

6.00 % ERSTE Protect Reverse Convertible on Andritz AG 19-20

ISIN: **AT0000A27DP0** WKN: **EB0FPT**

Overview

2019/05/20 17:29:30

Bid	Ask
78.43	-
Difference	 -1.45% (-1.16)

General attributes

Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Stock exchange	VIE, STU
Underlying	ANDRITZ
Underlying ISIN	AT0000730007
Underlying stock exchange	VIE
Underlying currency	EUR
Price underlying	33.48 EUR
Date	2019/05/20 17:35:28
Issue date	2019/04/29
Issue price	100.00%
Coupon	6.000%
Strike	42.9000 EUR
Barrier	34.3200 EUR
Barrier in %	80.00%
Barrier reached	yes / 2019/05/13
Number of share for redemption in shares	23
Quanto	no
Nominal amount	1,000.00
Currency	EUR

Price information

Today open	79.78
Today high	80.34
Today low	78.73



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**

- Investors receive a fixed coupon of 6.00 % p.a.
- Additional risk buffer in case of a falling share price of Andritz AG.
- Redemption at 100 % of nominal value if barrier is not touched or broken (also intraday) or if barrier is touched or broken but the share quotes at or above the strike price on the observation date.
- Erste Group Bank AG will set quotes for this product during the term, nevertheless, is not obliged to

 **Risks you should be aware of**

- Profit is capped at 6.00 % p.a. even if the underlying shows a better performance.
- By an allocation of shares, the value of the shares is less than the face value of the bond, therefore a significant loss can occur. A total loss of invested capital is possible.
- Delivered shares cause additional costs (e.g. security deposit fees, transaction fees upon sale).
- During the term fluctuations are possible and premature sale may lead to capital loss. Limitation

Close (previous day)	80.09
Spread in %	1.26 %
Spread absolute	1.00
Spread harmonised	-
High price (52 weeks)	100.06
Low price (52 weeks)	78.73

Performance

Performance YTD in %	-
Performance 1 month in %	-21.07%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

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of trading of this reverse convertible is possible.

- This Protect Reverse Convertible 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 protect reverse convertible in the event of insolvency or over-indebtedness or from an official order (bail-in regime). A total loss of invested capital is possible.

Reverse convertibles | Description

This Protect Reverse Convertible refers to the share of Andritz AG (underlying). It has a fixed term (maturity date: 29/04/2020) and a risk buffer (= barrier; "protect"). At maturity investors receive an interest payment of 6.00 % p.a. based on the nominal amount (1,000 EUR) regardless of the performance of the underlying.

The repayment of the nominal amount depends on the performance of the underlying.

1. If the underlying is above the barrier (80.00 % of the strike price) throughout the observation period, 29/04/2019 (excl.) to 27/04/2020 (incl.), investors receive 100.00 % of the nominal amount.
2. If the underlying is at or below the barrier at least once during the observation period, also intraday, then the barrier is touched or broken. If the closing price of the underlying is at or above the strike price on 27/04/2020 (valuation date), investors still receive 100.00 % of the nominal amount.
3. If the barrier is touched or broken and the closing price of the underlying is below the strike price on the valuation date, investors receive shares according to the ratio (nominal amount / strike price). Fractions of shares are settled in cash.

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: 2019/05/20 17:35:28

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Underlying Quote

33.48 EURDifference  -1.53% (-0.52)

General attributes underlying

Name	ANDRITZ
ISIN	AT0000730007
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	42.9000
Price	33.48
Time	19/05/20 - 17:35:28
Today high	34.02
Today low	33.24
High price (52 weeks)	53.50
Low price (52 weeks)	33.24



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

Disclaimer

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.

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