FACTSHEET
REVERSE CONVERTIBLE BOND BAYER AG

ISIN: AT0000A2VNX7 / WKN: RC05X2
INVESTMENT Product without Capital Protection
Barrier Reverse Convertible Bonds

Raiffeisen Certificates

ISSUE PRICE	REDEMPTION PRICE	ISSUE DATE	MATURITY DATE
100.00%	**-**	**Feb 24, 2022**	**Dec 20, 2023**

KEY DATA	
Underlying	Bayer AG
Underlying date/time	May 03, 2024 19:59:02.000
Starting value	EUR 52.95
Barrier	-
Barrier reached	**yes** (Barrier: EUR 43.40)
Observation barrier	continuously
Strike	EUR 62.00
Distance to strike	-120.76%
Interest rate total term	19.00%
Fixed interest rate annually	10.44%
Accrued interest	Dirty (included in the price)
Max. yield remaining term (%)	-
Max. yield p.a.	-
Maturity date	Dec 20, 2023
Final valuation date	Dec 15, 2023
Issue date	Feb 24, 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	16.12903
Taxation	Capital Gains Tax / Foreign Capital Gains Tax
Paid interest rate	19.00% (EUR 190.00) on Dec 20, 2023

CONTACT/INFORMATION	
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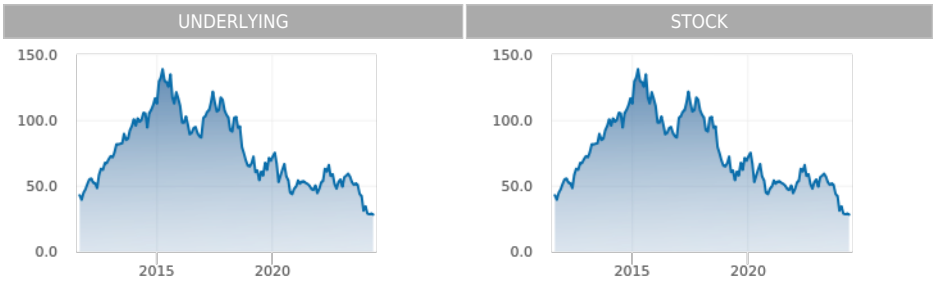
DESCRIPTION

Reverse Convertible Bonds with a barrier have a fixed interest rate above the market level. The interest amount is paid out regardless of the performance of the underlying. Reverse Convertible Bonds with a barrier have a barrier which is set below the strike and is observed on a continuous basis. Redemption at the end of the term depends on the performance of the underlying. If the underlying, during the term, always quotes above the barrier, the Reverse Convertible Bond is redeemed at 100% of the nominal value.

In case the barrier is touched or undercut AND, at the final valuation date, the closing price is below the strike, the investor obtains shares per nominal value in the amount predefined at the issue date. The difference to the integral number is paid out.

PRICE DEVELOPMENT SINCE ISSUE DATE



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