

ERSTE Multi Memory Express Bond Chemie 20-25

ISIN: AT0000A2CA33 WKN: EB0FT9

Overview

2020/02/25 16:26:26

| | |
|-------------------|-----------------------|
| Bid | Ask |
| 95.35 | - |
| Difference | -2.14% (-2.10) |

General attributes

| | |
|--|---------------------|
| Issuer | Erste Group Bank AG |
| Product type | Express bonds |
| Type | Memory |
| Currency | EUR |
| Underlying | BASF HENKEL VZ |
| Strike Date | 2020/01/29 |
| Maturity | 2025/01/30 |
| Coupon/express payment | 7.500% |
| Coupon style | variable |
| Coupon barrier in % | 65.00% |
| Current redemption barrier in % | 100.00% |
| Final redemption barrier in % | 65.00% |
| Nominal amount | 1,000.00 |
| Quanto | no |
| First trading day | 2020/01/30 |
| Last trading day | 2025/01/23 |

Price information

| | |
|------------------------------|--------|
| Today open | 98.20 |
| Today high | 98.20 |
| Today low | 96.00 |
| Close (previous day) | 98.20 |
| Spread in % | 0 % |
| Spread absolute | - |
| Spread harmonised | - |
| High price (52 weeks) | 100.75 |
| Low price (52 weeks) | 97.60 |

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

Underlyings

| Underlying Name and ISIN | Currency | Price underlying | Current red. barr | Curr.red. barr. dist % | Final red. barr. | Final red. barr. dist % |
|---------------------------|----------|------------------|-------------------|------------------------|------------------|-------------------------|
| BASF DE000BASF111 | EUR | 58.09 | 63.0600 | -8.56% | 40.9890 | 29.44% |
| HENKEL VZ DE0006048432 | EUR | 89.38 | 93.7200 | -4.86% | 60.9180 | 31.84% |

+ Advantages

- Chance to earn interest of 7.50 % p.a.
- Possible early redemption at 100.00 % of nominal amount

! Risks you should be aware of

- If the closing price of the underlying with the worst performance is below the final-redemption-barrier on the final valuation date, there are losses for the investors. A total loss of

| Performance | |
|----------------------------------|--------|
| Performance YTD in % | - |
| Performance 1 month in % | -1.80% |
| Performance 6 months in % | - |
| Performance 1 year in % | - |
| Performance 3 years in % | - |
| Performance 5 years in % | - |
| Performance since inception in % | - |

- If there was no early redemption and if there was no interest payment during the term, redemption is at 100 % plus 37.50 % at the end of the 5th year, if the closing price of the underlying with the worst performance is at or above the final-redemption-barrier on the final valuation date.
 - Risk buffer (final-redemption-barrier of 65.00 %) compared to a direct investment in the underlyings. A fall of the share price below the barrier during the term has no influence on the redemption at the end of the 5th year, relevant is only the closing price on the final valuation date.
 - Erste Group Bank AG will set quotes during the term without being legally obliged to do so.
- invested capital is possible.
- The risk of capital loss depends on the underlying with the worst performance, even if the basket in total or single underlyings in the basket have a positive performance. There is no risk diversification despite several underlyings.
 - During the term the bond price will not vary 1:1 with the underlyings and premature sale may lead to capital loss.
 - The earnings are capped at 37.50 %, even if the underlyings perform better.
 - Investors bear the risk of the issuer Erste Group Bank AG.
 - This multi memory express 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.

Express bonds | Description

This multi memory express bond refers to the share of BASF AG and the preference share of Henkel AG & Co KGaA (underlyings). It offers an interest payment which depends on the performance of the underlyings. The bond has a term of five years, if there is no early redemption. The redemption at maturity depends on the closing price of the underlyings on the final valuation date.

Interest payments: Interest of 7.50 % on the nominal amount is paid on the annual interest payment date (30/01), if the closing price of the underlying with the worst performance is at or above the coupon barrier (65.00 % of the strike price) on the valuation date. Otherwise, there is no interest payment. If the interest payment has not been triggered at one or several interest payment dates but has been triggered at a later interest payment date, the interest payments of the earlier periods are paid retrospectively (memory function).

Redemption: The bond will be redeemed on 30/01/2025 if there is no automatic early redemption. There is an automatic early redemption, if the closing price of the underlying with the worst performance is at or above the redemption barrier (100.00 % of the strike price) on one of the valuation dates (25/01/2021, 24/01/2022, 23/01/2023, 23/01/2024). In this case the early redemption amount and the interest amount due at this time are paid.

If there is no early redemption the bond will be redeemed at maturity as follows:

1. If the closing price of the underlying with the worst performance is at or above the final redemption barrier on the final valuation date (23/01/2025), the bond is redeemed at 100.00 % of the nominal amount (plus the relevant interest amount).
2. If the closing price of the underlying with the worst performance is below the final redemption barrier on the final valuation date, a predetermined number of shares (defined by the ratio) of the underlying with the worst performance is delivered. Fractions of shares are settled in cash. Furthermore, there is no interest payment at maturity.

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: 2020/02/25 16:12:19

Underlying Quote

58.20 EURDifference  -0.90% (-0.53)

General attributes underlying

| | |
|--|---------------------|
| Name | BASF |
| ISIN | DE000BASF111 |
| Stock exchange (underlying) | GER |
| Currency (underlying) | EUR |
| Start value underlying | 63.06 |
| Price | 58.20 |
| Time | 20/02/25 - 16:12:19 |
| Strike price | 63.0600 |
| Coupon barrier | 40.9890 |
| Current redemption barrier | 63.0600 |
| Current redemption barrier distance | -4.86 |
| Current redemption barrier distance in % | -8.35% |
| Final redemption barrier | 40.9890 |
| Final redemption barrier distance | 17.21 |
| Final redemption barrier distance in % | 29.57% |
| No of shares for redemption | 15 |
| Today high | 59.19 |
| Today low | 57.95 |
| High price (52 weeks) | 74.61 |
| Low price (52 weeks) | 55.64 |

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2020/02/25 16:20:56

Underlying Quote

89.38 EURDifference  -0.71% (-0.64)

General attributes underlying

| | |
|--|---------------------|
| Name | HENKEL VZ |
| ISIN | DE0006048432 |
| Stock exchange (underlying) | GER |
| Currency (underlying) | EUR |
| Start value underlying | 93.72 |
| Price | 89.38 |
| Time | 20/02/25 - 16:20:56 |
| Strike price | 93.7200 |
| Coupon barrier | 60.9180 |
| Current redemption barrier | 93.7200 |
| Current redemption barrier distance | -4.34 |
| Current redemption barrier distance in % | -4.86% |
| Final redemption barrier | 60.9180 |
| Final redemption barrier distance | 28.46 |
| Final redemption barrier distance in % | 31.84% |
| No of shares for redemption | 10 |
| Today high | 90.72 |
| Today low | 89.36 |
| High price (52 weeks) | 97.80 |
| Low price (52 weeks) | 80.70 |

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet