

FACTSHEET

BONUS CERTIFICATE EUROPA / GLOBAL BONUS&SICHERHEIT 4

ISIN: AT0000A23YK6 / WKN: RC0R87

INVESTMENT Product without Capital Protection

Bonus Certificate with Cap


Raiffeisen
Certificates
ISSUE PRICE
100.00%
REDEMPTION PRICE
121.00%
ISSUE DATE
Dec 11, 2018
MATURITY DATE
Dec 11, 2023

This factsheet contains current key figures for the certificate and a short general description. Find further information on the certificate and its opportunities and risks in the following product brochure, which was created at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates team at info@raiffeisenzertifikate.at or your personal consultant.

KEY DATA

Underlying	Worst of Basket
Underlying date/time	-
Barrier	EUR 49.00
Barrier reached	no
Observation barrier	continuously
Bonus level	EUR 121.00
Bonus amount	121.00%
Cap	EUR 121.00
Maximum amount	121.00%
Bonus yield p.a.	-
Bonus yield remaining term	-
Agio	-
Agio p.a. in %	-
Maturity date	Dec 11, 2023
Final valuation date	Dec 06, 2023
Issue date	Dec 11, 2018
Tradeable unit/nominal value	EUR 1,000
Multiplier	-
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

DESCRIPTION

With the certificate Europe/Global Bonus&Safety 4 investors can obtain a bonus yield of 21% (based on the issue price) at the end of the term (December 2023) if the prices of the two indices EURO STOXX 50® and STOXX Global Select Dividend 100 never decline by 51% or more of the respective starting value during the observation period. Due to the cap at 121% this represents the maximum payout.

If at least one of the two indices touches or undercuts the barrier of 49% of the starting value, redemption will be effected according to the index performance (percent index performance of the worse performing index from the Initial to the Final Valuation Date). Even if the bonus mechanism is suspended, investors can generate a maximum yield of 21% over five years term.

PRICE DEVELOPMENT SINCE ISSUE DATE**CONTACT/INFORMATION**

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UNDERLYING WORST OF BASKET - BASKET MEMBERS

1 to 2 from 2 results

NAME ISIN	CUR	START VALUE	BARR.	PRICE	DIST. % TO BARR.	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
EURO STOXX 50® EU0009658145	EUR	3,016.9 9	1,478.3 3	4,901.49 (indicative)	69.84%	0.01%	62.46%	May 02, 20 24 10:00 pm
STOXX® Global Select Dividend 100 EUR Price Index US26063V1180	EUR	2,572.5 2	1,260.5 3	2,894.43 (delayed)	56.45%	0.93%	12.51%	May 02, 20 24 8:14 pm

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Effective as of 1 December 2022 Raiffeisen Centrobank AG has transferred its certificates business to Raiffeisen Bank International AG including (i) all associated rights and obligations, and (ii) the legal position as issuer of existing securities, i.e. outstanding securities issued by Raiffeisen Centrobank AG. Therefore, as of 1 December 2022, Raiffeisen Bank International AG constitutes the issuer of and the debtor under the securities referred to in the product brochure.

Please be aware that the product brochure reflects the legal situation at the date of its creation and does not contain any updated information about the issuer.

EUROPE/GLOBAL BONUS&SAFETY 4

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Opportunity for redemption at 121%
- Underlyings: EURO STOXX 50® index and STOXX® Global Select Dividend 100 index
- Barrier at 49% of each index
- Market risk, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

EURO STOXX 50® and STOXX® are registered trademarks of STOXX Ltd.



Certificates by



**Raiffeisen
CENTROBANK**

YIELD OPPORTUNITY WITH SAFETY MECHANISM

In short:

With the Europe/Global Bonus&Safety 4 certificate of Raiffeisen Centrobank investors obtain a bonus yield of 21% at the end of the term (December 2023), provided that neither the EURO STOXX 50® index nor the STOXX® Global Select Dividend 100 index decline by 51% with respect to more of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk.

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A23YK6
Issue price	100%
Nominal value	EUR 1,000
Subscription period ¹	Nov 9 - Dec 7, 2018
Initial valuation date	Dec 10, 2018
Issue value date	Dec 11, 2018
Final valuation date	Dec 6, 2023
Maturity date	Dec 11, 2023
Starting value	closing price at the initial valuation date
Barrier	49% of the starting value
Observation	continuously
Observation period	Dec 11, 2018 - Dec 6, 2023
Bonus level = cap	121% of the starting value
Redemption	Provided that the EURO STOXX 50® index and the STOXX® Global Select Dividend 100 index always quote above 49% of their respective starting value during the observation period, the certificate is redeemed at 121% of the nominal value. Otherwise the certificate is redeemed according to the performance of the underlying which performs worst. Redemption is dependent on the solvency of RCB*.
Listing	Vienna, Frankfurt, Stuttgart
Quotes	www.rcb.at

* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RBI: www.rbiinternational.com/ir/ratings

¹ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

The certificate Europe/Global Bonus&Safety 4 refers to two renowned stock indices. The European stock benchmark **EURO STOXX 50®** and the global dividend stock index **STOXX® Global Select Dividend 100** serve as underlyings for this certificate. This certificate is suited for investors who expect the European as well as the global economy to perform stably in the upcoming five years, and who deem price slumps of 51% or more unlikely to occur. The certificate enables investors to obtain an attractive bonus yield of 21% (equals 3.9% p.a.) while offering a comfortable partial protection for the invested capital. The initial distance to the barrier (safety buffer) is 51%. Further details regarding opportunities and risks of this certificate are presented on the following page.

FUNCTIONALITY

At the initial valuation date, the closing price of the EURO STOXX 50® index and the closing price of the STOXX® Global Select Dividend 100 index are fixed as **starting values** and the respective **barrier** (49% of the respective starting value) is determined. During the observation period the price of the EURO STOXX 50® index and the STOXX® Global Select Dividend 100 index are continuously compared with the barrier. The redemption of the bonus amount at the end of the term depends on the price performance of the two underlying indices. At the final valuation date one of the following scenarios will apply:

SCENARIO 1: both underlyings always quoted ABOVE the barrier

If both the EURO STOXX 50® index **AND** the STOXX® Global Select Dividend 100 index quoted always above 49% of their starting values during the observation period, the certificate is **redeemed at 121%** of the nominal value. This means, provided that none of the two underlyings ever declines by 51% or more compared to its starting value, investors obtain EUR 1,210 per nominal value at the maturity date. Due to the cap, this amount represents the maximum payout.

SCENARIO 2: barrier TOUCHED or undercut by at least one underlying

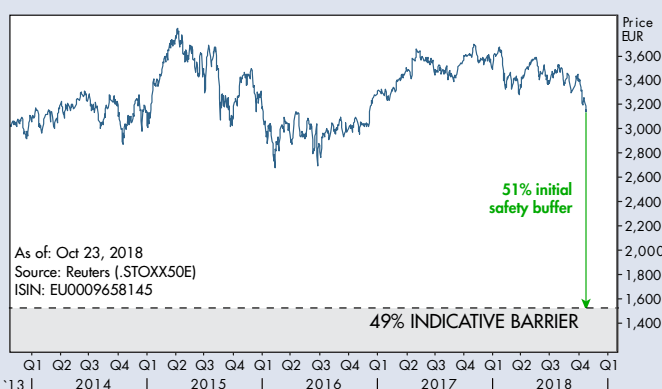
If the EURO STOXX 50® index **AND/OR** the STOXX® Global Select Dividend 100 index touched or undercut the barrier of 49% of the respective starting value, redemption at the maturity date is effected according to the performance of the underlying that performed worst (percentage change from the starting value to the closing price at the final valuation date). Even if the barrier is touched or undercut, the maximum payout remains limited at EUR 1,210 per nominal value and investors do not participate in price increases of the underlyings beyond the bonus level/cap.

EURO STOXX 50® INDEX

The index is one of the leading stock market barometers in Europe. It comprises 50 major listed companies from eight Eurozone countries. STOXX Ltd. continuously calculates the index value. Reknown share titles within the EURO STOXX 50® index are:

Allianz SE	SAP SE
Banco Santander S.A.	Siemens AG
Bayer AG	Total S.A.
Sanofi S.A.	Unilever N.V.

The **current level** of the EURO STOXX 50® at 3,140.94 as of Oct 23, 2018 would result in a barrier of 1,539.061 (49% of 3,140.94).



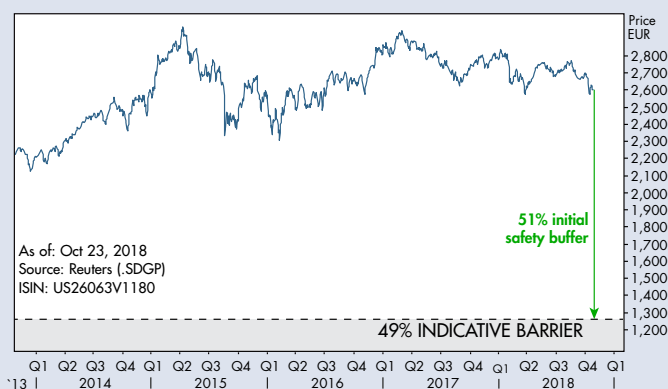
Please note that past performance is no reliable indicator of future results.

STOXX® GLOBAL SELECT DIVIDEND 100 INDEX

The STOXX® Global Select Dividend 100 index comprises one hundred of the highest dividend yielding stocks worldwide. It is calculated by STOXX Ltd. and contains 40 components from the Americas and 30 components each from Europe and Asia/Oceania. Reknown share titles in the index are:

AstraZeneca plc	Pfizer Inc.
AT&T Inc.	Royal Dutch Shell plc
Ford Motor Co.	Swisscom AG
HP Inc.	Zurich Insurance Group Ltd.

The **current level** of the STOXX® Global Select Dividend 100 at 2,600.07 as of Oct 23, 2018 would result in a barrier of 1,274.034 (49% of 2,600.07).



TAXATION

Subject to KESi

Subject to foreigner KESi

Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc. Tax treatment is generally subject to the personal circumstances of the investor and is subject to future change.

SUITED MARKET EXPECTATION

declining

sideways

rising

YOUR INVESTMENT HORIZON

< 3 years

3 to 5 years

> 5 years

NOTE

The referenced opportunities and risks represent a selection of the most important facts regarding the product.

For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at www.rcb.at/en/securitiesprospectus, in the key information document and among „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation

OPPORTUNITIES

Attractive bonus yield:

Opportunity to obtain 21% yield in sideways moving and even in moderately declining markets

Safety buffer:

Comfortable partial protection against falling prices because of the initial safety buffer of 51% – barrier at 49%

Secondary market:

Tradability on the secondary market, no management fees

RISKS

Violation of the barrier:

If the barrier is violated, the investor is entirely subject to market risk, without any protective mechanism.

Limited yield opportunity:

The opportunity to generate yields is in any case limited by the cap, therefore the maximum yield amounts to 21% in five years (equals 3.9% p.a.) based on the issue price of 100%.

Issuer risk / Bail-in:

Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Centrobank AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

DISCLAIMER

In spite of all possible care taken, the data contained in this marketing communication are provided purely as non-binding information. This marketing communication constitutes neither investment advice, an offer or a recommendation nor an invitation to execute a transaction. The information contained in this marketing communication is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this marketing communication substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This marketing communication has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

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Structured securities are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Structured securities react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying.

Issuer Risk/Creditor Participation ("bail-in"): Redemption or repayment of the certificate at the end of the term is dependent on the solvency of the issuer (issuer risk). Investors are exposed to the risk that Raiffeisen Centrobank AG as an issuer might be unable to fulfil its obligations in respect of the described financial instruments, such as in the event of insolvency (inability to pay/over-indebtedness) or a legal order to initiate resolution measures. The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed information is available at www.rcb.at/en/basag. Under certain circumstances, the issuer has the right to redeem the certificate prior to the maturity date. A total loss of the capital invested is possible.

Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

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Further information may be obtained from the consultant at your local bank, on the Internet at www.rcb.at or on the product hotline of Raiffeisen Centrobank AG: **+43 (0)1 51520 - 484**.

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