

ERSTE Future Invest Garant 122% 22-30

ISIN: **AT0000A31FV5** WKN: **EB09N3**

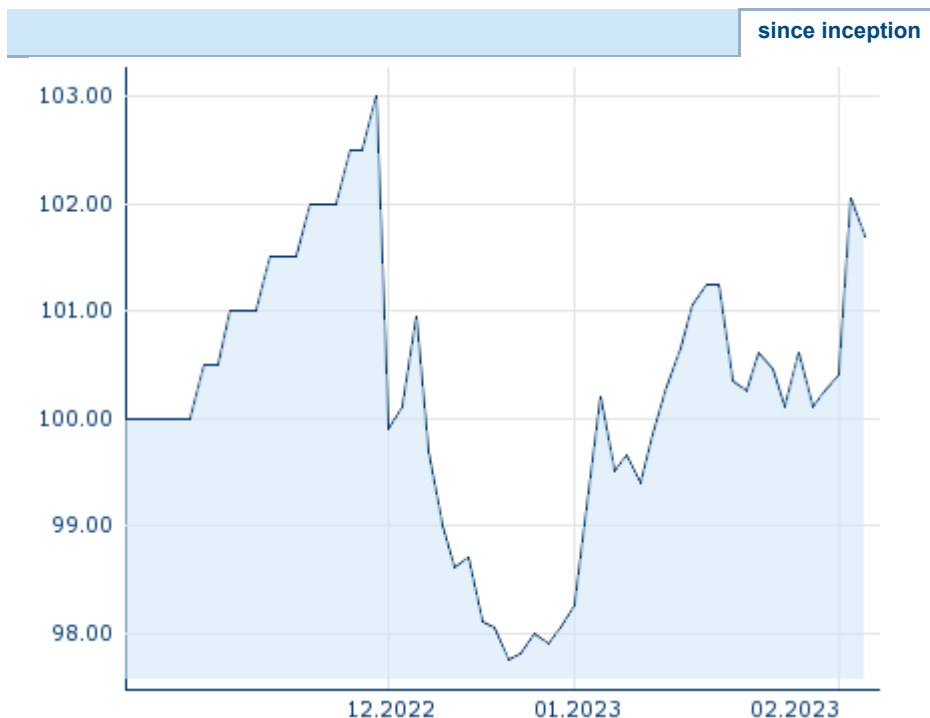
Overview

2023/02/06 10:00:34

Bid	Ask
100.70	-
Difference	-0.25% (-0.25)

General attributes

Issuer	Erste Group Bank AG
Product type	Guaranteed products
Currency	EUR
Stock exchange	VIE
Underlying	Solactive ERSTE Future Invest Index VC
Underlying ISIN	DE000SLA9H23
Underlying stock exchange	-
Underlying currency	EUR
Price underlying	109.54 EUR
Date	2023/02/06 10:05:11
Issue date	2022/12/01
Issue price	100.00%
Strike Date	2022/11/30
Maturity	2030/12/01
Strike price	108.8000 EUR
Strike price in %	100.00%
Minimum redemption price	122.00%
Participation	100.00%
Distance to strike price	0.74 EUR
Distance to strike price in %	0.68%
Nominal amount	1,000.00
Quanto	yes
First trading day	2022/12/01
Last trading day	2030/11/25



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

- Globally diversified investment mix
- 1:1 participation upon maturity in the positive performance of the Solactive ERSTE Future Invest Index VC. This index includes an 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 of at least 122% of the nominal amount at maturity and therefore protection against possible

! Risks you should be aware of

- The entitlement for redemption at 122% 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 Future Invest Index VC may vary between 0% and 100%.
- Investors bear the issuer risk of Erste Group Bank AG, i.e. the risk of changes of the creditworthiness and

Price information

Today open	101.10
Today high	101.45
Today low	101.10
Close (previous day)	101.70
Spread in %	1.47 %
Spread absolute	1.50
High price (52 weeks)	103.00
Low price (52 weeks)	97.65

Performance

Performance YTD in %	+3.72%
Performance 1 month in %	+2.57%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

capital losses.

the risk of insolvency.

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

Guaranteed products | Description

The ERSTE Future Invest Garant 122% 22-30 is a bond issued by Erste Group Bank AG with a fixed term of 8 years. The underlying of the bond, the Solactive ERSTE Future Invest Index VC, invests broadly diversified in five interesting megatrends.

The redemption at maturity depends on the performance of the Solactive ERSTE Future Invest Index VC.

In case of a positive performance of the index, the investor will receive the performance of the index in addition to the minimum redemption price. In case of a negative performance the capital guarantee applies and investors receive 122% of the nominal amount (minimum redemption price).

With the ERSTE Future Invest Garant 122% bond investors have the opportunity to invest in 5 megatrends with just one product. These megatrends are:

- Health care
- Lifestyle
- Technology & innovation
- Environment & clean energy
- Emerging markets

The index that investors participate 1:1 upon maturity with this bond is the Solactive ERSTE Future Invest Index VC. It invests in 10 exchange-traded investment funds (ETFs), which passively invest in recognized financial market indices and reflect them efficiently. An additional risk control controls the degree of investment of the ETF portfolio and a money market investment. The ETF portfolio consists of 7 megatrend equity funds and 3 bond funds on sustainable corporate and emerging market bonds.

In calm market phases, the index invests mainly in the ETF portfolio. In uncertain and turbulent times, it may be advisable to make the investment more defensive and increase the money market share. Therefore, the index automatically reduces the degree of investment in the ETF portfolio as its volatility rises above 7%. As a result, the money market share will increase and the ETF portfolio will be proportionately reduced, which can reduce the risk. The extent of the automatic switching to the money market depends on the volatility. When the market calms down, the degree of investment is increased again accordingly.

Details on the index can be found at the website of the index provider Solactive AG: <https://www.solactive.com/indices/?index=DE000SLA9H23>

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: 2023/02/06 10:05:11

Underlying Quote

109.54 EURDifference  -0.41% (-0.45)

General attributes underlying

Name	Solactive ERSTE Future Invest Index VC
ISIN	DE000SLA9H23
Stock exchange (underlying)	-
Currency (underlying)	EUR
Start value underlying	108.8000
Price	109.54
Time	23/02/06 - 10:05:11
Change in %	-0.41%
Today high	110.30
Today low	109.53
High price (52 weeks)	115.07
Low price (52 weeks)	105.40

5Y



Information about previous performance does not guarantee future performance.
Source: FactSet