 % of the closing price of the underlying on 17/04/2019, 90.00 % in the 2nd year, 85.00 % in the 3rd year and 80.00 % in the 4th year. In this case investors receive the respective early redemption amount and the respective interest amount due at this time.

If there is no early redemption the bond will be redeemed at maturity as follows:

1. If the closing price of Daimler AG on the final valuation date (11/04/2024) is at or above the final redemption barrier, the bond is redeemed at 100,00 % of the nominal amount (plus the relevant interest amount);
2. If the closing price of Daimler AG on the final valuation date is below the final redemption barrier, investors receive shares of the underlying. Due to the lower strike price of 65.00 % (= 35.00 % airbag) of the closing price of the underlying on 17/04/2019 a predetermined higher number of shares (defined by the ratio) of the underlying is delivered. Fractions of shares are settled in cash. Furthermore, there is no interest payment at maturity.

Secondary market

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

Underlying

Date: 2019/08/20 17:35:24

5Y

Underlying Quote

41.335 EUR

 Difference  -1.51% (-0.64)

General attributes underlying

| | |
|-----------------------------|---------------------|
| Name | DAIMLER AG |
| ISIN | DE0007100000 |
| Stock exchange (underlying) | GER |
| Currency (underlying) | EUR |
| Start value underlying | 58.0800 |
| Price | 41.335 |
| Time | 19/08/20 - 17:35:24 |
| Change in % | -1.51% |
| Today high | 42.095 |
| Today low | 41.21 |
| High price (52 weeks) | 60.00 |
| Low price (52 weeks) | 40.31 |



Information about previous performance does not guarantee future performance.
 Source: FactSet

Disclaimer

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