

ERSTE Future Invest Garant 90% 20-30

ISIN: AT0000A2D9G7 WKN: EB0FVE

2020/03/27 07:45:57

Bid	Ask
-	100.00
Difference	0.00% (0.00)

General attributes

Issuer	Erste Group Bank AG
Product type	Guaranteed products
Minimum coupon	-
Capital guarantee	90.00%
Issue date	2020/03/31
Maturity	2030/03/31
Stock exchange	VIE
Underlying	Solactive ERSTE Future Invest VC
Participation	100.00%
Nominal amount	1,000.00
Quanto	yes
Currency	EUR

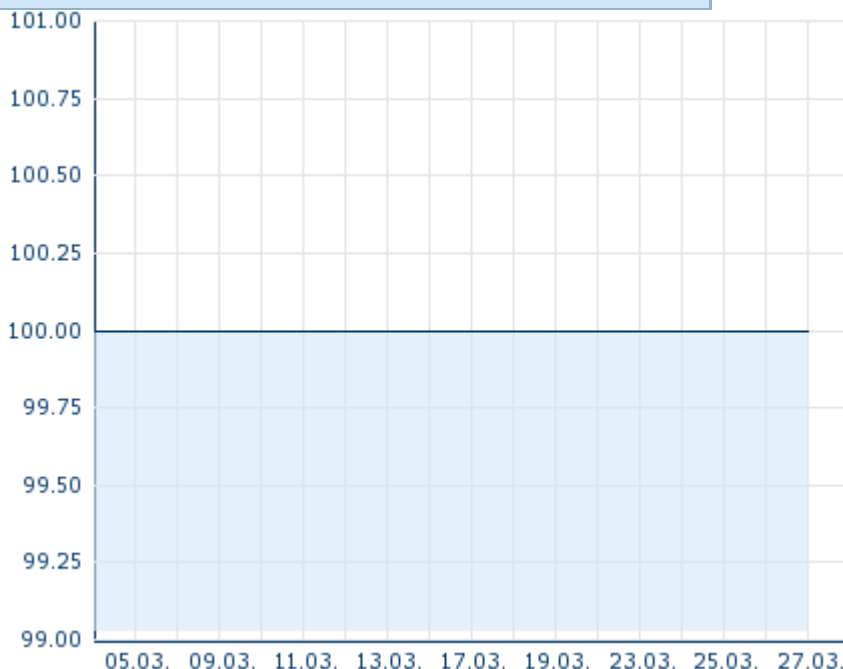
Price information

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

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

- Globally diversified investment mix with automatic risk control
- 1:1 participation in the positive performance of the Solactive ERSTE Future Invest Index VC
- Erste Group Bank AG will set quotes for this product during the term, nevertheless, is not obliged to it
- Redemption of at least 90.00 % of the nominal amount at maturity and therefore protection against possible capital losses of more than -10.00 %

! Risks you should be aware of

- The entitlement for redemption at 90.00 % of nominal amount by Erste Group Bank AG applies only at maturity.
- During the term prices are fluctuating and premature sales can lead to capital loss.
- The extent of investment in the Solactive ERSTE Future Invest Index VC may vary between 0 % and 100 %.
- 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

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

invested capital is possible.

Guaranteed products | Description

The ERSTE Future Invest Garant 90% 20-30 refers to the Solactive ERSTE Future Invest Index VC as underlying, has a fixed term of ten years and will be redeemed on 31/03/2030 (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 90.00 % of the nominal amount (minimum redemption amount). There is a 100.00 % participation on the uncapped positive performance of the underlying.

Upon maturity the performance of the underlying is looked at: in case of a positive index performance investors receive this positive performance in addition to the nominal amount. In case of a negative performance, investors bear losses up to -10.00 %. If the index price falls more than -10.00 %, the capital protection applies and the bond is redeemed at 90.00 % of the nominal amount.

With the ERSTE Future Invest Garant 90% 20-30 investors have the opportunity to invest in 5 megatrends with just one product. These megatrends are:

- Health care
- Lifestyle
- Technology & innovation
- Environment & clean energy
- Emerging markets

The index that investors participate 1:1 with this bond is the Solactive ERSTE Future Invest Index VC. It invests in 10 exchange-traded investment funds (ETFs), which passively invest in recognized financial market indices and reflect them efficiently. An additional risk control controls the degree of investment of the ETF portfolio and a money market investment. The ETF portfolio consists of 7 megatrend equity funds and 3 bond funds on sustainable corporate and emerging market bonds.

In calm market phases, the index invests mainly in the ETF portfolio. In uncertain and turbulent times, it may be advisable to make the investment more defensive and increase the money market share. Therefore, the index automatically reduces the degree of investment in the ETF portfolio as its volatility rises above 7 %. As a result, the money market share will increase and the ETF portfolio will be proportionately reduced, which can reduce the risk. The extent of the automatic switching to the money market depends on the volatility. When the market calms down, the degree of investment is increased again accordingly.

Details on the index can be found at the website of the index provider Solactive AG: <https://www.solactive.com/indices/?index=DE000SLA9H23>

Secondary market

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

