

ERSTE Future Invest Garant (II) 19-29

ISIN: AT0000A2B0P9 WKN: EB0FTK

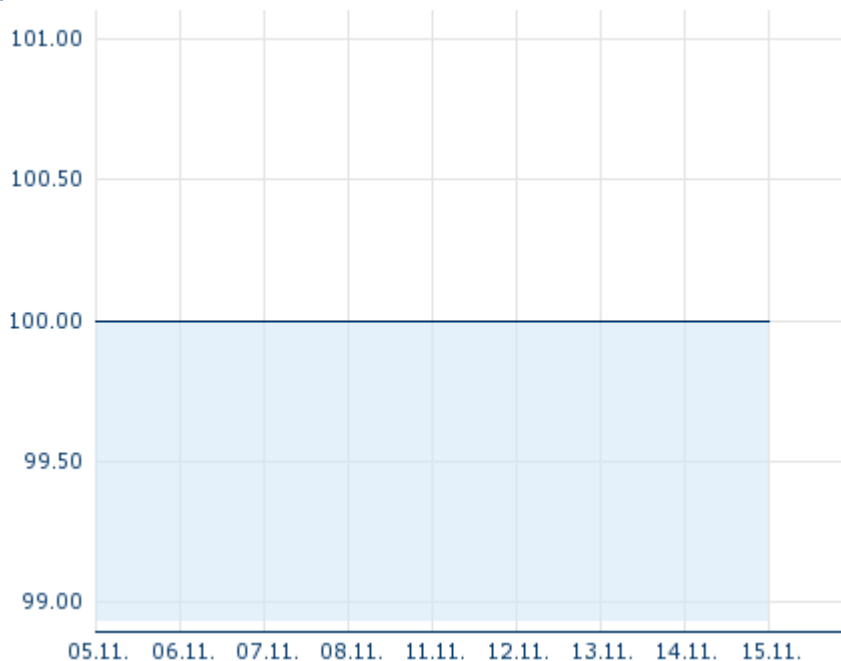
2019/11/15 07:58:42

Bid	Ask
-	100.00
Difference	0.00% (0.00)

General attributes

Issuer	Erste Group Bank AG
Product type	Guaranteed products
Minimum coupon	-
Capital guarantee	100.00%
Issue date	2019/11/29
Maturity	2029/11/29
Stock exchange	VIE, STU
Underlying	Solactive ERSTE Future Invest Index VC
Participation	100.00%
Nominal amount	1,000.00
Quanto	yes
Currency	EUR

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

Price information

Today open	100.00
Today high	100.00
Today low	100.00
Close (previous day)	100.00
Spread in %	0 %
Spread absolute	0.00
High price (52 weeks)	100.00
Low price (52 weeks)	100.00

Performance

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

+ Advantages

- Globally diversified investment mix with automatic risk control
- 1:1 participation in the positive performance of the Solactive ERSTE Future Invest Index VC
- Erste Group Bank AG will set quotes for this product during the term, nevertheless, is not obliged to it
- Redemption of at least 100.00 % of the nominal amount at maturity and therefore protection against possible capital losses

! 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.
- The extent of investment in the Solactive ERSTE Future Invest Index VC may vary between 0 % and 100 %.
- 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 5 years in %	-
Performance since inception in %	-

invested capital is possible.

Guaranteed products | Description

The ERSTE Future Invest Garant (II) 19-29 refers to the Solactive ERSTE Future Invest Index VC as underlying, has a fixed term of ten years and will be redeemed on 29/11/2029 (maturity). During the term there is no interest payment and investors do not receive any other proceeds.

The redemption at maturity depends on the performance of the underlying. Redemption is at least 100.00 % of the nominal amount (minimum redemption amount). The participation on the positive performance of the underlying is uncapped.

Upon maturity the performance of the underlying is looked at: in case of a positive index performance investors receive this positive performance in addition to the nominal amount. In case of a negative performance, the capital protection applies and the bond is redeemed at 100.00 % of the nominal amount.

With the ERSTE Future Invest Garant bond investors have the opportunity to invest in 5 megatrends with just one product. These megatrends are:

- Health care
- Lifestyle
- Technology & innovation
- Environment & clean energy
- Emerging markets

The index that investors participate 1:1 with this bond is the Solactive ERSTE Future Invest Index VC. It invests in 10 exchange-traded investment funds (ETFs), which passively invest in recognized financial market indices and reflect them efficiently. An additional risk control controls the degree of investment of the ETF portfolio and a money market investment. The ETF portfolio consists of 7 megatrend equity funds and 3 bond funds on sustainable corporate and emerging market bonds.

In calm market phases, the index invests mainly in the ETF portfolio. In uncertain and turbulent times, it may be advisable to make the investment more defensive and increase the money market share. Therefore, the index automatically reduces the degree of investment in the ETF portfolio as its volatility rises above 7 %. As a result, the money market share will increase and the ETF portfolio will be proportionately reduced, which can reduce the risk. The extent of the automatic switching to the money market depends on the volatility. 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=DE000SLA9H23>

Secondary market

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

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.

Issue by Argentum Capital SA:

This product is issued publicly in Austria. The exclusive legal basis for this financial instrument shall be the prospectus (plus amendments, if any) which have been lodged with the Central Bank of Ireland (CBI). They can be accessed on the website of the Irish Stock Exchange. The prospectus and any amendments relating to the financial products 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 prospect is also available on the website of Erste Group Bank AG at www.products.erstegroup.com. With regard to the issuer's offering of securities, only the information provided in the prospectus (together with any amendments) are firm and binding. Please see also the "WAG 2007 Kundeninformation". The sponsor of Eonia® is Euribor® EBF and Euribor® ACI. For details see <http://www.emmi-benchmarks.eu/euribor-eonia-org/about-eonia.html>

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.