

ERSTE Future Invest Garant 95% 21-31

ISIN: AT0000A2MJ73 WKN: EB0FZM

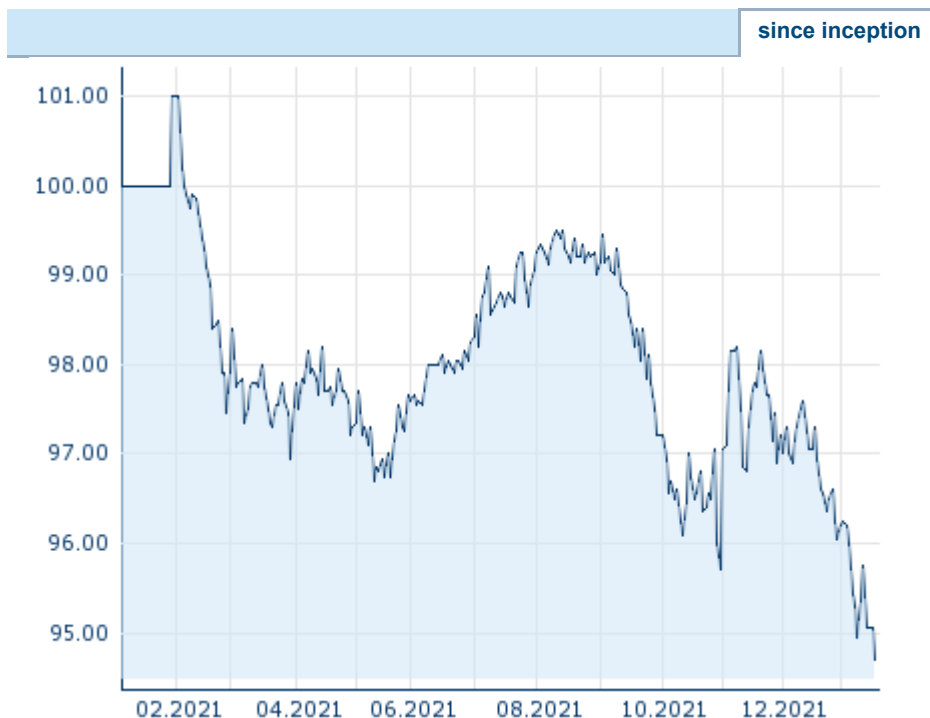
Overview

2022/01/19 17:30:21

Bid	Ask
94.00	-
Difference	-0.32% (-0.30)

General attributes

Issuer	Erste Group Bank AG
Product type	Guaranteed products
Currency	EUR
Stock exchange	VIE, STU
Underlying	Solactive ERSTE Future Invest Index VC
Underlying ISIN	DE000SLA9H23
Underlying stock exchange	-
Underlying currency	EUR
Price underlying	115.34 EUR
Date	2022/01/19 19:22:55
Issue date	2021/02/01
Issue price	100.00%
Strike Date	2021/01/29
Maturity	2031/02/01
Strike price	117.0300 EUR
Strike price in %	100.00%
Minimum redemption price	95.00%
Participation	100.00%
Distance to strike price	-1.69 EUR
Distance to strike price in %	-1.44%
Nominal amount	1,000.00
Quanto	yes
First trading day	2021/02/01
Last trading day	2031/01/27



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 95.00 % of the nominal amount at maturity and therefore protection against possible capital losses of more than -5.00 %.

! Risks you should be aware of

- The entitlement for redemption at 95.00 % 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

Price information

Today open	94.50
Today high	94.75
Today low	94.50
Close (previous day)	95.05
Spread in %	1.57 %
Spread absolute	1.50
High price (52 weeks)	101.00
Low price (52 weeks)	94.50

Performance

Performance YTD in %	-1.41%
Performance 1 month in %	-2.67%
Performance 6 months in %	-4.15%
Performance 1 year in %	-5.30%
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

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.

Guaranteed products | Description

The ERSTE Future Invest Garant 95% 21-31 refers to the Solactive ERSTE Future Invest Index VC as underlying, has a fixed term of 10 years and will be redeemed on 01/02/2031 (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 95.00 % of the nominal amount (minimum redemption amount). The participation on the positive performance of the underlying is uncapped.

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 of up to -5.00 %. If the index performance is worse than -5.00 %, the capital protection applies and the bond is redeemed at 95.00 % of the nominal amount.

With the ERSTE Future Invest Garant 95 % bond 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.

Underlying

Date: 2022/01/19 19:22:55

Underlying Quote

115.34 EURDifference  -0.10% (-0.11)

General attributes underlying

Name	Solactive ERSTE Future Invest Index VC
ISIN	DE000SLA9H23
Stock exchange (underlying)	-
Currency (underlying)	EUR
Start value underlying	117.0300
Price	115.34
Time	22/01/19 - 19:22:55
Change in %	-0.10%
Today high	115.73
Today low	115.04
High price (52 weeks)	122.59
Low price (52 weeks)	114.53

5Y



Information about previous performance does not guarantee future performance.
Source: FactSet