

10.00 % ERSTE Protect Healthcare 23-24

ISIN: **AT0000A324W0** WKN: **EB09Q4**

Overview

2023/03/27 17:25:29

Bid	Ask
97.90	-
Difference	0.20% (0.20)

General attributes

Issuer	Erste Group Bank AG
Product type	Reverse convertibles
Currency	EUR
Underlying	UNITEDHEALTH GILEAD SCIENCES ELI LILLY
Strike Date	2023/02/03
Maturity	2024/02/06
Coupon	10.000%
Barrier in %	60.00%
Barrier reached	no

Price information

Today open	98.55
Today high	98.55
Today low	98.10
Close (previous day)	98.20
Spread in %	1.01 %
Spread absolute	1.00
Spread harmonised	-
High price (52 weeks)	101.65
Low price (52 weeks)	96.20

Performance

Performance YTD in %	-
Performance 1 month in %	+0.41%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in	-1.60%



Underlyings

Underlying Name and ISIN	Currency	Strike	Barrier	Price underlying	Barrier distance in %	No of shares for redemption
UNITEDHEALTH US91324P1021	USD	472.0200	283.2120	481.90	41.23%	-
GILEAD SCIENCES US3755581036	USD	84.5000	50.7000	79.58	36.29%	-
ELI LILLY US5324571083	USD	339.0800	203.4480	334.60	39.20%	-

%

Reverse convertibles | Description

This protect reverse convertible bond (worst-of) refers to the shares of UnitedHealth Group Inc, Gilead Sciences Inc. and Eli Lilly Company (underlyings). The bond has a term of one year (maturity 06/02/2024) and a risk buffer (=barrier; "protect").

Investors receive a fixed coupon of 10.00 % 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, 03/02/2023 (excl.) - 30/01/2024 (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 10.00 % 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 10.00 % 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 Vienna Stock Exchange (official market) 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: 2023/03/27 22:00:02

Underlying Quote

481.90 USD

Difference ▲ +1.24% (5.91)

General attributes underlying

Name	UNITEDHEALTH
ISIN	US91324P1021
Stock exchange (underlying)	NYS
Currency (underlying)	USD
Start value underlying	472.02
Price	481.90
Time	23/03/27 - 22:00:02
Strike	472.0200
Barrier	283.2120
Barrier distance	198.69
Barrier distance in %	41.23%
No of shares for redemption	-
Today high	486.29
Today low	478.59
High price (52 weeks)	558.10
Low price (52 weeks)	449.70



Information about previous performance does not guarantee future performance.

Source: FactSet

Underlying

Date: 2023/03/27 22:00:00

Underlying Quote

79.58 USD

Difference ▼ -0.53% (-0.42)

General attributes underlying

Name	GILEAD SCIENCES
ISIN	US3755581036
Stock exchange (underlying)	NMS
Currency (underlying)	USD
Start value underlying	84.50
Price	79.58
Time	23/03/27 - 22:00:00
Strike	84.5000
Barrier	50.7000
Barrier distance	28.88
Barrier distance in %	36.29%
No of shares for redemption	-
Today high	80.99
Today low	79.41
High price (52 weeks)	89.74
Low price (52 weeks)	57.17



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

Underlying

Date: 2023/03/27 22:03:20

Underlying Quote

334.60 USDDifference  -0.46% (-1.53)

General attributes underlying

Name	ELI LILLY
ISIN	US5324571083
Stock exchange (underlying)	NYS
Currency (underlying)	USD
Start value underlying	339.08
Price	334.60
Time	23/03/27 - 22:03:20
Strike	339.0800
Barrier	203.4480
Barrier distance	131.15
Barrier distance in %	39.20%
No of shares for redemption	-
Today high	336.22
Today low	323.26
High price (52 weeks)	375.25
Low price (52 weeks)	276.83

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Source: FactSet