

Erste Group Index certificate Smart Invest Open end

ISIN: **AT0000A2TWJ1** WKN: **EB05CL**

Overview

2024/05/07 13:42:00

Bid	Ask
16.19	16.30
Difference	0.53% (0.09)

General attributes

Issuer	Erste Group Bank AG
Product type	Index/Participation Certificates
Stock exchange	VIE, STU
Underlying	Smart Invest
Underlying ISIN	DE000SLA5DZ3
Underlying stock exchange	STU
Underlying currency	EUR
Multiplier	0.1000000
Issue date	2021/10/25
Issue price	15.40
Maturity	Open end
First trading day	2021/10/25
Last trading day	Open end
Quanto	no
Currency	EUR
Management fee	1.00%
Management factor	0.9751

Price information

Today open	16.20
Today high	16.27
Today low	16.20
Close (previous day)	16.16
Spread in %	-
Spread absolute	-
Spread harmonised	-
High price (52 weeks)	16.38
Low price (52 weeks)	14.43

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet



Advantages

- 100% participation in the performance of the underlying
- Unlimited return potential
- Transparent establishment of prices
- Straightforward product systematics



Risks you should be aware of

- Redemption hinges on the performance of the underlying. The underlying is subject to the fluctuations of the capital market
- Prices may fluctuate during the life of the certificate. The investor may lose up to 100% of the capital invested
- In some cases, index certificates may hold foreign exchange risk
- Redemption hinges on the solvency of Erste Group Bank AG (default risk)
- Index certificates are generally subject to the risks outlined in the respective prospectus

Performance

Performance YTD in %	+4.02%
Performance 1 month in %	+0.03%
Performance 6 months in %	+7.84%
Performance 1 year in %	+10.42%
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	+5.49%

Index/Participation Certificates | Description

Holders of an index certificate participate one to one in the performance of the respective underlying instrument, i.e. the index. An index tends to bundle various assets and reflects their performance. This may be assets of one asset class (e.g. shares, bonds, or commodities), one sector (e.g. shares of the automotive or chemical sector), or one country or region (e.g. shares from Germany or Europe). An index is a good indicator of the development of an individual market or of the respective market segment. It is generally not possible to buy an index directly, and trying to replicate it is a challenging task. Also, every purchase or sale of any of the index components would create costs.


Index certificates replicate a portfolio of assets without buying them directly. This reduces the administrative effort to a minimum. Index certificates offer an economical investment solution in comparison to the purchase of the various index components. The price of the index certificate rises and falls in proportion to the performance of the index. However, investors have to bear in mind the exchange rate aspect for index certificates whose components are not traded in euro and are not currency-hedged.

Index certificates facilitate the diversification of the risk since not the entire capital is invested in one single asset. They are suitable for risk-conscious investors who expect the underlying to rise.

Secondary market

From the value date onwards the certificates can be traded on each stock exchange day between 9:00 and 20:00. However, Erste Group Bank AG cannot guarantee the existence or maintenance of an active market throughout the entire life of the certificate. The issuer will, as a rule, continuously quote prices, but is not obligated to do so. Neither is the issuer obligated to redeem the certificates. During the life of the certificate its price will be significantly determined by the general development of interest rates, the fluctuations on the capital market, and the general economic scenario.

Underlying

Date: 2024/05/07 13:45:45	
Underlying Quote	
166.11 EUR	
Difference	 +0.46% (0.76)

General attributes underlying	
Name	Smart Invest
ISIN	-
Stock exchange (underlying)	STU
Currency (underlying)	EUR
Start value underlying	154.0200
Price	166.11
Time	24/05/07 - 13:45:45
Change in %	0.46%
Today high	166.30
Today low	165.79
High price (52 weeks)	167.39
Low price (52 weeks)	147.85



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

Notice on chart (only applicable for future as underlying)

The chart displays the performance of the future currently serving as underlying. The underlying changes monthly or quarterly, as shortly before the future expires there is a roll-over in the next due future. Therefore, the price history in the chart solely represents the current future underlying. Please note the additional information for ISINs AT0000A0CNC5 and AT0000A0CND3 in the product news.