

Erste Group Memory Express Note on Bayer AG 2017-2022

ISIN: **AT0000A1X911** WKN: **EB0FBR**

Overview

2020/01/28 18:11:04	
Bid	Ask
85.35	-
Difference	2.56% (2.15)

General attributes	
Issuer	Erste Group Bank AG
Product type	Express bonds
Type	Memory
Currency	EUR
Underlying	BAYER
Underlying ISIN	DE000BAY0017
Underlying currency	EUR
Price underlying	75.65 EUR
Date	2020/01/28 17:35:29
Strike Date	2017/08/29
Maturity	2022/08/30
Strike price	107.1500 EUR
Coupon/express payment	5.550%
Coupon style	variable
Coupon barrier	69.6475 EUR
Coupon barrier in %	65.00%
Current redemption barrier	107.1500 EUR
Current redemption barrier in %	100.00%
Current redemption barrier distance	-31.50 EUR
Current redemption barrier distance in %	-41.64%
Final redemption barrier	69.6475 EUR
Final redemption barrier in %	65.00%
Final redemption barrier distance	6.00 EUR
Final redemption barrier distance in %	7.93%
No of shares for	9



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	! Risks you should be aware of
<ul style="list-style-type: none"> Chance to earn 5.55 % for each year. Possible early redemption at 100 % of nominal value. If there was no early redemption and if there was no interest payment during the term, redemption is at 100 % plus 27.75 % 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 	<ul style="list-style-type: none"> The investor bears the risk of the issuer Erste Group Bank AG. 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 27.75 %, 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 investor. A total loss of invested capital is possible.

Please read the disclaimer at the end of the document.

redemption	
Nominal amount	1,000.00

Price information	
Today open	83.95
Today high	86.10
Today low	83.70
Close (previous day)	83.95
Spread in %	1.75 %
Spread absolute	1.75
Spread harmonised	-
High price (52 weeks)	86.20
Low price (52 weeks)	1.50

Performance	
Performance YTD in %	+3.07%
Performance 1 month in %	+2.44%
Performance 6 months in %	+36.73%
Performance 1 year in %	+19.76%
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

investment in the Bayer AG share. A fall of the share price below the 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.

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

- This Memory Express Bond is not covered by any deposit guarantee scheme. The investor is 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.

Express bonds | Description

This Memory Express Bond refers to the share of Bayer AG (underlying). It offers an interest payment which depends on the performance of the underlying. The bond has a maturity 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: The investor receives an interest payment of 5.55 % on the nominal amount on the annual interest payment dates (30/08), if the closing price of the underlying at the respective valuation date is at or above the coupon barrier (65.00% of the strike price). 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.

Redemption: If the closing price of the underlying is at or above the redemption barrier at one of the valuation dates the bond will be early redeemed at 100.00% of the nominal value at the successive early redemption date. This redemption includes the interest amount up to this date.

If no early redemption occurs the bond will be redeemed at maturity (30/08/2022) as follows:
 (a) If the closing price of the underlying on the final valuation date (23/08/2022) is at or above the final redemption barrier, the bond is redeemed at 100,00% of the nominal amount (plus the relevant interest amount);
 (b) If the closing price of the underlying on the final valuation date is below the final redemption barrier, the investor gets a predetermined number of shares (defined by the ratio) of the underlying delivered. There is no delivery of fractions of shares. Instead, the fractions are paid in cash. Furthermore, there is no interest payment at maturity.

Beside the early redemption amount, the redemption amount or the delivery of shares and possible interest payments there are no further payments (e.g. payment of dividends of 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.

Legal note

The content on this page is for informational purposes only for existing investors. This product is not offered for subscription and is not a public offering.

Underlying

Date: 2020/01/28 17:35:29

Underlying Quote

75.65 EUR

Difference  +2.84% (2.09)

5Y

General attributes underlying

Name	BAYER
ISIN	DE000BAY0017
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	107.1500
Price	75.65
Time	20/01/28 - 17:35:29
Change in %	2.84%
Today high	75.72
Today low	73.68
High price (52 weeks)	76.99
Low price (52 weeks)	52.02



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

Disclaimer

This is marketing information. The information is not binding. Typing and printing errors reserved. This document serves to provide our investors additional information and is based on the level of knowledge of the person entrusted with drawing up the document at the date of preparation. Our analyses and conclusions are of a general nature and do not take into account the individual circumstances and needs regarding income potential, tax situation and the level of risk he or she is prepared to undertake. Information about previous performance does not guarantee future performance. Please bear in mind that in addition to the opportunities as illustrated, the investment in securities also contains risks.

The financial product and its documents must not be directly or indirectly offered, sold, resold or delivered to natural or legal persons nor published that have their residence / registered office in a country where it is prohibited by law. This applies in particular to the following countries: Australia, UK, Japan, Canada and the USA (including "US-persons" as defined by Regulation S of the U.S. Securities Act of 1933 in the currently valid version).

The brand names mentioned in the final Terms and Conditions are property of their respective licensor (the "licensors") and used under license. The financial instrument based on those indices are in no way sponsored, issued, sold or promoted by the licensors and no licensor shall have any liability in that respect.

Issues by Erste Group Bank AG:

This product is issued publicly in Austria on a continuous basis. The exclusive legal basis for this financial instrument and therefore solely binding shall be the final Terms and Conditions and the base prospectus (plus amendments, if any) which have been lodged with the Austrian Financial Market Authority (FMA). A base prospectus was prepared and approved by the Austrian Financial Market Authority in accordance with the regulations set forth in the Directive of the European Parliament and the European Council 2003/71/EC, the Regulation of the European Commission (EC) no. 809/2004, and article 7, paragraph 4 of the Austrian Capital Market Act. For certain investment products, so called "packaged retail and insurance-based investment products" as defined by the PRIIPs regulation, in addition, a key information document ("KID"), which describes the main features of the financial product, is required by law. The complete information (base prospectus, final terms, any amendments, key information document ("KID") is available for inspection at the registered office of the issuer at Am Belvedere 1, 1100 Vienna, during regular business hours. An electronic version of the documents is furthermore available on the website of

Erste Group Bank AG www.erstegroup.com/emissionen. Please see also the WAG 2018 customer information of your bank.

Issues by other issuers:

The exclusive legal basis for this financial instrument shall be the final Terms and Conditions deposited with the respective national regulatory authority as well as the base prospectus (incl. all prospectus supplements) which can be obtained at the issuer's registered office.