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ERSTE Fair Invest Garant 109% 22-27

CGSNP Series 150

Issuer	Erste Group Bank AG
Seniority	Preferred Senior Instrument
MREL Status	The Notes shall qualify as Eligible Liabilities Instruments.
Issuer Rating	A+ (S&P), A2 (Moody's), A (Fitch)
ISIN	AT0000A30EF3
German WKN	EB09MW
Public Offer in	Austria, Romania, Croatia
Start of Public Offer	27.09.2022
Start of Subscription Period	05.10.2022
Issue Date	31.10.2022
Maturity Date	31.10.2027
Early Redemption	Not applicable
Currency	Euro (EUR)
Principal Amount	Tap Issue, up to EUR 100,000,000
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 2.50 per cent.
Selling concession	0.00 per cent.
Interest Rate	No interest
Payment Date	Once on 31.10.2027, 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	Weighting of the Index ("G")

Solactive ERSTE Fair Invest Index VC	Solactive AG (as well as any entity which has been commissioned by it to calculate and/or publish the Index Level)	Multi Exchange Index	various exchanges / trading platforms	Reuters .SEFIVC	Not applicable
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Redemption Amount	<p>The Note will be redeemed on 31.10.2027 by payment of the Redemption Amount, which is equal to the product of the Principal Amount per Note and Redemption Price.</p> <p>The "Redemption Price" means the sum of (i) Base Percentage and (ii) the product of (x) the Participation and (y) the Performance of the Reference Asset, and equals to at least the Floor (= 0.00 per cent.) and is calculated by using the following formula:</p> $\text{Base Percentage} + [\text{Max}(\text{Participation} * \text{Performance}; 0.00 \text{ per cent.})]$ <p>"Base Percentage" means 109.00 per cent.</p>
Participation	"Participation" means 100.00 per cent. and determines the interest of the Holders in the Performance of the Reference Asset expressed as a percentage.
Performance	<p>"Performance" of the Reference Asset is an amount expressed as a percentage, which is equal to the result of dividing (i) the Closing Price on 25.10.2027 by (ii) the Strike Price minus one, and is calculated by using the following formula:</p> $\left(\frac{\text{Closing Price on 25.10.2027}}{\text{Strike Price}} \right) - 1$
Strike Price	100.00 per cent. of the Closing Price of the Reference Asset on 28.10.2022
Closing Price	"Closing Price" of the Reference Asset is the official Closing Price of the Index, as determined by the Calculation Agent on the relevant day and calculated and published by the Index Sponsor.
Business Days	TARGET
Listing	Vienna Stock Exchange (official market)
Documentation	Capital Guaranteed Structured Notes Programme (CGSNP), approved on 24.06.2022
Calculation Agent	Erste Group Bank AG
Paying Agent	Erste Group Bank AG
Additional Information (only for the Data Service Provider)	<p>SI-Status: Ja Strukturkennzeichen: J Keine Stückzinsberechnung (Dirty Price) FS 152A 2: 109,00% Tilgungswert von der Wertentwicklung des Basiswertes abhängig WP-Art: 2821 Linked Bonds zertifikatsähnlich</p>

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