

## FACTSHEET

BONUS CERTIFICATE **BONUS-ZERTIFIKAT EUROPA UNLIMITED**
**Raiffeisen**  
**Certificates**

ISIN: ATSPARPLAN16 / WKN: RCOU0K

INVESTMENT Product without Capital Protection

Bonus Certificate without Cap

CHG. 1D

**-0.050 (-0.35%)**

BID

**EUR 13.990**

ASK

**EUR 14.090**

LAST UPDATE

**Apr 29, 2024  
18:00:00.639**

UNDERLYING PRICE (INDICATIVE)

**4,981.92 (-0.59%)**

BARR. DIST. %

**58.66%**

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](mailto:info@raiffeisenzertifikate.at) or your personal consultant.

**KEY DATA**

Underlying	EURO STOXX 50®
Underlying price (indicative)	EUR 4,981.92
Underlying date/time	Apr 29, 2024 18:49:32.000
Starting value	EUR 3,432.54
Barrier	EUR 2,059.52
Barrier reached	no
Observation barrier	continuously
Distance to barrier	58.66%
Bonus level	EUR 4,225.46
Bonus amount	EUR 0.00
Cap	unlimited
Maximum amount	EUR 0.00
Fixed interest rate annually	-
Max. yield p.a.	-
Accrued interest	Dirty (included in the price)
Maturity date	open-end
Final valuation date	-
Issue date	Sep 03, 2019
Multiplier	0.00285
Expected market trend	sideways, bullish
Listing	Vienna
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

**DESCRIPTION**

Produkt Portrait: Certificate Saving (PDF)

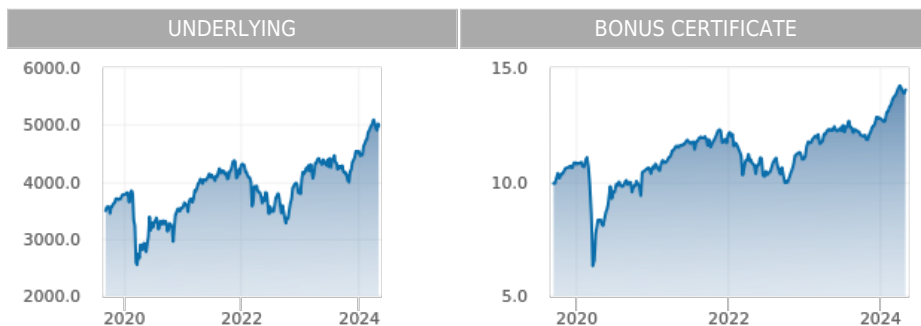
The Europa Unlimited Bonus Certificate enables long-term asset accumulation through monthly savings in a reinvested bonus certificate. The following applies during each cycle: If the EURO STOXX 50® index always quotes above the barrier of 60% of the starting value, a positive return is achieved. In the event of a barrier violation, investors are exposed 1:1 to market risk, i.e. In this case, the saved capital may be lost.

Bonus amount less issuer fee in the first cycle: EUR 12.00

**1st cycle:** Sept 2, 2019 - Sep 5, 2024

**New investment phase:** Sep 6, 2024 - Sep 19, 2024

**2nd cycle:** Sep 9, 2024 - Sep 5, 2029

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

E:	<a href="mailto:info@raiffeisencertificates.com">info@raiffeisencertificates.com</a>
T:	+431 71707 5454
W:	<a href="http://www.raiffeisencertificates.com">www.raiffeisencertificates.com</a>

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](http://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](http://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.

# BONUS CERTIFICATE EUROPE UNLIMITED\*

**INVESTMENT PRODUCT** WITHOUT CAPITAL PROTECTION  
BONUS CERTIFICATE

- Underlying: EURO STOXX 50® index
- Revolving Bonus Certificate („open end“)  
– cycle length about 5 years
- \*Monthly saving possible (savings plan)
- Not subject to deposit protection scheme
- 40% safety buffer at the beginning of each cycle
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages

EURO STOXX 50® is a registered trademark of STOXX Ltd.



*Certificates by*



**Raiffeisen  
CENTROBANK**

# YIELD OPPORTUNITY WITH SAFETY BUFFER

## In short:

The "Bonus Certificate Europe Unlimited" enables long-term capital accumulation through monthly savings in an revolving open end Bonus Certificate. For every cycle applies the following: If the EURO STOXX 50® index always quotes above the barrier of 60% of the starting value, a positive return is achieved. In the event of a barrier violation, investors are exposed one-to-one to the market risk. In this case, the investor may incur a loss of the accumulated capital.

### KEY FACTS

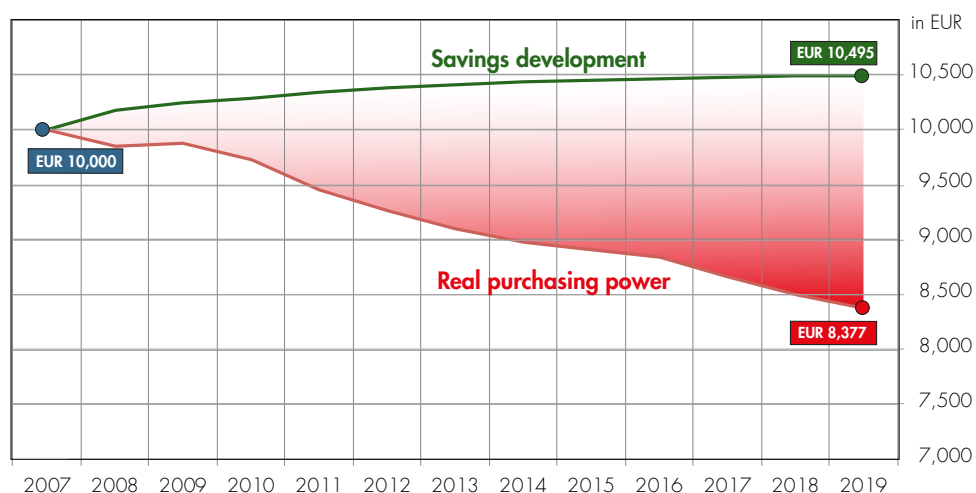
Issuer	Raiffeisen Centrobank AG
Offer	Continuous issuing
ISIN	ATSPARPLAN16
Term	unlimited
Underlying	EURO STOXX 50® index
Cycle length	about 5 years
Starting value	closing price of the underlying at the initial valuation date of the respective cycle
Starting price of the 1 <sup>st</sup> cycle	EUR 10.00
Bonus level of the 1 <sup>st</sup> cycle	123.1% of the starting value
Bonus amount of the 1 <sup>st</sup> cycle	EUR 12.31 less the issuer fee, this equals at the end of the 1 <sup>st</sup> cycle: EUR 12.00
Barrier	60% of the starting value
Initial valuation date of the 1 <sup>st</sup> cycle	Sep 2, 2019
Issue value date	Sep 3, 2019
Final valuation date of the 1 <sup>st</sup> cycle	Sep 5, 2024
Observation period	from the initial to the final valuation date of the respective cycle
Reinvestment period	Sep 6, 2024 - Sep 19, 2024
Initial valuation date of the 2 <sup>nd</sup> cycle	Sep 19, 2024
Final valuation date of the 2 <sup>nd</sup> cycle	Sep 5, 2029
Quotes	<a href="http://www.rcb.at">www.rcb.at</a>
Issuer fee per cycle	~2.5% (equals 0.5% p.a.)

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

Savings plans are recognized and widely used as an important instrument for capital accumulation. Investing in equity-market related instruments is particularly attractive in the current low interest rate environment, especially for long-term oriented investors, who want to compensate for the loss in purchasing power resulting from increased inflation levels.

### EXEMPLARY DEVELOPMENT: SAVINGS DEPOSIT OF EUR 10,000

From 2008 to 2018, the purchasing power of this savings deposit (less withholding tax and taking inflation into account) has decreased by ~15%.



Source: Interest rate: OeNB, average interest rate for daily deposits; Inflation rate: Statistik Austria, average annual inflation

Despite the long-term effect of real depreciation, many investors continue to rely on financial instruments that are barely able to maintain their purchasing power in the current interest rate environment.

Given a higher risk tolerance, a diversified investment in equities has often generated sufficient income in the past to increase wealth. In recent years, however, it has also been shown that a functioning hedging mechanism is indispensable in order to be protected against interim price corrections.

Bonus Certificates provide a safety buffer, which makes it possible to generate positive returns not only in rising but also in sideways and declining markets. The „Bonus Certificate Europe Unlimited“ enables long-term capital accumulation through monthly savings in a revolving open end Bonus Certificate.

## SAVING POSSIBILITY

The Bonus Certificate Europe Unlimited makes it possible to regularly invest a predefined amount of money. Every month, for example, a predefined amount of EUR 100 can be invested in the Bonus Certificate Europe Unlimited. Depending on the price of the certificate at the time of every respective monthly purchase, the number of units acquired can vary every month.

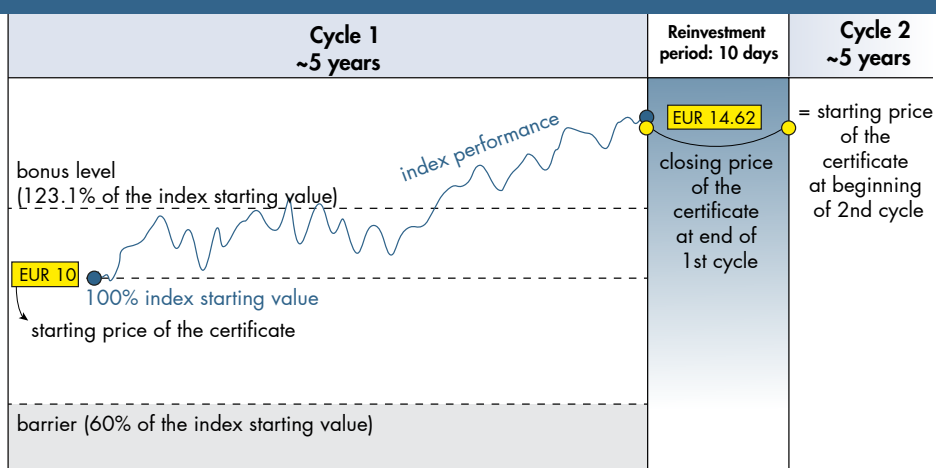
## FUNCTIONALITY

At the initial valuation date of each cycle, the closing price of the EURO STOXX 50® index is determined as the starting value and the bonus level and the barrier are determined. The EURO STOXX 50® index is continuously observed. At the final valuation date of the cycle, one of the following scenarios applies:

### SCENARIO 1A

**Index always quotes ABOVE the barrier during the cycle as well as ABOVE the respective bonus level at the final valuation date**

In this case, the starting price of the certificate is multiplied by the performance of the underlying (percentage performance from the initial to the final valuation date of the relevant cycle). This value less the issuer fee will be defined as the starting price of the following cycle.



#### EXAMPLE: Development of index value +50%, barrier not touched:

The following price will be determined as starting price of the 2nd cycle:

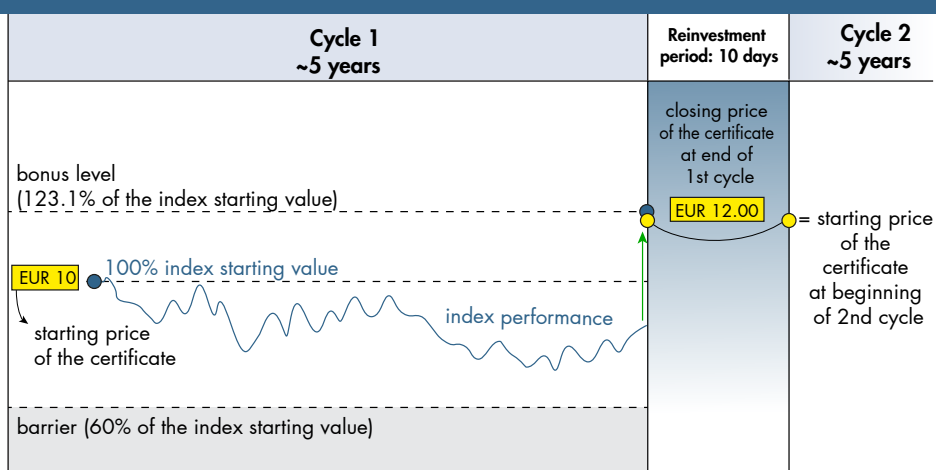
$$\text{EUR } 10 \times 150\% = \text{EUR } 15 - 2.5\% (\text{issuer fee}) = \text{EUR } 14.62$$

The issuer fee is applied on a daily basis and equals 2.5% over the whole cycle (= 0.5% p.a.)

### SCENARIO 1B

**Index always quotes ABOVE the barrier during the cycle and at the final valuation date of the cycle AT/BELOW the bonus level**

In this case, the bonus amount (starting capital x bonus level) less the issuer fee will be defined as the starting price of the following cycle.



#### EXAMPLE: Development of index value -10%, barrier not touched:

The following price is defined as starting price of the 2nd cycle:

$$\text{EUR } 10 \times 123.1\% = \text{EUR } 12.31 - 2.5\% (\text{issuer fee}) = \text{EUR } 12.00$$

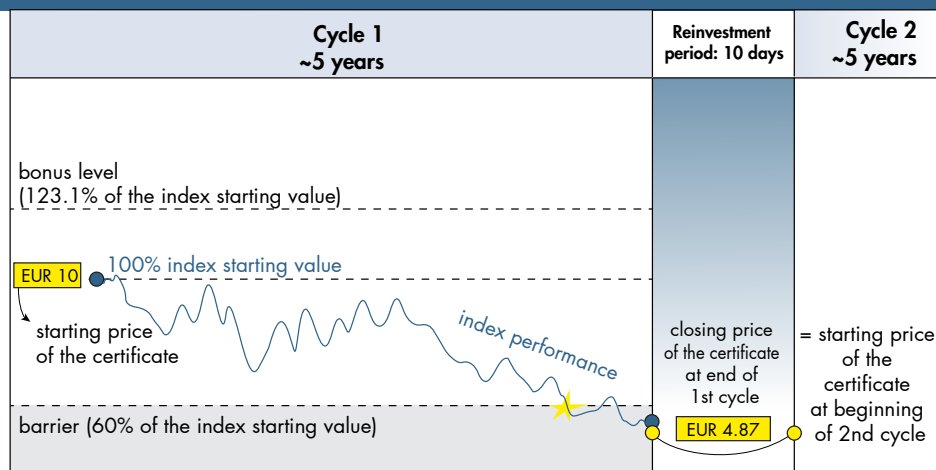
The issuer fee is applied on a daily basis and equals 2.5% over the whole cycle (= 0.5% p.a.)

The barrier for the next cycle is always set based on the index price. As long as the index does not touch the barrier, a falling barrier results in a lower barrier in the subsequent cycle.

**SCENARIO 2A**

**Index always quotes at least once AT/BELOW the barrier and quotes at 50% of the starting value at the final valuation date:**

In this case, the starting price is multiplied by the performance of the underlying (percentage performance from the initial to the final valuation date of the relevant cycle). This value will less the issuer fee will be defined as the starting price of the following cycle.

**EXAMPLE: Development of index value -50%, barrier was touched:**

The following price is defined as starting price of the 2nd cycle:

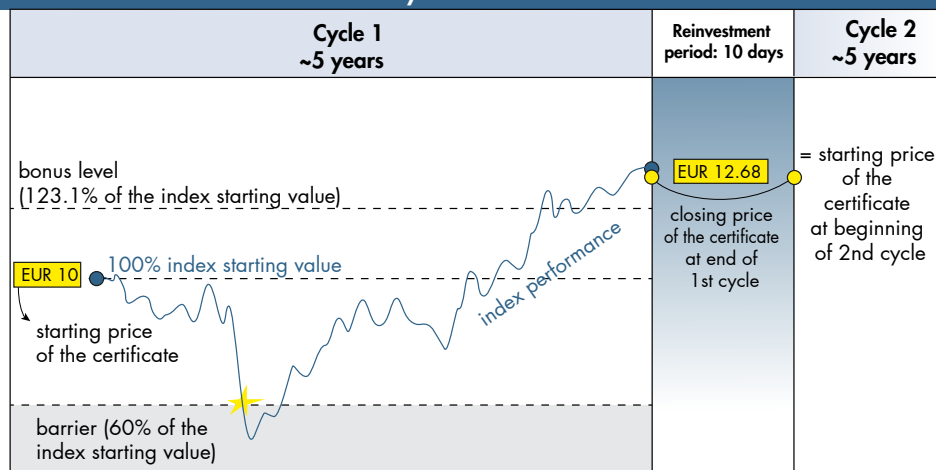
$$\text{EUR } 10 * 50\% = \text{EUR } 5.00 - 2.5\% (\text{issuer fee}) = \text{EUR } 4.87$$

The issuer fee is applied on a daily basis and equals 2.5% over the whole cycle (= 0.5% p.a.)

**SCENARIO 2B**

**Index quotes während des Zyklus zumindest einmal AT/BELOW the barrier and quotes ABOVE the bonus level at the final valuation date of the cycle:**

In this case, the starting price is multiplied by the performance of the underlying (percentage performance from the initial to the final valuation date of the relevant cycle). This value will less the issuer fee will be defined as the starting price of the following cycle.

**EXAMPLE: Development of index value +30%, barrier was touched:**

The following price is defined as starting price of the 2nd cycle:

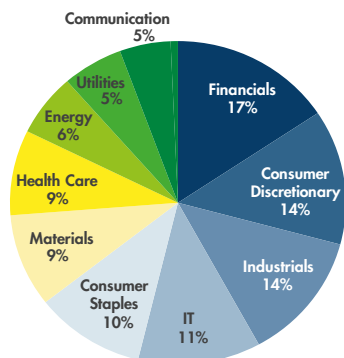
$$\text{EUR } 10 * 130\% = \text{EUR } 13.00 - 2.5\% (\text{issuer fee}) = \text{EUR } 12.68$$

The issuer fee is applied on a daily basis and equals 2.5% over the whole cycle (= 0.5% p.a.)

During the following reinvestment period, the new bonus level is determined (in line with current market conditions) and the closing price of the underlying at the valuation date is set as the starting value for the next cycle. The barrier is again 60% of the new starting value. The new bonus level is determined according to market conditions. The number of certificates accumulated within the first cycle will be rolled over automatically during the reinvestment period of the new cycle. The starting price of the 2nd cycle equals to the closing price of the 1st cycle, i.e. the number of accumulated certificates do not change as by the the reinvestment period. During the reinvestment period it is possible to sell certificates at the starting price of the new cycle.

## HEAVYWEIGHTS OF THE INDEX

Total S.A.
SAP SE
Sanofi S.A.
Linde plc.
Allianz AG
Siemens AG
LVMH SE
Unilever N.V.



Source: Bloomberg, as of January 22, 2020

## TAXATION

Subject to KEST

Not 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.

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 Oesterreichische Kontrollbank AG and published at [www.rcb.at/en/securitiesprospectus](http://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](http://www.rcb.at/en/customerinformation)

## INVESTING IN EUROPE: EURO STOXX 50® Index as underlying

The EURO STOXX 50® is the most important European blue chip index. This well-known and high-quality price index comprises 50 of the largest companies from eight eurozone countries. Decisive for inclusion in the index is the market capitalization of the individual shares, i.e. the stock market value of a company.

### Looking back: 10 year performance (2010-2020)



Please note that past performance is no indicator of future results.  
Source: Reuters (.STOXX50E). As of January 22, 2020

## DEFINITIONS

- **Ensuring the best conditions:** The bonus level of each cycle depends on the market environment during the respective reinvestment period. To ensure attractive features, a market conformity check is carried out during each new investment phase. In this course, merely the bonus level changes. The following parameters remain constant for each cycle: EURO STOXX 50® as the underlying, cycle duration: ~ 5 years, barrier 60% of the starting value.
- **Quotes during the term:** Bid and ask prices are published at any time on [www.rcb.at](http://www.rcb.at).
- **Issuer fee:** The issuer fee is an administration fee and is already deducted from the published price. It amounts to 0.5% annually - respectively 2.5% per cycle.

## OPPORTUNITIES

- **Bonus yield:** Opportunity to achieve a positive bonus yield even in sideways moving and declining markets
- **Safety buffer:** Safety buffer of 40 % is renewed at the beginning of each new cycle
- **Open end investment:** No reinvestment or issuer fee during the reinvestment period. The certificate can be sold at any time.

## RISKS

- **Barrier violation:** If the underlying touches or undercuts the barrier during a cycle, investors will be exposed to market risk one-to-one and without a protective mechanism during this cycle. This means that a partial or even a total loss is possible. The issuer fee will still be charged.
- **No deposit insurance:** Certificates are not covered by the Deposit Protection Scheme.
- **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 advertising 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](http://www.rcb.at/en/securitiesprospectus) or [www.rcb.at](http://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](http://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. The Bonus Certificate's price is subject to several influencing factors and need not develop simultaneously to and in accordance with the underlying's performance. Such influencing factors include e.g. intensity of the underlying's price fluctuations (volatility), bond interest rates, solvency of the issuer or remaining term. If the Bonus Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

**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](http://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 50® 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 Bonus Certificate Europe Unlimited 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 50® 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](http://www.rcb.at) or on the product hotline of Raiffeisen Centrobank AG: +43 1/51520 - 484.

Your Contacts at Raiffeisen Centrobank AG, Tegetthofstraße 1, 1015 Vienna:

<b>Product Hotline</b>	Ph.: +43 1/51520 - 484	<a href="mailto:produkte@rcb.at">produkte@rcb.at</a>
<b>Heike Arbter</b> (Member of the Board)	Ph.: +43 1/51520 - 407	<a href="mailto:heike.arbter@rcb.at">heike.arbter@rcb.at</a>
<b>Philipp Arnold</b> (Head of Structured Products Sales)	Ph.: +43 1/51520 - 469	<a href="mailto:philipp.arnold@rcb.at">philipp.arnold@rcb.at</a>
<b>Roman Bauer</b> (Head of Trading)	Ph.: +43 1/51520 - 384	<a href="mailto:roman.bauer@rcb.at">roman.bauer@rcb.at</a>
<b>Thomas Stagl</b> (Head of Sales CEE)	Ph.: +43 1/51520 - 351	<a href="mailto:thomas.stagl@rcb.at">thomas.stagl@rcb.at</a>
<b>Mariusz Adamiak</b>	Ph.: +43 1/51520 - 395	<a href="mailto:mariusz.adamiak@rcb.at">mariusz.adamiak@rcb.at</a>
<b>Raphael Bischinger</b>	Ph.: +43 1/51520 - 432	<a href="mailto:raphael.bischinger@rcb.at">raphael.bischinger@rcb.at</a>
<b>Lukas Florreither</b>	Ph.: +43 1/51520 - 397	<a href="mailto:lukas.florreither@rcb.at">lukas.florreither@rcb.at</a>
<b>Walter Friehsinger</b>	Ph.: +43 1/51520 - 392	<a href="mailto:walter.friehsinger@rcb.at">walter.friehsinger@rcb.at</a>
<b>Lukas Hackl</b>	Ph.: +43 1/51520 - 468	<a href="mailto:lukas.hackl@rcb.at">lukas.hackl@rcb.at</a>
<b>Christian Hinterwallner</b>	Ph.: +43 1/51520 - 486	<a href="mailto:christian.hinterwallner@rcb.at">christian.hinterwallner@rcb.at</a>
<b>Stefanie Hönig</b>	Ph.: +43 1/51520 - 348	<a href="mailto:stefanie.hoenig@rcb.at">stefanie.hoenig@rcb.at</a>
<b>Marianne Kögel</b>	Ph.: +43 1/51520 - 482	<a href="mailto:marianne.koegel@rcb.at">marianne.koegel@rcb.at</a>
<b>Kathrin Korinek</b>	Ph.: +43 1/51520 - 401	<a href="mailto:kathrin.korinek@rcb.at">kathrin.korinek@rcb.at</a>
<b>Jaroslav Kysela</b>	Ph.: +43 1/51520 - 481	<a href="mailto:jaroslav.kysela@rcb.at">jaroslav.kysela@rcb.at</a>
<b>Aleksandar Makuljevic</b>	Ph.: +43 1/51520 - 385	<a href="mailto:aleksandar.makuljevic@rcb.at">aleksandar.makuljevic@rcb.at</a>
<b>Monika Mrnustikova</b>	Ph.: +43 1/51520 - 386	<a href="mailto:monika.mrnustikova@rcb.at">monika.mrnustikova@rcb.at</a>
<b>Anja Niederreiter</b>	Ph.: +43 1/51520 - 483	<a href="mailto:anja.niederreiter@rcb.at">anja.niederreiter@rcb.at</a>
<b>Premysl Placek</b>	Ph.: +43 1/51520 - 394	<a href="mailto:premysl.placek@rcb.at">premysl.placek@rcb.at</a>
<b>Michal Polin</b>	Ph.: +421/257203 - 041	<a href="mailto:michal.polin@rcb.sk">michal.polin@rcb.sk</a>
<b>Thomas Pusterhofer</b>	Ph.: +43 1/51520 - 379	<a href="mailto:thomas.pusterhofer@rcb.at">thomas.pusterhofer@rcb.at</a>
<b>Martin Rainer</b>	Ph.: +43 1/51520 - 391	<a href="mailto:martin.rainer@rcb.at">martin.rainer@rcb.at</a>
<b>Ludwig Schweighofer</b>	Ph.: +43 1/51520 - 460	<a href="mailto:ludwig.schweighofer@rcb.at">ludwig.schweighofer@rcb.at</a>
<b>Alexander Unger</b>	Ph.: +43 1/51520 - 478	<a href="mailto:alexander.unger@rcb.at">alexander.unger@rcb.at</a>
<b>Fabiola Vicensova</b>	Ph.: +421/257203 - 040	<a href="mailto:fabiola.vicensova@rcb.sk">fabiola.vicensova@rcb.sk</a>
<b>Wilhelmine Wagner-Freudenthal</b>	Ph.: +43 1/51520 - 381	<a href="mailto:wilhelmine.wagnerfreudenthal@rcb.at">wilhelmine.wagnerfreudenthal@rcb.at</a>
<b>Martin Vonwald</b>	Ph.: +43 1/51520 - 338	<a href="mailto:martin.vonwald@rcb.at">martin.vonwald@rcb.at</a>
<b>Michael Wilnitsky</b>	Ph.: +43 1/51520 - 470	<a href="mailto:michael.wilnitsky@rcb.at">michael.wilnitsky@rcb.at</a>



Certificates by



**Raiffeisen  
CENTROBANK**