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Erste Group Bank AG

Raiffeisen Certificates

ISIN: AT0000A3C2G2 / WKN: RC1D3J
INVESTMENT Product without Capital Protection
Reverse Convertible Bond

CHG. 1D	BID	ASK	LAST UPDATE
+0.010 (+0.01%)	**113.05%**	**113.30%**	**Dec 20, 2024 16:29:59.851**
BARRIER	STRIKE	MAX. YIELD P.A.	INTEREST RATE P.A.
-	**EUR 43.00**	**3.75%**	**11.32%**

KEY DATA	
Underlying	Erste Group Bank AG
Underlying price (delayed)	EUR 58.88
Underlying date/time	Dec 20, 2024 16:41:28.346
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 42.55
Strike	EUR 43.00
Distance to strike	26.97%
Interest rate total term	16.50%
Fixed interest rate annually	11.32%
Accrued interest	Dirty (included in the price)
Max. yield remaining term (%)	2.82%
Max. yield p.a.	3.75%
Maturity date	Sep 24, 2025
Final valuation date	Sep 19, 2025
Issue date	Apr 10, 2024
Tradeable unit/nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement / Physical delivery
No. of shares	23.25581
Taxation	Capital Gains Tax / Foreign Capital Gains Tax

CONTACT/INFORMATION	
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DESCRIPTION

Reverse Convertible Bonds provide a fixed-interest rate above the market level. This interest rate is paid out, regardless of the performance of the underlying. Redemption at the end of the term (100% of the nominal value or shares, or respective amount of money) depends on the underlying price.

Types of Reverse Convertible Bonds are Protect Reverse Convertible Bonds and Plus+ Protect Reverse Convertible Bonds.

This certificates complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

PRICE DEVELOPMENT SINCE ISSUE DATE

Past performance is no reliable indicator of future results.

Disclaimer

Issuer Risk:
As a bearer bond, a certificate is not subject to Austria's deposit protection. If, in the event of insolvency, the issuer is unable to meet its obligations from the certificate, or is only able to meet them in part, certificate holders may lose a substantial part of the capital invested, or even a total loss. This risk is often also referred to as "issuer risk" or "creditworthiness risk".

Possibility of Bail-in:
The Federal Act on the Recovery and Resolution of Banks ("BaSAG") applies. The BaSAG regulates the possibility of the regulatory resolution of banks that have run into difficulties. Holders of certificates may be affected by such a regulatory measure with their claims to payment(s) (the so-called "bail-in"), and this may result in the loss of a substantial part of the invested capital or even a total loss for all types of certificates.

Reverse Convertible Bonds
What You Should Consider Before the Purchase:

- **Market risk**: The value of the Reverse Convertible Bond depends on the value of the underlying. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Reverse Convertible Bond. This can lead to the loss of a part of the invested capital or even to a total loss.
- **Barrier event**: In the case of Reverse Convertible Bonds with a barrier, touching or undercutting below the price threshold during the term invalidates the protection mechanism. In this case, investors are exposed to the market risk on a 1:1 basis and a substantial loss of capital is possible. In the worst case, the investor receives the share with the worst performance in the securities account instead of a repayment of the nominal value.
- **Performance of the underlying**: The price of the Reverse Convertible Bond depends on several influencing factors during the term and does not exclusively follow the performance of the underlying. Such influencing factors are, for example, volatility (intensity of value fluctuations), the interest rate level or the remaining term, as well as the credit rating of the issuer. If the Reverse Convertible Bond is sold before the end of the term, this can lead to the loss of part of the invested capital or even to a total loss.
- **Cap**: Reverse convertible bonds have a fixed interest rate. This fixed interest payment represents the maximum yield.
- **Currency risk**: If the underlying is quoted in a different currency than the Reverse Convertible Bond and the product does not provide for currency hedging, developments in the exchange rate during the term of the Reverse Convertible Bond will also have an impact on the value of the Reverse Convertible Bond. This can additionally increase the loss from the Reverse Convertible Bond due to the market risk.
- **Payouts of the underlying**: Dividends and comparable claims from the ownership of the underlying are taken into account in the certificate's structure and are not paid out.

Please also note our comprehensive information on our website
raiffeisencertificates.com/kundeninformation and raiffeisencertificates.com/basag

Erste Group Bank AG

For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.
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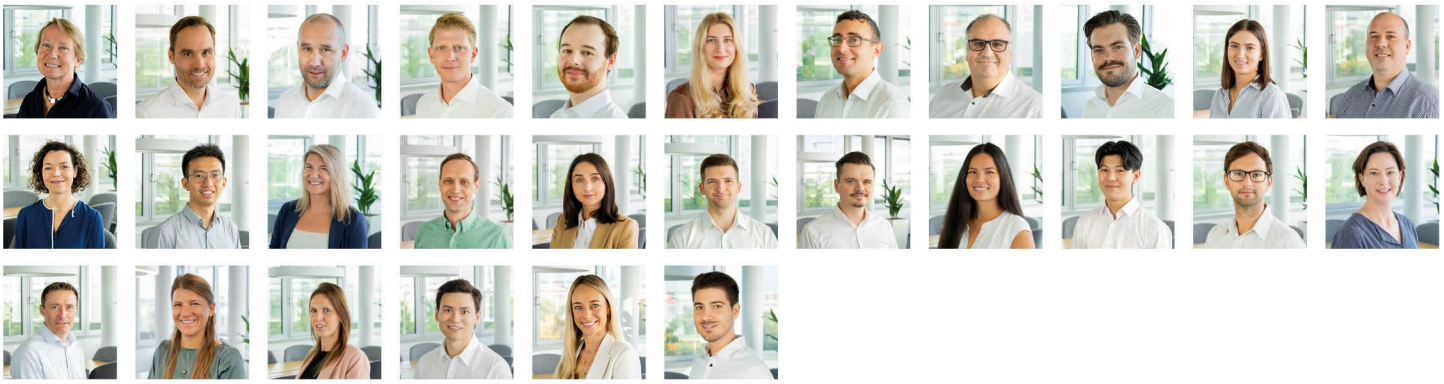

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