

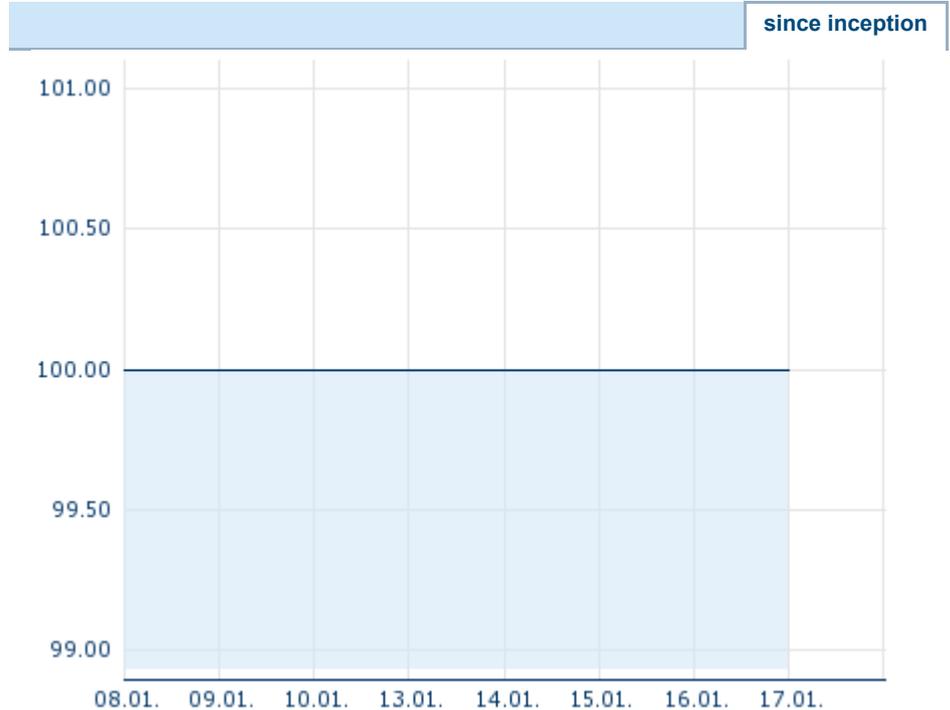
## 2.10 % ERSTE USD Fixzins-Anleihe 20-24

ISIN: AT0000A2CDS8

## Overview

|                           |              |
|---------------------------|--------------|
| Date: 2020/01/17 08:01:02 |              |
| Bid                       | Ask          |
| -                         | 100.00       |
| Difference                | 0.00% (0.00) |

|   |                          |
|---|--------------------------|
| <b>General attributes</b>                         |                          |
| Type of bond                                      | Erste Group senior bonds |
| Bond style  | senior                   |
| Issuer type                                       | financial institution    |
| Country of issue                                  | AT                       |
| Current coupon                                    | 2.100%                   |
| Coupon style                                      | fix                      |
| Coupon payment date                               | 2021/02/04               |
| Coupon payment period                             | annually                 |
| Yield to maturity p.a. (before capital gains tax) | 2.10                     |
| Value date  | 2020/02/04               |
| Maturity  | 2024/02/04               |
| Repayment value                                   | 100.00                   |
| Currency  | USD                      |
| Minimum unit                                      | 1,000                    |



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

- Interesting fixed coupon amounting to 2.10 % p. a. in US Dollar.
- Interest is paid annually.
- Investors could benefit if the US Dollar becomes stronger compared to the Euro.
- Redemption is at 100 % of nominal amount at maturity by Erste Group Bank AG.

#### ! Risks you should be aware of

- Euro-investors bear the currency risk of US Dollar to Euro, as the bond is quoted in US Dollar.
- The redemption at 100 % of nominal amount in US Dollar only applies at maturity (if a USD settlement account exists, the coupon payments and redemption is in USD, otherwise there is an automatic conversion to Euro).
- Investors bear the issuer risk of Erste Group Bank AG.
- During the term price fluctuations are possible and premature sales can lead to capital loss.

- The coupons and redemption are paid in USD, therefore the investors incur additional costs (by having a foreign currency account or by the conversion to Euro).
- This 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.

### Description

The 2.10 % ERSTE USD Fixzins-Anleihe 20-24 has a term of 4 years. The coupon is fixed at 2.10 % p.a in US Dollar (USD). The bond is redeemed on 04/02/2024 at 100 % of nominal amount in USD.

If there is a settlement account in USD, coupon payments and the redemptions are in USD, otherwise there is an automatic conversion to EUR.

### Payment notes

This bond pays a fixed interest of 2.10 % p. a. in US Dollar (USD).

### Settlement

This bond is redeemed on 04/02/2024 at 100 % of nominal amount in US Dollar (USD).

### Secondary market

During the term it is possible to sell the product during the trading hours at the exchanges, where the product is listed.

### 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](http://www.erstegroup.com/emissionen). Please see also the WAG 2018 customer information of your bank.

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