

13.50 % ERSTE Protect Germany 22-23

ISIN: AT0000A2YD75 WKN: EB09J7

Overview

2022/09/30 17:30:37

Bid	Ask
86.50	-
Difference	1.99% (1.70)

General attributes

Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	MERCEDES-BENZ AG DEUTSCHE POST SIEMENS
Strike Date	2022/08/01
Maturity	2023/08/02
Coupon	13.500%
Barrier in %	60.00%
Barrier reached	no

Price information

Today open	86.50
Today high	87.00
Today low	85.25
Close (previous day)	85.30
Spread in %	1.14 %
Spread absolute	1.00
Spread harmonised	-
High price (52 weeks)	100.35
Low price (52 weeks)	84.75

Performance

Performance YTD in %	-
Performance 1 month in %	-7.84%
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
MERCEDES-BENZ AG DE0007100000	EUR	57.4500	34.4700	52.35	34.15%	17
DEUTSCHE POST DE0005552004	EUR	39.3800	23.6280	31.12	24.06%	25
SIEMENS DE0007236101	EUR	107.0200	64.2120	101.20	36.55%	9

Reverse convertibles | Description

This protect reverse convertible refers to the shares of Mercedes-Benz Group AG, Deutsche Post AG und Siemens AG. The protect reverse convertible has a fixed term (maturity date 02/08/2023) and a risk buffer (= barrier; "protect").

At maturity investors receive an interest payment of 13.50 % 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 ("worst-of"). 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 13.50 % 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"> ▪ 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 13.50 % 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, 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 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: 2022/09/30 17:37:10

Underlying Quote

52.35 EURDifference  -0.15% (-0.08)

General attributes underlying

Name	MERCEDES-BENZ AG
ISIN	DE0007100000
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	57.45
Price	52.35
Time	22/09/30 - 17:37:10
Strike	57.4500
Barrier	34.4700
Barrier distance	17.88
Barrier distance in %	34.15%
No of shares for redemption	17
Today high	53.37
Today low	50.98
High price (52 weeks)	77.90
Low price (52 weeks)	50.19

5y



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2022/09/30 17:37:50

Underlying Quote

31.12 EURDifference  +2.13% (0.65)

General attributes underlying

Name	DEUTSCHE POST
ISIN	DE0005552004
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	39.38
Price	31.12
Time	22/09/30 - 17:37:50
Strike	39.3800
Barrier	23.6280
Barrier distance	7.49
Barrier distance in %	24.06%
No of shares for redemption	25
Today high	31.24
Today low	30.62
High price (52 weeks)	58.31
Low price (52 weeks)	29.68

5y



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2022/09/30 17:37:41

Underlying Quote

101.20 EURDifference  +2.99% (2.94)

General attributes underlying

Name	SIEMENS
ISIN	DE0007236101
Stock exchange (underlying)	GER
Currency (underlying)	EUR
Start value underlying	107.02
Price	101.20
Time	22/09/30 - 17:37:41
Strike	107.0200
Barrier	64.2120
Barrier distance	36.99
Barrier distance in %	36.55%
No of shares for redemption	9
Today high	101.42
Today low	98.92
High price (52 weeks)	157.96
Low price (52 weeks)	93.67

5y



Information about previous performance does not guarantee future performance.

Source: FactSet