

FACTSHEET

BONUS CERTIFICATE **EUROPA DIVIDENDENAKTIEN MEMORY BONUS&SICHERHEIT 2**
Raiffeisen
Certificates

ISIN: AT0000A2APK3 / WKN: RCOVZ8

INVESTMENT Product without Capital Protection

Bonus Certificate with Cap

CHG. 1D

+0.160 (+0.16%)

BID

100.56%

ASK

101.56%

LAST UPDATE

**Apr 26, 2024
18:00:00.710**

UNDERLYING PRICE (DELAYED)

1,661.15 (-0.08%)

BARR. DIST. %

38.56%

INTEREST RATE ANNUALLY

-

BONUS YIELD P.A.

-

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

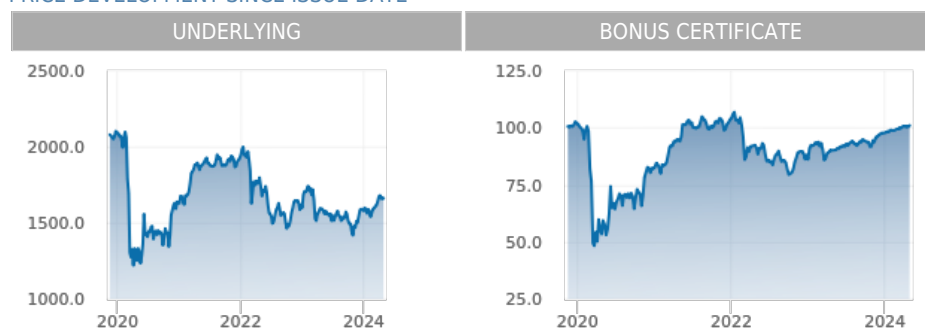
Underlying	EURO STOXX® Select Dividend 30 Price Index		
Underlying price (delayed)	EUR 1,661.15		
Underlying date/time	Apr 26, 2024 16:00:00.000		
Starting value	EUR 2,082.83		
Barrier	EUR 1,020.59		
Barrier reached	no		
Observation barrier	continuously		
Distance to barrier	38.56%		
Bonus level	EUR 2,082.83		
Bonus amount	100.00%		
Cap	EUR 2,082.83		
Maximum amount	100.00%		
Bonus yield p.a.	-		
Bonus yield remaining term	-		
Variable interest rate annually	6.00%		
Variable payout level	100.00 / 100.00 / 100.00 / 100.00 / 100.00		
Agio	27.34%		
Agio p.a. in %	56.32%		
Maturity date	Nov 11, 2024		
Final valuation date	Nov 06, 2024		
Issue date	Nov 11, 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 / no Foreign Capital Gains Tax		

DESCRIPTION

With the **Europe Dividend Stocks Memory Bonus&Safety 2** there is an annual chance of a yield of 6% if the price of the EURO STOXX® Select Dividend 30 index quotes at or above the starting value at one of the annual valuation dates. Forgone payments can be made up for in the following years. Redemption is effected at 100% provided that the index always quotes above the barrier of 49% of the starting value during the observation period. In the event of a barrier violation at the final valuation date, the investor is entirely subject to market risk.

Details on the **EURO STOXX® Select Dividend 30 index** as well as the current list of index members can be found on the website of the index provider STOXX Ltd.

PRICE DEVELOPMENT SINCE ISSUE DATE



CONTACT/INFORMATION

E:	info@raiffeisencertificates.com
T:	+431 71707 5454
W:	www.raiffeisencertificates.com

This advertisement serves as non-binding information. The author assumes no responsibility for the accuracy, timeliness and completeness of this advertisement. The provided information is not an offer and is neither a recommendation nor a financial analysis. It does not replace investor-oriented and investment-oriented advice for the purchase and sale of the financial instrument. The base prospectus (including possible amendments) and the respective Key Information Document (KID) of the financial instrument are available on the website of Raiffeisen Bank International AG ("RBI") at www.raiffeisenzertifikate.at/en/securitiesprospectus. The approval of the Base Prospectus by the FMA should not be understood as an endorsement of the financial instruments described herein by the FMA. You are about to purchase a product that is not simple and may be difficult to understand. We recommend that you read the prospectus before making an investment decision. The investor bears the credit risk of RBI when purchasing the financial instrument. The certificate is subject to specific rules that may already be disadvantageous in case of a probable default of RBI (e.g. suspension of interest payments) - see www.raiffeisencertificates.com/en/basag. The price performance shown here is only an information about the historical price performance. Information on past performance is not a reliable indicator of future performance. The investment may lead to tax obligations that vary depending on the client's personal circumstances and future changes. Any limited tax liability in Austria concerning non-resident taxpayers does not imply tax exemption in the state of residence. Please note that due to legal requirements, the times stated here are based on the coordinated world time (UTC). The Central European Time (CET), which applies in Austria, Germany and other Central European countries, is calculated by adding one hour, the summer European Central Summer Time (CEST) by adding two hours. RBI is registered in the business register FN 122119m.



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 DIVIDEND STOCKS MEMORY BONUS&SAFETY 2

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlying: EURO STOXX® Select Dividend 30 index
- Annual yield opportunity of 6% with catch-up effect
- Barrier at 49% of the index starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

EURO STOXX® is a registered trademark of STOXX Ltd.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT WITH MEMORY COUPON

In short:

With the Europe Dividend Stocks Memory Bonus&Safety 2 there is an annual chance of a yield of 6% if the price of the EURO STOXX® Select Dividend 30 index quotes at or above the starting value at one of the annual valuation dates. Forgone payments can be made up for in the following years. Redemption is effected at 100% provided that the index always quotes above the barrier of 49% of the starting value during the observation period. In the event of a barrier violation at the final valuation date, the investor is entirely subject to market risk.

KEY FACTS

Issuer	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	AT0000A2APK3
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Oct 8 - Nov 7, 2019
Initial valuation date	Nov 8, 2019
Issue value date	Nov 11, 2019
Final valuation date	Nov 6, 2024
Annual valuation dates	Nov 6, 2020; Nov 8, 2021; Nov 8, 2022; Nov 8, 2023; Nov 6, 2024
Maturity date	Nov 11, 2024
Starting value	closing price of the index at the initial valuation date
Barrier	49% of the starting value
Observation	continuously
Redemption	Provided that the closing price of the EURO STOXX® Select Dividend 30 index quotes above the barrier of 49% during the observation periode, redemption is effected at 100 % of the nominal value. Otherwise, redemption is effected according to the performance of the underlying index. 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 RBL:
www.rbinternational.com/ir/ratings

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

The certificate **Europe Dividend Stocks Memory Bonus&Safety 2** is based on the European EURO STOXX® Select Dividend 30 index. This certificate is suited for investors who expect a stable performance of the underlying index in the upcoming 5 years and who deem price slumps of 51% or more unlikely to occur. The possible annual yield is 6% of the nominal value. The initial distance to the barrier (safety buffer) is 51% and the term is 5 years. 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® Select Dividend 30 index is fixed as **starting value** and the **barrier** (49% of the starting value) is determined.

- **Yield opportunity:** If the index closing price quotes at or above the starting value at the annual valuation date, the yield of 6% (equals EUR 60 per EUR 1,000 of the nominal value) is paid out. If the closing price on an annual valuation date quotes below the starting value, the interest payment will not be paid out for the affected year. Forgone payments can be made up for in the following year.
- The redemption of the nominal value depends on the index performance. The index price is continuously compared with the barrier during the observation period. At the final valuation date **one of the following scenarios will apply:**

SCENARIO 1: Index quotes always ABOVE the barrier

Provided that the EURO STOXX® Select Dividend 30 index always quoted above the barrier of 49% during the observation period redemption is effected at 100% of the nominal value. That means: if the index price never declines by 51% or more compared to its starting value, redemption at the maturity date is effected at EUR 1,000 per nominal value. This amount represents the maximum payout.

SCENARIO 2: Underlying TOUCHED or UNDERCUT the barrier at least once

If the barrier of 49% of the starting value (closing price at the initial valuation date) was touched or undercut during the observation period, redemption at the maturity date is effected according to the performance of the underlying index (percentage change of the EURO STOXX® Select Dividend 30 index from the starting value to the closing price at the final valuation date). Even if the barrier has been touched or undercut, the maximum payout remains limited at EUR 1,000 per nominal value and investors do not participate in price increases of the index above the starting value.

WELL-KNOWN COMPANIES IN THE INDEX

Allianz SE

AXA S.A.

BASF SE

BNP Paribas S.A.

Daimler AG

Munich Re AG

Orange S.A.

Siemens AG

Total S.A.

Unilever N.V.

UNDERLYING

The index tracks the performance of
30 high-dividend yielding stocks in the
eurozone

These stocks are usually less volatile than
the overall market and, from a long-term
perspective, they post a stable performance

The index comprises stocks from the
following 8 countries of the Eurozone:
Belgium, Finland, France, Germany, Italy,
the Netherlands, Portugal and Spain

SUITED MARKET EXPECTATION

declining

sideways

rising

YOUR INVESTMENT HORIZON

< 3 years

3 to 5 years

> 5 years

NOTE

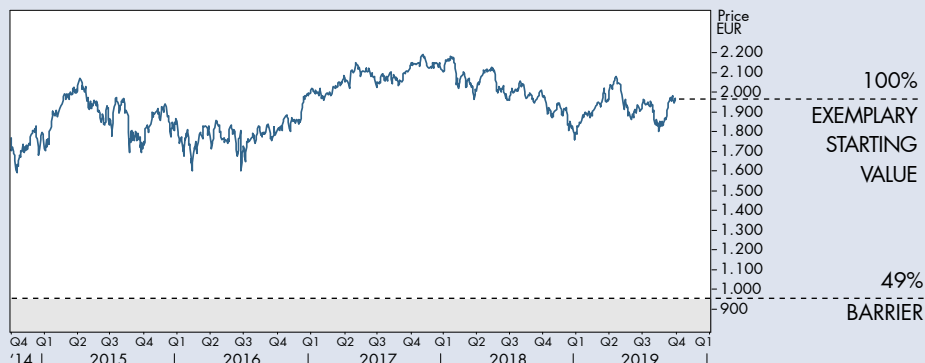
The referenced opportunities and risks
represent a selection of the most important
facts regarding the product.

You are about to purchase a product that is
not easy and difficult to understand.

For further information see the Base
Prospectus (including possible amendments) –
approved by the Austrian Financial Market
Authority (FMA), deposited at the Oester-
reichische Kontrollbank AG and published at
www.rcb.at/en/securitiesprospectus
(we recommend reading the prospectus
before making an investment decision),
in the key information document and among
„Customer Information and Regulatory Issues“
at www.rcb.at/en/customerinformation

Underlying: EURO STOXX® Select Dividend 30 index

In the past five years, the EURO STOXX® Select Dividend 30 index would always have
quoted above the exemplary barrier, provided that the barrier had been set retroactively.
The price level of the EURO STOXX® Select Dividend 30 index at 1,965.43 on Sep 27,
2019 would have resulted in a barrier of 963.0607 (49% of 1,965.43).



Please note that past performance is no indicator of future results. Source: Reuters (.SD3E).

As of Sep 30, 2019; Source: Reuters (.SD3E) ISIN: CH0020751589.

The certificate Europe Dividend Stocks Memory Bonus&Safety 2 is equipped with a memory coupon. If the index quotes below the starting value on an annual valuation date, no yield will be paid out in this year. If the index quotes at or above the starting value on one of the following valuation dates, all forgone yield payments will be paid out in this year.

annual valuation date	Scenario 1		Scenario 2	
	index price compared to starting value	yield payment	index price compared to starting value	yield payment
Nov 6, 2020	95%	0%	103%	6%
Nov 8, 2021	98%	0%	100%	6%
Nov 8, 2022	100%	18% (3 x 6%)	80%	0%
Nov 8, 2023	85%	0%	93%	0%
Nov 6, 2024	105%	12% (2 x 6%)	99%	0%
Total		30%		12%

This table is an example to better illustrate the payout profile and does not indicate the expected performance of the underlying.

OPPORTUNITIES

- **Yield opportunity:** Yield opportunity of 6% p.a. if the performance of the EURO STOXX® Select Dividend 30 index remains stable oder increases.
- **Safety buffer:** Partial protection against falling prices due to the safety buffer of 51% – barrier at 49% of the starting value
- **Flexibility:** 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:** If the EURO STOXX® Select Dividend 30 index is not quoted at or above the payout level (=starting value) on any of the five annual valuation dates investors will not receive any yields.
- **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.

The sole legal basis for all financial instruments described in this marketing communication is the Base Prospectus (including any possible supplements or amendments) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the financial instruments. The approved Base Prospectus (including any possible supplements or amendments) has been deposited at the Oesterreichische Kontrollbank AG. The approval of the Base Prospectus by the FMA should not be understood as an endorsement of the financial instruments described herein by the FMA. These documents as well as further information are provided on the website of Raiffeisen Centrobank AG at www.rcb.at/en/securitiesprospectus or www.rcb.at. Additional information on the financial instruments described herein may also be obtained from the respective key information documents that are available for download on the website of Raiffeisen Centrobank AG (www.rcb.at). Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Centrobank AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein. 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. A total loss of the capital invested is possible. 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.

The EURO STOXX® Select Dividend 30 index, which is used under license, is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland ("STOXX"), Deutsche Börse Group or its licensors. The certificate Europe Dividend Stocks Memory Bonus&Safety 2 is neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the EURO STOXX® Select Dividend 30 index, or its data.

Supervisory Authorities: Austrian Financial Market Authority (FMA), Austrian National Bank, European Central Bank within the Single Supervisory Mechanism (SSM). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Centrobank AG, Tegetthofstrasse 1, 1015 Vienna/Austria.

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.

Your Contacts at Raiffeisen Centrobank AG, A-1015 Vienna, Tegetthofstrasse 1:

Product Hotline	Ph.: +43 1/51520 - 484	produkte@rcb.at
Heike Arbter (Member of the Board)	Ph.: +43 1/51520 - 407	heike.arbter@rcb.at
Philipp Arnold (Head of Structured Products Sales)	Ph.: +43 1/51520 - 469	philipp.arnold@rcb.at
Roman Bauer (Head of Trading)	Ph.: +43 1/51520 - 384	roman.bauer@rcb.at
Raphael Bischof	Ph.: +43 1/51520 - 432	raphael.bischof@rcb.at
Vera Buttinger	Ph.: +43 1/51520 - 350	vera.buttinger@rcb.at
Philipp Engler	Ph.: +43 1/51520 - 348	philipp.engler@rcb.at
Walter Friehsinger	Ph.: +43 1/51520 - 392	walter.friehsinger@rcb.at
Lukas Hackl	Ph.: +43 1/51520 - 468	lukas.hackl@rcb.at
Christian Hinterwallner	Ph.: +43 1/51520 - 486	christian.hinterwallner@rcb.at
Marianne Kögel	Ph.: +43 1/51520 - 482	marianne.koegel@rcb.at
Kathrin Korinek	Ph.: +43 1/51520 - 401	kathrin.korinek@rcb.at
Anna Kujawska	Ph.: +43 1/51520 - 404	anna.kujawska@rcb.at
Jaroslav Kysela	Ph.: +43 1/51520 - 481	jaroslav.kysela@rcb.at
Aleksandar Makuljevic	Ph.: +43 1/51520 - 385	aleksandar.makuljevic@rcb.at
Monika Mrnustikova	Ph.: +43 1/51520 - 386	monika.mrnustikova@rcb.at
Anja Niederreiter	Ph.: +43 1/51520 - 483	anja.niederreiter@rcb.at
Premysl Placek	Ph.: +43 1/51520 - 394	premysl.placek@rcb.at
Thomas Pusterhofer	Ph.: +43 1/51520 - 379	thomas.pusterhofer@rcb.at
Michal Polin	Ph.: +421/257203 - 041	michal.polin@rcb.sk
Martin Rainer	Ph.: +43 1/51520 - 391	martin.rainer@rcb.at
Ludwig Schweighofer	Ph.: +43 1/51520 - 460	ludwig.schweighofer@rcb.at
Thomas Stagl	Ph.: +43 1/51520 - 351	thomas.stagl@rcb.at
Alexander Unger	Ph.: +43 1/51520 - 478	alexander.unger@rcb.at
Fabiola Vicenova	Ph.: +421/257203 - 040	fabiola.vicenova@rcb.sk
Martin Vonwald	Ph.: +43 1/51520 - 338	martin.vonwald@rcb.at
Michael Wilnitsky	Ph.: +43 1/51520 - 470	michael.wilnitsky@rcb.at

