

**11,75 % Österreich Aktienanleihe**

ISIN: AT0000A2ZXJ6 / WKN: RC07P9  
**INVESTMENT** Product without Capital Protection  
 Barrier Reverse Convertible Bonds

ISSUE PRICE <b>100.00%</b>	REDEMPTION PRICE <b>100.00%</b>	ISSUE DATE <b>Sep 21, 2022</b>	MATURITY DATE <b>Sep 20, 2024</b>
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**KEY DATA**

Underlying	Worst of Basket
Underlying date/time	-
Barrier	EUR 59.00
Barrier reached	no
Observation barrier	Closing Price
Strike	EUR 100.00
Distance to strike	-7.66%
Interest rate total term	-
Fixed interest rate annually	11.75%
Accrued interest	Dirty (included in the price)
Max. yield remaining term (%)	-
Max. yield p.a.	-
Maturity date	Sep 20, 2024
Final valuation date	Sep 17, 2024
Issue date	Sep 21, 2022
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	-
Taxation	Capital Gains Tax / Foreign Capital Gains Tax
Paid interest rate	11.75% (EUR 117.50) on Sep 21, 2023 11.75% (EUR 117.50) on Sep 20, 2024

**DESCRIPTION**

With the certificate **11.75% Austria Reverse Convertible Bond** investors obtain an annual fixed interest rate of 11.75%. Whether the nominal value is returned at the end of the term or whether physical delivery of shares is effected depends on the performance of the underlying shares (Erste Group Bank AG, OMV AG and voestalpine AG). In case of physical delivery of shares at the end of term, a predefined number only of the share with the worst performance is delivered. In this case investors are entirely subject to market risk.

**PRICE DEVELOPMENT SINCE ISSUE DATE**

Past performance is no reliable indicator of future results.

**UNDERLYING WORST OF BASKET - BASKET MEMBERS****1 to 3 from 3 results**

NAME ISIN	CUR	START VALUE	BARR.	PRICE	DIST. TO BARR.	% SHARES	CHG. PREV. DAY	% START	LAST UPDATE
Erste Group Bank AG AT0000652011	EUR	25.68	15.15	58.88 (delayed)	74.27%	38.94	-0.57%	129.28%	Dec 20, 2024 5:41 pm
OMV AG AT0000743059	EUR	34.71	20.48	36.30 (indicative)	43.58%	28.81	-0.71%	4.58%	Dec 20, 2024 9:59 pm
voestalpine AG AT0000937503	EUR	19.54	11.53	18.15 (indicative)	36.48%	51.18	1.09%	-7.11%	Dec 20, 2024 9:59 pm

**CONTACT/INFORMATION**

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## 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.

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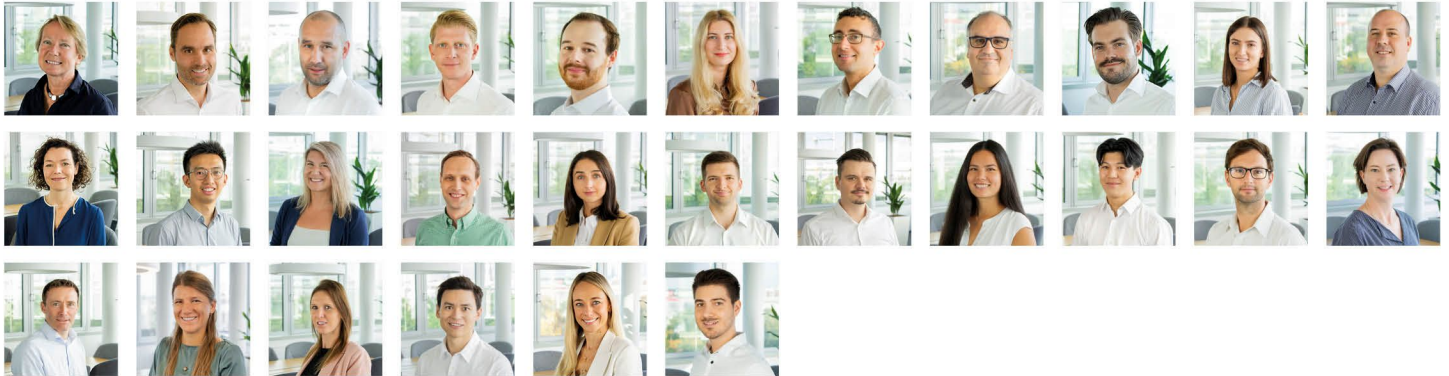


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Media owner/producer: Raiffeisen Bank International AG  
Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria