

PRODUCT FACTSHEET
 REVERSE CONVERTIBLE BOND 5,20% ERSTE GROUP/BAYER PROTECT
 AKTIENANLEIHE



ISIN : AT0000A1Z4A6 / WKN: RCONXW
 INVESTMENT Product without Capital Protection
 Protect Reverse Convertible Bond

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CHG. 1D -0.050 (-0.07%)	BID 71.95%	ASK 73.45%	LAST UPDATE Nov 19, 2019 16:55:16.924
BARRIER -	STRIKE EUR 100.00	MAX. RETURN P.A. >100%	INTEREST RATE P.A. 5.20%

KEY DATA

Underlying	5,20% Erste Group/Bayer Protect Aktienanleihe Basiswert
Underlying price (delayed)	-
Underlying date/time	-
Barrier reached	yes (Barrier: EUR 59.00)
Observation barrier	Closing Price
Distance to barrier	-
Strike	EUR 100.00
Distance to strike	-46.37%
Interest rate total term	-
Interest rate p.a.	5.20%
Accrued interest	Dirty (included in the price)
Max. return remaining term (%)	43.23%
Max. return p.a.	>100%
Maturity date	Dec 30, 2019
Final valuation date	Dec 20, 2019
Issue date	Dec 29, 2017
Tradeable unit/nominal value	EUR 1,000
Multiplier	-
Expected market trend	sideways, bullish
Listing	Vienna, Frankfurt, 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	5.20% on Dec 28, 2018

DESCRIPTION

The **5.2% Erste Group / Bayer Protect Reverse Convertible Bond** is redeemed at 100% nominal value at the maturity date (December 2019), provided that, during the observation period, the closing price of each of the two underlying shares (Erste Group Bank AG, Bayer AG) always quoted above the **barrier of 59%** (daily observation). The interest amount of 5,2% is paid out annually, regardless of the performance of the underlying shares.

In case the barrier is touched or undercut by at least one of the two underlying shares, but both underlying shares quote at or above their strike at the final valuation date, the product is redeemed at 100% nominal value.

In case the barrier is touched or undercut by at least one of the underlying shares and at least one of the underlying shares quotes below its strike at the final valuation date, the predefined amount of the worst performing share (percentage performance from the strike to the closing price at the final valuation date) will be delivered. Even if the barrier is touched or undercut, investors do not participate in price increases of the underlyings beyond the strike.

The barrier has been touched by Bayer AG on Dec. 27, 2018

More information: <https://www.rcb.at/?ISIN=AT0000A1Z4A6>

PRICE DEVELOPMENT SINCE ISSUE DATE



UNDERLYING 5,20% ERSTE GROUP/BAYER PROTECT AKTIENANLEIHE BASISWERT - BASKET MEMBERS

NAME ISIN	CUR	START VALUE	BARR.	PRICE	NUM. SHARES	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
Erste Group Bank AG AT0000652011	EUR	36.22	21.37	32.69	27.61	0.06%	-9.76%	Nov 19, 2019 5:35 PM
Bayer AG DE000BAY0017	EUR	102.74	60.62	70.30	9.73	0.14%	-31.58%	Nov 19, 2019 6:11 PM

CONTACT/INFORMATION

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