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15,20% Erste Group Protect Multi US-Technologie 2018-2019

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SNP Series 80

Issuer	Erste Group Bank AG
Seniority	Senior unsecured notes
Issuer Rating	A (S&P), A2 (Moody's), A- (Fitch)
ISIN	AT0000A21L60
German WKN	EB0FHE
Public Offer in	Austria, Romania, Slovakia, Croatia
Start of Public Offer	04.06.2018
Start of Subscription Period	07.06.2018
Issue Date	28.06.2018
Maturity Date	28.06.2019
Early Redemption	Not applicable
Currency	United States Dollar (USD)
Principal Amount	Tap Issue, up to USD 50,000,000
Principal Amount per Note	USD 1,000
Initial Issue Price	100.00 per cent. Issue price may adjust to market conditions continuously.
Issue Surcharge	Up to 1.50 per cent.
Selling concession	Up to 0.00 per cent.
Interest Rate	15.20 per cent. p.a.
Payment Date	Once on 28.06.2019, subject to adjustment with Following Business Day Convention The interest amount shall not be adjusted accordingly.
Day Count Fraction	30/360

Reference Assets

Share issuer	ISIN	Type	Exchange	Screen Page
Intel Corp	US4581401001	Common Share	NASDAQ	Reuters INTC.OQ

ADVANCED MICRO DEVICES	US0079031078	Common Share	NASDAQ	Reuters AMD.OQ
NVIDIA Corporation	US67066G1040	Common Share	NASDAQ	Reuters NVDA.OQ

Redemption Amount

The Note will be redeemed on 28.06.2019 either

- by payment of 100.00 per cent. of the Principal Amount per Note, if no Closing Price of a Reference Asset has been equal to or below its relevant Barrier during the Observation Period or if the Closing Price of a Reference Asset has been equal to or below its relevant Barrier at any time during the Observation Period, however the Closing Price of the Relevant Share on the Valuation Date is equal to or greater than the Strike Price; or
- otherwise by (x) delivery of the Delivery Shares and (y) if applicable payment of the Cash Amount on the Maturity Date.

"Delivery Shares" are, in respect of each Note, the number (or fractions thereof) of the Relevant Shares, which is equal to the result of dividing (i) the Principal Amount per Note by (ii) the Strike Price of the Relevant Shares (the "Multiplier"), and is calculated by using the following formula:

$$\text{Multiplier} = \frac{\text{Principal Amount per Note}}{\text{Strike Price}}$$

If the Multiplier contains fractions of Relevant Shares (in relation to a Note, the "Residual Fraction"), a Holder will receive the number of Shares corresponding with the Multiplier, rounded down to the next lower integral number of Relevant Shares, which can be delivered by the Issuer. The Residual Fraction will be settled in money. The amount to be settled in money is equal to the Cash Amount.

"Cash Amount" is an amount, which is equal to the product of (i) the Residual Fraction per Note and (ii) the Closing Price of the Relevant Shares on 21.06.2019, and is calculated by using the following formula:

$$\text{Cash Amount} = \text{Residual Fraction} * \text{Closing Price on 21.06.2019}$$

"Relevant Share(s)" is the Reference Asset which Performance of the Reference Asset is the lowest compared with the other Reference Assets.

Strike Price

100.00 per cent. of the Closing Price of Reference Asset on 27.06.2018

Barrier

The Barrier is 60.00 per cent. of the Strike Price of the Reference Asset.

Observation Period

Period from, but excluding, the time of publication of the Closing Price on 27.06.2018 to, and including, the time of publication of the Closing Price on 21.06.2019.

Performance

"Performance" of the Reference Asset is an amount expressed as a percentage, which is equal to the result of dividing (i) the Closing Price of the relevant Reference Asset on the 21.06.2019 by (ii) the Strike Price of the relevant Reference Asset, and is calculated by using the following formula:

$$\frac{\text{Closing Price on 21.06.2019}}{\text{Strike Price}}$$

Strike Price

Business Days	TARGET / New York
Listing	Vienna Stock Exchange (official market), Stuttgart Stock Exchange (Open 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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A Base Prospectus has been drawn up and approved by the Austrian Financial Markets Authority (FMA) in accordance with Directive 2003/71/EC of the European Parliament and of the Council, the Commission Regulation (EC) no. 809/2004. The Base Prospectus has been notified by the FMA to the Authorities in Germany, Croatia, Czech Republic, Hungary, Slovakia and Romania according to section 8b of the Austrian Capital Market Act and to the respective authorities in the countries where the product is subject to public offers. The Final Terms are deposited with the FMA. The complete information on the Financial Instrument (Base Prospectus, Final Terms, supplements, if any, customer information under MiFID) can be obtained free of charge upon request at the issuer's registered office at Am Belvedere 1, 1100 Vienna during regularly business hours. An electronic version of the Prospectus is available at the website of Erste Group Bank AG [www . erstegroup.com](http://www.erstegroup.com) <<http://www.erstegroup.com>>.

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