


## ERSTE Multi Memory Express Bond Fashion 19-24

ISIN: **AT0000A278N7** WKN: **EB0FPP**

## Overview

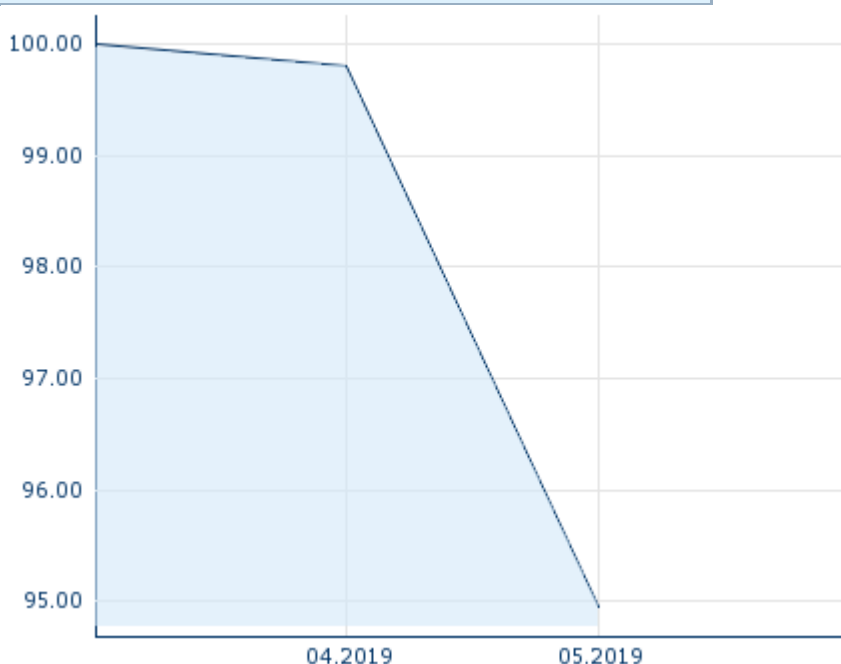
2019/05/24 17:30:40

<b>Bid</b>	<b>Ask</b>
<b>94.20</b>	-
<b>Difference</b>	 <b>-0.68% (-0.65)</b>

## General attributes

<b>Issuer</b>	Erste Group Bank AG
<b>Product type</b>	Express bonds
<b>Type</b>	Memory
<b>Currency</b>	EUR
<b>Stock exchange</b>	VIE, STU
<b>Underlying</b>	LVMH / KERING
<b>Underlying ISIN</b>	-
<b>Underlying stock exchange</b>	-
<b>Underlying currency</b>	-
<b>Price underlying</b>	-
<b>Date</b>	--
<b>Issue date</b>	2019/04/18
<b>Issue price</b>	100.00
<b>Strike Date</b>	2019/04/17
<b>Maturity</b>	2024/04/18
<b>Strike price</b>	-
<b>Coupon/express payment</b>	8.250%
<b>Coupon style</b>	variable
<b>Coupon barrier in %</b>	65.00%
<b>Current redemption barrier in %</b>	100.00%
<b>Final redemption barrier in %</b>	65.00%
<b>No of shares for redemption</b>	-
<b>Nominal amount</b>	1,000.00
<b>Quanto</b>	no
<b>First trading day</b>	2019/04/18
<b>Last trading day</b>	2024/04/11

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**

- Chance to earn 8.25 % 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 41.25 % at the end of the 5th year, if the closing price of both underlyings is at or above the final-redemption-barrier on the last observation day.
- Risk buffer (final-redemption-barrier

 **Risks you should be aware of**

- If the closing price of at least one 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.
- During the term the bond price will not vary 1:1 with the underlyings and premature sale may lead to capital loss.
- The earnings are capped at 41.25 %, even if the underlyings perform better.

**Price information**

Today open	95.60
Today high	96.10
Today low	94.85
Close (previous day)	95.60
Spread in %	0 %
Spread absolute	-
Spread harmonised	-
High price (52 weeks)	100.30
Low price (52 weeks)	49.02

**Performance**

Performance YTD in %	-
Performance 1 month in %	-5.24%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

of 65.00 %) compared to a direct investment in the shares of LVMH Moët Hennessy Louis Vuitton SE and Kering SA. 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.

- Investors bear the risk of the issuer Erste Group Bank AG.
- This Memory 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 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 shares of LVMH Moët Hennessy Louis Vuitton SE and Kering SA (underlyings). It offers an interest payment which depends on the performance of the underlyings. 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 underlyings on the final valuation date.

**Interest payments:** Interest of 8.25 % on the nominal amount is paid on the annual interest payment dates (18/04), if the closing price of both underlyings 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 (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 both underlyings is at or above the redemption barrier (100.00% of the strike price) on one of the valuation dates (09/04/2020, 12/04/2021, 08/04/2022, 11/04/2023). In this case investors receive the early redemption amount and the 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 both underlyings is at or above the final redemption barrier on the final valuation date (11/04/2024), the bond is redeemed at 100,00% of the nominal amount (plus the relevant interest amount).
2. If the closing price of at least one underlying is below the final redemption barrier on the final valuation date, investors receive a predetermined number of shares (defined by the ratio) of the underlying with the worst performance 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

### General attributes underlying

<b>Name</b>	LVMH / KERING
<b>ISIN</b>	-
<b>Stock exchange (underlying)</b>	-
<b>Currency (underlying)</b>	-
<b>Start value underlying</b>	-
<b>Price</b>	-
<b>Time</b>	-
<b>Change in %</b>	-
<b>Today high</b>	-
<b>Today low</b>	-
<b>High price (52 weeks)</b>	-
<b>Low price (52 weeks)</b>	-

Chart is not available

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

### Disclaimer

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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](http://www.erstegroup.com/emissionen). Please see also the WAG 2018 customer information of your bank.

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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.