

FACTSHEET

BONUS CERTIFICATE 3,25 % EUROPA/USA BONUS&SICHERHEIT

ISIN: AT0000A25JJ4 / WKN: RC0S4J

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon


Raiffeisen
Certificates
ISSUE PRICE
100.00%
REDEMPTION PRICE
100.00%
ISSUE DATE
Feb 06, 2019
MATURITY DATE
Feb 06, 2024

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 100.00
Bonus amount	100.00%
Cap	EUR 100.00
Maximum amount	100.00%
Fixed interest rate annually	3.25%
Max. yield p.a.	-
Accrued interest	Dirty (included in the price)
Maturity date	Feb 06, 2024
Final valuation date	Feb 02, 2024
Issue date	Feb 06, 2019
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 / Foreign Capital Gains Tax

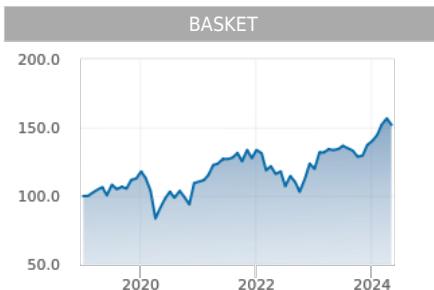
Paid interest rate	3.25% (EUR 32.50) on Feb 06, 2020
	3.25% (EUR 32.50) on Feb 08, 2021
	3.25% (EUR 32.50) on Feb 07, 2022
	3.25% (EUR 32.50) on Feb 06, 2023
	3.25% (EUR 32.50) on Feb 06, 2024

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DESCRIPTION

The 3.25% Europe/USA Bonus&Safety certificate enables investors to obtain a fixed interest rate of 3.25% annually. Redemption is effected at 100% provided that the EURO STOXX 50® index and the S&P 500® index always quote above the barrier of 49% of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk.

PRICE DEVELOPMENT SINCE ISSUE DATE**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
S&P 500 US78378X1072	USD	2,737.70	1,341.47	5,063.75 (indicative)	73.51%	0.54%	84.96%	May 02, 2024 10:01 pm
EURO STOXX 50® EU0009658145	EUR	3,215.04	1,575.37	4,901.49 (indicative)	67.86%	0.01%	52.46%	May 02, 2024 10:00 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.

3.25% EUROPE/USA BONUS&SAFETY

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- 3.25% fixed annual interest rate
- Underlyings: EURO STOXX 50® index and S&P 500® 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® is a registered trademark of STOXX Ltd.
S&P 500 is a registered trademark of S&P Dow Jones Indices LLC.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT WITH FIXED INTEREST RATE

In short:

The 3.25% Europe/USA Bonus&Safety certificate enables investors to obtain a fixed interest rate of 3.25% annually. Redemption is effected at 100% provided that the EURO STOXX 50® index and the S&P® 500 index always quote above the barrier of 49% 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	AT0000A25JJ4
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Jan 7 - Feb 4, 2019
Initial valuation date	Feb 5, 2019
Issue value date	Feb 6, 2019
Final valuation date	Feb 2, 2024
Maturity date	Feb 6, 2024
Starting value	closing price of each underlying index at the initial valuation date
Barrier	49% of the respective starting value
Observation	continuously
Observation period	Feb 6, 2019 - Feb 2, 2024
Fixed interest rate	3.25% annually
Interest rate payout dates	Feb 6, 2020; Feb 8, 2021; Feb 7, 2022; Feb 6, 2023; Feb 6, 2024
Redemption	Provided that the EURO STOXX 50® index and the S&P 500® index always quote above the barrier of 49% of their respective starting value during the observation period, the certificate is redeemed at 100% of the nominal value. Redemption at the maturity date 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 3.25% Europe/USA Bonus&Safety is based on two renowned stock indices. The European stock benchmark **EURO STOXX 50®** and the US-American benchmark index **S&P® 500** serve as underlyings for this certificate. This certificate is suited for investors who expect the European as well as the US-American economy to perform stably in the upcoming five years, and who deem price slumps of 51% or more as unlikely to occur. The investment product without capital protection combines fixed interest payments of 3.25% annually with an initial distance to the barrier of 51%. The certificate has a term of five years. Please consider the opportunities and risks which are shown on the next page.

FUNCTIONALITY

At the initial valuation date, the closing price of the EURO STOXX 50® index and the closing price of the S&P 500® index are fixed as **starting values** and the respective **barriers** (49% of the respective starting value) are determined.

- The **fixed interest rate** of 3.25% is paid out annually, regardless of the performance of the two underlying indices (equivalent to 5x EUR 32.50 per nominal value).
- **Redemption** of the nominal value at the end of the term depends on the performance of the two indices. The index prices are continuously compared to their respective barrier during the observation period. At the final valuation date **one of the following scenarios** will apply:

SCENARIO 1: both underlyings always quoted ABOVE their respective barrier

If the EURO STOXX 50® index **AND** the S&P 500® index always quoted above the barrier of 49% during the observation period, the certificate is redeemed at 100%, i.e. provided that none of the two indices ever declines by 51% or more compared to its starting value, investors obtain the nominal value of EUR 1,000 at the maturity date. This amount represents the maximum payout.

SCENARIO 2: one or both underlyings TOUCHED or UNDERCUT the barrier

If the EURO STOXX 50® index **AND/OR** the S&P 500® index touched or undercut the barrier of 49% of the respective starting value during the observation period, redemption at the maturity date is effected according to the index which performs "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 is limited to EUR 1,000 per nominal value and investors do not participate in price increases of the indices beyond their starting values.

EURO STOXX 50® INDEX

The EURO STOXX 50® is the leading blue-chip index for the Eurozone. It comprises 50 major listed companies from eight eurozone countries. STOXX Ltd. continuously updates the index value. Among others, the index includes the following well-known constituents:

Allianz SE

Banco Santander S.A.

BASF SE

Sanofi S.A.

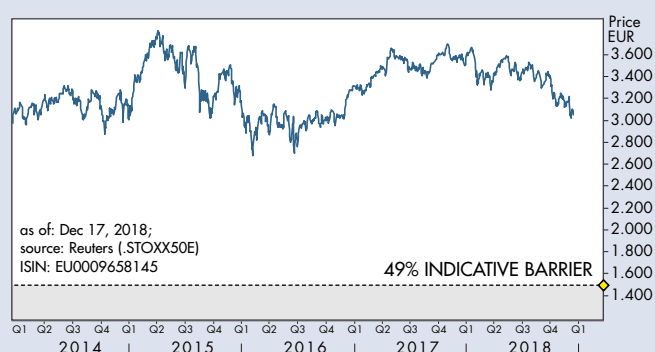
SAP SE

Siemens AG

Total S.A.

Unilever N.V.

The **current level** of the EURO STOXX 50® index at 3,063.65 (closing price) as of Dec 17, 2018 would result in a barrier of 1,501.189 (equals 49% of 3,063.65).



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

S&P 500® INDEX

The US benchmark index S&P 500® comprises 500 of the biggest & best-selling US companies of all major industries. Among others, the index includes the following well-known constituents:

Apple Inc.

Alphabet Inc.

Amazon.com Inc.

Coca-Cola Co.

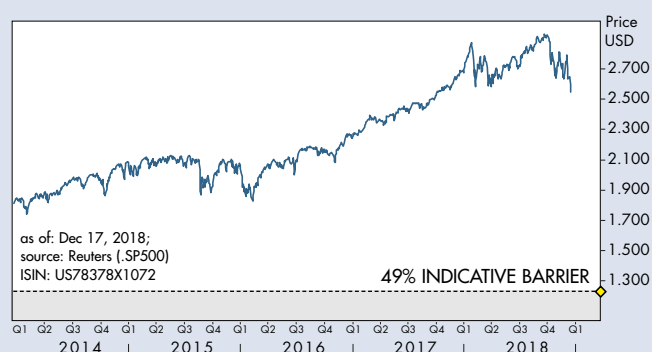
General Motors Corp.

Intel Corp.

Nike Inc.

Visa Inc.

The **current level** of the S&P 500® index at 2,545.94 (closing price) as of Dec 17, 2018 would result in a barrier of 1,247.511 (equals 49% of 2,545.94).



TAXATION

Subject to KEST

Subject to foreigner KEST

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

Fixed interest rate:

The fixed annual interest amount (5 x 3.25%) is paid out regardless of the performance of the two underlying indices.

Safety buffer:

Attractive yield in sideways moving and slightly decreasing markets through the partial protection against falling prices until the barrier of 49% (safety buffer 51%)

Secondary market:

Tradability on the secondary market, no management fees

RISKS

Barrier violation:

If the respective barrier is violated by at least one of the two underlyings, investors are entirely subject to market risk, without any protective mechanism.

Limited yield opportunity:

The yield is in any case limited to the fixed annual interest rate (5 x 3.25%). Investors do not participate in price increases of the underlyings beyond their starting values.

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

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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"): Any payments for structured securities during the term or at the end of the term depend 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 51 520 - 484**.

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