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ERSTE Airbag Memory Express+ Anleihe auf Wirecard AG 19-24

ERSTE Airbag Memory Express+ Bond on Wirecard AG 19-24

SNP Series 319

Issuer	Erste Group Bank AG
Seniority	Senior unsecured notes
Issuer Rating	A (S&P), A2 (Moody's), A (Fitch)
ISIN	AT0000A29N11
German WKN	EB0FSM
Public Offer in	Austria, Romania, Slovakia, Germany, Croatia
Start of Public Offer	26.08.2019
Start of Subscription Period	03.09.2019
Issue Date	30.09.2019
Maturity Date	30.09.2024
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 2.00 per cent.
Selling concession	Up to 0.00 per cent.
Interest Rate	<p>The interest rate is equal to the sum of (i) 7.20 per cent. of the Principal Amount per Note ("Basic Rate of Interest") and (ii) the product of (x) 7.20 per cent. of the Principal Amount per Note ("Memory Rate of Interest") and (y) the number of all Interest Payment Dates prior to the relevant Interest Payment Date, on which no interest and also no Memory Rate of Interest has been paid.</p> <p>(i) If the Closing Price of the Reference Asset on the Valuation Date immediately preceding the relevant Interest Payment Date is equal to or greater than the Coupon Barrier, interest will be paid, or</p> <p>(ii) otherwise no interest will be paid on such Interest Payment Date.</p>
Payment Dates	Annually on 30.09. in each year, starting on 30.09.2020, subject to adjustment with Following Business Day Convention The interest amount shall not be adjusted accordingly.
Reference Asset	

Share issuer	ISIN	Type	Exchange	Screen Page
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Wirecard AG	DE0007472060	Common Share	German Stock Exchange (Xetra)	Reuters WDIG.DE
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Strike Price	65.00 per cent. of the Closing Price on 27.09.2019
Coupon Barrier	100.00 per cent. of the Strike Price.
Redemption Barrier	The Redemption Barrier is in relation to the relevant Early Redemption Date, figures shown in the table below.

Early Redemption Date	Redemption Barrier
30.09.2020	146.15 per cent. of the Strike Price
30.09.2021	138.46 per cent. of the Strike Price
30.09.2022	130.77 per cent. of the Strike Price
30.09.2023	123.08 per cent. of the Strike Price

Final Redemption Barrier	100.00 per cent. of the Strike Price
Valuation Dates	Valuation Dates are respectively 5 Business Days prior to the following Early Redemption Date. The Last Valuation Date is on 23.09.2024.
Early Redemption	If the Closing Price of the Reference Asset is equal or greater than the Redemption Barrier on one of the Valuation Dates, which is not the Last Valuation Date, each Note will be redeemed by the Issuer at the Early Redemption Amount on the Early Redemption Date following the relevant Valuation Date.
Early Redemption Amount	100.00 per cent.
Early Redemption Dates	Early Redemption Dates occur annually in each case on the 30.09. of each year commencing on 30.09.2020 and ending on 30.09.2023.
Redemption Amount	If early redemption has not occurred and <ul style="list-style-type: none"> if the Closing Price of the Reference Asset on the Last Valuation Date is equal or greater than the Final Redemption Barrier, each Note will be redeemed on 30.09.2024 by an amount equal to the product of the Principal Amount per Note and 100.00 per cent. otherwise each Note will be redeemed on 30.09.2024 by (x) delivery of the Delivery Shares and (y) if applicable payment of the Cash Amount.

Delivery Shares are, in respect of each Note, the number (or fractions thereof) of Shares, which is equal to the result of dividing (i) the Principal Amount per Note by (ii) the Strike Price (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 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 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 on 23.09.2024 and is calculated by using the following formula:

$$\text{Cash Amount} = \text{Residual Fraction} * \text{Closing Price on 23.09.2024}$$

Business Days	TARGET
Listing	Vienna Stock Exchange (official market), Stuttgart Stock Exchange (Open Market)
Documentation	Structured Notes Programme (SNP), approved on 11.12.2018
Calculation Agent	Erste Group Bank AG
Paying Agent	Erste Group Bank AG
Additional Information (only for the Data Service Provider)	SI-Status: Ja Strukturkennzeichen: G I N Keine Stückzinsenberechnung (Dirty Price) Kein Garantierter Tilgungskurs Tilgungswert von der Wertentwicklung des Basiswertes abhängig WP-Art: 2031 Anleihen mit Andienungsrecht

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