

7.00 % ERSTE Protect Österreich 21-22

ISIN: AT0000A2MJ65 WKN: EB0FZL

Overview

2021/01/15 07:59:51

Bid	Ask
-	100.00
Difference	0.00% (0.00)

General attributes

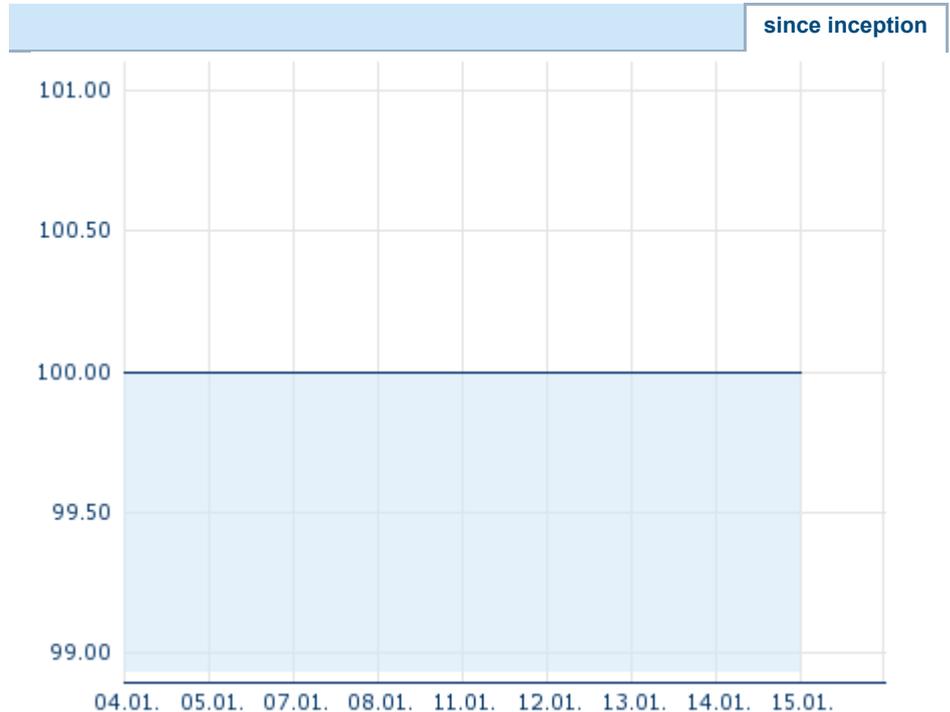
Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	ANDRITZ OMV VOESTALPINE
Strike Date	2021/01/29
Maturity	2022/02/01
Coupon	7.000%
Barrier distance in %	-
Barrier reached	no

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
Spread harmonised	-
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 %	-



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
ANDRITZ AT0000730007	EUR	-	-	38.98	-	-
OMV AT0000743059	EUR	-	-	36.82	-	-
VOESTALPINE AT0000937503	EUR	-	-	30.60	-	-

Performance 5 years in % -

Performance since inception in % -

Reverse convertibles | Description

This protect reverse convertible bond (worst-of) refers to the shares of Andritz AG, OMV AG and Voestalpine AG (underlyings). The bond has a term of one year (maturity 01/02/2022) and a risk buffer (=barrier; "protect").

Investors receive a fixed coupon of 7.00 % 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 prices of all underlyings are always above the barrier (60.00 % of the strike price) during the observation period, 29/01/2021 (excl.) - 25/01/2022 (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.

The issuer and its affiliates may - without being obliged to - act as market maker for the underlying.

+ Advantages

- Investors receive a fixed coupon of 7.00 % 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.

! Risks you should be aware of

- The earnings are capped at 7.00 % 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: 2021/01/15 17:35:07

Underlying Quote

38.98 EURDifference  -2.11% (-0.84)

General attributes underlying

Name	ANDRITZ
ISIN	AT0000730007
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	-
Price	38.98
Time	21/01/15 - 17:35:07
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	39.88
Today low	38.40
High price (52 weeks)	39.94
Low price (52 weeks)	22.96

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2021/01/15 17:35:29

Underlying Quote

36.82 EURDifference  -1.76% (-0.66)

General attributes underlying

Name	OMV
ISIN	AT0000743059
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	-
Price	36.82
Time	21/01/15 - 17:35:29
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	37.70
Today low	36.24
High price (52 weeks)	49.13
Low price (52 weeks)	16.33

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2021/01/15 17:38:36

Underlying Quote

30.60 EURDifference  -2.08% (-0.65)

General attributes underlying

Name	VOESTALPINE
ISIN	AT0000937503
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	-
Price	30.60
Time	21/01/15 - 17:38:36
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	31.20
Today low	30.38
High price (52 weeks)	31.60
Low price (52 weeks)	12.67

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet