

ERSTE Smart Invest Garant (USD) 19-23

ISIN: **AT0000A26903** WKN: **EB0FMX**

Overview

2022/08/15 12:25:38

Bid	Ask
109.40	110.40
Difference	0.14% (0.15)

Legal note

This product is no longer publicly offered. The product-specific content published here is for information purposes only for those who are already invested and does not constitute marketing communication. Erste Group Bank AG no longer consents to the use of the prospectus for a public offering of this product by third parties. Purchases and sales are made exclusively on the secondary market. Erste Group Bank AG acts solely in the function as market maker and continues to provide bid and ask prices (but is legally not obliged).

General attributes

Issuer	Erste Group Bank AG
Product type	Guaranteed products
Currency	USD
Stock exchange	VIE
Underlying	Solactive ERSTE Multi Asset Index 35 VC
Underlying ISIN	DE000SLA5QD2
Underlying stock exchange	-
Underlying currency	EUR
Price underlying	116.38 EUR
Date	2022/08/12 19:22:10
Issue date	2019/02/28
Issue price	100.00%
Strike Date	2019/02/27
Maturity	2023/02/28
Strike price	104.4100 EUR
Strike price in %	100.00%
Minimum redemption price	100.00%
Coupon	1.500%
Participation	100.00%
Distance to strike price	11.97 EUR
Distance to strike price in %	11.46%
Nominal amount	1,000.00
Quanto	no
First trading day	2019/02/28
Last trading day	2023/02/21



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

Guaranteed products | Description

With the ERSTE Smart Invest Garant (USD) 19-23 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 1.50 % p.a. of the nominal amount in USD.

Price information

Today open	109.90
Today high	110.00
Today low	109.85
Close (previous day)	109.75
Spread in %	0.91 %
Spread absolute	1.00
High price (52 weeks)	114.15
Low price (52 weeks)	104.50

Performance

Performance YTD in %	-2.36%
Performance 1 month in %	+2.71%
Performance 6 months in %	-0.99%
Performance 1 year in %	-0.95%
Performance 3 years in %	+5.53%
Performance 5 years in %	-
Performance since inception in %	-

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.

Underlying

Date: 2022/08/12 19:22:10

Underlying Quote

116.38 EUR

Difference ▲ +0.69% (0.80)

General attributes underlying

Name	Solactive ERSTE Multi Asset Index 35 VC
ISIN	DE000SLA5QD2
Stock exchange (underlying)	-
Currency (underlying)	EUR
Start value underlying	104.4100
Price	116.38
Time	22/08/12 - 19:22:10
Change in %	0.69%
Today high	116.38
Today low	116.38
High price (52 weeks)	120.37
Low price (52 weeks)	110.35

5Y



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