

Market overview

Name	Price	% Week	% 2018
Dow Jones Industrial Average®	25.635,01	2,07 %	3,70 %
S&P 500®	2.755,45	1,61 %	3,06 %
Nikkei 225®	22.085,80	-6,04 %	-2,98 %
STOXX® Global Select Dividend 100 Index	2.659,63	1,42 %	-4,26 %
S&P BRIC 40®	2.863,22	2,98 %	-5,01 %
EURO STOXX 50®	3.251,79	1,70 %	-7,20 %
DAX®	11.626,64	1,56 %	-9,99 %
ATX®	3.207,49	1,47 %	-6,22 %
CECE Euro®	1.746,41	4,37 %	-8,38 %

Name	Price	% Week
Gold (spot)	1.234,41	1,62 %
Silver (spot)	14,69	3,14 %
Brent Crude Oil Future ("Front-Month")	73,31	-2,86 %
DJ UBS Commodity Index®	84,00	0,97 %
Dow Jones UBS Commodity Ex Agriculture®	131,33	0,97 %
EUR/USD	1,1495	1,67 %
Euribor 6 Months	-0,26	-0,39 %
HVPI exkl. Tobacco	104,05	
VSTOXX®	16,42	-19,14 %

PRODUCT FOCUS **INVESTMENT PRODUCT** WITH CAPITAL PROTECTION
CAPITAL PROTECTED CERTIFICATES

In short: Capital Protected Certificates enable investors to invest into equity or commodity markets, and provide them with a capital protection at the end of the term. Investors participate in the performance of the underlying or receive coupon yields.

Product ISIN	Underlying	Maturity Date	Currency Product	ASK PRICE Certificate	Fixed coupon p.a.	Variable coupon	Variable payout level	PARTICIPATION	CAPITAL PROTECTION	PERFORMANCE UNDERLYING (*)
AT0000A1PJZ4	<u>Nachhaltigkeits-Winner II 95%</u>	13.12.2024	EUR	92,64 %	-	-	-	95%	95%	-8,66%
AT0000A1YGH0	<u>Europa Nachhaltigkeits Winner</u>	24.11.2025	EUR	95,85 %	-	-	-	100%	100%	-5,66%
AT0000A1XJ06	<u>Dividendenaktien Winner 7</u>	16.10.2025	EUR	96,57 %	-	-	-	100%	100%	-3,56%
AT0000A21912	<u>Europa Nachhaltigkeits Bond</u>	22.06.2026	EUR	97,44 %	-	-	120%/140%	100%	100%	-1,09%
AT0000A21KJ1	<u>USD Europa Bond 110 %</u>	17.07.2023	USD	98,10 %	-	-	110%/130%	110%	110%	-5,97%

* In case a certificate has more than one underlying the worst-performing one is illustrated.

Up-to-date price information and key data are available at www.rcb.at.

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In short: As long as the underlying quotes above the barrier, the bonus amount according to the bonus level or the higher amount, respectively, will be paid out at the end of the term. In case there is a cap, the cap defines the maximum payout.

Bonus Certificates - Underlying: Indices

Product ISIN	Underlying	Maturity Date	Currency Product	ASK PRICE Certificate	Underlying PRICE (*)	Barrier (*)	DISTANCE to Barrier	Bonus AMOUNT	BONUS YIELD Rem. Term	BONUS YIELD Rem. Term (net of costs)	BONUS YIELD Rem. Term p.a.	BONUS YIELD Rem. Term (net of costs) p.a.
AT0000A1WK38	<u>Banken Bonus&Sicherheit 2</u>	27.07.2022	EUR	91,13 %	100,33	61,70	38,5 %	127,00 %	39,36 %	37,71 %	9,33 %	8,98 %
AT0000A1XFL6	<u>USD MSCI Emerging Markets Bonus&Sicherheit</u>	05.10.2022	USD	95,07 %	992,27	539,90	45,6 %	128,00 %	34,64 %	33,04 %	7,90 %	7,57 %
AT0000A23UD9	<u>EURO STOXX 50®</u>	27.12.2019	EUR	33,20	3.248,34	2.550,00	21,5 %	35,50	6,93 %	5,66 %	6,07 %	4,96 %
AT0000A1UFD9	<u>CECE® EUR</u>	30.09.2019	EUR	18,67	1.748,39	1.350,00	22,8 %	19,50	4,45 %	3,21 %	4,97 %	3,59 %
AT0000A22910	<u>Deutschland Dividendenaktien Bonus&Sicherheit</u>	22.08.2023	EUR	97,68 %	156,86	80,62	48,6 %	117,00 %	19,78 %	18,36 %	3,84 %	3,58 %

Product ISIN	Underlying	Maturity Date	Currency Product	ASK PRICE Certificate	Underlying PRICE (*)	Barrier (*)	DISTANCE to Barrier	Bonus AMOUNT	Fixed coupon p.a.	Maximum YIELD p.a.	Maximum YIELD p.a. (net of costs)
AT0000A203N5	<u>4% Europa/Banken Bonus</u>	03.04.2020	EUR	95,33 %	100,63	75,41	25,1 %	100,00	4,00 %	9,56 %	8,61 %
AT0000A22NX4	<u>5% Europa Branchen Bonus 2</u>	20.09.2021	EUR	98,23 %	100,63	54,30	46,0 %	100,00	5,00 %	5,93 %	5,47 %
AT0000A1U9R4	<u>3,5% Europa/Gold Bonus&Sicherheit</u>	13.04.2021	EUR	105,27 %	3.251,79	1.699,57	47,7 %	100,00	3,50 %	3,62 %	3,07 %

Yield after costs: the calculation of future yields is based on the subsequent assumptions: 1. certificate is acquired OTC at the purchase price (ask price) and is kept until the end of the term. 2. standardised costs coming up to 1.2% from the purchase price, including common acquisition and secondary costs such as commission or custody charges. Actual costs may differ (substantially) from the costs forming the basis for calculating the yield. 3. tax effects are not taken into account.

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In short: As long as the underlying quotes above the barrier, the bonus amount according to the bonus level or the higher amount, respectively, will be paid out at the end of the term. In case there is a cap, the cap defines the maximum payout.

Bonus Certificates - Underlying: Stocks

Product ISIN	Underlying	Maturity Date	Currency Product	ASK PRICE Certificate	Underlying PRICE (*)	Barrier (*)	DISTANCE to Barrier	Bonus AMOUNT	BONUS YIELD Rem. Term	BONUS YIELD Rem. Term (net of costs)	BONUS YIELD Rem. Term p.a.	BONUS YIELD Rem. Term (net of costs) p.a.
AT0000A23DW5	<u>Raiffeisen Bank International AG</u>	24.03.2020	EUR	24,40	24,92	18,00	27,8 %	29,00	18,85 %	17,44 %	13,35 %	12,38 %
AT0000A21R80	<u>E.ON SE</u>	27.12.2019	EUR	9,05	8,71	6,88	21,0 %	10,40	14,92 %	13,55 %	13,01 %	11,83 %
AT0000A235F3	<u>BASF SE</u>	23.06.2020	EUR	69,22	69,73	55,40	20,6 %	83,00	19,91 %	18,49 %	11,80 %	10,99 %
AT0000A23N17	<u>Daimler AG</u>	27.12.2019	EUR	52,03	52,65	39,80	24,4 %	59,00	13,40 %	12,05 %	11,69 %	10,53 %
AT0000A1ZWP7	<u>Wienerberger AG</u>	24.09.2019	EUR	18,66	20,14	15,43	23,4 %	20,40	9,34 %	8,04 %	10,68 %	9,19 %

Yield after costs: the calculation of future yields is based on the subsequent assumptions: 1. certificate is acquired OTC at the purchase price (ask price) and is kept until the end of the term. 2. standardised costs coming up to 1.2% from the purchase price, including common acquisition and secondary costs such as commission or custody charges. Actual costs may differ (substantially) from the costs forming the basis for calculating the yield. 3. tax effects are not taken into account.

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In Short: Reverse Convertible Bonds offer a high fixed interest rate which will be paid out regardless of the performance of the underlying. Redemption (100 % nominal value or shares) depends on the price of the underlying at the maturity date. If a barrier exists, it acts as a protection up to this threshold („Protect Reverse Convertible“).

Reverse Convertibles

Product ISIN	Underlying	Maturity Date	Currency Product	ASK PRICE Certificate	Underlying PRICE	Strike	DISTANCE to Strike	Fixed Interest	Maximum YIELD	Maximum YIELD (net of costs)	Maximum YIELD p.a.	Maximum YIELD p.a. (net of costs)
AT0000A23JV4	<u>BAWAG Group AG</u>	24.03.2020	EUR	97,79 %	38,90	40,00	-2,8 %	10,00 %	12,49 %	11,15 %	8,91 %	7,97 %
AT0000A20Z81	<u>Münchener Rück Versicherung AG</u>	27.12.2019	EUR	100,87 %	189,40	195,00	-3,0 %	11,00 %	10,04 %	8,74 %	8,78 %	7,65 %
AT0000A23FW0	<u>Uniqa Versicherungen AG</u>	24.03.2020	EUR	99,79 %	8,37	8,50	-1,6 %	12,00 %	12,24 %	10,90 %	8,74 %	7,80 %
AT0000A20YZ0	<u>Deutsche Boerse AG</u>	27.12.2019	EUR	100,86 %	111,70	115,00	-3,0 %	10,90 %	9,95 %	8,65 %	8,70 %	7,57 %
AT0000A1ZY47	<u>Telekom Austria AG</u>	24.09.2019	EUR	96,67 %	6,70	6,50	3,0 %	3,00 %	6,55 %	5,28 %	7,48 %	6,03 %

Protect Reverse Convertibles

Product ISIN	Underlying	Maturity Date	Currency Product	ASK PRICE Certificate	Underlying PRICE	Barrier	DISTANCE to Barrier	Strike	Fixed Interest	Maximum YIELD (net of costs)	Maximum YIELD p.a.	Maximum YIELD p.a. (net of costs)
AT0000A21P17	<u>Volkswagen AG Vorzüge</u>	27.12.2019	EUR	99,08 %	157,22	120,00	23,7 %	160,00	8,50 %	8,21 %	8,32 %	7,19 %
AT0000A20VA9	<u>Airbus Group SE</u>	27.12.2019	EUR	101,65 %	96,54	76,80	20,4 %	96,00	10,50 %	7,42 %	7,62 %	6,50 %
AT0000A222P0	<u>Vienna Insurance Group</u>	24.09.2019	EUR	97,37 %	24,02	17,00	29,2 %	25,00	3,00 %	4,53 %	6,60 %	5,16 %
AT0000A245W7	<u>voestalpine AG</u>	24.03.2020	EUR	97,45 %	32,01	22,20	30,6 %	33,00	5,50 %	6,98 %	5,93 %	5,02 %
AT0000A22GN9	<u>Commerzbank AG</u>	28.12.2018	EUR	102,94 %	8,52	5,95	30,2 %	8,50	3,60 %	-0,55 %	4,68 %	-3,89 %

Yield after costs: the calculation of future yields is based on the subsequent assumptions: 1. certificate is acquired OTC at the purchase price (ask price) and is kept until the end of the term. 2. standardised costs coming up to 1.2% from the purchase price, including common acquisition and secondary costs such as commission or custody charges. Actual costs may differ (substantially) from the costs forming the basis for calculating the yield. 3. tax effects are not taken into account.

Protect Reverse Convertible Bonds: an additional barrier (below the strike) provides for a limited safety mechanism.

If the barrier is never touched or undercut during the observation period, the Protect Reverse Convertible Bond is redeemed at its nominal value at the maturity date - even if the underlying quotes below the strike.

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In Short: Express certificates provide the opportunity for early redemption each year and enable investors to obtain a pre-defined termination amount, if the underlying rises or remains unchanged. In case the underlying quotes below the starting value at the annual valuation dates, the term extends by another year whereas the termination amount increases year by year. In case no early redemption was affected during the life time and provided that the underlying quotes below its starting value at the final valuation date, an additional safety mechanism applies in the form of a barrier.

Express Certificates

Product ISIN	Underlying	Next Maturity Date	Currency Product	ASK PRICE Certificate	PRICE Underlying	Termination Level	Distance to Termination Level	Termination Level at Next Maturity Date	p.a.	p.a. (net of costs)	Last Maturity Date	Distance to Barrier
AT0000A208Z8	<u>Total Express</u>	10.04.2019	EUR	103,60 %	51,84	48,86	6,10 %	111,00 %	17,77 %	14,48 %	06.04.2023	48,16 %
AT0000A1X937	<u>Europa Dividendenaktien Express 2</u>	29.08.2019	EUR	98,15 %	1940,97	2051,46	-5,39 %	110,50 %	15,79 %	14,10 %	30.08.2022	41,87 %
AT0000A22PC3	<u>Öl & Gas Index Express 4</u>	24.09.2019	EUR	95,24 %	339,86	361,42	-5,97 %	108,25 %	15,67 %	14,11 %	22.09.2023	37,26 %
AT0000A23GB2	<u>AXA Express</u>	15.10.2019	EUR	99,97 %	22,27	22,52	-1,11 %	106,50 %	6,99 %	5,63 %	13.10.2023	39,34 %
AT0000A20ED9	<u>Deutsche Telekom Express</u>	10.05.2019	EUR	102,86 %	14,72	14,27	3,12 %	105,00 %	4,17 %	1,73 %	10.05.2023	41,81 %

Yield after costs: the calculation of future yields is based on the subsequent assumptions: 1. certificate is acquired OTC at the purchase price (ask price) and is kept until the end of the term. 2. standardised costs coming up to 1.2% from the purchase price, including common acquisition and secondary costs such as commission or custody charges. Actual costs may differ (substantially) from the costs forming the basis for calculating the yield. 3. tax effects are not taken into account.

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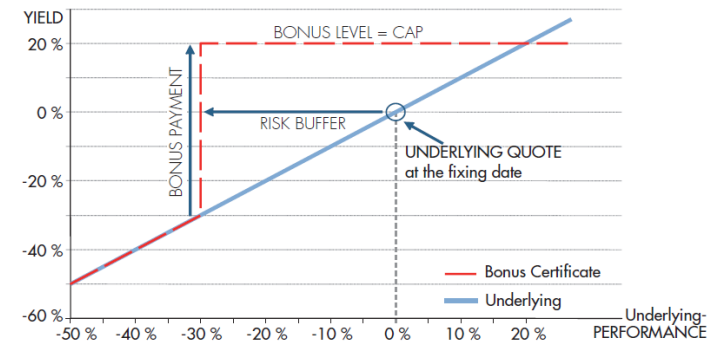
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FUNCTIONALITY OF BONUS CERTIFICATES

At the issue date **bonus level, barrier and cap**, if any, are determined dependent on the **term, volatility and expected dividends**.

These parameters remain unchanged throughout the term. In case there is a cap, the cap defines the maximum payout. Bonus Certificates without cap enable investors to fully participate in the positive performance of the underlying.

The distance to the barrier provides only partial protection in case of price declines down to the barrier. During the term underlying and barrier are continuously observed. At the final valuation date, one of the following scenarios will occur:



SCENARIO 1: The underlying always quotes above the barrier during the term

→ At the maturity date the investor will receive the bonus amount or the respective higher value. If there is a cap, the cap defines the max. payout: Investors do not participate in any price gains beyond the cap.

SZENARIO 2: The underlying touches or drops below the barrier

→ The bonus mechanism will be suspended and the certificate performs simultaneously to the underlying performance, which is e.g a share or an index. The cap still defines the maximum payout.

RISKS:

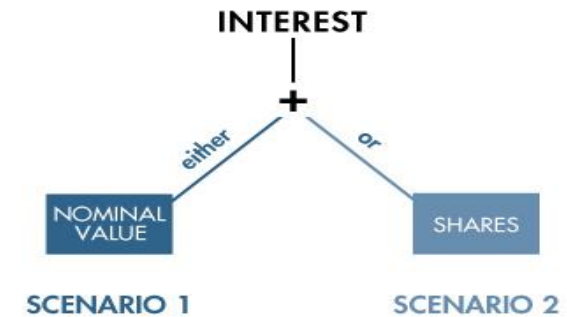
- In case the barrier is violated, the investor is entirely subject to market risk, without any protective mechanism.
- With Bonus Certificates investors get no ongoing income, such as coupon payments (except Bonus Certificates with coupon) or dividends.
- If the respective Bonus Certificate has a cap, the opportunity for yields is in any case limited by the cap.
- Redemption of the certificate is dependent on the solvency of Raiffeisen Centrobank AG (issuer risk) or an official directive (bail-in). In case of insolvency of the issuer, the investor may incur a total loss.

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FUNCTIONALITY OF REVERSE CONVERTIBLE BONDS

A Reverse Convertible Bond has a pre-determined **term**, a **fixed interest rate** and a **strike**, and is offered at a particular nominal value (issue price mostly 100 %, nominal value EUR 1,000.-). Compared to a direct investment the above average fixed interest rate provides a risk buffer.

At the end of the term **interest** (coupon) on the nominal value is **paid out at any rate**, irrespective of the underlying performance (e.g. share or index). Redemption is effected either in cash or in shares. One of the subsequent scenarios will occur:



SCENARIO 1: At the final valuation date the underlying closing price quotes at or above the strike

→ The nominal value is credited, i.e. the Reverse Convertible Bond is redeemed 100 % in cash.

SCENARIO 2: At the final valuation date the underlying closing price quotes below the strike

→ The investor is credited the pre-determined amount of the underlying (e.g. shares*) to his or her deposit.** ***

* ... In case of share delivery the difference to the next integral number is redeemed in cash.

** ... In this case the current price of the underlying quotes below the nominal value of the Reverse Convertible Bond, thus the yield diminishes, and the investor may incur a loss. Compared to a direct investment the above average fixed interest rate provides a risk buffer.

RISKS:

- **Limited participation:** maximum profit is the interest amount. Investors do not participate in price gains above the strike.
- **Other influencing factors:** interest rate and volatility influence the performance of the Reverse Convertible on the secondary market.
- **No capital guarantee:** if, at the final valuation date, the negative performance of the underlying exceeds the interest rate, the investor will incur a loss of capital.
- **Issuer Risk:** redemption of the certificate is dependent on the solvency of Raiffeisen Centrobank AG (issuer risk) or an official directive (bail-in). In case of insolvency of the issuer, the investor may incur a total loss.

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FUNCTIONALITY OF EXPRESS CERTIFICATES

At the initial valuation date, the starting value of the underlying (closing price) and the barrier are determined. The starting value is fixed as termination level.

At the annual valuation dates:

At the annual valuation date the closing price of the underlying is compared with the termination level: if the closing price quotes at or above the termination level, the certificate is redeemed prior to the maturity date at the pre-defined termination amount.

In case the underlying quotes below the termination level at the annual valuation date, the term extends by another year. The obtainable redemption amount increases every year.

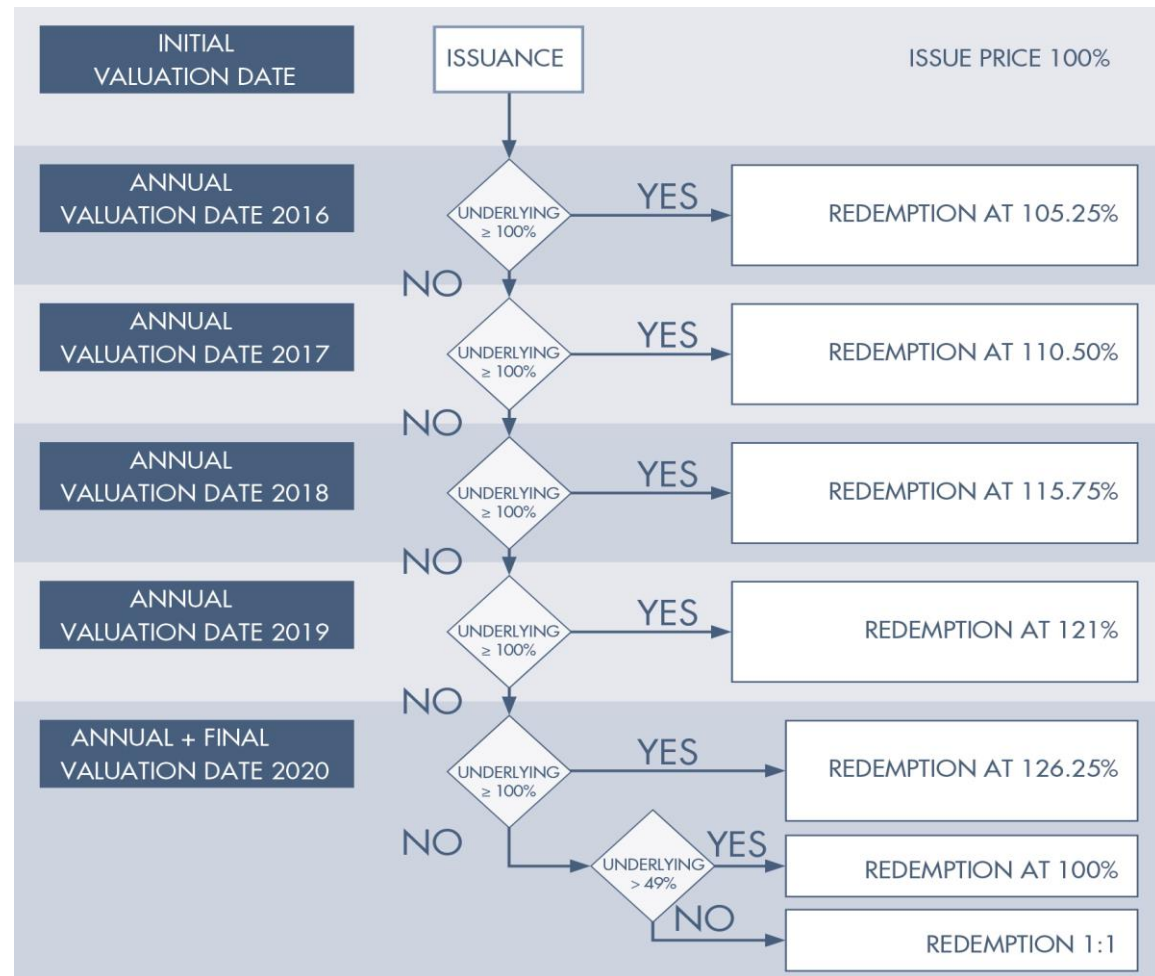
In case the certificate is not redeemed prior to the maturity date:

If the certificate is not redeemed prior to the maturity date and if the underlying does not quote at or above the termination level at the final valuation date, the safety mechanism takes effect: if the underlying quotes above the barrier, the certificate is redeemed at 100% of the nominal value. If the index quotes at or below the barrier, redemption is effected 1:1 analogue to the performance of the underlying (percentage performance of the underlying from the starting value to the closing price at the final valuation date).

RISKS:

- **Limited participation:** the maximum profit is the respective termination amount (depending on the term)
- **Other influencing factors:** interest rate, dividend expectations and volatility influence the performance of the Express Certificate on the secondary market.
- **No capital guarantee:** if, at the final valuation date, the index quotes at or below the barrier, the investor will incur a loss of capital.
- **Issuer risk:** redemption of the certificate is dependent on the solvency of Raiffeisen Centrobank AG (issuer risk) or an official directive (bail-in). In case of insolvency of the issuer, the investor may incur a total loss.

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During the term, the market price of the certificate may drop below the issue price due to price fluctuations. The capital protection exclusively applies at the end of the term. The market price of the certificate need not develop simultaneously in accordance with the market price of the underlying instrument during the term. During the term, the market price of the certificate is subject to various influencing factors such as volatility, coupon, credit rating of the issuer and remaining term.

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 can 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 always 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.

Past performance is no reliable indicator of future results.

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