

ERSTE Smart Invest Garant (USD) V 2018-2022

ISIN: **AT0000A22PJ8** WKN: **EB0FJT**

2020/01/24 18:15:29

Bid	Ask
107.60	-
Difference	0.00% (0.00)

General attributes

Issuer	Erste Group Bank AG
Product type	Guaranteed products
Minimum coupon	1.600%
Capital guarantee	100.00%
Issue date	2018/09/20
Maturity	2022/09/20
Stock exchange	VIE
Underlying	Solactive ERSTE Multi Asset Index 35 VC
Participation	100.00%
Nominal amount	1,000.00
Quanto	no
Currency	USD

Price information

Today open	108.35
Today high	108.35
Today low	108.35
Close (previous day)	108.35
Spread in %	1.37 %
Spread absolute	1.50
High price (52 weeks)	108.35
Low price (52 weeks)	98.25

Performance

Performance YTD in %	+1.55%
Performance 1 month in %	+1.64%
Performance 6 months in %	+3.73%
Performance 1 year in %	+10.39%
Performance 3 years in %	-

since inception



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

- Globally diversified investment mix with automatic risk control.
- 1: 1 participation in the positive performance of Solactive ERSTE Multi Asset Index 35 VC.
- Fixed interest rate of the bond of 1.60 % p.a. in US Dollar, regardless of the performance of the underlying.
- Investors could benefit from a stronger US Dollar compared to the Euro.
- Erste Group Bank AG will set quotes for this product during the term, nevertheless, is not obliged to it.
- Redemption of at least 100.00% of the nominal amount in US Dollar at maturity.

! Risks you should be aware of

- Euro investors bear the currency risk of US Dollar to Euro, as the bond is listed in US Dollar.
- The redemption at 100.00 % of nominal amount in US Dollar only applies at maturity (if an USD settlement account exists, the coupon payments and redemption is in USD, otherwise there is an automatic conversion to Euro).
- Investors bear the issuer risk of Erste Group Bank AG.
- During the term prices are fluctuating and premature sales can lead to capital loss.
- The coupons and redemption are paid in USD, therefore the investors incur additional costs (by having a

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Performance 5 years in %	-
Performance since inception in %	-

foreign currency account or by the conversion to Euro).

- This 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.

Guaranteed products | Description

With the ERSTE Smart Invest Garant (USD) V 2018-2022 investors participate 1:1 in the positive performance of the Solactive ERSTE Multi Asset Index 35 VC and benefit from capital protection of 100% of the nominal amount in USD by Erste Group at maturity. In addition, investors receive an annual interest payment of 1.60 % p.a. of the nominal amount in USD.

This index, which is tailor-made for Erste Bank and Sparkassen, invests mainly in ETFs worldwide in important asset classes such as bonds, equities, commodities, gold and possibly the money market. The equity portion of the index is 35%. Bonds are weighted at 50% and commodities (including gold) at 15% (at an investment level of 100%). The allocation is adjusted quarterly to the specified target values.

The special feature of the Solactive ERSTE Multi Asset Index 35 is that it primarily uses liquid and transparent Exchange Traded Funds (ETFs) to implement its allocation. ETFs are exchange-traded investment funds that passively invest in and efficiently represent financial market indices.

In uncertain and turbulent times, it may be advisable to make the investment more defensive and to redeploy it to the money market. Therefore, the index automatically reduces the degree of investment as the volatility of markets rises above a certain level. Depending on how much the volatility increases, the index automatically converts parts of the portfolio into safe money market investments within a few days. When the market calms down, the degree of investment is increased again accordingly.

Details on the index can be found at the website of the index provider Solactive AG: <https://www.solactive.com/indices/?index=DE000SLA5QD2>

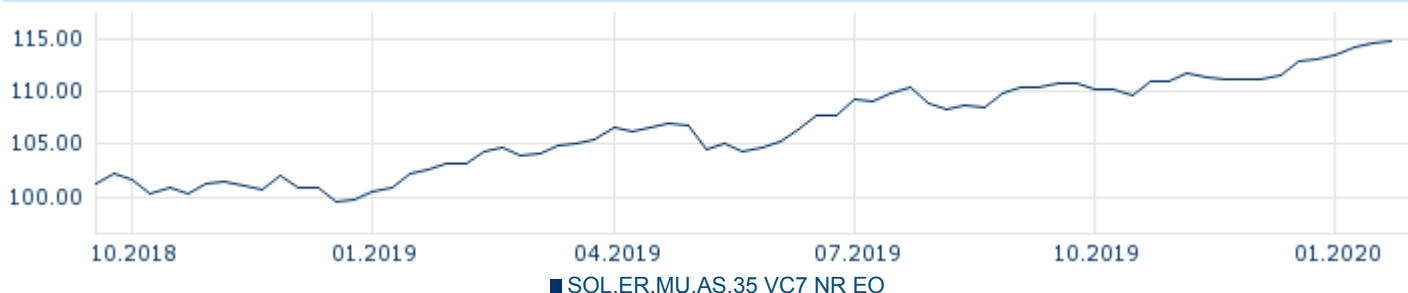
Secondary market

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

Legal note

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Development underlying



Observation date	SOL.ER.MU.AS.35 VC7 NR EO	Calculated value underlying
2022/09/13	-	-
	SOL.ER.MU.AS.35 VC7 NR EO	
Start value	101.25 (2018/09/19)	
Current value (underlying)	114.60 (2020/01/24)	
Min. value (underlying since issue)	99.27 (2018/12/27)	
Max. value (underlying since issue)	114.78 (2020/01/20)	
Indicative redemption	-	

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