

6.25 % ERSTE Protect Bavaria 20-21

ISIN: **AT0000A2CN46** WKN:**EB0FUT**

Overview

2020/02/26 07:55:11

Bid	Ask
-	100.00
Difference	0.00% (0.00)

General attributes

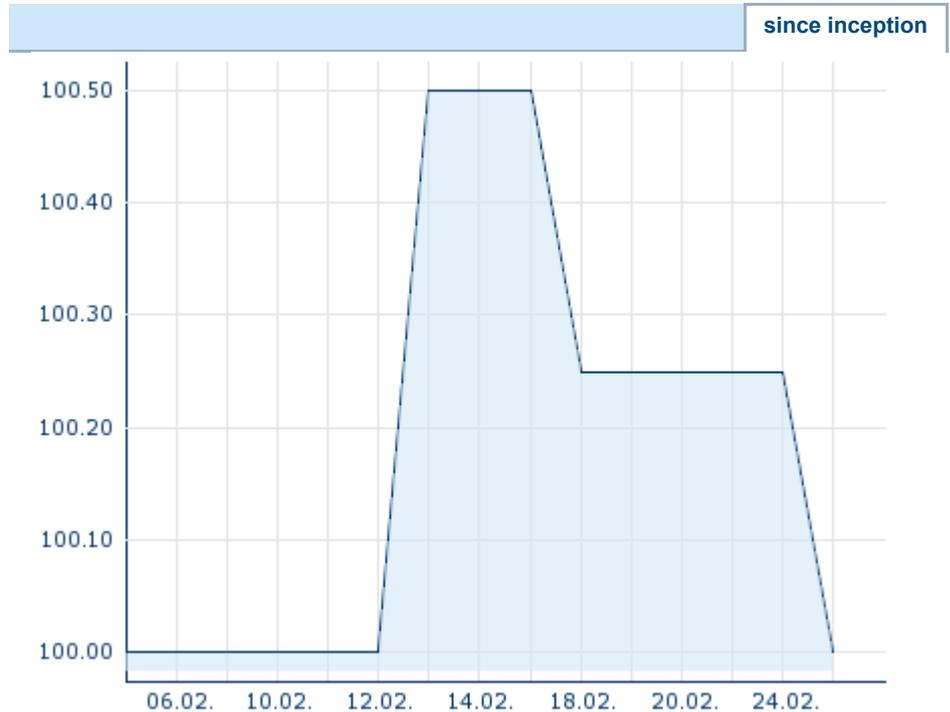
Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	ADIDAS ALLIANZ INFINEON
Strike Date	2020/02/27
Maturity	2021/02/28
Coupon	6.250%
Barrier in %	60.00%
Barrier reached	no

Price information

Today open	100.00
Today high	100.00
Today low	100.00
Close (previous day)	100.00
Spread in %	0 % %
Spread absolute	0.00
Spread harmonised	-
High price (52 weeks)	100.50
Low price (52 weeks)	100.00

Performance

Performance YTD in %	-
Performance 1 month in %	-
Performance 6 months in %	-
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	Barrier distance in %	No of shares for redemption
ADIDAS DE000A1EWWW0	EUR	-	-	261.50	-	-
ALLIANZ DE0008404005	EUR	-	-	212.55	-	-
INFINEON DE0006231004	EUR	-	-	20.17	-	-

Reverse convertibles | Description

This protect multi reverse convertible refers to the shares of Adidas AG, Allianz SE and Infineon Technologies AG. The protect multi reverse convertible has a fixed term (maturity

date: 28/02/2021) and a risk buffer (= barrier; "protect").

At maturity investors receive an interest payment of 6.25 % p.a. based on the nominal amount (EUR 1,000), regardless of the performance of the underlyings.

The repayment of the nominal value at maturity depends on the performance of the underlyings during the observation period.

The reverse convertible is redeemed at 100.00 % of nominal amount as long as

- the daily closing price of each underlying does not touch or fall below the barrier during the observation period. This is also valid, if the final reference price of at least one underlying is below the strike price on the valuation date, but above the barrier.

- at least one underlying touches or falls below the barrier, but the final reference price of all underlyings on the valuation date is equal to or higher than the strike price.

If the closing price of at least one underlying touches or falls below the respective barrier at least once during the observation period and at least one of the final reference prices on the valuation date is lower than the strike price, the investor receives a fixed number of shares of the underlying with the worst performance. Fractions of a share are settled in cash.

 Advantages	 Risks you should be aware of
<ul style="list-style-type: none"> ▪ You receive a fixed coupon of 6.25 % p.a. independent of the performance of the underlyings. ▪ Additional risk buffer of 40 % in case of falling prices of the underlyings. ▪ Chance to profit even if the share price is slightly falling. ▪ Erste Group Bank AG will set quotes for this product during the term, but is not obliged to. 	<ul style="list-style-type: none"> ▪ There is no capital guarantee for this product. ▪ During the term price fluctuations of the reverse convertible are possible and premature sales may lead to capital loss. Limited trading of the product is possible. ▪ The earnings are capped at 6.25 % p.a. even if the underlyings have a better performance. ▪ The investor bears the issuer risk of Erste Group Bank AG. ▪ If redemption at maturity is in shares according to the product's terms, capital loss is possible. A total loss of invested capital is possible.

Secondary market

The bond will be issued on a continuous basis and publicly offered in Germany, Austria, Romania and Croatia. From the issue date onwards the bond can basically be traded on a stock exchange or over-the-counter. Under normal trading conditions the issuer will continuously quote indicative prices. Listing at the unofficial market of Stuttgarter Wertpapierbörse (Baden-Württembergische Wertpapierbörse) and Börse Wien is scheduled. The decision about the admission to the respective market and the actual listing will be taken by the board of the respective stock exchanges. From admission onwards the bond can be traded on each stock exchange during trading hours.

Underlying

Date: 2020/02/26 11:27:09

Underlying Quote

261.50 EURDifference  -1.19% (-3.15)

General attributes underlying

Name	ADIDAS
ISIN	DE000A1EWWW0
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	-
Price	261.50
Time	20/02/26 - 11:27:09
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	262.05
Today low	254.50
High price (52 weeks)	317.45
Low price (52 weeks)	197.25

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2020/02/26 11:27:13

Underlying Quote

212.60 EURDifference  -1.12% (-2.40)

General attributes underlying

Name	ALLIANZ
ISIN	DE0008404005
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	-
Price	212.60
Time	20/02/26 - 11:27:13
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	214.30
Today low	207.85
High price (52 weeks)	232.60
Low price (52 weeks)	193.00

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2020/02/26 11:27:12

Underlying Quote

20.17 EURDifference  -0.86% (-0.18)

General attributes underlying

Name	INFINEON
ISIN	DE0006231004
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	-
Price	20.17
Time	20/02/26 - 11:27:12
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	20.44
Today low	19.64
High price (52 weeks)	23.07
Low price (52 weeks)	13.42

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet