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ERSTE Smart Invest Garant II 2018-2026

SNP Series 41

Issuer	Erste Group Bank AG
Seniority	Senior unsecured notes
Issuer Rating	A (S&P), A3 (Moody's), A- (Fitch)
ISIN	AT0000A20CM4
German WKN	EB0FFU
Public Offer in	Austria, Slovakia, Croatia
Start of Public Offer	26.03.2018
Start of Subscription Period	05.04.2018
Issue Date	30.04.2018
Maturity Date	30.04.2026
Early Redemption	Not applicable
Currency	Euro (EUR)
Principal Amount	Tap Issue, up to EUR 50,000,000
Principal Amount per Note	EUR 1,000
Initial Issue Price	100.00 per cent. Issue price may adjust to market conditions continuously.
Issue Surcharge	Up to 3.00 per cent.
Selling concession	Up to 0.00 per cent.
Interest Rate	No periodic interest
Payment Date	Once on 30.04.2026, subject to adjustment with Following Business Day Convention

Reference Asset Reference asset is listed in the below table.

Name of the Index	Index Sponsor	Single Exchange or Multi Exchange Index	Exchange	Screen Page	Weight of the Index ("G")
Solactive ERSTE Multi Asset Index 35 VC	Solactive AG	Multi Exchange Index	various exchanges / trading platforms	Reuters .SEMA35VC	Not applicable

Redemption Amount The Note will be redeemed on 30.04.2026 by payment of the Redemption

Amount, which is equal to the product of the Principal Amount per Note and Redemption Price.

The "Redemption Price" means the sum of (i) 100.00 per cent. and (ii) the product of (x) the Participation and (y) the Performance of the Reference Asset, which is equal to at least the Floor (= 0.00 per cent.) and is calculated by using the following formula:

$$100.00 \text{ per cent.} + [\text{Max}(\text{Participation} \times \text{Performance}; 0.00 \text{ per cent.})]$$

Participation	"Participation" means 100.00 per cent. and determines the percentage of the Performance of the Reference Asset.
Performance	"Performance" of the Reference Asset is an amount expressed as a percentage, and is equal to the result of dividing (i) the Closing Price on 23.04.2026 by (ii) the Strike Price minus one, and is calculated by using the following formula: $\left(\frac{\text{Closing Price on 23.04.2026}}{\text{Strike Price}} \right) - 1$
Strike Price	100.00 per cent. of the Closing Price of the Reference Asset on 27.04.2018
Closing Price	"Closing Price" of the Reference Asset is the official Closing Price of the Index, as determined by the Calculation Agent and calculated and published by the Index Sponsor.
Business Days	TARGET
Listing	Vienna Stock Exchange (official market)
Documentation	Structured Notes Programme (SNP), approved on 05.09.2017
Calculation Agent	Erste Group Bank AG
Paying Agent	Erste Group Bank AG

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