

## Reverse Convertible Bond

 ISIN: [AT0000A3GA79](#) / WKN: RC1GBQ

<b>chg. 1D</b>	+0.010 (+0.01%)
<b>Sell (Bid)</b>	EUR 105.030
<b>Buy (Ask)</b>	EUR 106.530
<b>Underlying</b>	<a href="#">Worst of Basket</a>
<b>Sustainability preference</b>	Consideration of Principal Adverse Impacts (PAI)
<b>Barrier</b>	EUR 60.00
<b>Barrier reached</b>	no
<b>Observation barrier</b>	on the final valuation date
<b>Distance to barrier</b>	65.24%
<b>Strike</b>	EUR 100.00
<b>Distance to strike</b>	42.06%
<b>Interest rate total term</b>	-
<b>Fixed interest rate annually</b>	7.75%
<b>Accrued interest</b>	Dirty (included in the price)
<b>Max. yield remaining term (%)</b>	1.15%
<b>Max. yield p.a.</b>	2.30%
<b>Maturity date</b>	Dec 04, 2026
<b>Final valuation date</b>	Dec 01, 2026
<b>Issue date</b>	Dec 04, 2024
<b>Nominal value</b>	EUR 1,000
<b>Expected market trend</b>	sideways, bullish
<b>Listing</b>	Vienna, Stuttgart
<b>Product currency</b>	EUR
<b>Underlying currency</b>	EUR
<b>Settlement method</b>	Cash settlement / Physical delivery
<b>No. of shares</b>	-
<b>Taxation</b>	Capital Gains Tax
<b>Paid interest rate</b>	7.75% (EUR 77.50) on Dec 04, 2025
	Last update: Jun 04, 2026, 9:35 am

### Description

With the **7.75% Austria Plus Reverse Convertible Bond** you receive the fixed interest rate of 7.75% annually. Redemption at the end of term is affected at 100% if all 3 underlying shares (Erste Group, OMV & voestalpine) quote above the barrier at the end of term. If at least one of the 3 shares quotes below the barrier, it results in delivery of shares. Only the share with the worst performance will be delivered; the value of the delivered shares will be significantly lower than the nominal amount of the Reverse Convertible Bond. This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

### Price certificate (% of the starting value)



### Prices underlyings (% of the starting value)


[Learn more about these charts](#)
**Erste Group Bank AG**
**voestalpine AG**
**OMV AG**

Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

**Underlying Worst of Basket - basket members**

	<b>CUR</b>	<b>Starting value</b>	<b>Barr.</b>	<b>Price</b>	<b>Dist. % to barr.</b>	<b>Num. shares</b>	<b>chg. % prev. day</b>	<b>chg. % start</b>	<b>Last update</b>
voestalpine AG	EUR	18.14	10.88	47.54 (indicative)	77.11%	55.13	2.08%	162.07%	Jun 04, 2026 11:41 am
Erste Group Bank AG	EUR	53.14	31.88	100.30 (delayed)	68.21%	18.82	-0.20%	88.75%	Jun 04, 2026 11:26 am
OMV AG	EUR	36.54	21.93	63.08 (indicative)	65.24%	27.36	-1.21%	72.60%	Jun 04, 2026 11:40 am

## 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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