

10.50 % ERSTE Protect Austria 23-24

ISIN: **AT0000A32JG6** WKN:
EB09RL

Overview

2023/06/06 12:15:25

Bid **Ask**
92.90 -
Difference  **-0.53% (-0.50)**

General attributes

Issuer Erste Group Bank AG
Product type Reverse convertibles
Currency EUR
Underlying ANDRITZ
VOESTALPINE
WIENERBERGER
Strike Date 2023/03/02
Maturity 2024/03/03
Coupon 10.500%
Distance to barrier in % 33.18%
Barrier reached no

Price information

Today open 94.00
Today high 94.05
Today low 93.45
Close (previous day) 93.90
Spread in % 1.06 %
Spread absolute 1.00
Spread harmonised -
High price (52 weeks) 100.00
Low price (52 weeks) 90.45

Performance

Performance YTD in % -
Performance 1 month in % -1.21%
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
ANDRITZ AT0000730007	EUR	58.8000	35.2800	52.85	33.25%	17
VOESTALPINE AT0000937503	EUR	35.5000	21.3000	30.50	30.16%	28
WIENERBERGER AT0000831706	EUR	29.8000	17.8800	27.30	34.51%	33

Performance 5 years in %	-
Performance since inception in %	-6.50%

Reverse convertibles | Description

This protect reverse convertible bond (worst-of) refers to the shares of Andritz AG, Voestalpine AG and Wienerberger AG (underlyings). The bond has a term of one year (maturity 03/03/2024) and a risk buffer (=barrier; "protect").

Investors receive a fixed coupon of 10.50 % 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, 02/03/2023 (excl.) - 26/02/2024 (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. Fractions of a share are settled in cash in EUR.

The issuer and its affiliates may - without being obliged to - act as market maker for the underlying.

+ Advantages	! Risks you should be aware of
<ul style="list-style-type: none"> Investors receive a fixed coupon of 10.50 % 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 10.50 % 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, 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: 2023/06/06 12:09:08

Underlying Quote

52.85 EUR

Difference ▲ +1.34% (0.70)

General attributes underlying

Name	ANDRITZ
ISIN	AT0000730007
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	58.80
Price	52.85
Time	23/06/06 - 12:09:08
Strike	58.8000
Barrier	35.2800
Distance to barrier	17.57
Distance to barrier in %	33.25%
No of shares for redemption	17
Today high	53.00
Today low	51.95
High price (52 weeks)	67.20
Low price (52 weeks)	37.54



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

Underlying

Date: 2023/06/06 12:06:39

Underlying Quote

30.50 EUR

 Difference  -0.65% (-0.20)

General attributes underlying

Name	VOESTALPINE
ISIN	AT0000937503
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	35.50
Price	30.50
Time	23/06/06 - 12:06:39
Strike	35.5000
Barrier	21.3000
Distance to barrier	9.20
Distance to barrier in %	30.16%
No of shares for redemption	28
Today high	30.90
Today low	30.44
High price (52 weeks)	36.30
Low price (52 weeks)	17.07

5Y



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2023/06/06 12:08:58

Underlying Quote

27.30 EURDifference  -0.36% (-0.10)

General attributes underlying

Name	WIENERBERGER
ISIN	AT0000831706
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	29.80
Price	27.30
Time	23/06/06 - 12:08:58
Strike	29.8000
Barrier	17.8800
Distance to barrier	9.42
Distance to barrier in %	34.51%
No of shares for redemption	33
Today high	27.48
Today low	27.22
High price (52 weeks)	30.16
Low price (52 weeks)	18.98

5Y



Information about previous performance does not guarantee future performance.

Source: FactSet