

ERSTE Memory Express Bond on OMV AG 19-24

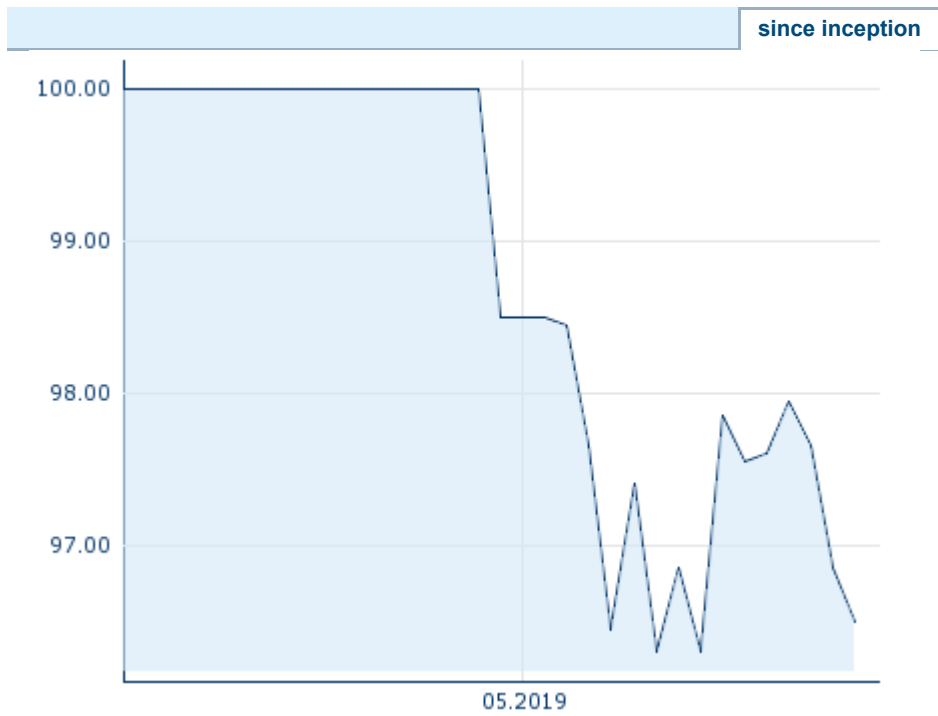
ISIN: **AT0000A27EY0** WKN: **EB0FPV**

Overview

2019/05/24 17:25:03	
Bid	Ask
96.50	-
Difference	-0.36% (-0.35)

General attributes

Issuer	Erste Group Bank AG
Product type	Express bonds
Type	Memory
Currency	EUR
Stock exchange	VIE
Underlying	OMV
Underlying ISIN	AT0000743059
Underlying stock exchange	VIE
Underlying currency	EUR
Price underlying	42.72 EUR
Date	2019/05/24 17:35:06
Issue date	2019/04/29
Issue price	100.00
Strike Date	2019/04/26
Maturity	2024/04/29
Strike price	48.3300 EUR
Coupon/express payment	6.000%
Coupon style	variable
Coupon barrier	31.4145 EUR
Coupon barrier in %	65.00%
Current redemption barrier	48.3300 EUR
Current redemption barrier in %	100.00%
Current redemption barrier distance	-5.61 EUR
Current redemption barrier distance in %	-13.13%
Final redemption barrier	31.4145 EUR
Final redemption barrier	65.00%



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 6.00 % for each year. ▪ Possible early redemption at 100 % of nominal amount. ▪ If there was no early redemption and if there was no interest payment during the term, redemption is at 100 % plus 30.00 % 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 	<ul style="list-style-type: none"> ▪ 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 30.00 %, 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 investors. A total loss of invested capital is possible. ▪ Investors bear the risk of the issuer

Please read the disclaimer at the end of the document.

in %	
Final redemption barrier distance	11.31 EUR
Final redemption barrier distance in %	26.46%
No of shares for redemption	20
Nominal amount	1,000.00
Quanto	no
First trading day	2019/04/29
Last trading day	2024/04/22

of 65.00 %) compared to a direct investment in the OMV 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.

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.

Price information

Today open	97.25
Today high	97.65
Today low	96.50
Close (previous day)	96.85
Spread in %	0 %
Spread absolute	-
Spread harmonised	-
High price (52 weeks)	100.00
Low price (52 weeks)	95.60

Performance

Performance YTD in %	-
Performance 1 month in %	-3.50%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

Express bonds | Description

This Memory Express Bond refers to the share of OMV AG (underlying). It offers an interest payment which depends on the performance of the underlying. The bond has a term 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: Interest of 6.00 % on the nominal amount is paid on the annual interest payment dates (29/04), 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 (memory function).

Redemption: The bond will be redeemed on 29/04/2024 if there is no automatic early redemption. There is an automatic early redemption, if the closing price of the underlying is at or above the redemption barrier (100.00% of the strike price) on one of the valuation dates (22/04/2020, 22/04/2021, 22/04/2022, 24/04/2023). In this case investors receive the respective early redemption amount and the respective 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 OMV AG on the final valuation date (22/04/2024) is at or above the final redemption barrier, the bond is redeemed at 100,00% of the nominal amount (plus the relevant interest amount);
2. If the closing price of OMV AG on the final valuation date is below the final redemption barrier, investors receive a predetermined number of shares (defined by the ratio) of the underlying delivered. Fractions of shares are settled in cash. Furthermore, there is no interest payment at maturity.

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: 2019/05/24 17:35:06

5Y

Underlying Quote

42.72 EUR

Difference  -0.23% (-0.10)

General attributes underlying

Name	OMV
ISIN	AT0000743059
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	48.3300
Price	42.72
Time	19/05/24 - 17:35:06
Change in %	-0.23%
Today high	43.66
Today low	42.72
High price (52 weeks)	51.42
Low price (52 weeks)	37.27



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.

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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.