

10.50 % ERSTE Protect US Tech Leaders 22-23

ISIN: **AT0000A308L6** WKN: **EB09MV**

Overview

2023/01/31 14:00:36

Bid	Ask
97.95	-
Difference	-0.10% (-0.10)

General attributes

Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	MICROSOFT APPLE ALPHABET
Strike Date	2022/10/28
Maturity	2023/10/31
Coupon	10.500%
Barrier in %	60.00%
Barrier reached	no

Price information

Today open	98.45
Today high	98.45
Today low	98.45
Close (previous day)	98.55
Spread in %	1.01 %
Spread absolute	1.00
Spread harmonised	-
High price (52 weeks)	101.90
Low price (52 weeks)	90.95

Performance

Performance YTD in %	+6.60%
Performance 1 month in %	+6.60%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in	-1.55%



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
MICROSOFT US5949181045	USD	235.8700	141.5220	242.71	41.69%	-
APPLE US0378331005	USD	155.7400	93.4440	143.00	34.65%	-
ALPHABET US02079K1079	USD	96.5800	57.9480	97.95	40.84%	-

%

Reverse convertibles | Description

This protect reverse convertible bond (worst-of) refers to the shares of Microsoft Corporation, Apple Inc. and Alphabet Inc. Class C. (underlyings). The bond has a term of one year (maturity 31/10/2023) and a risk buffer (=barrier; "protect").

Investors receive a fixed coupon of 10.50 % 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, 28/10/2022 (excl.) - 24/10/2023 (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"> ▪ Investors receive a fixed coupon of 10.50 % p.a. ▪ Additional risk buffer of 40.00 % in case of falling prices of the underlyings. ▪ Erste Group Bank AG will set quotes for this product during the term, but is not obliged to. ▪ Chance to make a profit even if underlying prices are slightly falling. 	<ul style="list-style-type: none"> ▪ The earnings are capped at 10.50 % p.a. even if the underlyings perform better. ▪ 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. Delivered shares cause additional costs (e.g. security deposit fees, transaction fees upon sale). ▪ 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. ▪ Investors bear the issuer risk of Erste Group Bank AG, i.e. the risk of changes of the creditworthiness and the risk of insolvency. ▪ This protect reverse convertible bond is not covered by any deposit guarantee scheme. Investors are exposed to the risk that Erste Group

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: 2023/01/30 22:00:01

Underlying Quote

242.71 USDDifference  -2.20% (-5.45)

General attributes underlying

Name	MICROSOFT
ISIN	US5949181045
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	235.87
Price	242.71
Time	23/01/30 - 22:00:01
Strike	235.8700
Barrier	141.5220
Barrier distance	101.19
Barrier distance in %	41.69%
No of shares for redemption	-
Today high	245.60
Today low	242.20
High price (52 weeks)	315.95
Low price (52 weeks)	213.43



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2023/01/30 22:00:00

Underlying Quote

143.00 USDDifference  -2.01% (-2.93)

General attributes underlying

Name	APPLE
ISIN	US0378331005
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	155.74
Price	143.00
Time	23/01/30 - 22:00:00
Strike	155.7400
Barrier	93.4440
Barrier distance	49.56
Barrier distance in %	34.65%
No of shares for redemption	-
Today high	145.55
Today low	142.85
High price (52 weeks)	179.61
Low price (52 weeks)	124.17

5y



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2023/01/30 22:00:00

Underlying Quote

97.95 USDDifference  -2.74% (-2.76)

General attributes underlying

Name	ALPHABET
ISIN	US02079K1079
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	96.58
Price	97.95
Time	23/01/30 - 22:00:00
Strike	96.5800
Barrier	57.9480
Barrier distance	40.00
Barrier distance in %	40.84%
No of shares for redemption	-
Today high	99.41
Today low	97.52
High price (52 weeks)	152.10
Low price (52 weeks)	83.45

5y



Information about previous performance does not guarantee future performance.

Source: FactSet