

10,50 % ERSTE Reverse Convertible on Voestalpine AG 19-20

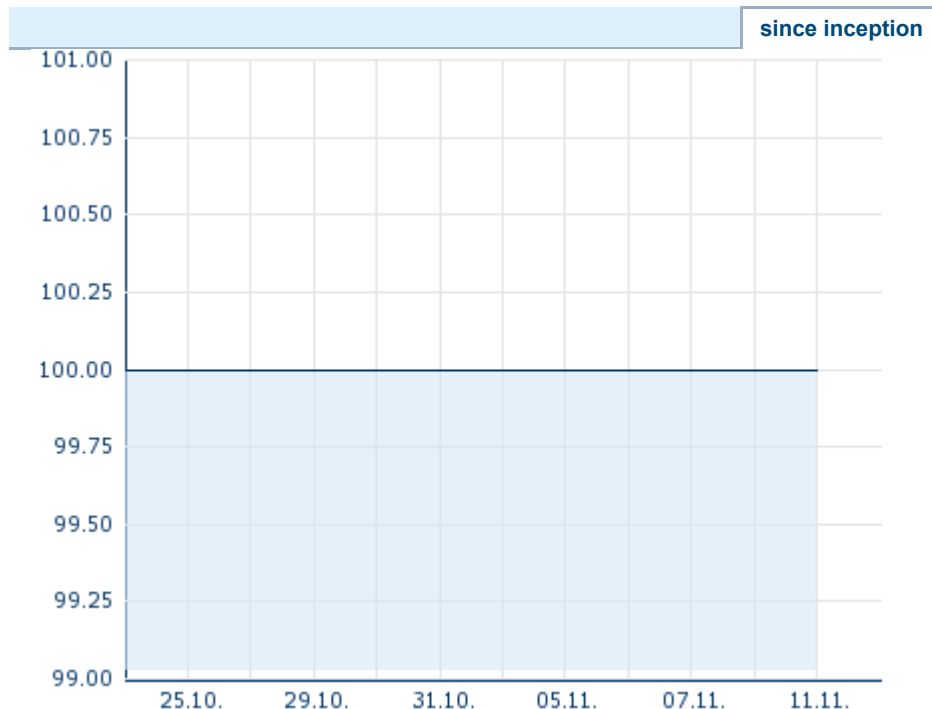
ISIN: **AT0000A2B428** WKN: **EB0FTL**

Overview

2019/11/11 08:01:11	
Bid	Ask
-	100.00
Difference	0.00% (0.00)

General attributes	
Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Stock exchange	VIE, STU
Underlying	VOESTALPINE
Underlying ISIN	AT0000937503
Underlying stock exchange	VIE
Underlying currency	EUR
Price underlying	24.90 EUR
Date	2019/11/11 17:35:14
Issue date	2019/11/21
Coupon	10.500%
Strike	-
Number of share for redemption in shares	-
Quanto	no
Nominal amount	1,000.00
Currency	EUR

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
Spread harmonised	-
High price (52 weeks)	100.00
Low price (52 weeks)	100.00



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

- Investors receive a fixed coupon of 10.50 % p.a.
- Investors profit even if the underlying share price will remain level.
- If the closing price of the shares on the observation day lies at or above the strike price, redemption is at 100.00 % of the nominal amount.
- Erste Group Bank AG will set quotes for this product during the term, nevertheless, is not obliged to it.

! Risks you should be aware of

- The earnings are capped at 10.50 % p.a., even if the underlying shows a better performance.
- By an allocation of shares, the value of the shares is less than the face value of the bond, therefore a significant loss can occur. A total loss of invested capital is possible.
- Delivered shares cause additional costs (e.g. deposit fees, transaction fees upon sale).
- During the term fluctuations are possible and premature sale may lead to capital loss. Limitation

Please read the disclaimer at the end of the document.

1/4

Performance

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

of trading of this bond is possible.

- This reverse convertible 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 invested capital is possible.

Reverse convertibles | Description

This reverse convertible bond refers to the share of voestalpine AG (underlying). It has a fixed term, the maturity date is 20/11/2020. At maturity investors receive an interest payment of 10.50 % p.a. based on the nominal amount (1,000 EUR), regardless of the development of the underlying.

The repayment of the nominal amount depends on the performance of the underlying.

1. The underlying is at or above the strike price on the valuation date (18/11/2020). Then investors receive the nominal amount.
2. The underlying is below the strike price on the valuation date. Then investors receive shares of voestalpine AG according to the ratio (nominal amount / strike price). Fractions of the underlying are settled in cash.

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: 2019/11/11 17:35:14

5Y

Underlying Quote

24.90 EUR

Difference  -0.12% (-0.03)

General attributes underlying

Name	VOESTALPINE
ISIN	AT0000937503
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	-
Price	24.90
Time	19/11/11 - 17:35:14
Today high	25.03
Today low	24.58
High price (52 weeks)	31.48
Low price (52 weeks)	19.015



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.