

## 4.00 % ERSTE Fix Coupon Express Bond on Apple Inc. 21-25

ISIN: AT0000A2MJ99 WKN: EB0FZP

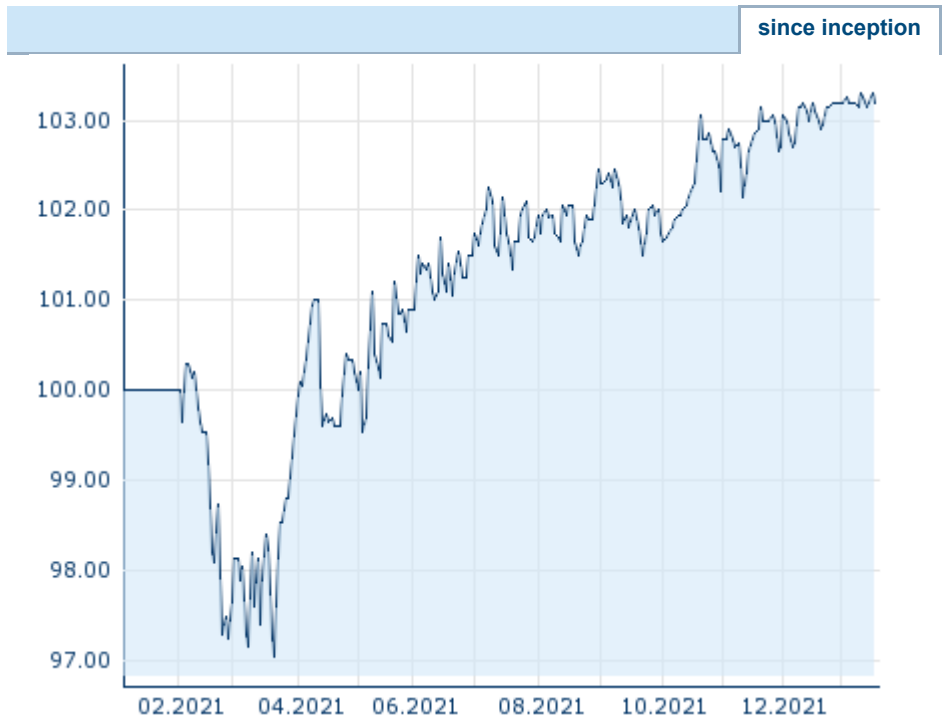
## Overview

2022/01/19 17:30:21

<b>Bid</b>	<b>Ask</b>
<b>102.45</b>	-
<b>Difference</b>	<b>-0.10% (-0.10)</b>

## General attributes

<b>Issuer</b>	Erste Group Bank AG
<b>Product type</b>	Express bonds
<b>Type</b>	Fix Coupon
<b>Currency</b>	EUR
<b>Underlying</b>	APPLE
<b>Underlying ISIN</b>	US0378331005
<b>Underlying currency</b>	USD
<b>Price underlying</b>	166.23 USD
<b>Date</b>	2022/01/19 22:00:01
<b>Strike Date</b>	2021/01/29
<b>Maturity</b>	2025/02/01
<b>Strike price</b>	131.9600 USD
<b>Coupon/express payment</b>	4.000%
<b>Coupon style</b>	fix
<b>Current redemption barrier</b>	131.9600 USD
<b>Current redemption barrier in %</b>	100.00%
<b>Current redemption barrier distance</b>	34.27 USD
<b>Current redemption barrier distance in %</b>	20.62%
<b>Final redemption barrier</b>	65.9800 USD
<b>Final redemption barrier in %</b>	50.00%
<b>Final redemption barrier distance</b>	100.25 USD
<b>Final redemption barrier distance in %</b>	60.31%
<b>No of shares for redemption</b>	-
<b>Nominal amount</b>	1,000.00



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

- Fixed earnings of 4.00 % per year
- Possible early redemption at 100.00 % of nominal amount in EUR
- Risk buffer (final-redemption-barrier of 50.00 %) in case of a falling share price of Apple Inc.
- A fall of the share price below the barrier during the term has no influence on the redemption at the end of the 4th year, relevant is only the price on the last valuation date.
- Erste Group Bank AG will set quotes for this product during the term

#### ! Risks you should be aware of

- If the closing price of Apple Inc. is below the barrier (50.00 %) on the last valuation date, there are losses for the investors. A total loss of invested capital is possible.
- Delivered shares cause additional costs (e.g. security deposit fees, transaction fees upon sale).
- The earnings are capped at 16.00 %, even if the underlying performs better.
- During the term the bond price will not vary 1:1 with the underlying and premature sale may lead to capital

Price information	
Today open	103.10
Today high	103.20
Today low	103.10
Close (previous day)	103.30
Spread in %	-
Spread absolute	-
Spread harmonised	-
High price (52 weeks)	103.30
Low price (52 weeks)	97.00

Performance	
Performance YTD in %	+0.00%
Performance 1 month in %	+0.10%
Performance 6 months in %	+1.52%
Performance 1 year in %	+3.20%
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

without being legally obliged to do so.

loss.

- Investors bear the risk of the issuer Erste Group Bank AG.
- This express 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.

### Express bonds | Description

This express bond refers to the share of Apple Inc. Regardless of the performance of the underlying, there is an annual interest payment of 4.00 % p.a. The bond will be redeemed on 01/02/2025 if there is no automatic early redemption.

There is an automatic early redemption, if the closing price of the underlying is at or above the strike price on one of the valuation dates (25/01/2022, 25/01/2023, 25/01/2024). In this case investors receive the respective early redemption amount of 100.00 % in EUR on the repayment date (01/02).

If the express bond has not been redeemed early, there are two possibilities at maturity:

- If the closing price of Apple Inc. is at or above the final-redemption-barrier on the last valuation date (27/01/2025), investors receive 100.00 % of the nominal amount in EUR plus the interest payment of 4.00 % p.a. for the last year.
- If the closing price of Apple Inc. is below the final-redemption-barrier on the last valuation date, then investors receive shares of the underlying, defined by the ratio (nominal amount / strike price, converted to EUR). In addition the interest of 4.00 % p.a. for the final year is paid. Since the underlying is quoted in a different currency than the bond, the strike price is converted into the currency of the bond on the basis of the applicable exchange rate on the last valuation date. The bond is thereby currency-hedged ("quanto"). Fractions of shares are settled in cash in EUR. In this case there is a capital loss.

### 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 22:00:01

Underlying Quote

**166.23** USD

Difference  -2.10% (-3.57)

### General attributes underlying

Name	APPLE
ISIN	US0378331005
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	131.9600
Price	166.23
Time	22/01/19 - 22:00:01
Change in %	-2.10%
Today high	171.08
Today low	165.94
High price (52 weeks)	182.94
Low price (52 weeks)	116.21



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