

8.50 % ERSTE Protect Digital Payment 20-21

ISIN: AT0000A2KR75 WKN: EB0FYQ

Overview

2021/06/18 17:25:31

Bid	Ask
101.45	-
Difference	0.00% (0.00)

General attributes

Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	VISA MASTERCARD PAYPAL
Strike Date	2020/12/01
Maturity	2021/12/02
Coupon	8.500%
Barrier distance in %	45.00%
Barrier reached	no

Price information

Today open	101.95
Today high	101.95
Today low	101.95
Close (previous day)	101.95
Spread in %	0.98 %
Spread absolute	1.00
Spread harmonised	-
High price (52 weeks)	102.30
Low price (52 weeks)	95.35

Performance

Performance YTD in %	+1.80%
Performance 1 month in %	+0.99%
Performance 6 months in %	+0.89%
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
VISA US92826C8394	USD	211.2000	126.7200	230.41	45.00%	-
MASTERCARD US57636Q1040	USD	338.8800	203.3280	367.42	44.66%	-
PAYPAL US70450Y1038	USD	216.5400	129.9240	283.38	54.15%	-

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

Reverse convertibles | Description

This protect reverse convertible bond refers to the shares of VISA Inc., Mastercard Inc. und PayPal Holdings Inc. (underlyings). The bond has a term of one year (maturity 02/12/2021) and a risk buffer (=barrier; "protect").

Investors receive a fixed coupon of 8.50 % 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, 01/12/2020 (excl.) - 24/11/2021 (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"> ▪ Investors receive a fixed coupon of 8.50 % p.a. ▪ Additional risk buffer of 40.00 % in case of falling prices of the underlyings. ▪ Chance to earn a positive return even when underlying prices are slightly falling. ▪ The exchange rate of the currency of the protect reverse convertible bond (EUR) and the currency of the underlyings (USD) has no direct impact on the redemption amount. ▪ Erste Group Bank AG will set quotes for this product during the term, but is not obliged to. 	<ul style="list-style-type: none"> ▪ The earnings are capped at 8.50 % p.a. even if the underlyings have a better performance. ▪ 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 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. ▪ 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. ▪ 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: 2021/06/18 22:10:00

Underlying Quote

230.41 USDDifference  -0.75% (-1.74)

General attributes underlying

Name	VISA
ISIN	US92826C8394
Stock exchange (underlying)	NYS
Currency (underlying)	USD
Start value underlying	211.20
Price	230.41
Time	21/06/18 - 22:10:00
Strike	211.2000
Barrier	126.7200
Barrier distance	103.69
Barrier distance in %	45.00%
No of shares for redemption	-
Today high	232.18
Today low	229.22
High price (52 weeks)	237.50
Low price (52 weeks)	179.23

5Y



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2021/06/18 22:10:00

Underlying Quote

367.42 USDDifference  +0.04% (0.13)

General attributes underlying

Name	MASTERCARD
ISIN	US57636Q1040
Stock exchange (underlying)	NYS
Currency (underlying)	USD
Start value underlying	338.88
Price	367.42
Time	21/06/18 - 22:10:00
Strike	338.8800
Barrier	203.3280
Barrier distance	164.09
Barrier distance in %	44.66%
No of shares for redemption	-
Today high	370.38
Today low	362.00
High price (52 weeks)	401.50
Low price (52 weeks)	281.20

5Y



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Source: FactSet

Underlying

Date: 2021/06/18 22:15:00

Underlying Quote

283.38 USDDifference  +1.89% (5.27)

General attributes underlying

Name	PAYPAL
ISIN	US70450Y1038
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	216.54
Price	283.38
Time	21/06/18 - 22:15:00
Strike	216.5400
Barrier	129.9240
Barrier distance	153.46
Barrier distance in %	54.15%
No of shares for redemption	-
Today high	286.38
Today low	274.86
High price (52 weeks)	309.14
Low price (52 weeks)	164.01

5Y



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Source: FactSet