


ERSTE Smart Invest Garant IV 19-27

ISIN: **AT0000A27FD1** WKN: **EB0FP0**

2019/06/20 14:25:58

Bid	Ask
100.15	-
Difference	 -0.10% (-0.10)

General attributes

Issuer	Erste Group Bank AG
Product type	Guaranteed products
Minimum coupon	0.100%
Capital guarantee	100.00%
Issue date	2019/04/29
Issue price	100.00%
Maturity	2027/04/29
Stock exchange	VIE
Underlying	Solactive ERSTE Multi Asset Index 35 VC
Participation	100.00%
Nominal amount	1,000.00
Quanto	yes
Currency	EUR

Price information

Today open	101.00
Today high	101.00
Today low	100.85
Close (previous day)	101.00
Spread in %	1.48 %
Spread absolute	1.50
High price (52 weeks)	101.10
Low price (52 weeks)	99.45

Performance

Performance YTD in %	-
Performance 1 month in %	+0.50%
Performance 6 months 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.
- Redemption of at least 100.00% of the nominal amount at maturity and therefore protection against possible capital losses.
- Fixed interest of 0.10 % p.a. regardless of the performance of the underlying.

 Risks you should be aware of

- The entitlement for redemption at 100.00 % of nominal amount by Erste Group Bank AG applies only at maturity.
- During the term prices are fluctuating and premature sales can lead to capital loss.
- Investors bear the risk of Erste Group Bank AG.
- 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

Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

invested capital is possible.

Guaranteed products | Description

The ERSTE Smart Invest Garant IV 19-27 refers to the Solactive ERSTE Multi Asset Index 35 VC as underlying, has a fixed term of eight years and will be redeemed on 29/04/2027 (maturity). During the term interest of 0.10 % p.a. is paid.

The redemption at maturity depends on the performance of the underlying. Redemption is at least 100.00% of the nominal amount (minimum redemption amount). Participation on the positive performance of the underlying is uncapped. Therefore, redemption equals the performance of the underlying multiplied by the nominal amount, at least 100.00 % of the nominal amount at maturity.

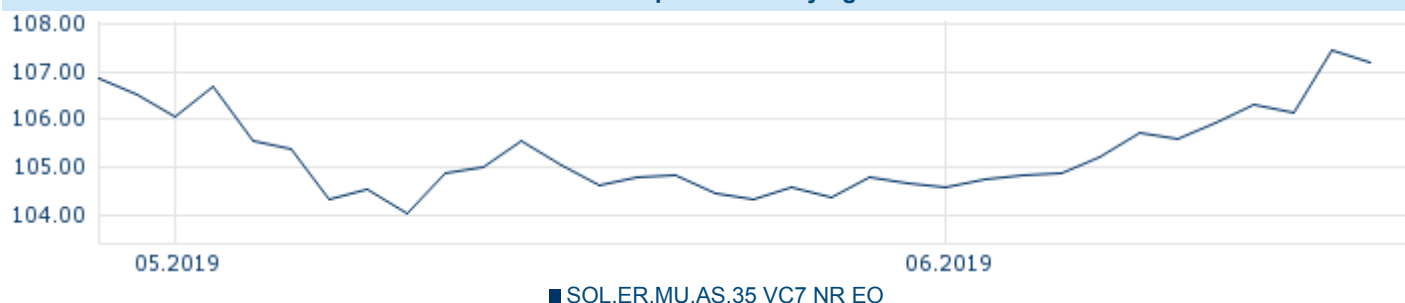
The Solactive ERSTE Multi Asset Index 35 VC index is a broadly diversified index, exclusively tailor-made for Erste Bank and Sparkassen by Solactive AG. It represents important asset classes such as bonds, equities, commodities, gold and possibly the money market, mainly with exchanged traded funds (ETFs). The selected transparent and liquid ETFs invest passively in renown market indices and therefore represent the asset classes efficiently. The automatic risk control switches the investment to money market components during turbulent times. 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.

Development underlying



Observation date	SOL.ER.MU.AS.35 VC7 NR EO	Calculated value underlying
2027/04/22	-	-
	SOL.ER.MU.AS.35 VC7 NR EO	
Start value	106.97 (2019/04/26)	
Current value (underlying)	106.33 (2019/06/17)	
Min. value (underlying since issue)	104.01 (2019/05/13)	
Max. value (underlying since issue)	106.97 (2019/04/26)	
Indicative redemption	-	

Disclaimer

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