

PRODUCT FACTSHEET
EXPRESS CERTIFICATE **BANKEN EXPRESS 2**



ISIN : AT0000A1Z9A5 / WKN: RCONYK
INVESTMENT Product without Capital Protection
Express Certificate

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CHG. 1D -0.870 (-1.15%)	BID 73.72%	ASK 75.72%	LAST UPDATE Nov 18, 2019 15:51:50.193
UNDERLYING PRICE (DELAYED) 92.51 (-1.22%)	STARTING VALUE 133.82	NEXT REDEMPTION LEVEL 133.82	MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE >100%

KEY DATA

Underlying	EURO STOXX® Banks Price Index
Underlying price (delayed)	EUR 92.51
Underlying date/time	Nov 18, 2019 15:51:06.762
Starting value	EUR 133.82
Barrier	EUR 73.60
Distance to barrier	20.44%
Observation barrier (early) redemption level	Feb 16, 2023 133.82 / 133.82 / 133.82 / 133.82
Distance to next termination level	-44.65%
Max. yield until next observation date	54.52%
Max. yield p.a. until next observation date	>100%
Underlying currency	EUR
Valuation dates	Feb 18, 2019 / Feb 18, 2020 / Feb 18, 2021 / Feb 17, 2022 / Feb 16, 2023
(early) redemption amount	108.50% / 117.00% / 125.50% / 134.00% / 142.50%
Maturity date	Feb 21, 2023
Final valuation date	Feb 16, 2023
Issue date	Feb 20, 2018
Tradeable unit/nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Frankfurt, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

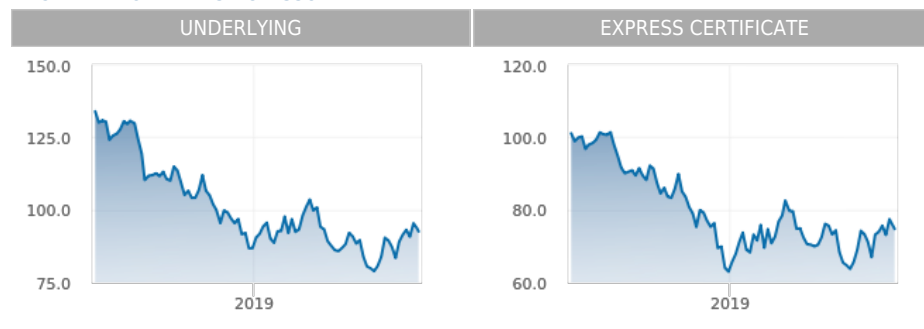
DESCRIPTION

The **Bank Express 2 certificate** has a predefined maximum term until February 2023 (5 years) and provides the possibility for a yield of 8.5% to 42.5%. The certificate is redeemed at the predefined termination price prior to the maturity date, if the closing price of the underlying EURO STOXX® Banks index quotes at or above the termination level at the respective annual valuation date.

If the index price quotes below the termination level, the term extends to the next valuation date and the possible yield increases by 8.5% of the nominal value. At the end of the term the **barrier of 55% of the index' starting value** represents an additional safety mechanism. If the index quotes below the barrier at the final valuation date the certificate is redeemed according to the performance of the underlying index.

More information: <https://www.rcb.at/?ISIN=AT0000A1Z9A5>

PRICE DEVELOPMENT SINCE ISSUE DATE



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