

6.25 % ERSTE Protect Bavaria 20-21

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

Overview

2020/03/27 17:25:52

Bid	Ask
60.15	61.15
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 reached	yes / 2020/03/18

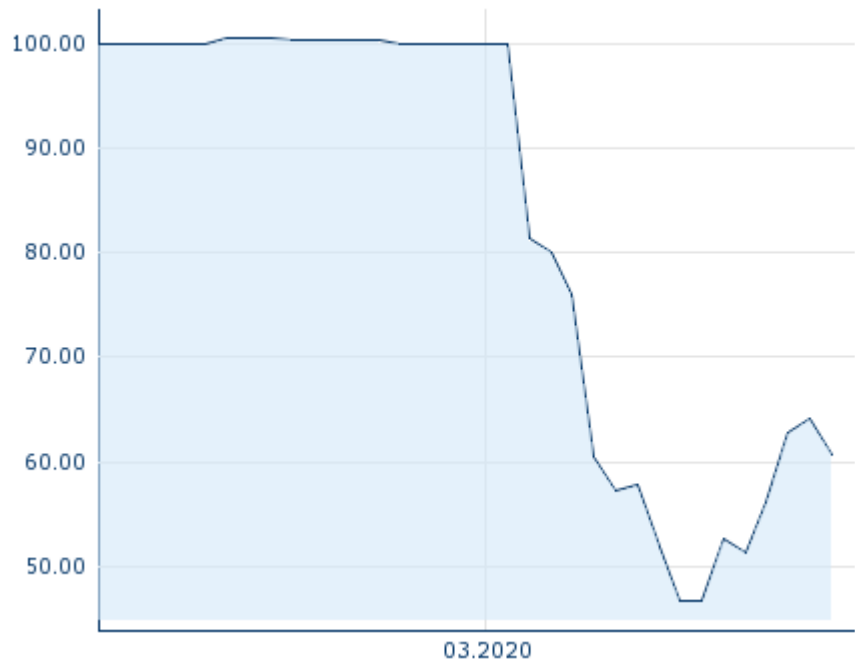
Price information

Today open	60.65
Today high	60.65
Today low	60.65
Close (previous day)	60.65
Spread in %	1.64 %
Spread absolute	1.00
Spread harmonised	-
High price (52 weeks)	100.50
Low price (52 weeks)	45.45

Performance

Performance YTD in %	-
Performance 1 month in %	-39.35%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

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	Strike	Barrier	Price underlying	Barrier distance in %	No of shares for redemption
ADIDAS DE000A1EWWW0	EUR	257.1500	154.2900	208.95	-	3
ALLIANZ DE0008404005	EUR	204.4500	122.6700	153.82	-	4
INFINEON DE0006231004	EUR	19.5120	11.7072	13.39	-	51

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

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: 2020/03/27 17:35:18

Underlying Quote

208.95 EURDifference  -2.63% (-5.65)

General attributes underlying

Name	ADIDAS
ISIN	DE000A1EWWW0
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	257.15
Price	208.95
Time	20/03/27 - 17:35:18
Strike	257.1500
Barrier	154.2900
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	3
Today high	214.90
Today low	206.30
High price (52 weeks)	317.45
Low price (52 weeks)	162.20

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2020/03/27 17:35:23

Underlying Quote

153.82 EURDifference  -2.62% (-4.14)

General attributes underlying

Name	ALLIANZ
ISIN	DE0008404005
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	204.45
Price	153.82
Time	20/03/27 - 17:35:23
Strike	204.4500
Barrier	122.6700
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	4
Today high	155.52
Today low	151.00
High price (52 weeks)	232.60
Low price (52 weeks)	117.10

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2020/03/27 17:35:08

Underlying Quote

13.39 EURDifference  -6.83% (-0.98)

General attributes underlying

Name	INFINEON
ISIN	DE0006231004
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	19.51
Price	13.39
Time	20/03/27 - 17:35:08
Strike	19.5120
Barrier	11.7072
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	51
Today high	14.02
Today low	13.31
High price (52 weeks)	23.07
Low price (52 weeks)	10.13

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet