7.00 % ERSTE Protect Österreich 21-22
ISIN: **AT0000A2MJ65**   WKN: **EB0FZL**

Overview

2021/01/27 08:00:23	
Bid	**Ask**
-	**100.00**
Difference ➡	0.00% (0.00)

General attributes	
Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	ANDRITZ OMV VOESTALPINE
Strike Date	2021/01/29
Maturity	2022/02/01
Coupon	7.000%
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 %	-
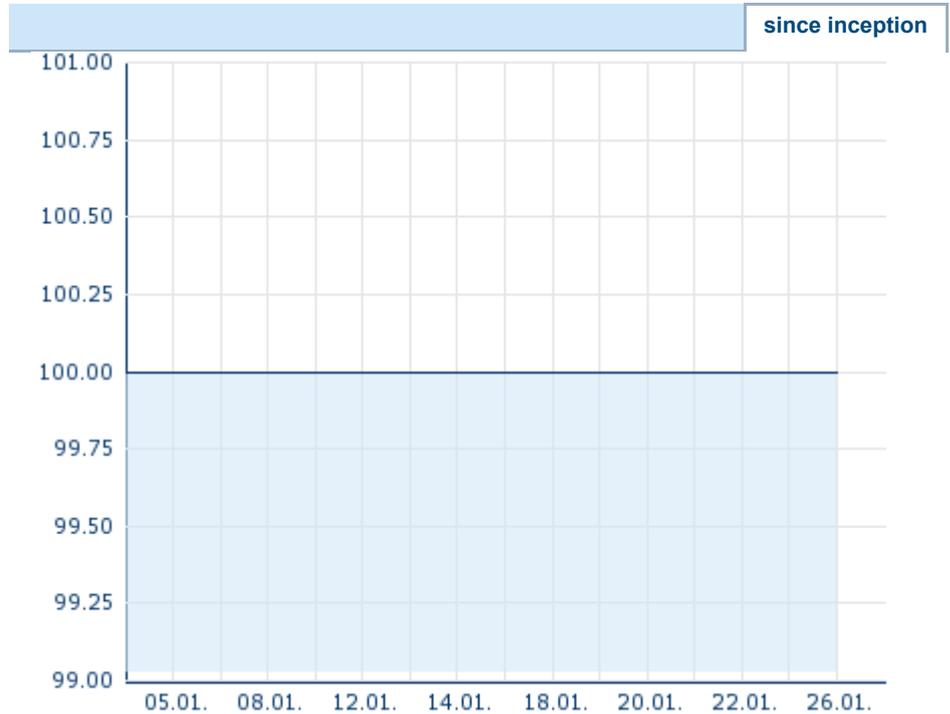
Performance since inception. Performances under 12 month have only little informative value because of the short maturity. Information about previous performance does not guarantee future performance.
Source: Erste Group Bank AG

Underlyings						
Underlying Name and ISIN	Currency	Strike	Barrier	Price underlying	Barrier distance in %	No of shares for redemption
ANDRITZ AT0000730007	EUR	-	-	39.64	-	-
OMV AT0000743059	EUR	-	-	35.94	-	-
VOESTALPINE AT0000937503	EUR	-	-	31.43	-	-

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Reverse convertibles | Description

This protect reverse convertible refers to the shares of Andritz AG, OMV AG und voestalpine AG. The protect reverse convertible has a fixed term (maturity date 01/02/2022) and a risk buffer (= barrier; "protect").

At maturity investors receive an interest payment of 7.00 % 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 ist 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 ("worst-of"). Fractions of a share are settled in cash.

➕ Advantages

- You receive a fixed coupon of 7.00 % 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.

❗ Risks you should be aware of

- 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.
- 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 7.00 % p.a. even if the underlyings have a better performance.
- The investor bears the issuer risk of Erste Group Bank AG.

Secondary market

The bond will be issued on a continuous basis and publicly offered in Germany and Austria. From the issue date onwards the bond can basically be traded on a stock exchange or over-

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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.

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Underlying

Date: **2021/01/26** 17:35:28	
Underlying Quote	
39.64 EUR	
Difference	🔻 -0.45% (-0.18)

General attributes underlying

Name	ANDRITZ
ISIN	AT0000730007
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	-
Price	39.64
Time	21/01/26 - 17:35:28
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	40.08
Today low	39.32
High price (52 weeks)	41.44
Low price (52 weeks)	22.96

since inception

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

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Underlying

Date: **2021/01/26** 17:38:11	
Underlying Quote	
35.94 EUR	
Difference	+1.53% (0.54)

General attributes underlying	
Name	OMV
ISIN	AT0000743059
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	-
Price	35.94
Time	21/01/26 - 17:38:11
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	37.16
Today low	34.52
High price (52 weeks)	46.86
Low price (52 weeks)	16.33

since inception

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

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Underlying

Date: 2021/01/26 17:35:26	
Underlying Quote	
31.43 EUR	
Difference 🔴	-0.10% (-0.03)

General attributes underlying	
Name	VOESTALPINE
ISIN	AT0000937503
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	-
Price	31.43
Time	21/01/26 - 17:35:26
Strike	-
Barrier	-
Barrier distance	-
Barrier distance in %	-
No of shares for redemption	-
Today high	31.98
Today low	31.35
High price (52 weeks)	32.83
Low price (52 weeks)	12.67

since inception

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

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