

6.00 % ERSTE Protect Pharma 20-21

ISIN: **AT0000A2JYR1** WKN:
EB0FYE

Overview

2020/10/21 07:52:55

Bid	Ask
-	100.00
Difference	0.00% (0.00)

General attributes

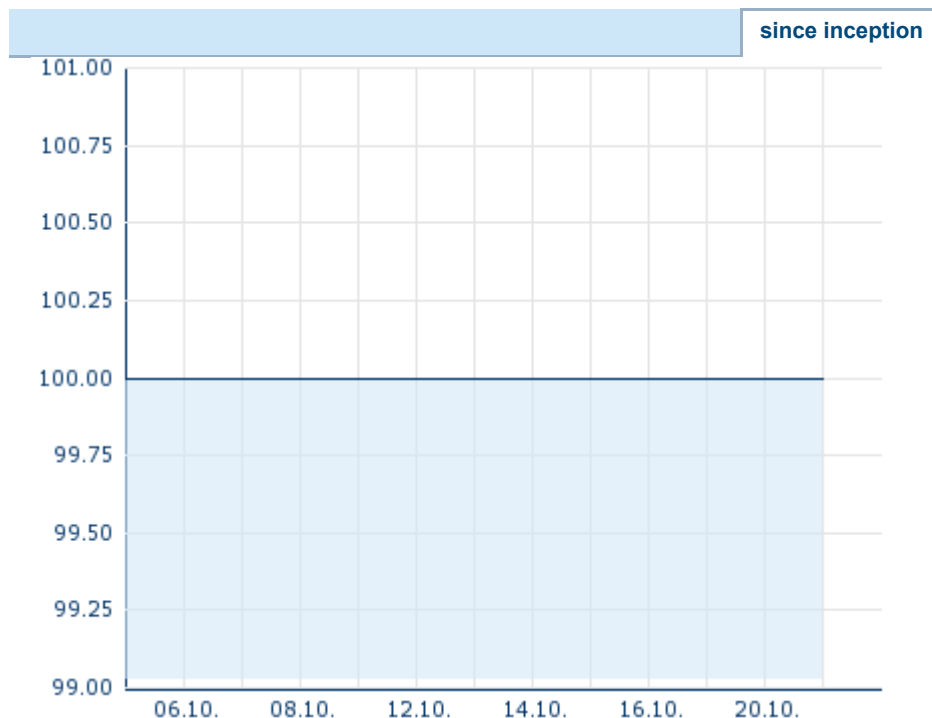
Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	PFIZER SANOFI ASTRAZENECA
Strike Date	2020/10/29
Maturity	2021/10/30
Coupon	6.000%
Barrier in %	60.00%
Barrier reached	no

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)	100.00
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
PFIZER US7170811035	USD	-	-	37.08	-	-
SANOFI FR0000120578	EUR	-	-	83.36	-	-
ASTRAZENECA GB0009895292	GBp	-	-	7,920.00	-	-

Reverse convertibles | Description

This protect reverse convertible refers to the shares of Pfizer Inc., AstraZeneca plc and Sanofi SA. The protect reverse convertible has a fixed term (maturity date: 30/10/2021) and a risk buffer (= barrier; "protect").

At maturity investors receive an interest payment of 6.00 % 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 is below its respective barrier at least once during the observation period, then investors receive a redemption amount that equals the nominal amount multiplied by the performance of the underlying which had the worst performance. In this case, the redemption amount can be below the nominal amount or even be zero, whereas the maximum amount for redemption is 100.00 % of nominal amount.

 Advantages	 Risks you should be aware of
<ul style="list-style-type: none"> ▪ You receive a fixed coupon of 6.00 % 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. ▪ The exchange rate of the currency of the protect reverse convertible (EUR) and the currency of the underlyings has no direct impact on the redemption amount. 	<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 6.00 % p.a. even if the underlyings have a better performance. ▪ The investor bears the issuer risk of Erste Group Bank AG. ▪ In case the redemption is below 100.00 % of the nominal amount, capital loss may occur. 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: 2020/10/22 00:30:00

Underlying Quote

37.08 USDDifference  -1.09% (-0.41)

General attributes underlying

Name	PFIZER
ISIN	US7170811035
Stock exchange (underlying)	NYS
Currency (underlying)	USD
Start value underlying	-
Price	37.08
Time	20/10/22 - 00:30:00
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	37.45
Today low	37.06
High price (52 weeks)	40.97
Low price (52 weeks)	27.88

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2020/10/21 17:37:56

Underlying Quote

83.36 EURDifference  -1.49% (-1.26)

General attributes underlying

Name	SANOFI
ISIN	FR0000120578
Stock exchange (underlying)	PAR
Currency (underlying)	EUR
Start value underlying	-
Price	83.36
Time	20/10/21 - 17:37:56
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	84.51
Today low	83.36
High price (52 weeks)	95.82
Low price (52 weeks)	67.65

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2020/10/21 17:35:16

Underlying Quote

7,920.00 GBPDifference  -2.11% (-171.00)

General attributes underlying

Name	ASTRAZENECA
ISIN	GB0009895292
Stock exchange (underlying)	LSE
Currency (underlying)	GBP
Start value underlying	-
Price	7,920.00
Time	20/10/21 - 17:35:16
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	8,092.38
Today low	7,903.00
High price (52 weeks)	10,120.00
Low price (52 weeks)	5,871.00

since inception



Information about previous performance does not guarantee future performance.

Source: FactSet