

4.00 % ERSTE Protect Pro Reverse Convertible Bond on Österreichische Post AG 20-21

ISIN: **AT0000A2CA74** WKN: **EB0FUE**

Overview

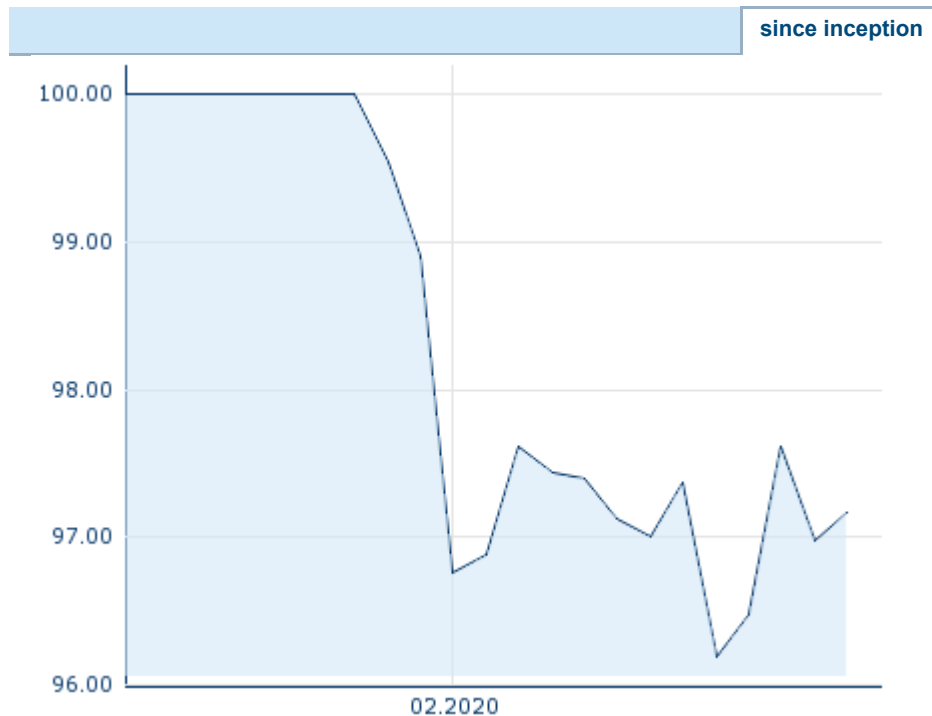
2020/02/20 11:36:57	
Bid	Ask
96.85	-
Difference	0.19% (0.18)

General attributes

Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Stock exchange	VIE, STU
Underlying	OEST. POST
Underlying ISIN	AT0000APOST4
Underlying stock exchange	VIE
Underlying currency	EUR
Price underlying	33.70 EUR
Date	2020/02/20 11:17:03
Issue date	2020/01/30
Coupon	4.000%
Strike	35.6000 EUR
Barrier	28.4800 EUR
Barrier in %	80.00%
Barrier distance in %	15.49%
Barrier distance	5.22 EUR
Barrier reached	no
Number of share for redemption in shares	28
Quanto	no
Nominal amount	1,000.00
Currency	EUR

Price information

Today open	97.17
Today high	97.26
Today low	96.98
Close (previous day)	97.17



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 4.00 % p.a.
- Additional risk buffer in case of a falling share price of Österreichische Post AG.
- Redemption at 100.00 % of nominal amount if the barrier is not broken on the valuation date.
- 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

- Earnings are capped at 4.00 % p.a. even if the underlying has 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. security deposit fees, transaction fees upon sale).
- During the term fluctuations are possible and premature sale may lead to capital loss. Limitation of trading of this bond is possible.

Please read the disclaimer at the end of the document.

1/4

Spread in %	1.02 %
Spread absolute	1.00
Spread harmonised	-
High price (52 weeks)	100.00
Low price (52 weeks)	96.19

Performance

Performance YTD in %	-
Performance 1 month in %	-2.83%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

- This protect pro 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 protect pro reverse convertible bond refers to the share of Österreichische Post AG (underlying). It has a fixed term (maturity date: 30/01/2021) and a risk buffer (= barrier; "protect pro"). At maturity investors receive an interest payment of 4.00 % p.a. based on the nominal amount regardless of the performance of the underlying.

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

1. The underlying is at or above the barrier (80.00 % of the strike price) on the valuation date (28/01/2021). In this case investors receive the nominal amount.
2. The underlying is below the barrier on the valuation date. Investors then receive shares of Österreichische Post AG according to the ratio (nominal amount / strike price). Fractions of shares 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: 2020/02/20 11:17:03

5Y

Underlying Quote

33.70 EUR

Difference  -0.15% (-0.05)

General attributes underlying

Name	OEST. POST
ISIN	AT0000APOST4
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	35.6000
Price	33.70
Time	20/02/20 - 11:17:03
Today high	33.85
Today low	33.50
High price (52 weeks)	38.75
Low price (52 weeks)	29.05



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.