

10.50 % ERSTE Protect Multi Streaming 19-20

ISIN: **AT0000A28DA0** WKN: **EB0FQ8**

Overview

2019/12/13 18:15:37	
Bid	Ask
91.80	-
Difference	0.00% (0.00)

General attributes	
Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	AMAZON NETFLIX SPOTIFY
Strike Date	2019/06/27
Maturity	2020/06/28
Coupon	10.500%
Barrier distance in %	35.12%
Barrier reached	no

Price information	
Today open	92.30
Today high	92.30
Today low	92.30
Close (previous day)	92.30
Spread in %	1.08 %
Spread absolute	1.00
Spread harmonised	-
High price (52 weeks)	100.00
Low price (52 weeks)	76.95

Performance	
Performance YTD in %	-
Performance 1 month in %	+1.82%
Performance 6 months in %	-7.70%
Performance 1 year in %	-
Performance 3 years in %	-



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

Underlyings							
Underlying Name and ISIN	Currency	Strike	Barrier	Price underlying	Barrier distance in %	No of shares for redemption	
AMAZON US0231351067	USD	1,904.2800	1,142.5680	1,760.94	35.12%	-	
NETFLIX US64110L1061	USD	370.0200	222.0120	298.50	25.62%	-	
SPOTIFY LU1778762911	USD	143.2500	85.9500	147.20	41.61%	-	

Reverse convertibles | Description

This Protect Multi Reverse Convertible refers to the shares of Amazon.com Inc, Netflix Inc and Spotify Technology SA (underlyings). The bond has a term of one year (maturity 28/06/

Performance 5 years in %	-
Performance since inception in %	-

2020) and a risk buffer (=barrier; "protect").

Investors receive regardless of the performance of the underlyings a fixed coupon of 10.50 % p.a. on the nominal amount (EUR 1.000) upon maturity.

The redemption of the nominal amount at maturity depends on the performance of the underlyings:

1. The closing prices of all underlyings are always above the barrier (60.00 % of the strike price) during the observation period, 27/06/2019 (excl.) - 22/06/2020 (incl.). In this case investors receive the nominal amount.

2. At least one underlying is at or below its barrier during the observation period. Then the redemption amount equals the nominal amount multiplied by the performance of the underlying which had the worst performance. In this case the redemption amount can be below the nominal amount or even be zero, whereas the maximum amount for redemption is 100.00 % of the nominal amount.

+ Advantages	! Risks you should be aware of
<ul style="list-style-type: none"> ▪ The investor receives a fixed coupon of 10.50 % p.a. ▪ Additional risk buffer of 40.00 % in case of falling prices of the underlyings. ▪ Erste Group Bank AG will set quotes for this product during the term, but is not obliged to. ▪ The exchange rate of the currency of the multi protect reverse convertible (EUR) and the currency of the underlyings (USD) has no direct impact on the redemption amount. 	<ul style="list-style-type: none"> ▪ The earnings are capped at 10.50 % p.a. even if the underlyings have a better performance. ▪ In case the redemption is below 100.00 % of the nominal amount, capital loss may occur. ▪ During the term price fluctuations of the bond are possible and premature sales may lead to capital loss. Limited trading of the product is possible. ▪ This Protect Multi 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 Multi 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.

Secondary market

During the term it is possible to sell the product during the trading hours at the exchanges, where the product is listed.

Legal note

The content on this page is for informational purposes only for existing investors. This product is not offered for subscription and is not a public offering.

Underlying

Date: 2019/12/13 22:00:00

Underlying Quote

1,760.94 USD

Difference ▲ +0.03% (0.61)

General attributes underlying

Name	AMAZON
ISIN	US0231351067
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	1,904.28
Price	1,760.94
Time	19/12/13 - 22:00:00
Strike	1,904.2800
Barrier	1,142.5680
Barrier distance	618.37
Barrier distance in %	35.12%
No of shares for redemption	-
Today high	1,768.99
Today low	1,755.00
High price (52 weeks)	2,035.80
Low price (52 weeks)	1,307.00

since inception



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

Underlying

Date: 2019/12/13 22:00:00

Underlying Quote

298.50 USD

Difference ▲ +0.02% (0.06)

General attributes underlying

Name	NETFLIX
ISIN	US64110L1061
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	370.02
Price	298.50
Time	19/12/13 - 22:00:00
Strike	370.0200
Barrier	222.0120
Barrier distance	76.49
Barrier distance in %	25.62%
No of shares for redemption	-
Today high	301.80
Today low	297.25
High price (52 weeks)	385.99
Low price (52 weeks)	231.23

since inception



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

Underlying

Date: 2019/12/13 22:02:00

Underlying Quote

147.20 USD

Difference  -0.02% (-0.03)

General attributes underlying

Name	SPOTIFY
ISIN	LU1778762911
Stock exchange (underlying)	NYS
Currency (underlying)	USD
Start value underlying	143.25
Price	147.20
Time	19/12/13 - 22:02:00
Strike	143.2500
Barrier	85.9500
Barrier distance	61.25
Barrier distance in %	41.61%
No of shares for redemption	-
Today high	148.36
Today low	146.09
High price (52 weeks)	161.38
Low price (52 weeks)	103.29

since inception



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.

The financial product and its documents must not be directly or indirectly offered, sold, resold or delivered to natural or legal persons nor published that have their residence / registered office in a country where it is prohibited by law. This applies in particular to the following countries: Australia, UK, Japan, Canada and the USA (including "US-persons" as defined by Regulation S of the U.S. Securities Act of 1933 in the currently valid version).

The brand names mentioned in the final Terms and Conditions are property of their respective licensor (the "licensors") and used under license. The financial instrument based on those indices are in no way sponsored, issued, sold or promoted by the licensors and no licensor shall have any liability in that respect.

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. 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.