

## 6.00 % ERSTE Protect Pharma 20-21

ISIN: **AT0000A2JYR1** WKN:**EB0FYE**

## Overview

2020/12/01 17:25:33

<b>Bid</b>	<b>Ask</b>
<b>100.60</b>	-
<b>Difference</b>	0.00% (0.00)

## General attributes

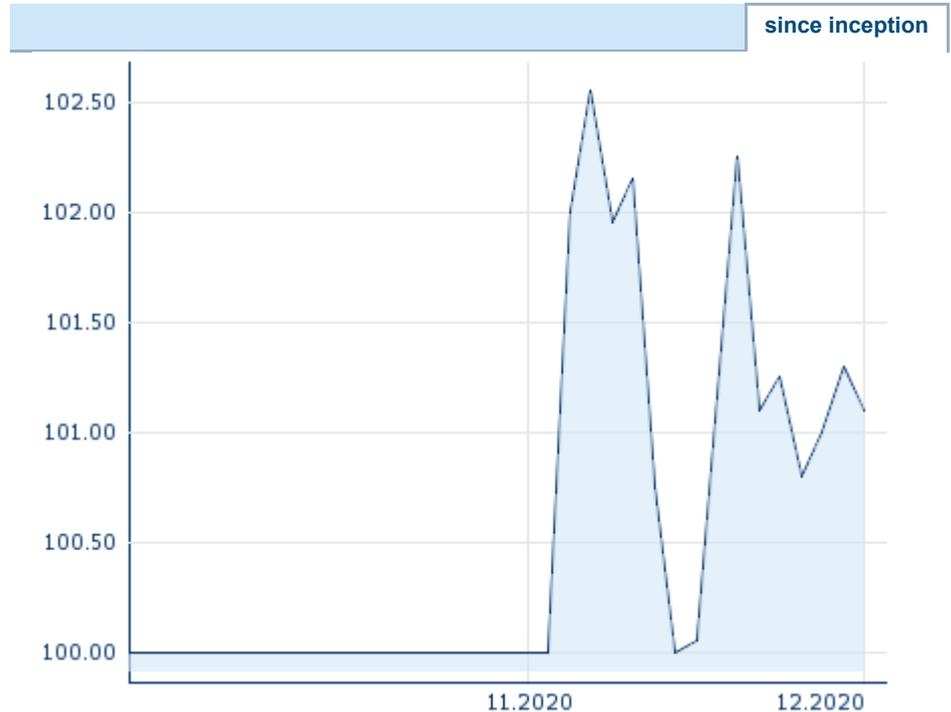
<b>Issuer</b>	Erste Group Bank AG
<b>Product type</b>	Reverse convertibles
<b>Currency</b>	EUR
<b>Underlying</b>	PFIZER SANOFI ASTRAZENECA
<b>Strike Date</b>	2020/10/29
<b>Maturity</b>	2021/10/30
<b>Coupon</b>	6.000%
<b>Barrier distance in %</b>	46.29%
<b>Barrier reached</b>	no

## Price information

<b>Today open</b>	101.10
<b>Today high</b>	101.10
<b>Today low</b>	101.10
<b>Close (previous day)</b>	101.10
<b>Spread in %</b>	0.98 %
<b>Spread absolute</b>	1.00
<b>Spread harmonised</b>	-
<b>High price (52 weeks)</b>	102.60
<b>Low price (52 weeks)</b>	98.55

## Performance

<b>Performance YTD in %</b>	-
<b>Performance 1 month in %</b>	+1.10%
<b>Performance 6 months in %</b>	-
<b>Performance 1 year in %</b>	-
<b>Performance 3 years in %</b>	-



## Underlyings

Underlying Name and ISIN	Currency	Strike	Barrier	Price underlying	Barrier distance in %	No of shares for redemption
PFIZER US7170811035	USD	35.2800	21.1680	39.41	46.29%	-
SANOFI FR0000120578	EUR	78.2300	46.9380	84.10	44.19%	-
ASTRAZENECA GB0009895292	GBp	7,876.0000	4,725.6000	7,800.00	39.42%	-

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

### Reverse convertibles | Description

This protect reverse convertible bond refers to the shares of Pfizer Inc., AstraZeneca PLC und Sanofi SA (underlyings). The bond has a term of one year (maturity 30/10/2021) and a risk buffer (=barrier; "protect").

Investors receive a fixed coupon of 6.00 % p.a. on the nominal amount upon maturity regardless of the performance of the underlyings. The redemption of the nominal amount at maturity depends on the performance of the underlyings:

1. The closing price of all underlyings are always above the barrier (60.00 % of the strike price) during the observation period, 29/10/2020 (excl.) - 25/10/2021 (incl.). In this case investors receive the nominal amount.
2. The closing price of at least one underlying is at or below its barrier during the observation period. However, all underlyings quote at or above their strike price again on the valuation date. In this case, investors receive the nominal amount.
3. At least one underlying (on basis of closing prices) has touched or broken its barrier 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, the redemption amount equals the nominal amount multiplied by the performance of the underlying with the worst performance (worst-of). The redemption amount can be lower than the nominal amount or even be zero, but is capped at max. 100.00 % of the nominal amount.

 Advantages	 Risks you should be aware of
<ul style="list-style-type: none"> <li>▪ Investors receive a fixed coupon of 6.00 % p.a.</li> <li>▪ Additional risk buffer of 40.00 % in case of falling prices of the underlyings.</li> <li>▪ Erste Group Bank AG will set quotes for this product during the term, but is not obliged to.</li> <li>▪ Chance to earn a positive return even when underlying prices are slightly falling.</li> <li>▪ The exchange rate of the currency of the protect reverse convertible bond (EUR) and the currency of the underlyings has no direct impact on the redemption amount.</li> </ul>	<ul style="list-style-type: none"> <li>▪ The earnings are capped at 6.00 % p.a. even if the underlyings have a better performance.</li> <li>▪ 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.</li> <li>▪ If the closing price of the underlying with the worst performance is below the barrier on the valuation date, capital loss up to total loss of invested capital may occur.</li> <li>▪ During the term price fluctuations of the bond are possible and premature sales may lead to capital loss. Limited trading of the product is possible.</li> <li>▪ 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.</li> </ul>

### 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: 2020/12/01 22:10:00

### Underlying Quote

**39.41** USD

 Difference  +2.87% (1.10)

### General attributes underlying

Name	PFIZER
ISIN	US7170811035
Stock exchange (underlying)	NYS
Currency (underlying)	USD
Start value underlying	35.28
Price	39.41
Time	20/12/01 - 22:10:00
Strike	35.2800
Barrier	21.1680
Barrier distance	18.24
Barrier distance in %	46.29%
No of shares for redemption	-
Today high	40.50
Today low	39.01
High price (52 weeks)	40.50
Low price (52 weeks)	26.41

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

# Underlying

Date: 2020/12/01 17:39:16

Underlying Quote

**84.10** EURDifference  -0.72% (-0.61)

## General attributes underlying

Name	SANOFI
ISIN	FR0000120578
Stock exchange (underlying)	PAR
Currency (underlying)	EUR
Start value underlying	78.23
Price	84.10
Time	20/12/01 - 17:39:16
Strike	78.2300
Barrier	46.9380
Barrier distance	37.16
Barrier distance in %	44.19%
No of shares for redemption	-
Today high	85.04
Today low	84.02
High price (52 weeks)	95.82
Low price (52 weeks)	67.65

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

## Underlying

Date: 2020/12/01 17:37:34

Underlying Quote

**7,800.00** GBPDifference  -0.06% (-5.00)

### General attributes underlying

Name	ASTRAZENECA
ISIN	GB0009895292
Stock exchange (underlying)	LSE
Currency (underlying)	GBP
Start value underlying	7,876.00
Price	7,800.00
Time	20/12/01 - 17:37:34
Strike	7,876.0000
Barrier	4,725.6000
Barrier distance	3,074.40
Barrier distance in %	39.42%
No of shares for redemption	-
Today high	8,004.06
Today low	7,800.00
High price (52 weeks)	10,120.00
Low price (52 weeks)	5,871.00

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet