

Erste Group Discount certificate BAWAG GROUP 18.03.2022

ISIN: **AT0000A2RG97** WKN: **EB04S4**

Overview

2021/09/20 12:17:35

Bid	Ask
45.89	46.36
Difference	1.19% (0.54)

General attributes

Issuer	Erste Group Bank AG
Product type	Discount certificates
Stock exchange	VIE, STU
Underlying	BAWAG GROUP
Underlying ISIN	AT0000BAWAG2
Underlying stock exchange	VIE
Underlying currency	EUR
Multiplier	1.0000000
Issue date	2021/05/26
Issue price	43.92
Start value underlying	46.6800
Maturity	2022/03/18
First trading day	2021/05/26
Last trading day	2022/03/16
Discount	6.32 EUR
Discount in %	11.97%
Sideward yield in %	5.42%
Sideward yield in % p.a.	11.06%
Max. profit	2.41
Max. profit in %	5.17%
Max. profit in % p.a.	10.83%
Cap	49.0000 EUR
Cap in %	92.72%
Max. redemption amount	49.00
Quanto	no
Currency	EUR



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

- A positive return at the end of term is possible even if the underlying performs below the initial price (sideways yield).
- The difference between the price of the underlying and the initial price serves as buffer against losses.
- Short terms further reduce the risk for the investors and allow to change their investment strategy in the medium run.

! Risks you should be aware of

- With a discount certificate potential returns are capped.
- If the price of the underlying falls, losses are possible. There is no capital guarantee and a total loss of invested capital is possible.
- During the term price fluctuations are possible and premature sales may lead to capital loss.
- Investors bear the risk of the issuer Erste Group Bank AG.
- This discount certificate is not covered by any deposit guarantee

The calculation of the key figures is based on the most recently delivered price of the underlying (see date/time stamp in tab underlying).

Price information

Today open	44.98
Today high	46.15
Today low	44.81
Close (previous day)	45.35
Spread in %	0.99 %
Spread absolute	0.46
Spread harmonised	0.46
High price (52 weeks)	46.15
Low price (52 weeks)	38.47

Performance

Performance YTD in %	-
Performance 1 month in %	+2.07%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	+5.29%

scheme. Investors are exposed to the risk that Erste Group Bank AG may not be able to meet its obligations arising from the discount certificate in the event of insolvency or over-indebtedness or from an official order (bail-in regime). A total loss of invested capital is possible.

Discount certificates | Description

What are discount certificates?

Discount certificates are debentures through which the investor acquires an underlying instrument at a discount compared to a direct investment. At issue a cap is set which limits the potential return. At the end of term the current price of the underlying instrument is paid out, with the cap representing the upper limit of the payout.

How do discount certificates work?

The potential return of discount certificates is capped. In return for this cap (and thus, for the limited potential return), the investor receives the respective underlying at a discount. This means they pay a lower price for the discount certificate than you would pay for investing directly in the underlying. At the end of term the current price of the underlying instrument is paid out (while bearing in mind the exchange ratio), with the cap representing the upper limit of the payout. The cap is set at issue, remains constant over time, and marks the maximum return potential.

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: 2021/09/20 12:04:26

Underlying Quote

52.80 EUR

Difference ▲ +3.43% (1.75)

5Y

General attributes underlying

Name	BAWAG GROUP
ISIN	AT0000BAWAG2
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	46.6800
Price	52.80
Time	21/09/20 - 12:04:26
Change in %	3.43%
Today high	53.60
Today low	50.05
High price (52 weeks)	53.05
Low price (52 weeks)	29.28



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