

6.25 % ERSTE Protect Bavaria 20-21

ISIN: **AT0000A2CN46** WKN:**EB0FUT**

Overview

2020/02/24 08:05:40

Bid	Ask
-	100.25
Difference	0.00% (0.00)

General attributes

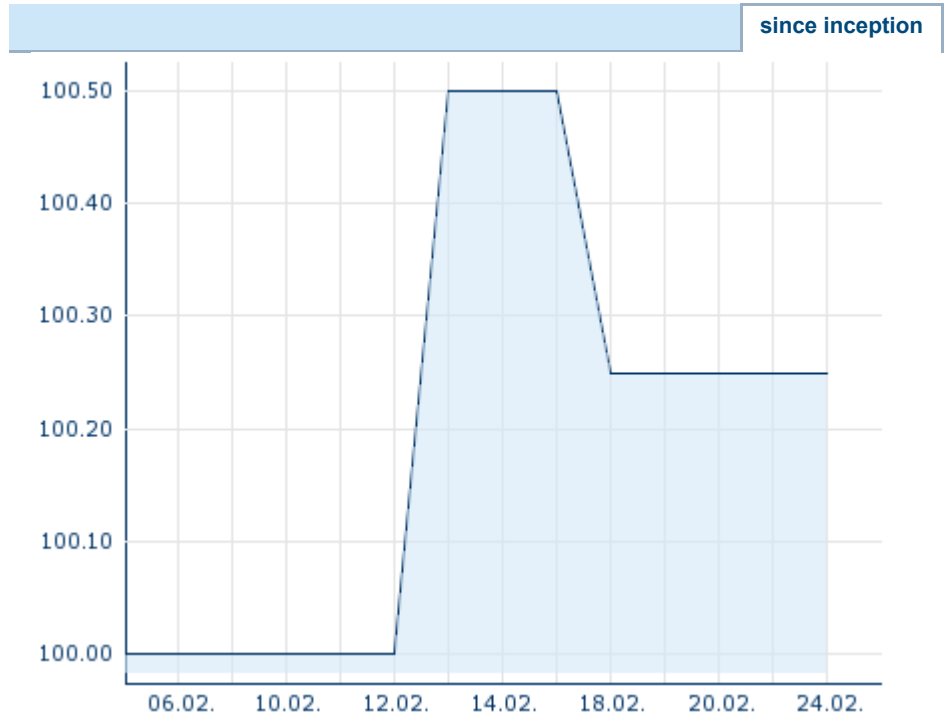
Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	ADIDAS ALLIANZ INFINEON
Strike Date	2020/02/27
Maturity	2021/02/28
Coupon	6.250%
Barrier distance in %	-
Barrier reached	no

Price information

Today open	100.25
Today high	100.25
Today low	100.25
Close (previous day)	100.25
Spread in %	0 % %
Spread absolute	0.00
Spread harmonised	-
High price (52 weeks)	100.50
Low price (52 weeks)	100.00

Performance

Performance YTD in %	-
Performance 1 month in %	-
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-



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	Strike	Barrier	Price underlying	Barrier distance in %	No of shares for redemption
ADIDAS DE000A1EWWW0	EUR	-	-	265.05	-	-
ALLIANZ DE0008404005	EUR	-	-	222.75	-	-
INFINEON DE0006231004	EUR	-	-	20.14	-	-

Reverse convertibles | Description

This protect reverse convertible bond (worst-of) refers to the shares of adidas AG, Allianz SE and Infineon Technologies AG (underlyings). The bond has a term of one year (maturity

Performance 5 years in % -
Performance since inception in % -

28/02/2021) and a risk buffer (=barrier; "protect").

Regardless of the performance of the underlyings investors receive a fixed coupon of 6.25 % p.a. on the nominal amount upon maturity.

The redemption of the nominal amount at maturity depends on the performance of the underlyings:

1. The closing prices of all underlyings are always above the barrier (60.00 % of the strike price) during the observation period, 27/02/2020 (excl.) - 22/02/2021 (incl.). In this case investors receive the nominal amount.
2. At least one underlying is at or below its barrier during the observation period. However, on the valuation date all underlyings are above the strike price. In this case investors receive the nominal amount.
3. The barrier was reached or broken by at least one underlying during the observation period and the closing price of at least one underlying is below the strike price on the valuation date. In this case shares of the underlying which had the worst performance (worst-of) are delivered according to the ratio. Fractions of a share are settled in cash.

+ Advantages	! Risks you should be aware of
<ul style="list-style-type: none"> ▪ The investor receives a fixed coupon of 6.25 % p.a. ▪ Additional risk buffer of 40.00 % in case of falling prices of the underlyings. ▪ Erste Group Bank AG will set quotes for this product during the term, but is not obliged to. ▪ Chance to make a profit even if underlying prices are slightly falling. 	<ul style="list-style-type: none"> ▪ The earnings are capped at 6.25 % p.a. even if the underlyings perform better. ▪ The risk of capital loss depends on the underlying with the worst performance (worst-of). For this product with worst-of structure despite several underlyings there is no risk diversification by spreading the market risk as for a conventional basket product; instead there is a risk concentration. ▪ If according to the repayment terms shares are delivered upon maturity, capital loss may occur. ▪ During the term price fluctuations of the bond are possible and premature sales may lead to capital loss. Limited trading of the bond is possible. ▪ This protect 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.

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: 2020/02/24 17:35:12

Underlying Quote

265.05 EURDifference  -6.16% (-17.40)

General attributes underlying

Name	ADIDAS
ISIN	DE000A1EWWW0
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	-
Price	265.05
Time	20/02/24 - 17:35:12
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	274.25
Today low	263.40
High price (52 weeks)	317.45
Low price (52 weeks)	197.25

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2020/02/24 17:35:02

Underlying Quote

222.75 EURDifference  -3.45% (-7.95)

General attributes underlying

Name	ALLIANZ
ISIN	DE0008404005
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	-
Price	222.75
Time	20/02/24 - 17:35:02
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	227.90
Today low	222.00
High price (52 weeks)	232.60
Low price (52 weeks)	193.00

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2020/02/24 17:35:27

Underlying Quote

20.14 EURDifference  -4.55% (-0.96)

General attributes underlying

Name	INFINEON
ISIN	DE0006231004
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	-
Price	20.14
Time	20/02/24 - 17:35:27
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	20.24
Today low	19.63
High price (52 weeks)	23.07
Low price (52 weeks)	13.42

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet