

8.50 % ERSTE Protect Silicon Valley 22-23

ISIN: **AT0000A2UW35** WKN: **EB0F51**

Overview

2022/07/04 17:30:21

Bid	Ask
52.10	-
Difference	0.86% (0.45)

General attributes

Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	APPLE ADOBE NETFLIX
Strike Date	2022/01/28
Maturity	2023/01/31
Coupon	8.500%
Barrier reached	yes / 2022/04/20

Price information

Today open	52.15
Today high	52.60
Today low	52.15
Close (previous day)	52.15
Spread in %	1.88 %
Spread absolute	1.00
Spread harmonised	-
High price (52 weeks)	100.15
Low price (52 weeks)	49.95

Performance

Performance YTD in %	-
Performance 1 month in %	-9.31%
Performance 6 months in %	-47.40%
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

Underlyings

Underlying Name and ISIN	Currency	Strike	Barrier	Price underlying	Distance to barrier in %	No of shares for redemption
APPLE US0378331005	USD	170.3300	102.1980	138.93	-	-
ADOBE US00724F1012	USD	518.1600	310.8960	368.48	-	-
NETFLIX US64110L1061	USD	384.3600	230.6160	179.95	-	-

Reverse convertibles | Description

This protect reverse convertible bond (worst-of) refers to the shares of Apple Inc., Adobe Inc. and Netflix Inc. (underlyings). The bond has a term of one year (maturity 31/01/2023) and a risk buffer (=barrier; "protect").

Investors receive a fixed coupon of 8.50 % 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, 28/01/2022 (excl.) - 24/01/2023 (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 8.50 % 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 8.50 % 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 issuer risk of 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: 2022/07/01 22:00:00

Underlying Quote

138.93 USD

 Difference  +1.62% (2.21)

General attributes underlying

Name	APPLE
ISIN	US0378331005
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	170.33
Price	138.93
Time	22/07/01 - 22:00:00
Strike	170.3300
Barrier	102.1980
Distance to barrier	-
Distance to barrier in %	-
No of shares for redemption	-
Today high	139.04
Today low	135.66
High price (52 weeks)	182.94
Low price (52 weeks)	129.04



Information about previous performance does not guarantee future performance.

Source: FactSet

5Y

Underlying

Date: 2022/07/01 22:00:01

Underlying Quote

368.48 USDDifference  +0.66% (2.42)

General attributes underlying

Name	ADOBE
ISIN	US00724F1012
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	518.16
Price	368.48
Time	22/07/01 - 22:00:01
Strike	518.1600
Barrier	310.8960
Distance to barrier	-
Distance to barrier in %	-
No of shares for redemption	-
Today high	369.53
Today low	359.07
High price (52 weeks)	699.54
Low price (52 weeks)	338.00

5Y



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2022/07/01 22:00:00

Underlying Quote

179.95 USDDifference  +2.91% (5.08)

General attributes underlying

Name	NETFLIX
ISIN	US64110L1061
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	384.36
Price	179.95
Time	22/07/01 - 22:00:00
Strike	384.3600
Barrier	230.6160
Distance to barrier	-
Distance to barrier in %	-
No of shares for redemption	-
Today high	180.10
Today low	174.27
High price (52 weeks)	700.99
Low price (52 weeks)	162.71

5Y



Information about previous performance does not guarantee future performance.

Source: FactSet