

## ERSTE S&amp;P 500® USD Garant II 20-26

ISIN: AT0000A2CVN1 WKN: EB0FU1

2020/02/24 08:05:40

<b>Bid</b>	<b>Ask</b>
-	<b>100.50</b>
<b>Difference</b>	0.00% (0.00)

## General attributes

<b>Issuer</b>	Erste Group Bank AG
<b>Product type</b>	Guaranteed products
<b>Minimum coupon</b>	-
<b>Capital guarantee</b>	100.00%
<b>Issue date</b>	2020/02/28
<b>Maturity</b>	2026/08/28
<b>Stock exchange</b>	VIE
<b>Underlying</b>	S&P 500 Index
<b>Participation</b>	100.00%
<b>Nominal amount</b>	1,000.00
<b>Quanto</b>	yes
<b>Currency</b>	USD

## Price information

<b>Today open</b>	100.50
<b>Today high</b>	100.50
<b>Today low</b>	100.50
<b>Close (previous day)</b>	100.50
<b>Spread in %</b>	0 % %
<b>Spread absolute</b>	0.00
<b>High price (52 weeks)</b>	100.50
<b>Low price (52 weeks)</b>	100.00

## Performance

<b>Performance YTD in %</b>	-
<b>Performance 1 month in %</b>	-
<b>Performance 6 months in %</b>	-
<b>Performance 1 year in %</b>	-
<b>Performance 3 years in %</b>	-
<b>Performance 5 years in %</b>	-
<b>Performance since inception in %</b>	-

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

## + Advantages

- 1:1 participation on the positive performance of the S&P 500® index, up to +30.00 %.
- Diversified equity index containing 500 of the largest, stock exchange listed US companies.
- Investors could benefit if the US Dollar becomes stronger compared to the Euro.
- Erste Group Bank AG will set quotes for this product during the term without being legally obliged to do so.
- Redemption is at least 100.00 % of nominal amount in USD at maturity and therefore protection against capital loss compared to a direct investment in the respective stocks

## ! 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 100.00 % of nominal amount in USD applies only at maturity. If a USD settlement account exists, the redemption is in USD; otherwise there is an automatic conversion to Euro and the investors incur additional costs.
- During the term prices are fluctuating and premature sales can lead to capital loss.
- There is no continuous coupon payment and redemption at maturity is capped at 130.00 % of the nominal amount in USD.
- Investors bear the issuer risk of

of the index.

Erste Group Bank AG.

- 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.

### Guaranteed products | Description

The ERSTE S&P 500® USD Garant II 20-26 refers to the S&P 500® index as underlying, has a fixed term of 6.5 years and will be redeemed on 28/08/2026 (maturity). During the term there is no interest payment and investors do not receive any other proceeds.

The redemption at maturity depends on the performance of the underlying. Redemption is at least 100.00 % (minimum redemption amount) and at most 130.00 % (maximum redemption amount) of the nominal amount in USD. The participation on the positive performance of the underlying is capped at 30.00 %. Above this cap there is no participation on a possible further positive performance of the underlying.

The redemption amount is determined as follows:

1. If the closing price of the underlying is above the strike price on the valuation date, redemption is at 100.00 % of the nominal amount plus the positive performance of the underlying multiplied by the nominal amount, max. 130.00 % of the nominal amount (in USD).
2. If the closing price of the underlying is at or below the strike price on the valuation date, then the redemption is 100.00 % (minimum redemption amount) of the nominal amount (in USD).

The S&P 500® is an equity index containing 500 of the largest, stock exchange listed US companies. The underlying asset is a price index, i.e. the index shows the price development of the securities it contains. Dividend payments are not included in the index calculation. Further information on the index can be found at <http://eu.spindices.com/indices/equity/sp-500>.

### Secondary market

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