

4.00 % ERSTE Multi Fix Coupon Express Bond Österreich 21-25

ISIN: **AT0000A2SQV0** WKN: **EB0F3Z**

Overview

2021/12/01 17:25:25

Bid	Ask
90.30	-
Difference	1.39% (1.25)

General attributes

Issuer	Erste Group Bank AG
Product type	Express bonds
Type	Fix Coupon
Currency	EUR
Underlying	OMV RAIFFEISEN INT.
Strike Date	2021/09/30
Maturity	2025/10/01
Coupon/express payment	4.000%
Coupon style	fix
Current redemption barrier in %	100.00%
Final redemption barrier in %	50.00%
Nominal amount	1,000.00
Quanto	no
First trading day	2021/10/01
Last trading day	2025/09/24

Price information

Today open	90.05
Today high	91.65
Today low	90.05
Close (previous day)	89.80
Spread in %	-
Spread absolute	-
Spread harmonised	-
High price (52 weeks)	101.80
Low price (52 weeks)	88.40



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	Price underlying	Current red. barr	Curr.red. barr. dist %	Final red. barr.	Final red. barr. dist %
OMV AT0000743059	EUR	48.03	52.1800	-8.64%	26.0900	45.68%
RAIFFEISEN INT. AT0000606306	EUR	26.68	22.6800	14.99%	11.3400	57.50%

+ Advantages

- Fixed earnings of 4.00 % per year
- Possible annual early redemption at

! Risks you should be aware of

- The risk of capital loss depends on the underlying with the worst

Performance	
Performance YTD in %	-
Performance 1 month in %	-7.98%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

- 100.00 % of nominal amount in.
- Risk buffer (final redemption barrier of 50.00 %) compared to a direct investment in the underlyings
 - 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 last valuation date.
 - Erste Group Bank AG will set quotes for this product during the term without being legally obliged to do so.

- 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, there may be losses for the investors. Delivered shares cause additional costs (e.g. security deposit fees, transaction fees upon sale).
 - Investors bear the risk of the issuer Erste Group Bank AG.
 - The earnings are capped at 16.00 %, even if the underlyings perform better.
 - During the term the bond price will not vary 1:1 with the underlyings and premature sale may lead to capital loss.
 - 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 shares of OMV AG and Raiffeisen Bank International AG. Regardless of the performance of the underlyings, there is an annual interest payment of 4.00 % p.a. The bond will be redeemed on 01/10/2025 if there is no automatic early redemption.

There is an automatic early redemption, if the closing price of both underlyings is at or above the strike price on one of the valuation dates (26/09/2022, 25/09/2023, 24/09/2024). In this case investors receive the respective early redemption amount of 100.00 % of the nominal amount on the early repayment date (01/10).

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

1. If the closing price of the underlying with the worst performance is at or above the final redemption barrier on the last valuation date (24/09/2025), investors receive 100.00 % of the nominal amount plus the interest payment of 4.00 % for the final year.
2. If the closing price of the underlying with the worst performance is below the final redemption barrier on the last valuation date, shares (defined by the ratio nominal amount/ strike price) of the underlying with the worst performance (worst-of) are delivered. In addition the interest payment of 4.00 % for the final year is paid. Fractions of shares are settled in cash. In this case, there is a capital loss.

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

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: 2021/12/01 17:35:16

Underlying Quote

48.03 EUR

 Difference  +2.26% (1.06)

General attributes underlying

Name	OMV
ISIN	AT0000743059
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	52.18
Price	48.03
Time	21/12/01 - 17:35:16
Strike price	52.1800
Current redemption barrier	52.1800
Current redemption barrier distance	-4.15
Current redemption barrier distance in %	-8.64%
Final redemption barrier	26.0900
Final redemption barrier distance	21.94
Final redemption barrier distance in %	45.68%
No of shares for redemption	19
Today high	48.68
Today low	47.43
High price (52 weeks)	56.10
Low price (52 weeks)	28.72

5Y



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2021/12/01 17:35:37

Underlying Quote

26.68 EURDifference  +1.75% (0.46)

General attributes underlying

Name	RAIFFEISEN INT.
ISIN	AT0000606306
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	22.68
Price	26.68
Time	21/12/01 - 17:35:37
Strike price	22.6800
Current redemption barrier	22.6800
Current redemption barrier distance	4.00
Current redemption barrier distance in %	14.99%
Final redemption barrier	11.3400
Final redemption barrier distance	15.34
Final redemption barrier distance in %	57.50%
No of shares for redemption	44
Today high	27.02
Today low	26.48
High price (52 weeks)	29.50
Low price (52 weeks)	15.87

5Y



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Source: FactSet