

ERSTE Fair Invest Garant 90% 21-26

ISIN: **AT0000A2SQY4** WKN:**EB0F32**

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Bid	Ask
98.80	-
Difference	0.00% (0.00)

General attributes

Issuer	Erste Group Bank AG
Product type	Guaranteed products
Minimum redemption price	90.00%
Issue date	2021/10/01
Maturity	2026/10/01
Stock exchange	VIE, STU
Underlying	Solactive ERSTE Fair Invest Index VC
Participation	100.00%
Nominal amount	1,000.00
Quanto	yes
Currency	EUR

Price information

Today open	99.80
Today high	99.80
Today low	99.45
Close (previous day)	99.55
Spread in %	-
Spread absolute	-
High price (52 weeks)	100.00
Low price (52 weeks)	98.80

Performance

Performance YTD in %	-
Performance 1 month in %	-0.45%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception 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

+ Advantages

- Internationally diversified portfolio of shares with a high social impact and responsible corporate governance.
- 1:1 participation in the positive performance of the Solactive ERSTE Fair Invest Index VC. This index includes automatic risk control by managing the investment level between the equity portfolio and a money market investment.
- Erste Group Bank AG will set quotes for this product during the term, nevertheless, is not obliged to it.
- Redemption at a minimum of 90 % of the nominal amount at maturity and therefore protection against possible capital losses of more than -10 % of

! Risks you should be aware of

- The entitlement for redemption at 90 % 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 Fair 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 Group Bank AG may not be able to meet its obligations arising from the bond in the event of insolvency or

the nominal amount.

over-indebtedness or from an official order (bail-in regime). A total loss of invested capital is possible.

Guaranteed products | Description

The ERSTE Fair Invest Garant 90% 21-26 is a bond issued by Erste Group Bank AG with a fixed term of 5 years. The redemption at maturity depends on the performance of the Solactive ERSTE Fair Invest Index VC (underlying).

On the valuation date, shortly before maturity, the performance of the underlying since the strike fixing date 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 -10 %. If the index performance is exceeding this threshold, the capital protection applies and the bond is redeemed at 90 % of the nominal amount.

The Solactive ERSTE Fair Invest Index VC invests worldwide in 50 selected shares with a high social impact and responsible corporate governance. In cooperation with Erste Asset Management shares are selected in a multi-stage process. Those companies that contradict our strict sustainable exclusion criteria are removed first from the 5000 shares universe. Furthermore, the remaining shares are sorted by sector and analysed, compared and evaluated within the sector according to environmental, social and governance criteria and an ESG rating ("ESGenius") is calculated. Those 50 shares are selected that have the highest ratings in the area of "social impact" and "responsible corporate governance". These 50 shares are then equally weighted in the index. The shares in the index are reviewed on a quarterly basis.

An additional risk control controls the degree of investment between the equity portfolio and a money market investment. The degree of investment of the index in the equity portfolio is automatically reduced in turbulent market phases if the volatility rises above the level of 10%.

Details on the index can be found at the website of the index provider Solactive AG: <https://www.solactive.com/indices/?index=DE000SL0DHU1>

Secondary market

During the term it is possible to sell the product during the trading hours at the exchanges, where the product is listed.