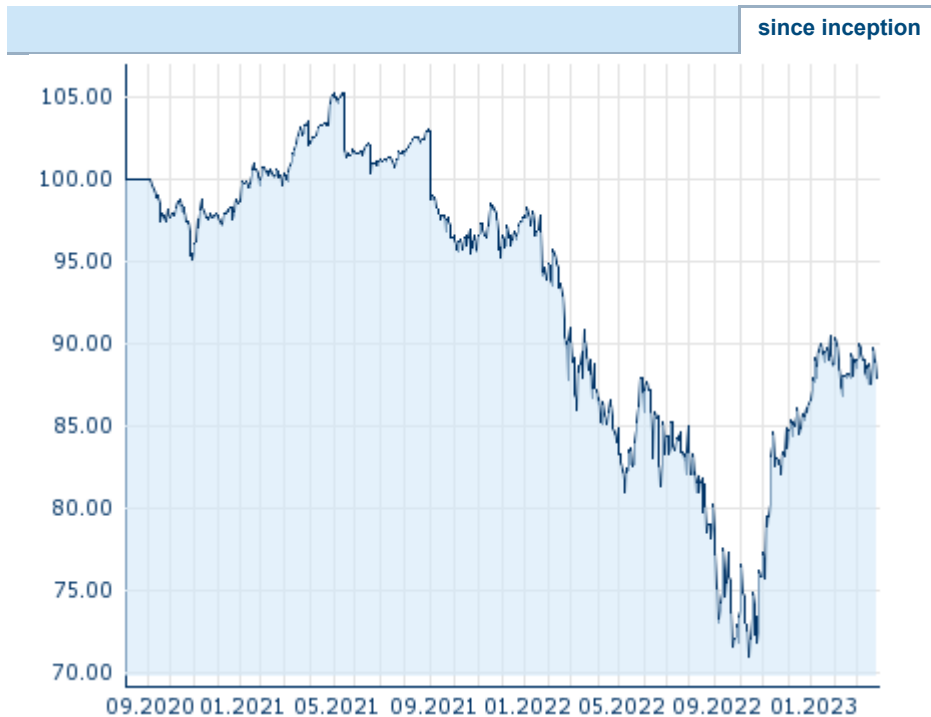


ERSTE Multi Fix Coupon Express Bond Industry 20-24

ISIN: **AT0000A2HT37** WKN: **EB0FXJ**

Overview

Date: 2023/03/27 17:25:29	
Bid	Ask
87.20	-
Difference	0.06% (0.05)
General attributes	
Type of bond	Erste Group structured bonds
Bond style	senior
Issuer type	financial institution
Country of issue	AT
Current coupon	4.000%
Coupon style	fix
Coupon payment date	2023/09/02
Coupon payment period	annually
Yield to maturity p.a. (before tax)	13.14%
Value date	2020/09/02
Maturity	2024/09/02
Repayment value	0.00
Currency	EUR
Minimum unit	1,000



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	! Risks you should be aware of
<ul style="list-style-type: none"> ▪ Early redemption possible ▪ Fixed earnings of 4.00 % based on the nominal amount on the payment dates, regardless of the performance of the underlyings ▪ Safety buffer against capital losses at the end of maturity 	<ul style="list-style-type: none"> ▪ 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 the closing price of the underlying with the worst performance is below the final-redemption-barrier on the last valuation date, there are losses for the investors. A total loss of

invested capital is possible.

- Investors are subject to the risk of the insolvency and thus default of the issuer and may incur capital losses of up to 100%.
- The earnings are capped at 16.00 %, even if the underlyings perform better.
- The bond price is subject to fluctuations during the life of the bond, which may result in losses.

Description

This express bond refers to the shares of Siemens AG and KONE. (underlyings). The bond offers an interest payment of 4.00 % based on the nominal amount on the interest payment dates. The bond comes with a fixed maturity of four years unless it is called prior to the end of maturity. The amount of redemption on the date of maturity depends on the closing price of the underlyings on the last observation day (final reference price).

Unless the bond was called early, it will be redeemed at the maturity date as follows:
a) if the final reference price of all underlyings is at or above the final redemption barrier, the bond is redeemed at 100% of nominal value plus the interest payments that have accrued by that point in time;
b) if the closing price of the underlying with the worst performance is below the final-redemption-barrier on the last valuation date, then investors receive a predetermined number of shares of the underlying with the worst performance (worst-of), plus the interest payment of 4.00 % for the final year. Fractions of shares are settled in cash. In this case, there is a capital loss.

Payment notes

This bond offers the chance of an early redemption, depending on the performance of the underlyings.

Settlement

This bond will be redeemed on 02/09/2024, unless the bond was called early.

Secondary market

The bond will be issued on a continuous basis and publicly offered in Germany, Austria and Romania. 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 Wiener Börse 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.