

14.00 % ERSTE Protect US Oil 22-23

ISIN: **AT0000A31FM4** WKN:
EB09NZ

Overview

2023/02/06 14:10:48

Bid	Ask
99.20	100.20
Difference	-0.05% (-0.05)

General attributes

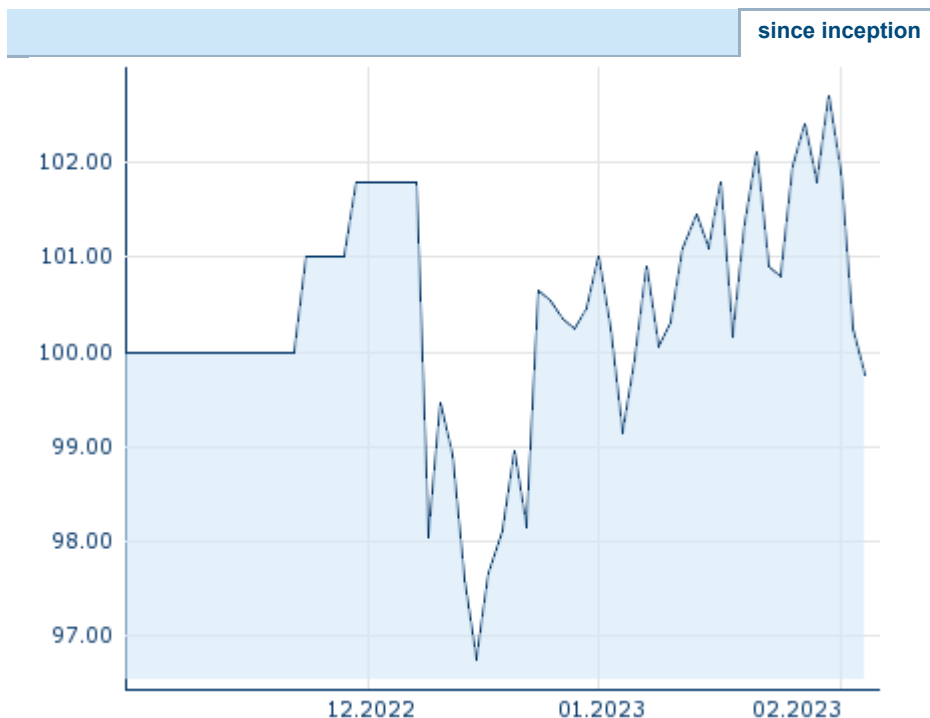
Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	EXXON MOBIL CONOCOPHILLIPS CHEVRON
Strike Date	2022/11/30
Maturity	2023/12/01
Coupon	14.000%
Distance to barrier in %	40.31%
Barrier reached	no

Price information

Today open	99.70
Today high	99.70
Today low	99.70
Close (previous day)	99.75
Spread in %	1.00 %
Spread absolute	1.00
Spread harmonised	-
High price (52 weeks)	102.90
Low price (52 weeks)	96.55

Performance

Performance YTD in %	-0.70%
Performance 1 month in %	-0.50%
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
EXXON MOBIL US30231G1022	USD	111.3400	66.8040	111.92	40.31%	-
CONOCOPHILLIPS US20825C1045	USD	123.5100	74.1060	108.11	31.45%	-
CHEVRON US1667641005	USD	183.3100	109.9860	169.45	35.09%	-

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

Reverse convertibles | Description

This protect reverse convertible bond (worst-of) refers to the shares of Exxon Mobil Corp., ConocoPhillips Inc. and Chevron Corp. (underlyings). The bond has a term of one year (maturity 01/12/2023) and a risk buffer (=barrier; "protect").

Investors receive a fixed coupon of 14.00 % 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, 30/11/2022 (excl.) - 24/11/2023 (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 14.00 % 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 14.00 % 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 issuer risk of Erste Group Bank AG, i.e. the risk of changes of the creditworthiness and the risk of insolvency. ▪ 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: 2023/02/03 22:02:56

Underlying Quote

111.92 USD

Difference ▲ +0.69% (0.77)

General attributes underlying

Name	EXXON MOBIL
ISIN	US30231G1022
Stock exchange (underlying)	NYS
Currency (underlying)	USD
Start value underlying	111.34
Price	111.92
Time	23/02/03 - 22:02:56
Strike	111.3400
Barrier	66.8040
Distance to barrier	45.12
Distance to barrier in %	40.31%
No of shares for redemption	-
Today high	114.11
Today low	111.56
High price (52 weeks)	117.78
Low price (52 weeks)	74.03



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2023/02/03 22:00:02

Underlying Quote

108.11 USDDifference  -2.87% (-3.19)

General attributes underlying

Name	CONOCOPHILLIPS
ISIN	US20825C1045
Stock exchange (underlying)	NYS
Currency (underlying)	USD
Start value underlying	123.51
Price	108.11
Time	23/02/03 - 22:00:02
Strike	123.5100
Barrier	74.1060
Distance to barrier	34.00
Distance to barrier in %	31.45%
No of shares for redemption	-
Today high	112.39
Today low	107.76
High price (52 weeks)	138.49
Low price (52 weeks)	78.30



5Y

Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2023/02/03 22:02:46

Underlying Quote

169.45 USDDifference  +0.26% (0.44)

General attributes underlying

Name	CHEVRON
ISIN	US1667641005
Stock exchange (underlying)	NYS
Currency (underlying)	USD
Start value underlying	183.31
Price	169.45
Time	23/02/03 - 22:02:46
Strike	183.3100
Barrier	109.9860
Distance to barrier	59.46
Distance to barrier in %	35.09%
No of shares for redemption	-
Today high	171.55
Today low	168.49
High price (52 weeks)	189.68
Low price (52 weeks)	130.52

5Y



Information about previous performance does not guarantee future performance.

Source: FactSet