Final Terms dated 27 November 2008

Erste Group Bank AG

Tap issue of Erste Group SKK Guarantee Concept due 2018
("INDEX-Fix 150")

under the **€30,000,000,000 Debt Issuance Programme**

The Prospectus referred to below (as completed by these Final Terms) has been prepared on the basis that any offer of Notes in any Member State of the European Economic Area which has implemented the Prospectus Directive (2003/71/EC) (each, a Relevant Member State) will be made pursuant to an exemption under the Prospectus Directive, as implemented in that Relevant Member State, from the requirement to publish a prospectus for offers of the Notes. Accordingly any person making or intending to make an offer in that Relevant Member State of the Notes may only do so in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of the Prospectus Directive or supplement a prospectus pursuant to Article 16 of the Prospectus Directive, in each case, in relation to such offer. Neither the Issuer nor any Dealer has authorised, nor do they authorise, the making of any offer of Notes in any other circumstances

PART A - CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the "Conditions") set forth in the Prospectus dated 12 August 2008 which constitutes a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) (the "**Prospectus Directive**"). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with such Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Prospectus. The Prospectus is available for viewing at http://www.erstegroup.com and during normal business hours at Börsegasse 14, 1010 Vienna and copies may be obtained from Erste Group Bank AG, Börsegasse 14, 1010 Vienna and on http://www.erstegroup.com.

1	Issuer	Erste Group Bank AG
2	(i) Series Number:	696
	(ii) Tranche Number:	1
3	Specified Currency or Currencies:	Slovak Koruna ("**SKK**")
4	Aggregate Nominal Amount:	Tap Issue ("Daueremission") up to SKK 4,500,000,000
5	Issue Price:	Initially 96.00% of the Aggregate Nominal Amount and fixed thereafter by the Issuer according to prevailing market conditions.
6	(i) Specified Denominations:	SKK 100,000
	(ii) Calculation Amount	Specified Denomination
7	(i) Issue Date:	1st December 2008
	(ii) Interest Commencement Date:	Not Applicable
8	Maturity Date:	1st December 2018

9	Interest Basis:	Not Applicable
10	Redemption/Payment Basis:	Index-linked Redemption (further particulars specified below)
11	Change of Interest or Redemption/Payment Basis:	Not Applicable
12	Put/Call Options:	Not Applicable
13	(i) Status of the Notes:	Subordinated Capital
	(ii) Date Board approval for issuance of Notes obtained:	according to Overall Planning Approval of Management Board dated 4 December 2007 and Supervisory Board dated 12 December 2007
14	Method of distribution:	Non-syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15	**Fixed Rate Note Provisions**	Not Applicable
16	**Floating Rate Note Provisions**	Not Applicable
17	**Zero Coupon Note Provisions**	Not Applicable
18	**Index-linked Interest Note/other variable-linked Interest Note Provisions**	Not Applicable
19	**Dual Currency Note Provisions**	Not Applicable

PROVISIONS RELATING TO REDEMPTION

20	**Call Option**	Not Applicable
21	**Put Option**	Not Applicable
22	**Final Redemption Amount of each Note**	
	In cases where the Final Redemption Amount is Index-Linked or other variable-linked:	Applicable
	(i) Index/Formula/other variable:	as defined in Annex 1
	(ii) Party responsible for calculating the Final Redemption Amount (if not the Agent):	Erste Group Bank AG
	(iii) Provisions for determining Final Redemption Amount where calculated by reference to Index and/or Formula and/or other variable:	The Final Redemption Amount depends on the performance of three indices. For detailed information see Annex 1.
	(iv) Determination Date(s):	see Annex 1
	(v) Provisions for determining Final Redemption Amount where calculation by reference to Index and/or Formula and/or Underlying Equit(y)(ies) and/or Fund(s) and/or Credit Event(s) and/or Commodit(y)(ies) and/or other variable is impossible or impracticable or otherwise disrupted:	see Annex 1
	(vi) Payment Date:	1st December 2018
	(vii) Minimum Final Redemption Amount:	150.00% of the Nominal Amount
	(viii) Maximum Final Redemption Amount:	200.00% of the Nominal Amount

23	**Redemption of Reverse Convertible Notes (Cash-or-Share Notes, Cash-or-Fund Notes, Cash-or-Commodity Notes, Cash-or-Currency Notes, Cash-or-Future Notes)**	Not Applicable
24	**Early Redemption Amount**	
	Early Redemption Amount(s) of each Note payable on redemption for taxation reasons or on event of default or other early redemption and/or the method of calculating the same (if required or if different from that set out in the Conditions):	according to § 6 of the terms and conditions of the Notes

GENERAL PROVISIONS APPLICABLE TO THE NOTES

25	Form of Notes:	Notes governed by Austrian law: Bearer Notes: Temporary Global Note exchangeable for a Permanent Global Note which is not exchangeable for Definitive Notes
26	New Global Note:	No
27	Financial Centre(s) or other special provisions relating to payment dates:	TARGET, Tokyo
28	Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature):	Not Applicable
29	Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made [and consequences (if any) of failure to pay, including any right of the Issuer to forfeit the Notes and interest due on late payment]:	Not Applicable
30	Details relating to Instalment Notes: amount of each instalment, date on which each payment is to be made:	Not Applicable
31	Redenomination, renominalisation and reconventioning provisions:	Not Applicable
32	Consolidation provisions:	Not Applicable
33	Other final terms:	Not Applicable

DISTRIBUTION

34	(i) If syndicated, names and addresses of Managers and underwriting commitments	Not Applicable
	(ii) Date of [Subscription] Agreement:	Not Applicable
	(iii) Stabilising Manager(s) (if any):	Not Applicable
35	If non-syndicated, name and address of Dealer:	Erste Group Bank AG, Graben 21, 1010 Vienna
36	Total commission and concession:	Not Applicable

37	U.S. Selling Restrictions:	TEFRA D
38	Non-exempt Offer:	Not Applicable
39	Additional selling restrictions:	Not Applicable
40	Jurisdiction and Governing Law:	Austrian
41	Binding language	English
42	Domestic or International Notes:	Domestic

Purpose of Final Terms

These Final Terms comprise the final terms required for issue and admission to trading on the Vienna Stock Exchange of the Notes described herein pursuant to the €30,000,000,000 Debt Issuance Programme of Erste Group Bank AG.

Responsibility

The Issuer accepts responsibility for the information contained in these Final Terms.

Erste Group Bank AG as the Issuer.

By:	By:
Authorised Officer	Authorised Officer

PART B - OTHER INFORMATION

1. LISTING

(i)	Listing:	Vienna, Geregelter Freiverkehr
(ii)	Admission to trading:	Application is expected to be made by the Issuer for the Notes to be admitted to trading on the Vienna Stock Exchange.

2. RATINGS

Ratings:	In general, Notes have the following ratings: S&P: Long term: A Short term A-1 Moody's: Senior Unsecured: Aa3 ST Bank Deposit Rating: P-1 Subordinated : A1 Fitch: Long term: A Short term: F1

3. NOTIFICATION

The Finanzmarktaufsichtbehörde has provided the Bundesanstalt für Finanzdienstleistungsaufsicht (Bafin - Germany), Commissione Nazionale per le Società e la Borsa (CONSOB – Italy), Malta Financial Services Authority (MFSA – Malta), Commission de surveillance du secteur financier (CSSF - Luxembourg), Hungarian Financial Supervisory Authority (PSZÁF - Hungary), Czech Securities Commission (SEC - Czech Republic), National Bank of Slovakia (NBS - Slovak Republic), Polish Securities and Exchange Commission (KPWIG - Warszawa), Securities Market Agency (Slovenia) and Romanian National Securities Commission (Romania) with a certificate of approval attesting that the Prospectus has been drawn up in accordance with the Prospectus Directive.

4. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER

Save as discussed in "Subscription and Sale", so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

5. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i)	Reasons for the offer:	See “Use of Proceeds” wording in Prospectus.
(ii)	Estimated net proceeds:	Not Applicable
(iii)	Estimated total expenses:	EUR 20,000

6. Fixed Rate Notes only - YIELD

Indication of yield: Not Applicable

7. Floating Rate Notes only - HISTORIC INTEREST RATES

Not Applicable.

8. *Index-linked or Equity-linked or Fund-linked or Credit-linked or Commodity-linked or Future-linked or other variable-linked Notes only* - PERFORMANCE OF INDEX/FORMULA/UNDERLYING EQUITY/FUND/CREDIT EVENT/COMMODITY/ FUTURE/OTHER VARIABLE, EXPLANATION OF EFFECT ON VALUE OF INVESTMENT AND ASSOCIATED RISKS AND OTHER INFORMATION CONCERNING THE UNDERLYING

The Notes are linked to the performance of the following indices (each an "Index" and together the "Indices"):

Index	*Bloomberg-Code*
Dow Jones EuroStoxx50	SX5E
Nikkei 225	NKY
EUROSTAT Harmonized Index of Consumer Prices (ex Tobacco) ("HICP")	CPTFEMU

The performance of the Indices will be calculated by observing the respective values thereof on 10 valuation dates and calculating the average amount. The redemption amount will be capped at 200 % of the notional amount. In any case an investor will at least receive 150% of the notional amount invested into the Notes.

Dow Jones Euro Stoxx 50 is a stock index of Eurozone stocks designed by Stoxx Ltd, a joint venture of Deutsche Boerse AG, Dow Jones & Company and SWX Group.

Nikkei225 is a stock market index for the Tokyo Stock Exchange (TSE) and will be calculated daily by the Nihon Keizai Shimbun (Nikkei).

The Harmonised Index of Consumer Prices (HICP) is an indicator of inflation and price stability for the European Central Bank (ECB). It is a consumer price index which is compiled according to a methodology that has been harmonized across EU countries.

Information regarding the indices may be obtained from the Index Sponsors or information providers like Reuters and Bloomberg. For further details see Annex 1.

9. *Dual Currency Notes only* - PERFORMANCE OF RATE[S] OF EXCHANGE AND EXPLANATION OF EFFECT ON VALUE OF INVESTMENT

Not Applicable.

10. OPERATIONAL INFORMATION

(i) ISIN Code: AT000B002274

(ii) Common Code: Not Applicable

(iii) Clearing system(s)	
a) for International Notes:	Euroclear Bank S.A./N.V. / Clearstream Banking, Société Anonyme
b) for Domestic Notes:	OeKB and Euroclear Bank S.A./N.V. / Clearstream Banking, Société Anonyme through an account held with OeKB
(iv) Delivery:	Delivery against payment
(v) Names and addresses of initial Paying Agent(s):	Erste Group Bank AG, Graben 21, 1010 Vienna
(vi) Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
(vii) Intended to be held in a manner which would allow Eurosystem eligibility.	No.

11. Terms and Conditions of the Offer

Offer Price:	see Part A/clause 5
Conditions to which the offer is subject:	Not Applicable
Description of the application process:	Not Applicable
Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants:	Not Applicable
Details of the minimum and/or maximum amount of application:	Not Applicable
Details of the method and time limits for paying up and delivering the Notes:	Not Applicable
Manner in and date on which results of the offer are to be made public:	Not Applicable
Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:	Not Applicable
Categories of potential investors to which the Notes are offered and whether tranche(s) have been reserved for certain countries:	Not Applicable
Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:	Not Applicable
Amount of any expenses and taxes specifically charged to the subscriber or purchaser:	Not Applicable
Name(s) and address(es), to the extent known to the Issuer, of the placers in the various countries where the offer takes	Not Applicable

place.

Annex 1

1.) Calculation of the Final Redemption amount:

The Final Redemption Amount will be calculated by the Calculation Agent depending on the performance of the following three indices **(each an "Index" and together the "Indices")**:

Index	Index Sponsor	Bloomberg
Dow Jones EuroStoxx50	Stoxx Ltd.	SX5E
Nikkei 225	Nihon Keizai Shimbun, Inc.	NKY
EUROSTAT Harmonized Index of Consumer Prices (ex Tobacco) ("HICP")	EUROSTAT	CPTFEMU

The Calculation Agent will determine a) with respect to the Dow Jones EuroStoxx50 and the Nikkei 225, on each Valuation Date (as described below) the Closing Price of the respective Index as of this date, and b) with respect to the EUROSTAT Harmonized Index of Consumer Prices (ex Tobacco) the level of the respective Index in each Reference Month, determine the equally-weighted average and apply such value for the calculation of the Final Redemption Amount in accordance with the following formulas:

Final Redemption Amount =

$$Notional + Notional * Max\left(G\% ; \frac{1}{3} * \left(SX5E_P + NKY_P + CPTFEMU_P \right) - 1 \right)$$

where:

$$SX5E_P = \frac{1}{10} \sum_{i=1}^{10} Min\left(Cap ; \frac{SX5E_i}{SX5E_0} \right)$$

$$NKY_P = \frac{1}{10} \sum_{i=1}^{10} Min\left(Cap ; \frac{NKY_i}{NKY_0} \right)$$

$$CPTFEMU_P = \frac{1}{10} \sum_{i=1}^{10} Min\left(Cap ; \frac{CPTFEMU_i}{CPTFEMU_0} \right)$$

With respect to these formulas the following terms will apply:

Minimum payoff ("G"):	50%
Cap:	200%
Max [ ]	The higher of the values in brackets is applicable
Min [ ]	The lower of the values in brackets is applicable
$SX5E_i$:	Closing Value of SX5E Index at Valuation Date i
$SX5E_0$:	Closing Value of SX5E Index at Strike Date

NKY_i:	Closing Value of NKY Index at Valuation Date i
NKY_0:	Closing Value of NKY Index at Strike Date
$CPTFEMU_i$:	Value of CPTFEMU Index for Reference Month i
$CPTFEMU_0$:	Value of CPTFEMU Index for Reference Month August 2008
Strike Date:	1st December 2008
Valuation Date$_i$:	1st December 2009 (i=1) 1st December 2010 (i=2) 1st December 2011 (i=3) 3rd December 2012 (i=4) 2nd December 2013 (i=5) 1st December 2014 (i=6) 1st December 2015 (i=7) 1st December 2016 (i=8) 1st December 2017 (i=9) 23 rd November 2018 (i=10) If any Valuation Date or the Strike Date is not a Scheduled Trading Day in respect of the Index, then that Valuation Date or the Strike Date for the Index shall be the next following Scheduled Trading Day in respect of such Index unless such relevant Scheduled Trading Day is a Disrupted Day.
Reference Month$_i$	August 2009 (i=1), August 2010 (i=2), August 2011 (i=3), August 2012 (i=4) , August 2013 (i=5), August 2014 (i=6), August 2015 (i=7), August 2016 (i=8), August 2017 (i=9), August 2018 (i=10)
Exchange:	With respect to the **Dow Jones EuroStoxx50**, in respect of each component security of this Index (each a "Component Security"), the principal stock exchange on which such Component Security is principally traded, as determined by the Calculation Agent, and with respect to the **Nikkei 225**, the Tokyo Stock Exchange. With respect to the **EUROSTAT Harmonized Index of Consumer Prices (ex Tobacco):** not applicable.
Related Exchange:	In relation to the **Dow Jones EuroStoxx50** and the **Nikkei 225** each exchange or quotation system where trading has a material effect on the overall market for futures or options contracts relating to that Index. With respect to the **EUROSTAT Harmonized Index of Consumer Prices (ex Tobacco):** not applicable.
Exchange Business Day:	With respect to the **Dow Jones EuroStoxx50** and the **Nikkei 225**, any Scheduled Trading Day on which (i) the Index Sponsor publishes the level of the Index, and (ii) the Related Exchange are open for trading during their respective regular trading sessions, notwithstanding any such Exchange or Related Exchange closing prior to its Scheduled Closing Time. With respect to the **EUROSTAT Harmonized Index of Consumer Prices (ex Tobacco)**, any Scheduled Trading Day on which the Index Sponsor publishes the level of the Index.

Scheduled Trading Day: With respect to the **Dow Jones EuroStoxx50** and the **Nikkei 225**, any day on which (i) the Index Sponsor is scheduled to publish the level of the Index, and (ii) the Related Exchange is scheduled to be open for trading during their respective regular trading sessions.

With respect to the **EUROSTAT Harmonized Index of Consumer Prices (ex Tobacco)**, any day on which the Index Sponsor is scheduled to publish the level of the Index.

Valuation Time: With respect to the **Dow Jones EuroStoxx50** (i) for the purposes of determining whether a Market Disruption Event has occurred: (a) in respect of any Component Security, the Scheduled Closing Time on the Exchange in respect of such Component Security, and (b) in respect of any options contracts or future contracts on the Index, the close of trading on the Related Exchange; and (ii) in all other circumstances and with respect to the **Nikkei 225** and **EUROSTAT Harmonized Index of Consumer Prices (ex Tobacco)**, the time at which the official closing level of the Index is calculated and published by the Index Sponsor.

Scheduled Closing Time: In respect of an Exchange or Related Exchange and a Scheduled Trading Day, any scheduled weekday closing time of such Exchange or Related Exchange, without regard to after hours or any other trading outside of the regular trading session hours.

Index Sponsors: **Stoxx Ltd**., **Nihon Keizai Shimbun, Inc**. and **EUROSTAT**, or any successor sponsor thereof.

Disrupted Day: (I) **With respect to the Dow Jones EuroStoxx50**: Any Scheduled Trading Day on which: (i) the Index Sponsor fails to publish the level of the Index; (ii) the Related Exchange fails to open for trading during its regular trading session; or (iii) a Market Disruption Event has occurred, and

(II) **With respect to the Nikkei 225 and EUROSTAT Harmonized Index of Consumer Prices ex Tobacco**, any Scheduled Trading Day on which a Market Disruption Event occurs.

Market Disruption Event: **(I) With respect to the Dow Jones EuroStoxx50** either:

(i) (a) the occurrence or existence, in respect of any Component Security, of:

(1) a Trading Disruption, which the Calculation Agent determines is material, at any time during the one hour period that ends at the relevant Valuation Time in respect of the Exchange on which such Component Security is principally traded;

(2) an Exchange Disruption, which the Calculation Agent determines is material, at any time during the one hour period that ends at the relevant

Valuation Time in respect of the Exchange on which such Component Security is principally traded; OR

(3) an Early Closure; AND

(b) the aggregate of all Component Securities in respect of which a Trading Disruption, an Exchange Disruption or an Early Closure occurs or exists comprises 20 per cent. or more of the level of the Index; OR

(ii) the occurrence or existence, in respect of futures or options contracts relating to the Index, of: (a) a Trading Disruption; (b) an Exchange Disruption, which in either case the Calculation Agent determines is material, at any time during the one hour period that ends at the Valuation Time in respect of the Related Exchange; or (c) an Early Closure.

For the purposes of determining whether a Market Disruption Event exists in respect of the Index at any time, if a Market Disruption Event occurs in respect of a Component Security at that time, then the relevant percentage contribution of that Component Security to the level of the Index shall be based on a comparison of (x) the portion of the level of the Index attributable to that Component Security to (y) the overall level of the Index, in each case using the official opening weightings as published by the Index Sponsor as part of the market "opening data", and

(II) With respect to the NIKKEI 225:

the occurrence or existence of (A) a Trading Disruption, or (B) an Exchange Disruption, in either case if the Calculation Agent determines that such Trading Disruption or Exchange Disruption is material, at any time during the one hour period that ends at the relevant Valuation Time; or

(ii) the closure on any Exchange Business Day of the Exchange prior to its Scheduled Closing Time unless such earlier closing time is announced by such Exchange(s) or Related Exchange(s) at least one hour prior to the earlier of (A) the actual closing time for the regular trading session on such Exchange(s) or Related Exchange(s) on such Exchange Business Day or (B) the submission deadline for orders to be entered into the Exchange or Related Exchange system for execution at the Valuation Time on such Exchange Business Day, and

(III) **With respect to the EUROSTAT Harmonized Index of Consumer Prices (ex Tobacco)**, the failure by the Index Sponsor to calculate and publish the level of the Index on any Scheduled Trading Day.

Trading Disruption: (I) **With respect to the Dow Jones EuroStoxx50** any suspension of or limitation imposed on trading by the

relevant Exchange or Related Exchange or otherwise and whether by reason of movements in price exceeding limits permitted by the relevant Exchange or Related Exchange or otherwise: (i) relating to any Component Security on the Exchange in respect of such Component Security; or (ii) in futures or options contracts relating to the Index on the Related Exchange, and

(II) **With respect to the NIKKEI 225**, any suspension of or limitation imposed on trading (by the relevant Exchange or Related Exchange or otherwise or by reason of movements in price exceeding limits permitted by the relevant Exchange or Related Exchange or otherwise), (i) relating to the Share on the Exchange (or in the case of an Index Transaction or Index Basket Transaction on any relevant Exchange(s) in securities that comprise 20 percent or more of the level of the relevant Index), or (ii) in options contracts or futures contracts relating to the Share or on the relevant Index on any relevant Related Exchange.

Exchange Disruption:

(I) **With respect to the Dow Jones EuroStoxx50,** any event (other than an Early Closure) that disrupts or impairs (as determined by the Calculation Agent) the ability of market participants in general to effect transactions in, or obtain market values for: (i) any Component Security on the Exchange in respect of such Component Security; or (ii) futures or options contracts relating to the Index on the Related Exchange, and

(II) **With respect to the NIKKEI 225** means any event that disrupts or impairs (as determined by the Calculation Agent) the ability of market participants in general to effect transactions in or obtain market values for the Shares on the Exchange, or (ii) in options contracts or futures contracts relating to the relevant Index on any relevant Related Exchange

Early Closure:

The closure on any Exchange Business Day of the Exchange in respect of any Component Security or the Related Exchange prior to its Scheduled Closing Time unless such earlier closing is announced by such Exchange or Related Exchange (as the case may be) at least one hour prior to the earlier of: (i) the actual closing time for the regular trading session on such Exchange or Related Exchange (as the case may be) on such Exchange Business Day; and (ii) the submission deadline for orders to be entered into the Exchange or Related Exchange system for execution at the relevant Valuation Time on such Exchange Business Day.

Index Adjustment	a) If a relevant Index is (i) not calculated and announced by the Index Sponsor but is calculated and announced by a successor sponsor acceptable to the Calculation Agent, or (ii) replaced by a successor index using, in the determination of the Calculation Agent, the same or a substantially similar formula for and method of calculation as used in the calculation of that Index, then in each case that index (the "Successor Index**Fehler! Textmarke nicht definiert.**") will be deemed to be the Index. If (i) on or prior to any Valuation Date, a relevant Index Sponsor makes a material change in the formula for or the method of calculating that Index or in any other way materially modifies that Index (other than a modification prescribed in that formula or method to maintain that Index in the event of changes in constituent stock and capitalization and other routine events) (an "Index Modification") or permanently cancels the Index and no Successor Index exists (an "Index Cancellation") or (ii) on any Valuation Date, the Index Sponsor fails to calculate and announce a relevant Index (an "Index Disruption" and together with an Index Modification and an Index Cancellation, each an "Index Adjustment Event"), then the Calculation Agent shall determine if such Index Adjustment Event has a material effect on these Notes and, if so, shall calculate the relevant value of the relevant Index using, in lieu of a published level for that Index, the level for that Index as at that Valuation Date as determined by the Calculation Agent in accordance with the formula for and method of calculating that Index last in effect prior to that change, failure or cancellation, but using only those securities that comprised that Index immediately prior to that Index Adjustment Event.

Annex 2

DISCLAIMER
Dow Jones EURO STOXX 50®

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DISCLAIMER
NIKKEI 225

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In addition, the Index Sponsor gives no assurance regarding any modification or change in any methodology used in calculating the Index and is under no obligation to continue the calculation, publication and dissemination of the Index.