

7.00 % ERSTE Fix Coupon Express Bond on OMV AG 22-26

ISIN: **AT0000A2Z7S0** WKN: **EB09K7**

Overview

2022/12/05 17:26:06

Bid	Ask
98.80	-
Difference	-0.30% (-0.30)

General attributes

Issuer	Erste Group Bank AG
Product type	Express bonds
Type	Fix Coupon
Currency	EUR
Underlying	OMV
Underlying ISIN	AT0000743059
Underlying currency	EUR
Price underlying	48.48 EUR
Date	2022/12/05 17:35:17
Strike Date	2022/08/31
Maturity	2026/09/01
Strike price	40.2800 EUR
Coupon/express payment	7.000%
Coupon style	fix
Current redemption barrier	40.2800 EUR
Current redemption barrier in %	100.00%
Current redemption barrier distance	8.20 EUR
Current redemption barrier distance in %	16.91%
Final redemption barrier	20.1400 EUR
Final redemption barrier in %	50.00%
Final redemption barrier distance	28.34 EUR
Final redemption barrier distance in %	58.46%
No of shares for redemption	24
Nominal amount	1,000.00



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

+ Advantages

- Fixed earnings of 7.00 % per year
- Possible early redemption at 100.00 % of nominal amount
- Risk buffer (final-redemption-barrier of 50.00 %) in case of a falling share price of OMV AG
- A fall of the share price below the barrier during the term has no influence on the redemption at the end of the 4th year, relevant is only the price on the last valuation date.
- Erste Group Bank AG will set quotes for this product during the term without being legally obliged to do so.

! Risks you should be aware of

- If the closing price of OMV AG is below the barrier (50.00 %) on the last valuation date, there are losses for the investors. A total loss of invested capital is possible.
- Delivered shares cause additional costs (e.g. deposit fees, transaction fees upon sale).
- The earnings are capped at 28.00 %, even if the underlying performs better.
- During the term the bond price will not vary 1:1 with the underlying and premature sale may lead to capital loss.

Price information

Today open	99.80
Today high	99.80
Today low	99.55
Close (previous day)	99.85
Spread in %	-
Spread absolute	-
Spread harmonised	-
High price (52 weeks)	101.50
Low price (52 weeks)	93.90

Performance

Performance YTD in %	-
Performance 1 month in %	-0.85%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-0.45%

- Investors bear the risk of the issuer Erste Group Bank AG, i.e. the risk of changes of the creditworthiness and the risk of insolvency.
- This express 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.

Express bonds | Description

This express bond refers to the share of OMV AG. Regardless of the performance of the underlying, there is an annual interest payment of 7.00 % of the nominal amount. The bond will be redeemed on 01/09/2026 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 strike price on one of the valuation dates (25/08/2023, 26/08/2024, 25/08/2025). In this case investors receive the respective early redemption amount of 100.00 % on the repayment date (01/09).

If the express bond has not been redeemed early, there are two possibilities at maturity:

1. If the closing price of OMV AG is at or above the final-redemption-barrier on the last valuation date (25/08/2026), investors receive the nominal amount plus the interest payment of 7.00 % for the final year.
2. If the closing price of OMV AG is below the final-redemption-barrier on the last valuation date, then investors receive a predetermined number of shares of the underlying, in addition the interest of 7.00 % for the final year is paid. Fractions of shares are settled in cash. In this case there is a capital loss.

The issuer and its affiliates may - without being obliged to - act as market maker for the underlying.

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: 2022/12/05 17:35:17

Underlying Quote

48.48 EUR

Difference ▲ +0.00% (0.00)

General attributes underlying

Name	OMV
ISIN	AT0000743059
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	40.2800
Price	48.48
Time	22/12/05 - 17:35:17
Change in %	0.00%
Today high	49.10
Today low	48.24
High price (52 weeks)	58.68
Low price (52 weeks)	35.49



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