

7.00 % ERSTE Protect US Consumption 21-22

ISIN: **AT0000A2TWT0** WKN: **EB0F48**

Overview

2022/01/19 17:30:21

Bid	Ask
94.25	-
Difference	-0.26% (-0.25)

General attributes

Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	NIKE STARBUCKS KRAFT HEINZ
Strike Date	2021/11/30
Maturity	2022/12/01
Coupon	7.000%
Distance to barrier in %	30.02%
Barrier reached	no

Price information

Today open	95.40
Today high	95.40
Today low	94.60
Close (previous day)	95.00
Spread in %	1.05 %
Spread absolute	1.00
Spread harmonised	-
High price (52 weeks)	101.65
Low price (52 weeks)	94.60

Performance

Performance YTD in %	-6.31%
Performance 1 month in %	-4.52%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years 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

Underlyings

Underlying Name and ISIN	Currency	Strike	Barrier	Price underlying	Distance to barrier in %	No of shares for redemption
NIKE US6541061031	USD	169.2400	101.5440	145.11	30.02%	-
STARBUCKS US8552441094	USD	109.6400	65.7840	96.87	32.09%	-
KRAFT HEINZ US5007541064	USD	33.6100	20.1660	37.22	45.82%	-

Performance 5 years in %	-
Performance since inception in %	-

Reverse convertibles | Description

This protect reverse convertible bond (worst-of) refers to the shares of Nike Inc., Starbucks Corporation and Kraft Heinz Company (underlyings). The bond has a term of one year (maturity 01/12/2022) and a risk buffer (=barrier; "protect").

Investors receive a fixed coupon of 7.00 % p.a. on the nominal amount upon maturity, regardless of the performance of the underlyings.

The redemption of the nominal amount at maturity depends on the performance of the underlyings:

1. The closing prices of all underlyings are always above the barrier (60.00 % of the strike price) during the observation period, 30/11/2021 (excl.) - 23/11/2022 (incl.). In this case investors receive the nominal amount.
2. At least one underlying is at or below its barrier during the observation period. However, on the valuation date all underlyings are above the strike price. In this case investors receive the nominal amount.
3. The barrier was reached or broken by at least one underlying during the observation period and the closing price of at least one underlying is below the strike price on the valuation date. In this case shares of the underlying which had the worst performance (worst-of) are delivered according to the ratio. 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 valuation date. The bond is thereby currency-hedged ("quanto"). Fractions of a share are settled in cash in EUR.

+ Advantages	! Risks you should be aware of
<ul style="list-style-type: none"> Investors receive a fixed coupon of 7.00 % p.a. Additional risk buffer of 40.00 % in case of falling prices of the underlyings. Erste Group Bank AG will set quotes for this product during the term, but is not obliged to. Chance to make a profit even if underlying prices are slightly falling. 	<ul style="list-style-type: none"> The earnings are capped at 7.00 % p.a. even if the underlyings perform better. The risk of capital loss depends on the underlying with the worst 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, capital loss may occur. Delivered shares cause additional costs (e.g. security deposit fees, transaction fees upon sale). During the term price fluctuations of the bond are possible and premature sales may lead to capital loss. Limited trading of the bond is possible. Investors bear the risk of the issuer Erste Group Bank AG. This protect reverse convertible 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.

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 22:10:00

Underlying Quote

145.11 USDDifference  -1.25% (-1.84)

General attributes underlying

Name	NIKE
ISIN	US6541061031
Stock exchange (underlying)	NYS
Currency (underlying)	USD
Start value underlying	169.24
Price	145.11
Time	22/01/19 - 22:10:00
Strike	169.2400
Barrier	101.5440
Distance to barrier	43.57
Distance to barrier in %	30.02%
No of shares for redemption	-
Today high	149.10
Today low	145.02
High price (52 weeks)	179.10
Low price (52 weeks)	125.44

5Y



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2022/01/19 22:00:00

Underlying Quote

96.87 USD

 Difference ▼ -0.88% (-0.86)

General attributes underlying

Name	STARBUCKS
ISIN	US8552441094
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	109.64
Price	96.87
Time	22/01/19 - 22:00:00
Strike	109.6400
Barrier	65.7840
Distance to barrier	31.09
Distance to barrier in %	32.09%
No of shares for redemption	-
Today high	98.39
Today low	96.78
High price (52 weeks)	126.32
Low price (52 weeks)	95.92

5Y



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Source: FactSet

Underlying

Date: 2022/01/19 22:00:00

Underlying Quote

37.22 USDDifference  -0.56% (-0.21)

General attributes underlying

Name	KRAFT HEINZ
ISIN	US5007541064
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	33.61
Price	37.22
Time	22/01/19 - 22:00:00
Strike	33.6100
Barrier	20.1660
Distance to barrier	17.05
Distance to barrier in %	45.82%
No of shares for redemption	-
Today high	37.69
Today low	37.08
High price (52 weeks)	44.95
Low price (52 weeks)	31.86

5Y



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Source: FactSet