

## 17.50 % ERSTE Protect US semiconductors 22-23

ISIN: **AT0000A303T0** WKN: **EB09MB**

## Overview

2023/09/25 12:30:25

<b>Bid</b>	<b>Ask</b>
<b>99.90</b>	-
<b>Difference</b>	<b>-0.05% (-0.05)</b>

## General attributes

<b>Issuer</b>	Erste Group Bank AG
<b>Product type</b>	Reverse convertibles
<b>Currency</b>	EUR
<b>Underlying</b>	INTEL AMD NVIDIA
<b>Strike Date</b>	2022/09/30
<b>Maturity</b>	2023/10/03
<b>Coupon</b>	17.500%
<b>Barrier in %</b>	60.00%
<b>Barrier reached</b>	no

## Price information

<b>Today open</b>	100.40
<b>Today high</b>	100.40
<b>Today low</b>	100.40
<b>Close (previous day)</b>	100.45
<b>Spread in %</b>	0.99 %
<b>Spread absolute</b>	1.00
<b>Spread harmonised</b>	-
<b>High price (52 weeks)</b>	109.65
<b>Low price (52 weeks)</b>	96.75

## Performance

<b>Performance YTD in %</b>	+2.87%
<b>Performance 1 month in %</b>	-1.08%
<b>Performance 6 months in %</b>	-2.38%
<b>Performance 1 year in %</b>	+1.16%
<b>Performance 3 years in %</b>	-
<b>Performance 5 years in %</b>	-
<b>Performance since inception in %</b>	+0.40%



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
INTEL US4581401001	USD	25.7700	15.4620	34.18	54.76%	-
AMD US0079031078	USD	63.3600	38.0160	96.20	60.48%	-
NVIDIA US67066G1040	USD	121.3900	72.8340	416.10	82.50%	-

%

**Reverse convertibles | Description**

This protect reverse convertible bond (worst-of) refers to the shares of Intel Corporation, Advances Micro Devices and Nvidia Corporation. (underlyings). The bond has a term of one year (maturity 03/10/2023) and a risk buffer (=barrier; "protect").

Investors receive a fixed coupon of 17.50 % p.a. on the nominal amount upon maturity, regardless of the performance of the underlyings.

The redemption of the nominal amount at maturity depends on the performance of the underlyings:

1. The closing prices of all underlyings are always above the barrier (60.00 % of the strike price) during the observation period, 30/09/2022 (excl.) - 26/09/2023 (incl.). In this case investors receive the nominal amount.
2. At least one underlying is at or below its barrier during the observation period. However, on the valuation date all underlyings are above the strike price. In this case investors receive the nominal amount.
3. The barrier was reached or broken by at least one underlying during the observation period and the closing price of at least one underlying is below the strike price on the valuation date. In this case shares of the underlying which had the worst performance (worst-of) are delivered according to the ratio. Since the underlying is quoted in a different currency than the bond, the strike price is converted into the currency of the bond on the basis of the applicable exchange rate on the valuation date. The bond is thereby currency-hedged ("quanto"). Fractions of a share are settled in cash in EUR.

+ Advantages	! Risks you should be aware of
<ul style="list-style-type: none"> <li>▪ Investors receive a fixed coupon of 17.50 % p.a.</li> <li>▪ Additional risk buffer of 40.00 % in case of falling prices of the underlyings.</li> <li>▪ Erste Group Bank AG will set quotes for this product during the term, but is not obliged to.</li> <li>▪ Chance to make a profit even if underlying prices are slightly falling.</li> </ul>	<ul style="list-style-type: none"> <li>▪ The earnings are capped at 17.50 % p.a. even if the underlyings perform better.</li> <li>▪ 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.</li> <li>▪ If according to the repayment terms shares are delivered upon maturity, capital loss may occur. Delivered shares cause additional costs (e.g. security deposit fees, transaction fees upon sale).</li> <li>▪ During the term price fluctuations of the bond are possible and premature sales may lead to capital loss. Limited trading of the bond is possible.</li> <li>▪ Investors bear the issuer risk of Erste Group Bank AG, i.e. the risk of changes of the creditworthiness and the risk of insolvency.</li> <li>▪ This protect reverse convertible bond is not covered by any deposit guarantee scheme. Investors are exposed to the risk that Erste Group</li> </ul>

Bank AG may not be able to meet its obligations arising from the bond in the event of insolvency or over-indebtedness or from an official order (bail-in regime). 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 Börse Wien and at unofficial market of Stuttgarter Wertpapierbörse (Baden-Württembergische Wertpapierbörse) 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: 2023/09/22 22:00:00

Underlying Quote

**34.18** USDDifference  -1.36% (-0.47)

### General attributes underlying

Name	INTEL
ISIN	US4581401001
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	25.77
Price	34.18
Time	23/09/22 - 22:00:00
Strike	25.7700
Barrier	15.4620
Barrier distance	18.72
Barrier distance in %	54.76%
No of shares for redemption	-
Today high	34.89
Today low	34.14
High price (52 weeks)	40.07
Low price (52 weeks)	24.59



Information about previous performance does not guarantee future performance.

Source: FactSet

## Underlying

Date: 2023/09/22 22:00:00

### Underlying Quote

96.20 USD

Difference ↗ +0.09% (0.09)

### General attributes underlying

Name	AMD
ISIN	US0079031078
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	63.36
Price	96.20
Time	23/09/22 - 22:00:00
Strike	63.3600
Barrier	38.0160
Barrier distance	58.18
Barrier distance in %	60.48%
No of shares for redemption	-
Today high	98.42
Today low	95.61
High price (52 weeks)	132.83
Low price (52 weeks)	54.57

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Information about previous performance does not guarantee future performance.

Source: FactSet

## Underlying

Date: 2023/09/22 22:00:00

Underlying Quote

**416.10** USDDifference  +1.45% (5.93)

### General attributes underlying

Name	NVIDIA
ISIN	US67066G1040
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	121.39
Price	416.10
Time	23/09/22 - 22:00:00
Strike	121.3900
Barrier	72.8340
Barrier distance	343.27
Barrier distance in %	82.50%
No of shares for redemption	-
Today high	421.15
Today low	412.31
High price (52 weeks)	502.66
Low price (52 weeks)	108.13



Information about previous performance does not guarantee future performance.

Source: FactSet