

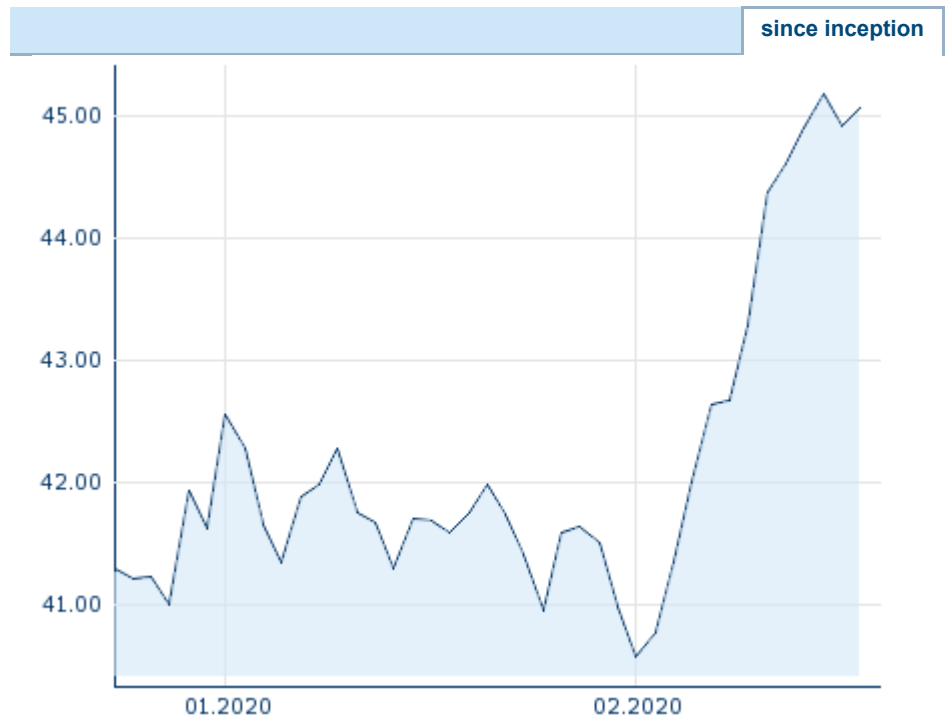
Erste Group Bonus certificate BAWAG GROUP 18.09.2020

ISIN: **AT0000A2C2S8** WKN: **EB0ZGF**

Overview

2020/02/20 11:31:18	
Bid	Ask
44.94	45.39
Difference	0.22% (0.10)

General attributes	
Issuer	Erste Group Bank AG
Product type	Bonus certificates
Stock exchange	VIE, STU
Underlying	BAWAG GROUP
Underlying ISIN	AT0000BAWAG2
Underlying price	43.88 EUR
Date	2020/02/20 11:01:15
Multiplier	1.0000000
Issue date	2019/12/18
Issue price	41.41
Maturity	2020/09/18
Max. amount	46.0000 EUR
Bonus level	46.0000 EUR
Bonus level in %	-
Bonus yield in %	1.41%
Bonus yield in % p.a.	2.45%
Barrier	30.6000 EUR
Barrier in %	-
Barrier distance	13.28 EUR
Barrier distance in %	30.26%
Barrier reached	no
Cap	46.0000 EUR
Max. profit	0.64
Max. profit in %	1.41%
Max. profit in % p.a.	2.45%
First trading day	2019/12/18
Last trading day	2020/09/16
Quanto	no
Currency	EUR



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	! Risks you should be aware of
<ul style="list-style-type: none"> Investors receive an interesting bonus payment at the end of term even when prices go sideways or are falling, as long as the price of the underlying has not fallen to or below the barrier ("sideways yield"). The barrier offers partial protection to falling prices ("risk buffer"). 	<ul style="list-style-type: none"> The return may be capped. If the price of the underlying falls to or below the barrier, losses are possible. There is no capital guarantee and a total loss of invested capital is possible.. Investors bear the risk of the issuer Erste Group Bank AG. This bonus certificate 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 bonus certificates in the event of insolvency or over-

Please read the disclaimer at the end of the document.

The calculation of the key figures is based on the most recently delivered price of the underlying (see date/time stamp in tab underlying).

indebtedness or from an official order (bail-in regime). A total loss of invested capital is possible.

Price information

Today open	45.07
Today high	45.16
Today low	45.03
Close (previous day)	45.07
Spread in %	0.99 %
Spread absolute	0.45
Spread harmonised	0.45
High price (52 weeks)	45.19
Low price (52 weeks)	40.30

Performance

Performance YTD in %	+8.29%
Performance 1 month in %	+8.11%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	+9.00%

Bonus certificates | Description

Upon issue the bonus level is set above the initial price of the underlying. The barrier is set below the initial price. If the specific certificate comes with a cap (respectively a maximum amount), it is set at or above the bonus level.

The redemption at maturity depends on the development of the underlying. There are the following possibilities:

If the underlying does not fall to or below the barrier during the term, the investor receives at least the bonus level payment (considering the ratio). If the price of the underlying is higher than the bonus level at maturity, the higher amount is paid. The maximum amount determines the maximum payout. In case the barrier was hit during the term, the repayment depends on the performance of the underlying at maturity, but is limited by the maximum amount (if applicable). Potential losses are 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: 2020/02/20 11:01:15

Underlying Quote

43.88 EUR

 Difference  -0.09% (-0.04)

5Y

General attributes underlying

Name	BAWAG GROUP
ISIN	AT0000BAWAG2
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	38.9000
Price	43.88
Time	20/02/20 - 11:01:15
Change in %	-0.09%
Today high	44.06
Today low	43.68
High price (52 weeks)	45.22
Low price (52 weeks)	31.78



Information about previous performance does not guarantee future performance.

Source: FactSet

Disclaimer

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.

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.