

7.00 % ERSTE Protect Österreich 21-22

ISIN: AT0000A2MJ65 WKN: EB0FZL

Overview

2022/01/17 17:28:02

Bid	Ask
98.85	99.85
Difference	-0.05% (-0.05)

General attributes

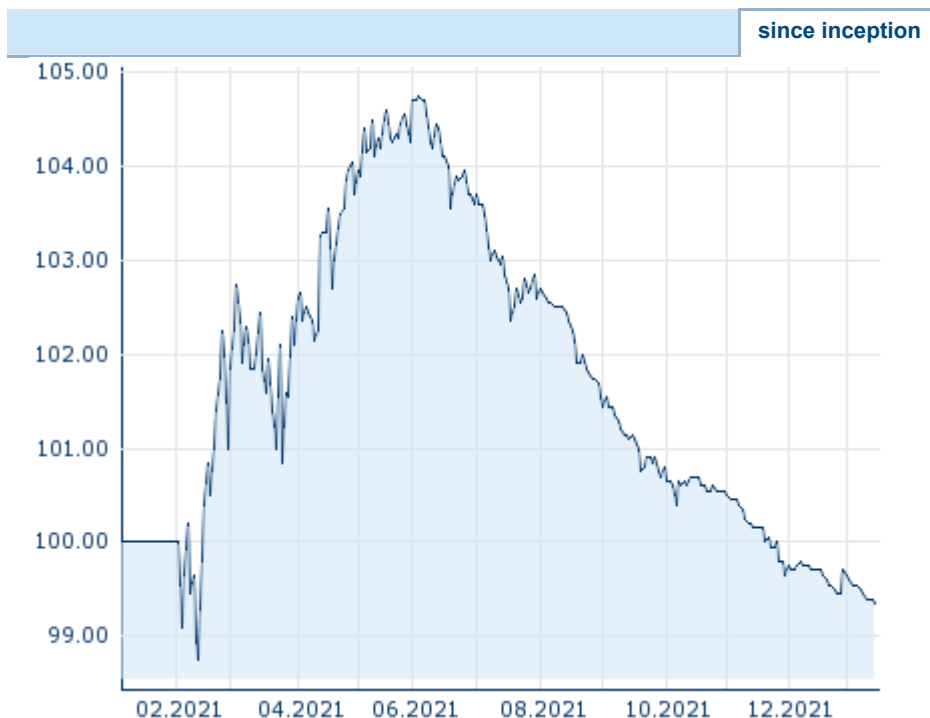
Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	ANDRITZ OMV VOESTALPINE
Strike Date	2021/01/29
Maturity	2022/02/01
Coupon	7.000%
Distance to barrier in %	51.38%
Barrier reached	no

Price information

Today open	99.35
Today high	99.35
Today low	99.35
Close (previous day)	99.40
Spread in %	1.00 %
Spread absolute	1.00
Spread harmonised	-
High price (52 weeks)	104.85
Low price (52 weeks)	98.75

Performance

Performance YTD in %	-0.30%
Performance 1 month in %	-0.30%
Performance 6 months in %	-3.54%
Performance 1 year in %	-0.60%
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	Distance to barrier in %	No of shares for redemption
ANDRITZ AT0000730007	EUR	39.2000	23.5200	48.38	51.38%	25
OMV AT0000743059	EUR	34.7400	20.8440	54.70	61.89%	28
VOESTALPINE AT0000937503	EUR	30.1200	18.0720	34.44	47.53%	33

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	 Risks you should be aware of
<ul style="list-style-type: none"> ▪ 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. 	<ul style="list-style-type: none"> ▪ 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: 2022/01/17 17:35:11

Underlying Quote

48.38 EUR

Difference  +5.96% (2.72)

General attributes underlying

Name	ANDRITZ
ISIN	AT0000730007
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	39.20
Price	48.38
Time	22/01/17 - 17:35:11
Strike	39.2000
Barrier	23.5200
Distance to barrier	24.86
Distance to barrier in %	51.38%
No of shares for redemption	25
Today high	48.84
Today low	46.76
High price (52 weeks)	50.95
Low price (52 weeks)	37.04

5Y



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2022/01/17 17:37:02

Underlying Quote

54.70 EURDifference  +1.67% (0.90)

General attributes underlying

Name	OMV
ISIN	AT0000743059
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	34.74
Price	54.70
Time	22/01/17 - 17:37:02
Strike	34.7400
Barrier	20.8440
Distance to barrier	33.86
Distance to barrier in %	61.89%
No of shares for redemption	28
Today high	54.70
Today low	53.70
High price (52 weeks)	56.24
Low price (52 weeks)	33.88

5Y



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Source: FactSet

Underlying

Date: 2022/01/17 17:37:26

Underlying Quote

34.44 EUR

Difference ↗ +1.23% (0.42)

General attributes underlying

Name	VOESTALPINE
ISIN	AT0000937503
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	30.12
Price	34.44
Time	22/01/17 - 17:37:26
Strike	30.1200
Barrier	18.0720
Distance to barrier	16.37
Distance to barrier in %	47.53%
No of shares for redemption	33
Today high	34.60
Today low	34.16
High price (52 weeks)	40.38
Low price (52 weeks)	27.70

5Y



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Source: FactSet