

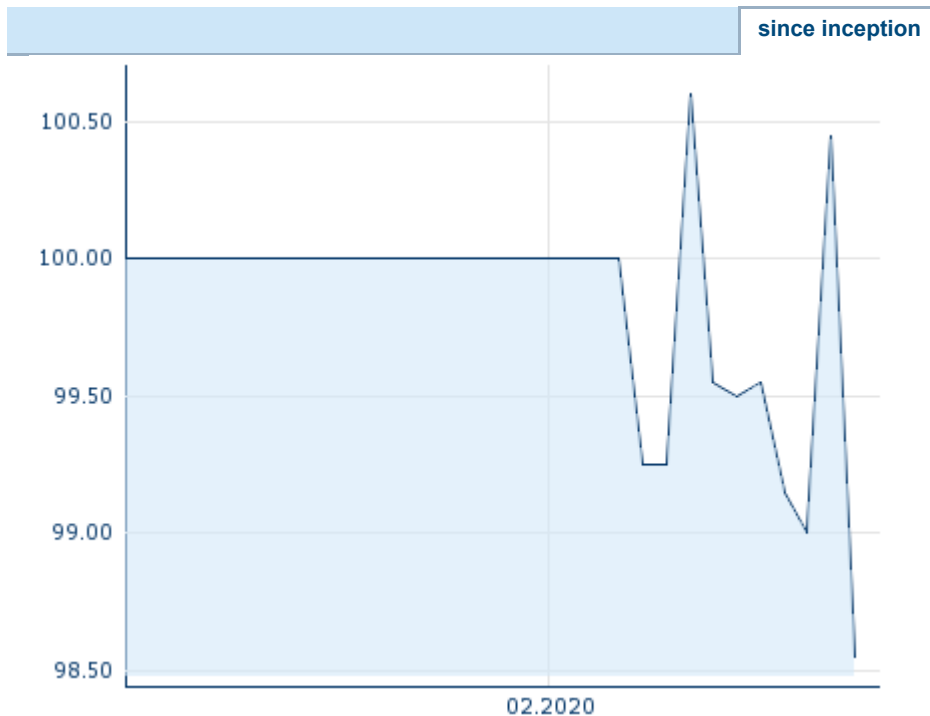
ERSTE Memory Express Bond on Daimler AG 20-25

ISIN: AT0000A2CA90 WKN: EB0FUA

Overview

2020/02/21 17:09:59	
Bid	Ask
97.80	-
Difference	0.00% (0.00)

General attributes	
Issuer	Erste Group Bank AG
Product type	Express bonds
Type	Memory
Currency	EUR
Underlying	DAIMLER AG
Underlying ISIN	DE0007100000
Underlying currency	EUR
Price underlying	42.595 EUR
Date	2020/02/21 17:35:22
Strike Date	2020/01/29
Maturity	2025/01/30
Strike price	43.4150 EUR
Coupon/express payment	6.250%
Coupon style	variable
Coupon barrier	28.2198 EUR
Coupon barrier in %	65.00%
Current redemption barrier	43.4150 EUR
Current redemption barrier in %	100.00%
Current redemption barrier distance	-0.82 EUR
Current redemption barrier distance in %	-1.93%
Final redemption barrier	28.2198 EUR
Final redemption barrier in %	65.00%
Final redemption barrier distance	14.38 EUR
Final redemption barrier distance in %	33.75%
No of shares for redemption	23



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

- Chance to earn interest of 6.25 % p.a.
- Possible early redemption at 100.00 % of nominal amount.
- If there was no early redemption and if there was no interest payment during the term, redemption is at 100.00 % plus 31.25 % at the end of the 5th year, if the closing price of the underlying 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 Daimler AG share.

! Risks you should be aware of

- If the closing price of the underlying is below the final-redemption-barrier on the final valuation date, there are losses for the investors. A total loss of invested capital is possible.
- During the term the bond price will not vary 1:1 with the underlying and premature sale may lead to capital loss.
- Earnings are capped at 31.25 %, even if the underlying has a better performance.
- Investors bear the risk of the issuer Erste Group Bank AG.
- This memory express bond is not

Nominal amount 1,000.00

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.

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.

Price information

Today open	98.55
Today high	98.55
Today low	98.55
Close (previous day)	98.55
Spread in %	0 %
Spread absolute	-
Spread harmonised	-
High price (52 weeks)	100.75
Low price (52 weeks)	98.40

- Erste Group Bank AG will set quotes during the term without being legally obliged to do so.

Performance

Performance YTD in %	-
Performance 1 month in %	-1.45%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

Express bonds | Description

This memory express bond refers to the share of Daimler AG (underlying). It offers an interest payment which depends on the performance of the underlying. 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 underlying on the final valuation date.

Interest payments: Interest of 6.25 % on the nominal amount is paid on the annual interest payment date (30/01), if the closing price of the underlying at the respective valuation date is at or above the coupon barrier (65.00 % of the strike price). 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 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 investors receive the respective early redemption amount and the respective interest amount due at this time.

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

1. If the closing price of Daimler AG on the final valuation date (23/01/2025) is at or above the final redemption barrier, the bond is redeemed at 100,00% of the nominal amount (plus the relevant interest amount);
2. If the closing price of Daimler AG on the final valuation date is below the final redemption barrier, investors receive a predetermined number of shares (defined by the ratio) of the underlying 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: 2020/02/21 17:35:22

Underlying Quote

42.595 EUR

Difference  -2.63% (-1.15)

5Y

General attributes underlying

Name	DAIMLER AG
ISIN	DE0007100000
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	43.4150
Price	42.595
Time	20/02/21 - 17:35:22
Change in %	-2.63%
Today high	43.93
Today low	42.105
High price (52 weeks)	60.00
Low price (52 weeks)	40.31



Information about previous performance does not guarantee future performance.
Source: FactSet