

## 6.00 % ERSTE Protect Multi US-Technology 19-20

ISIN: **AT0000A2B477** WKN: **EB0FTP**

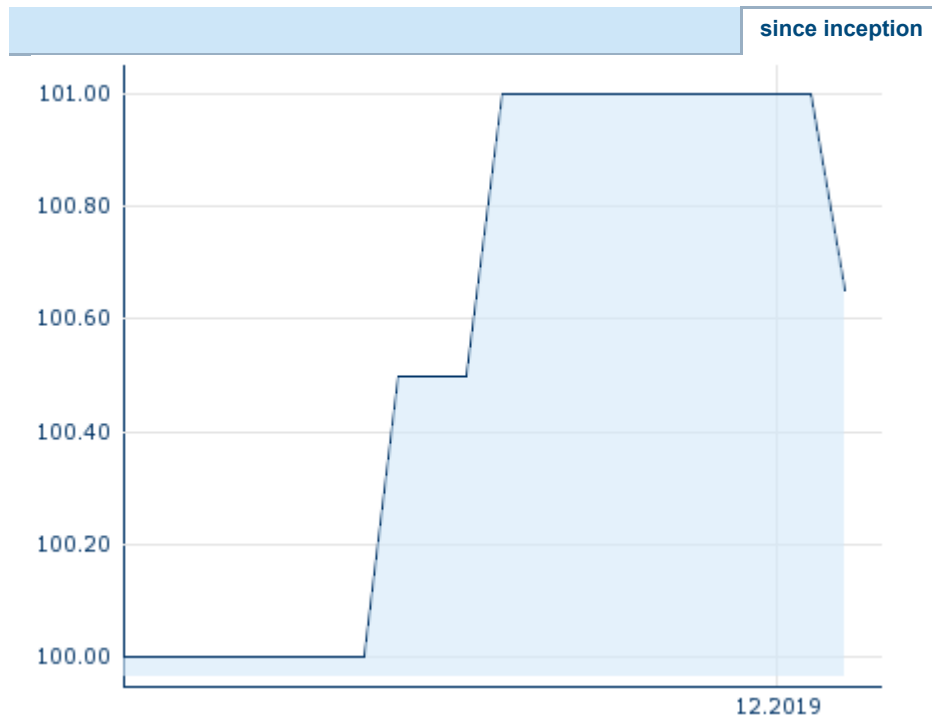
## Overview

2019/12/06 17:15:31	
<b>Bid</b>	<b>Ask</b>
100.15	-
<b>Difference</b>	0.00% (0.00)

<b>General attributes</b>	
<b>Issuer</b>	Erste Group Bank AG
<b>Product type</b>	Reverse convertibles
<b>Currency</b>	EUR
<b>Underlying</b>	APPLE AMAZON ALPHABET
<b>Strike Date</b>	2019/11/27
<b>Maturity</b>	2020/11/29
<b>Coupon</b>	6.000%
<b>Barrier distance in %</b>	40.64%
<b>Barrier reached</b>	no

<b>Price information</b>	
<b>Today open</b>	100.65
<b>Today high</b>	100.65
<b>Today low</b>	100.65
<b>Close (previous day)</b>	100.65
<b>Spread in %</b>	0.99 %
<b>Spread absolute</b>	1.00
<b>Spread harmonised</b>	-
<b>High price (52 weeks)</b>	101.00
<b>Low price (52 weeks)</b>	100.00

<b>Performance</b>	
<b>Performance YTD in %</b>	-
<b>Performance 1 month in %</b>	+0.65%
<b>Performance 6 months in %</b>	-
<b>Performance 1 year in %</b>	-
<b>Performance 3 years in %</b>	-



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

<b>Underlyings</b>							
Underlying Name and ISIN	Currency	Strike	Barrier	Price underlying	Barrier distance in %	No of shares for redemption	
APPLE US0378331005	USD	267.8400	160.7040	270.71	40.64%	-	
AMAZON US0231351067	USD	1,818.5100	1,091.1060	1,751.60	37.71%	-	
ALPHABET US02079K1079	USD	1,312.9900	787.7940	1,340.62	41.24%	-	

**Reverse convertibles | Description**

This protect multi reverse convertible bond refers to the shares of Apple Inc., Amazon.com Inc. and Alphabet Inc. Class C (underlyings). The bond has a term of one year (maturity 29/

<b>Performance 5 years in %</b>	-	11/2020) and a risk buffer (=barrier; "protect").
<b>Performance since inception in %</b>	-	<p>Investors receive a fixed coupon of 6.00 % p.a. on the nominal amount upon maturity regardless of the performance of the underlyings. The redemption of the nominal amount at maturity depends on the performance of the underlyings:</p> <ol style="list-style-type: none"> <li>1. The closing price of all underlyings are always above the barrier (60.00 % of the strike price) during the observation period, 27/11/2019 (excl.) - 23/11/2020 (incl.). In this case investors receive the nominal amount.</li> <li>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.</li> </ol>

#### Advantages

- Investors receive a fixed coupon of 6.00 % 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 bond (EUR) and the currency of the underlyings has no direct impact on the redemption amount.

#### Risks you should be aware of

- The earnings are capped at 6.00 % 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.
- The risk of capital loss depends on the underlying with the worst performance, even if the basket in total or some underlyings in the basket have a positive performance. There is no risk diversification despite several underlyings in the basket.
- 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 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.

#### 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: 2019/12/06 22:00:00

### Underlying Quote

**270.71** USD

 Difference  +1.93% (5.13)

### General attributes underlying

Name	APPLE
ISIN	US0378331005
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	267.84
Price	270.71
Time	19/12/06 - 22:00:00
Strike	267.8400
Barrier	160.7040
Barrier distance	110.01
Barrier distance in %	40.64%
No of shares for redemption	-
Today high	271.00
Today low	267.30
High price (52 weeks)	271.00
Low price (52 weeks)	142.00

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

## Underlying

Date: 2019/12/06 22:00:00

Underlying Quote

**1,751.60** USDDifference  +0.64% (11.12)

### General attributes underlying

Name	AMAZON
ISIN	US0231351067
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	1,818.51
Price	1,751.60
Time	19/12/06 - 22:00:00
Strike	1,818.5100
Barrier	1,091.1060
Barrier distance	660.49
Barrier distance in %	37.71%
No of shares for redemption	-
Today high	1,754.40
Today low	1,740.13
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: 2019/12/06 22:00:00

## Underlying Quote

1,340.62 USD

Difference ▲ +0.94% (12.49)

## General attributes underlying

Name	ALPHABET
ISIN	US02079K1079
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	1,312.99
Price	1,340.62
Time	19/12/06 - 22:00:00
Strike	1,312.9900
Barrier	787.7940
Barrier distance	552.83
Barrier distance in %	41.24%
No of shares for redemption	-
Today high	1,344.00
Today low	1,333.44
High price (52 weeks)	1,344.00
Low price (52 weeks)	970.11

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

### Disclaimer

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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](http://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.