

Final Terms
No. 305 of 16 January 2009

Issuance Programme 2008/2009
of
Raiffeisen Centrobank AG

for

Turbo Certificates
and
Open End Turbo Certificates

The complete and comprehensive information on Raiffeisen Centrobank AG and on the issuance programme and the individual securities issues are contained in the Base Prospectus of Raiffeisen Centrobank AG of dated 21 July 2008 which is to be read in conjunction with these Final Terms. The Base Prospectus will be made available at Raiffeisen Centrobank AG, Tegetthoffstraße 1, 1010 Vienna, Austria during the usual business hours. These Final Terms also serve to complete the General Securities Terms of Raiffeisen Centrobank (Annex 1 of the Base Prospectus dated 21 July 2008)] [(Annex 4 of the base prospectus dated 18 July 2007).

For issues of individual securities which are only offered in Austria and/or Germany the Final Terms and the General Securities Terms are exclusively drawn up in German language.

Where a non-binding translation of the Final Terms is attached, it is hereby noted that the Austrian Financial Markets Authority has not reviewed the correctness of such translation.

Information pursuant to General Securities Terms	Information pursuant to (EC) 809/2004 Chapter V of the Base Prospectus	Final Terms
1	"4.1.1 Category of Security" ¹	Turbo and Open End Turbo Certificates
2	"4.1.1 ISIN"	see column "ISIN Product" in the excerpt of the offering
3	"4.1.1 Type of Security" ²	see column "Type" in the excerpt of the offering
4	"4.1.4 Classification of Security" ³	Bearer Certificates
5	"4.1.5 Currency of Structured Security"	EURO
6	"4.1.7 Exercise" ⁴	not applicable
7	"4.1.7 Exercise Period"	not applicable
8	"4.1.7 Strike Price"	see column "Strike Price" in the excerpt of the offering
9	"4.1.7 Barrier"	see column "Barrier" in the excerpt of the offering
10	"4.1.7 Underlying Instrument"	see column "Underlying Instrument (UL)" in the excerpt of the offering

¹ Indication of structured security which is the object of the securities issue

² Call or put, and long or short

³ Bearer securities/registered securities

⁴ Exercise is either automatically or by the security holder; American style: Exercise is within the exercise period; European style: Exercise is on the exercise day which corresponds to the maturity date (see "4.1.7 Maturity Date") .

Information pursuant to General Securities Terms	Information pursuant to (EC) 809/2004 Chapter V of the Base Prospectus	Final Terms
11	Type	<ul style="list-style-type: none"> • For Turbo Certificates: Shares • For Open End Turbo Certificates: ATX® Index and Immobasket 3
12	Description of underlying instrument ⁵	<p>1. For <u>Turbo Certificates</u>, the certificates are based on shares (see column "Underlying Instrument (UL)" in the excerpt of the offering), ISIN (see column "ISIN UL" in the excerpt of the offering).</p> <p>2. For <u>Open End Turbo Certificates</u> based on the ATX®-Index (see column "Underlying Instrument (UL)" in the excerpt of the offering), ISIN (see column "ISIN UL" in the excerpt of the offering):</p> <p><u>Indexdescription:</u> The ATX®-Index is a real-time calculated and developed price index by Wiener Börse AG. The ATX® covers the Blue-Chip-Segment of the Austrian share market and consists of approximately the 20 most liquid shares of the Wiener Börse AG. As the component shares are weighted according to their market capitalisation, shares with high capitalisation have more influence to the ATX®. The ATX® builds the underlying for the Futures and Warrants traded and settled in Euro on the Wiener Börse.</p> <p><u>Disclaimer:</u> <i>The named indices are protected by copyright law as trademark of Wiener Börse AG. They were developed and are real-time calculated and published by Wiener Börse AG. A non-exclusive authorization to use the indices in conjunction with financial products by the Issuer was granted upon the conclusion of a licence agreement with Wiener Börse AG.</i></p>

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For shares/ADR/GDR: issuer and ISIN number.

For indices: name of index and description if the index has been composed by the issuer. Otherwise indication of the system where information on the index is available.

For commodities: price of the respective commodity and identification number, if applicable.

For reverse convertibles: information on shares and index as well as ISIN number.

Furthermore, currency of the underlying instrument is to be indicated

12	Description of underlying instrument (cont.)	<p>3. For <u>Open End Turbo Certificates</u> based on the Immobasket 3 (see column "Underlying Instrument (UL)" in the excerpt of the offering), ISIN (see column "ISIN UL" in the excerpt of the offering):</p> <p>a. On the issue date the Immobasket 3 consists of the following shares, weighted according to the below enclosed table. The initial value of the Immobasket 2 has been fixed with EUR 100.00 according to the closing prices on 2nd July 2007. The basket actually is made up of the following shares:</p>
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Share (Underlying)	ISIN Underlying	Currency	Relevant Exchange	Actual Weighting	Number of shares on 15.01.09	Price on 15.01.09
CA Immobilien International AG	ATCAIMMOINT5	EUR	Xetra Wien	15.54%	0.66138	3.05
Conwert Immobilien Invest AG	AT0000697750	EUR	Xetra Wien	23.47%	0.70028	4.35
Eco Business Immobilien AG	AT0000617907	EUR	Xetra Wien	11.86%	0.92678	1.66
Immoeast AG	AT0000642806	EUR	Xetra Wien	12.54%	1.91388	0.85
Immofinanz AG	AT0000809058	EUR	Xetra Wien	10.48%	1.86220	0.73
Atrium European Real Estate Ltd.	AT0000660659	EUR	Xetra Wien	16.03%	0.94563	2.20
Warimpex	AT0000827209	EUR	Xetra Wien	10.08%	0.96899	1.35

12	Description of underlying instrument (cont.)	<p>b. The weighting of the shares contained in the basket will change during the term of the certificates in accordance with the development of the current market price of the individual share with the number of the relevant share always remaining constant. (This means, that, if the market price of a share increases more than that of another share, the weighting for the first share shall increase accordingly).</p> <p>c. In case of foreign currency shares contained in the basket, the conversion of the respective current market price from the respective foreign currency into the corresponding product currency is done on the basis of the respective actual FC/PC conversion rate.</p>
13	"4.1.7 Subscription Ratio"	see column "Subscription Ratio" in the excerpt of the offering

Information pursuant to General Securities Terms	Information pursuant to (EC) 809/2004 Chapter V of the Base Prospectus	Final Terms
14	"4.1.7 Calculation of Residual Value"	<ol style="list-style-type: none"> 1. As soon as during the term of the turbo certificate the price of the underlying instrument reaches or falls below (turbo long certificates) the barrier [indicate barrier] or reaches or surpasses the barrier (turbo short certificates), the certificate is knocked out, which means that it is suspended from trading and either expires worthless or the issuer calculates a residual value from the closing out of the hedging deal. 2. Calculation of residual value: <ol style="list-style-type: none"> a. The issuer determines a residual value at the latest within three trading hours, which is derived from the closing out of the hedging deal. If permitted by the liquidity of the underlying, this period may also be shortened substantially. Under extreme market conditions, the residual value of the certificates may even be zero. b. When the certificates are knocked out, the residual value is determined by the issuer. Five banking business days later, the residual value of the certificate is automatically paid out by the issuer. If the day of the payout is not a banking business day, it is postponed to the next following banking business day. 3. The amount of the residual value is determined by how the underlying instrument behaves within the three hours after the knock-out. <ol style="list-style-type: none"> a. If in the case of turbo long certificates, the underlying instrument rises again after the barrier has been reached, the residual value will be slightly higher. Vice versa, if the underlying instrument falls further after the barrier is reached, the residual value will be accordingly lower. b. If in the case of turbo short certificates the underlying instrument rises again after the barrier has been reached, the residual value will be slightly lower, while the residual value will be slightly higher if the underlying instrument continues to fall after reaching the barrier.
15	"4.1.7 Bonus Level"	not applicable
16	"4.1.7 Bonus Amount"	not applicable
17	"4.1.7 CAP and/or FLOOR"	not applicable
18	"4.1.7 Starting Value"	not applicable
19	"4.1.7 Number of Shares"	not applicable

Information pursuant to General Securities Terms	Information pursuant to (EC) 809/2004 Chapter V of the Base Prospectus	Final Terms
20	"4.1.7 Interest Calculation Method" ⁶	not applicable
21	"4.1.7 Start of Interest"	not applicable
22	"4.1.7 Coupon Payment(s)"	not applicable
23	"4.1.7 Valuation Day"	not applicable
24	"4.1.7 Participation"	not applicable
25	"4.1.7 Lock-in level"	not applicable
26	"4.1.7 (Initial) Fixing Date"	not applicable
27	"4.1.7 Guaranteed Amount"	not applicable
28	"4.1.7 Participation Amount"	not applicable
29	"4.1.7 Redemption Amount"	not applicable
30	"4.1.7 Observation Dates"	not applicable
31	"4.1.7 Dividend Adjustment"	not applicable
32	"4.1.7 Dividend Payments"	not applicable
33	"4.1.7 Threshold(s)"	not applicable
34	"4.1.7 Observation Period"	not applicable
35	"4.1.7 Minimum Redemption"	not applicable
36	"4.1.7 Closing Price" ⁷	<p>applicable</p> <p>1. <u>For Turbo Certificates based on shares and Open End Turbo Certificates based on an index:</u></p> <p>The closing price corresponds to the price of the underlying instrument published by the relevant exchange on the maturity date.</p> <p>2. <u>For Open End Turbo Certificates based on the Immobasket 3:</u></p> <p>The closing price is made up of the prices of the shares contained in the basket (see column "Share" in the table in line 12) published by the relevant exchange (see column "Relevant Exchange" in the table in line 12) on the maturity date and taking into account the actual weighting of the shares in the basket.</p>
37	"4.1.7 Settlement" ⁸	Cash Settlement
38	"4.1.7 Conversion"	not applicable

⁶ The method of interest calculation must contain: end date of calculation of interest and interest payment day.

⁷ Indication of closing price and its method of calculation.

⁸ Cash settlement or effective delivery.

Information pursuant to General Securities Terms	Information pursuant to (EC) 809/2004 Chapter V of the Base Prospectus	Final Terms
39	"4.1.7 Termination"	applicable and for <u>Open End Turbo Certificates based on the Immobasket 3</u> the following condition additionally applies: The issuer shall also be entitled to terminate the security stating the termination amount if in its opinion liquidity in one or more shares of the basket is very low on the relevant exchange/price-fixing entity or on the primary exchange so that the economic situation of the holder of the securities in the issuer's opinion has changed substantially.
40	"4.1.9 Issue Date"	see column "Issue Date" in the excerpt of the offering
41	"4.1.9 Maturity Date" ⁹	1. For <u>Turbo Certificates</u> see column "Maturity Date" in the excerpt of the offering. 2. For <u>Open End Turbo Certificates</u> : open end
42	"4.1.10 Transferability of Securities"	applicable
43	"4.1.11 Redemption Date"	applicable
44	"4.1.12 Relevant Exchange/Price-fixing Entity"	see column "Relevant Exchange/Price fixing Entity" in the excerpt of the offering
45	"4.1.13 Delivery of Securities" ¹⁰	not applicable
46	"4.1.13 Payment Date" ¹¹	Three banking business days after the maturity date (see line 41 and 43 above)
47	"4.2.3 Market Disruption"	applicable
48	"4.2.4 Adjustment Rules"	1. For <u>Turbo Certificates based on shares and Open End Turbo Certificates based on an index</u> : applicable 2. For <u>Open End Turbo Certificates based on the Immobasket 3</u> : a. If during the term of the certificates – from the point of view of the issuer – (i) a corporate action occurs, or (ii) a suspension from the Official Market without substitution of one of the shares contained in the basket occurs on the relevant exchange, or (iii) a tender offer for the relevant business exists, or (iv) the liquidity of the relevant share reduces essentially, the issuer shall take measures to put the holder of the certificates back into the original economic situation. In the issuer's sole discretion:

⁹ For certificates with no pre-defined maturity, "open-end" must be indicated.

¹⁰ In the case of warrants and other certificates with physical delivery.


¹¹ In the case of warrants and other certificates with physical delivery, the delivery date is to be indicated instead of the payment date.

Information pursuant to General Securities Terms	Information pursuant to (EC) 809/2004 Chapter V of the Base Prospectus	Final Terms
48	"4.2.4 Adjustment Rules" (cont.)	<p>i. the value of such share shall be distributed among the shares remaining in the basket on the basis of the latest available price in equal shares according to the currently applicable weighting; or</p> <p>ii. the affected share will be substituted by another share according to the prevailing market conditions; or</p> <p>iii. a "substitute price" is calculated for the affected share. The substitute price will be the price calculated by the relevant exchange, or, if such a price is not available, the price which corresponds, in the opinion of the issuer, to the fair market value of this share according to the prevailing market conditions.</p> <p>There shall be no disadvantage for the holders of the certificates caused by such rounding. The decision of the issuer on such adjustments of the basket by the issuer or a third party commissioned by the issuer shall be binding on all parties involved and shall be published unless an obvious mistake has been made.</p> <p>b. If the maturity date in respect of a share contained in the basket is not an exchange trading day or a market disruption exists, then the maturity date (A) for each share not affected by the occurrence of this disruption shall be the scheduled maturity date and (B) for each share affected by the occurrence of such a disruption shall be the first succeeding exchange trading day, where no market disruption exists, unless the issuer determines that on each of the three exchange trading days immediately following the maturity date a market disruption exists. In that case:</p> <p>i. that third exchange trading day shall be deemed to be the maturity date for the relevant share notwithstanding the fact that a market disruption exists; and</p> <p>ii. the issuer shall determine its good faith estimate of the value for that share on that maturity date; and</p> <p>iii. the redemption date will be postponed accordingly (three banking business days after the maturity date).</p> <p>c. "Exchange trading day" in the meaning of this terms is any day on which the exchange is open for trading during their respective regular trading sessions other than a day on which trading on any such exchange is scheduled to close prior to its regular weekday closing time.</p>

Information pursuant to General Securities Terms	Information pursuant to (EC) 809/2004 Chapter V of the Base Prospectus	Final Terms
49	"5.1.2 Volume"	see column "Volume" in the excerpt of the offering
50	"5.1.3 Subscription Period"	not applicable
51	"5.1.4 Denomination"	1
52	"5.2. Exchange Listing"	planned admission please see line 55
53	"5.3 Issue Surcharge"	not applicable
54	"5.3 Issue Price"	see column "Issue Price" in the excerpt of the offering
55	"6.1 Admission to Trading/Markets"	At present, the issuer plans to apply to trading for the securities on the Second Regulated Market of Wiener Börse, on the Regulated Unofficial Market (EUWAX) of the Stuttgart Stock Exchange and on a regulated market in the EU member states of Hungary, Poland, Slovenia, Slovakia and the Czech Republic and Romania.

The initial paying agent, application agent and/or warrants agent (for warrants) is Raiffeisen Centrobank AG.

Raiffeisen Centrobank AG



Barbara ULLRICH
Holder of LP

Markus KREINER
Holder of LP

EXCERPT OF THE OFFERING*)

ISIN Product 4.1.1	WKN DE 4.1.1	Underlying Instrument (UL)	ISIN UL 4.1.7	Sort	Curr. UL 4.1.7	Type 4.1.1	Issue Date 4.1.9	Exchange Listing AT 5.2	Exchange Listing DE 5.2	Maturity Date 4.1.9	Curr. Pro- duct 4.1.5	Sub- scrip- tion Ratio 4.1.7	Strike Price Curr. UL 4.1.7	Volume 5.1.2	Barrier in Curr. UL 4.1.7	Relevant Exchange 4.1.12	Issue price in EUR 5.3	Market Price UL on begin- ning of offering in Curr. UL	Leve- rage	Capital Yields Tax AT
AT0000A0CRB8	RCB1SQ	Agrana Beteiligungs AG	AT0000603709	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	32,00	500.000	35,00	Xetra Wien	1,15	43,3	3,77	YES
AT0000A0CRC6	RCB1SR	Andritz AG	AT0000730007	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	15,00	500.000	17,00	Xetra Wien	0,6	20,71	3,46	YES
AT0000A0CRF9	RCB1SU	BWin.com Interactive Entertainment AG	AT0000767553	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	11,00	500.000	12,50	Xetra Wien	0,73	17,39	2,39	YES
AT0000A0CRG7	RCB1SV	BWT AG	AT0000737705	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	9,30	500.000	10,30	Xetra Wien	knocked out			NO
AT0000A0CRH5	RCB1SW	Erste Bank AG	AT0000652011	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	11,00	500.000	12,00	Xetra Wien	0,35	14,35	4,11	YES
AT0000A0CRJ1	RCB1SX	Flughafen Wien AG	AT0000911805	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	25,00	500.000	28,00	Xetra Wien	0,51	30	5,89	NO
AT0000A0CRK9	RCB1SY	Intercell AG	AT0000612601	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	18,00	500.000	20,00	Xetra Wien	0,9	25,1	2,79	YES
AT0000A0CRL7	RCB1SZ	Mayr-Melnhof Karton AG	AT0000938204	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	42,00	500.000	45,00	Xetra Wien	0,87	50,54		NO
AT0000A0CRM5	RCB1S0	OMV AG	AT0000743059	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	12,50	500.000	14,50	Xetra Wien	0,72	19,33	2,69	YES
AT0000A0CRN3	RCB1S1	OMV AG	AT0000743059	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	13,50	500.000	15,50	Xetra Wien	0,61	19,33	3,17	YES
AT0000A0CRP8	RCB1S2	OMV AG	AT0000743059	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	14,50	500.000	16,50	Xetra Wien	0,51	19,33	3,8	YES
AT0000A0CRQ6	RCB1S3	OMV AG	AT0000743059	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	15,50	500.000	17,50	Xetra Wien	0,42	19,33	4,61	YES
AT0000A0CRR4	RCB1S4	Österreichische Post AG	AT0000APOST4	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	17,00	500.000	19,00	Xetra Wien	0,79	24,05	3,05	YES
AT0000A0CRS2	RCB1S5	Palfinger AG	AT0000758305	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	8,00	500.000	9,50	Xetra Wien	0,25	10,2	4,09	YES
AT0000A0CRT0	RCB1S6	Raiffeisen International Bank Holding AG	AT0000606306	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	12,00	500.000	13,50	Xetra Wien	0,59	16,25	2,76	YES

ISIN Product 4.1.1	WKN DE 4.1.1	Underlying Instrument (UL)	ISIN UL 4.1.7	Sort	Curr. UL 4.1.7	Type 4.1.1	Issue Date 4.1.9	Exchange Listing AT 5.2	Exchange Listing DE 5.2	Maturity Date 4.1.9	Curr. Pro- duct 4.1.5	Sub- scrip- tion Ratio 4.1.7	Strike Price Curr. UL 4.1.7	Volume 5.1.2	Barrier in Curr. UL 4.1.7	Relevant Exchange 4.1.12	Issue price in EUR 5.3	Market Price UL on begin- ning of offering in Curr. UL	Leve- rage	Capital Yields Tax AT
AT0000A0CRU8	RCB1S7	Raiffeisen International Bank Holding AG	AT0000606306	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	15,00	500.000	16,50	Xetra Wien	knocked out			NO
AT0000A0CRV6	RCB1S8	RHI AG	AT0000676903	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	8,00	500.000	9,50	Xetra Wien	0,54	12,2	2,26	YES
AT0000A0CRW4	RCB1S9	Schoeller- Bleckmann Oilfield Equipment AG	AT0000946652	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	18,50	500.000	20,50	Xetra Wien	0,41	22,25	5,43	NO
AT0000A0CRX2	RCB1TA	Semperit AG Holding	AT0000785555	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	10,00	500.000	12,00	Xetra Wien	0,68	16,25	2,39	YES
AT0000A0CRY0	RCB1TB	STRABAG SE	AT0000000STR1	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	12,00	500.000	13,50	Xetra Wien	0,48	15,7	3,28	YES
AT0000A0CRZ7	RCB1TC	Telekom Austria AG	AT0000720008	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	8,00	500.000	9,00	Xetra Wien	0,36	10,78	3	YES
AT0000A0CS01	RCB1TD	Verbund AG	AT0000746409	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	24,50	500.000	26,50	Xetra Wien	0,51	29,17	5,72	NO
AT0000A0CS19	RCB1TE	Verbund AG	AT0000746409	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	28,50	500.000	30,50	Xetra Wien	knocked out			NO
AT0000A0CS27	RCB1TF	Verbund AG	AT0000746409	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	26,50	500.000	28,50	Xetra Wien	0,29	29,2	10,1	NO
AT0000A0CS35	RCB1TG	voestalpine AG	AT0000937503	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	12,00	500.000	14,00	Xetra Wien	0,12	15,67	13,1	NO
AT0000A0CS43	RCB1TH	Wiener Städtische Versicherung AG	AT0000908504	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	16,00	500.000	18,00	Xetra Wien	0,68	21,99	3,24	YES
AT0000A0CS50	RCB1TJ	Wienerberger AG	AT0000831706	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	9,00	500.000	10,00	Xetra Wien	0,36	11,81	3,29	YES
AT0000A0CS68	RCB1TK	Wolford AG	AT0000834007	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	8,00	500.000	9,50	Xetra Wien	0,47	11,8	2,52	YES
AT0000A0CS76	RCB1TL	Zumtobel AG	AT0000837307	share	EUR	Long	16.1.09	20.1.09	16.1.09	17.9.10	EUR	10:1	4,00	500.000	5,00	Xetra Wien	0,25	5,7	2,29	YES
AT0000A0CRD4	RCB1SS	ATX®	AT0000999982	Index	EUR	Long	16.1.09	20.1.09	16.1.09	open end	EUR	100:1	1.400,00	500.000	1.470,00	Xetra Wien	3,31	1723,9	5,21	NO
AT0000A0CRE2	RCB1ST	ATX®	AT0000999982	Index	EUR	Long	16.1.09	20.1.09	16.1.09	open end	EUR	100:1	1.500,00	500.000	1.570,00	Xetra Wien	2,31	1723,9	7,47	NO
AT0000A0CS84	RCB1TM	Immobilienbasket 3	AT0000000328	Basket	EUR	Long	16.1.09	20.1.09	16.1.09	open end	EUR	1:1	10,00	50.000	11,00	Xetra Wien	3,8	13,41	3,54	YES

ISIN Product 4.1.1	WKN DE 4.1.1	Underlying Instrument (UL)	ISIN UL 4.1.7	Sort	Curr. UL 4.1.7	Type 4.1.1	Issue Date 4.1.9	Exchange Listing AT 5.2	Exchange Listing DE 5.2	Maturity Date 4.1.9	Curr. Pro- duct 4.1.5	Sub- scrip- tion Ratio 4.1.7	Strike Price Curr. UL 4.1.7	Volume 5.1.2	Barrier in Curr. UL 4.1.7	Relevant Exchange 4.1.12	Issue price in EUR 5.3	Market Price UL on begin- ning of offering in Curr. UL	Leve- rage	Capital Yields Tax AT
AT0000A0CS92	RCB1TN	Immobilienbasket 3	AT0000000328	Basket	EUR	Long	16.1.09	20.1.09	16.1.09	open end	EUR	1:1	8,00	50.000	9,00	Xetra Wien	6	13,41	2,24	YES

) PLEASE NOTE THAT IN THE “EXCERPT OF THE OFFERING THE “,” IS USED AS DECIMAL SEPERATOR