

## ERSTE Multi Memory Express Bond Versicherungen 19-24

ISIN: **AT0000A283Y4** WKN: **EB0FQM**

## Overview

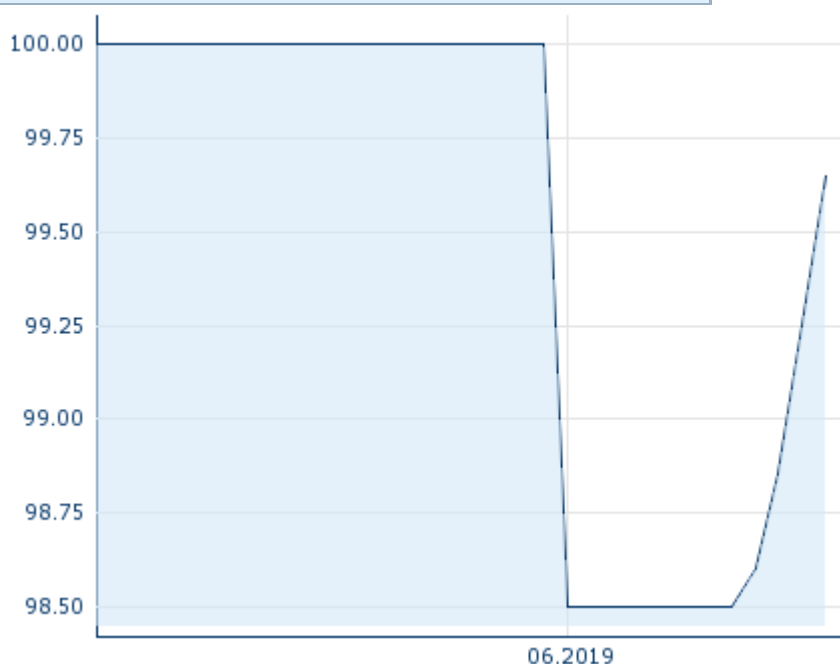
2019/06/20 15:37:01

<b>Bid</b>	<b>Ask</b>
<b>98.75</b>	-
<b>Difference</b>	<b>-0.90% (-0.90)</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
<b>Underlying</b>	VIENNA INS.GROUP / UNIQA
<b>Underlying ISIN</b>	-
<b>Underlying stock exchange</b>	-
<b>Underlying currency</b>	-
<b>Price underlying</b>	-
<b>Date</b>	--
<b>Issue date</b>	2019/05/31
<b>Issue price</b>	100.00
<b>Strike Date</b>	2019/05/29
<b>Maturity</b>	2024/05/31
<b>Strike price</b>	-
<b>Coupon/express payment</b>	6.100%
<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>	2019/05/31

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 6.10 % 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 30.50 % at the end of the 5th year, if the closing price of the underlying with the worst performance is at or above the final-redemption-barrier on the last observation day.

#### ! Risks you should be aware of

- If the closing price of the underlying with the worst performance 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 30.50 %, even if the underlyings perform better.

Please read the disclaimer at the end of the document.

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**Last trading day** 2024/05/24

#### Price information

<b>Today open</b>	99.65
<b>Today high</b>	99.65
<b>Today low</b>	98.70
<b>Close (previous day)</b>	99.65
<b>Spread in %</b>	0 %
<b>Spread absolute</b>	-
<b>Spread harmonised</b>	-
<b>High price (52 weeks)</b>	100.00
<b>Low price (52 weeks)</b>	98.10

#### Performance

<b>Performance YTD in %</b>	-
<b>Performance 1 month in %</b>	-0.35%
<b>Performance 6 months in %</b>	-
<b>Performance 1 year in %</b>	-
<b>Performance 3 years in %</b>	-
<b>Performance 5 years in %</b>	-
<b>Performance since inception in %</b>	-

- Risk buffer (final-redemption-barrier of 65.00 %) compared to a direct investment in the underlyings. 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 Vienna Insurance Group AG and Uniqa Insurance Group AG (underlyings). It offers an interest payment which depends on the performance of the underlyings. 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 underlyings on the final valuation date.

**Interest payments:** Interest of 6.10 % on the nominal amount is paid on the annual interest payment dates (31/05), if the closing price of the underlying with the worst performance is at or above the coupon barrier (65.00% of the strike price) on the valuation date.

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 31/05/2024 if there is no automatic early redemption. There is an automatic early redemption, if the closing price of the underlying with the worst performance is at or above the redemption barrier (100.00% of the strike price) on one of the valuation dates (25/05/2020, 24/05/2021, 24/05/2022, 24/05/2023). 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 the underlying with the worst performance is at or above the final redemption barrier on the final valuation date (24/05/2024), the bond is redeemed at 100,00% of the nominal amount (plus the relevant interest amount).

2. If the closing price of the underlying with the worst performance is below the final redemption barrier on the final valuation date, a predetermined number of shares (defined by the ratio) of the underlying with the worst performance is 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

### General attributes underlying

<b>Name</b>	VIENNA INS.GROUP / UNIQA
<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 other issuers:

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