

This Factsheet contains current key figures on the certificate and a brief general description. Further information on the certificate and its opportunities and risks can be found in the following Product Folder, which was produced 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 advisor.

## Capital Protection Certificate

ISIN: [AT0000A22EX3](#) / WKN: RCOQ2K

### Simply explained

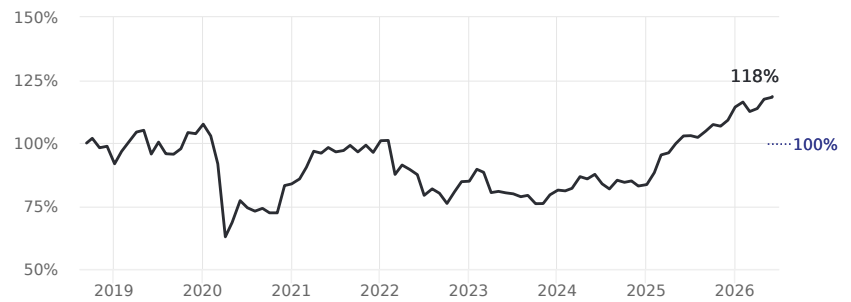
Repayment at the end of the term depending on the performance of the underlying asset.

**Min. 100% (capital protection) - Max. 132%**

#### Price certificate (% of the starting value)



#### Price underlying (% of the starting value)



[Learn more about these charts](#)

Past performance is no reliable indicator of future results.

<b>Buy (Ask)</b>	130.36%
<b>Sell (Bid)</b>	128.86%
<b>Underlying</b>	<a href="#">EURO STOXX® Select Dividend 30 Price Index</a>
<b>Underlying ISIN</b>	<a href="#">CH0020751589</a>
<b>Starting price underlying</b>	EUR 1,944.69
<b>Underlying price (delayed)</b>	EUR 2,303.64 <b>118.5%</b> of starting value

Last update: Jun 04, 2026, 12:48 pm



## Repayment at the end of the term

Currently the underlying quotes at<sup>I)</sup>... and is in the range... at the end of the term this would trigger the following repayment... If you buy the certificate at the current purchase price, this would correspond to the following return<sup>III)</sup>:

118.5%	above 100%	>	132% (EUR 1,320) <sup>II)</sup>	>	+1.26%
	below 100%	>	100% (EUR 1,000) <sup>II)</sup>	>	-23.29%

<sup>I)</sup> compared to the starting price

<sup>II)</sup> assumption: investment amount EUR 1.000

<sup>III)</sup> based on the current underlying price

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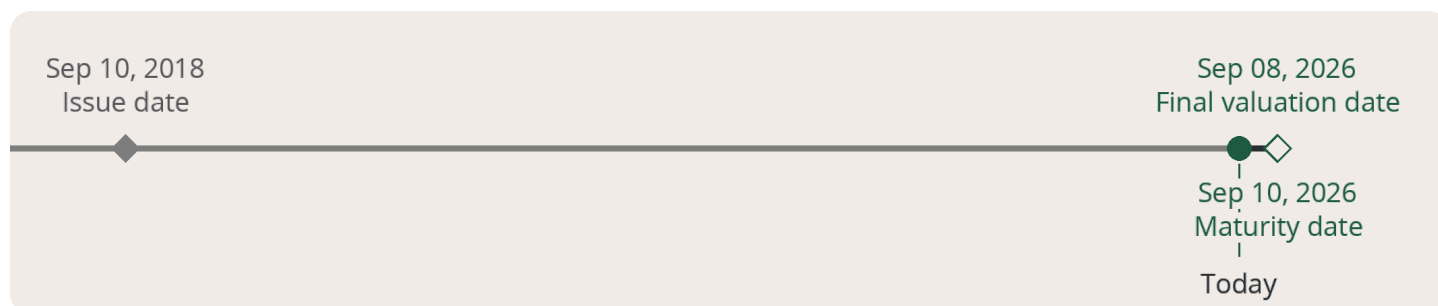
<b>Nominal value</b>	EUR 1,000
<b>Product currency</b>	EUR
<b>Underlying currency</b>	EUR
<b>Taxation</b>	Capital Gains Tax
<b>Listing</b>	Vienna, Stuttgart
<b>End of the term</b>	3M 6D

Last update: Jun 04, 2026, 12:48 pm

### The Certificate

With the Certificate Europe Dividend Stocks Bond 4 investors obtain - based on the issue price - a yield of 32% at the end of the term, provided that the EURO STOXX<sup>®</sup> Select Dividend 30 index quotes at or above the starting value at the end of the term. In this case the Europe Dividend Stocks Bond 4 will be redeemed at EUR 1,320.00 per nominal value (maximum amount). In case the EURO STOXX<sup>®</sup> Select Dividend 30 index quotes below the starting value at the end of the term, redemption at the maturity date will be effected at 100% of the nominal value (capital protection). Details on the underlying as well as the current list of index members can be found on [the website of the index provider STOXX Ltd.](#)

### Information on the term



Please note:

- 100% of the nominal amount is secured by capital protection at the end of the term. During the term, the price may fall below the issue price or the capital protection level. Selling the capital protection certificate before the end of the term may lead to a loss of part of the invested capital.
- The maximum repayment is limited to 132% (of the nominal amount).
- Loss of purchasing power due to inflation is not offset by the capital protection.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

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.raiffeisenzertifikate.at/en/securitiesprospectus](http://www.raiffeisenzertifikate.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.raiffeisenzertifikate.at/en/customer-information](http://www.raiffeisenzertifikate.at/en/customer-information). The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.



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 BOND 4

**INVESTMENT PRODUCT** WITH CAPITAL PROTECTION  
GUARANTEE CERTIFICATE

- Underlying: EURO STOXX® Select Dividend 30 index
- Opportunity to obtain a yield of 32% if the index quotes at or above the starting value at the end of the term
- 100% capital protected at the end of the term
- Term of 8 years, issuer risk
- Further opportunities and risks on the following pages

STOXX® is a registered trademark of STOXX Ltd.



*Certificates by*



# INVESTMENT IN HIGH DIVIDEND YIELDING STOCKS

## *In short:*

With the Europe Dividend Stocks Bond 4 investors obtain a yield of 32% if the underlying EURO STOXX® Select Dividend 30 index quotes at or above the starting value at the end of the term (September 2026). In case of a negative index performance after 8 years, the investment is 100% capital protected at the end of the term.

### KEY FACTS

Issuer	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	AT0000A22EX3
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>1</sup>	Aug 2 - Sep 6, 2018
Initial valuation date	Sep 7, 2018
Issue value date	Sep 10, 2018
Final valuation date	Sep 8, 2026
Maturity date	Sep 10, 2026
Starting value	closing price of the underlying index at the initial valuation date
Capital protect.	100% at the end of the term
Redemption level	132% of the starting value
Redemption	Provided that at the final valuation date, the closing price of the underlying index quotes at or above the starting value, investors obtain a yield of 32%, otherwise redemption will be effected at 100% of the nominal value. Redemption at the maturity date depends on the solvency of Raiffeisen Centrobank*.
Listing	Vienna, Frankfurt, Stuttgart
Quotes	<a href="http://www.rcb.at">www.rcb.at</a>

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

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

After the rally we have seen in recent years, many investors fear that the stock market is slowly reaching a tipping point. Especially growing political uncertainties such as the trade war between China and the US could rattle markets in the near future. Nevertheless, as long as macro-economic indicators remain positive so does the general outlook for the global stock market.

For security-oriented investors who expect moderately rising prices of the EURO STOXX® Select Dividend 30 index, the **Europe Dividend Stocks Bond 4** represents a suitable investment opportunity. Besides the capital protection of 100%, the certificate offers the possibility to generate a yield of 32% of the nominal value at the end of the term (this equals 3.53% p.a.). The certificate has a term of 8 years. For details on risks and opportunities please see the following pages.

### FUNCTIONALITY

At the initial valuation date the starting value (closing price of the underlying index) is determined. At the end of the term the starting value is compared to the closing price at the final valuation date. If the EURO STOXX® Select Dividend 30 index quotes at or above the starting value, redemption is effected at 132% of the nominal value. In case of a negative index performance the capital protection of 100% applies. At the final valuation date one of the following scenarios applies:

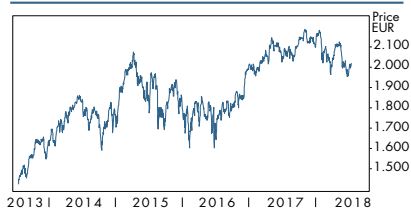
#### SCENARIO 1: Index quotes AT/ABOVE the starting value at the end of the term

Investors obtain EUR 1,320 per nominal value if the EURO STOXX® Select Dividend 30 index quotes at or above the starting value at the end of the term. This amount represents the maximum payout.

#### SCENARIO 2: Index quotes BELOW the starting value at the end of the term

In case of a negative index performance, the capital protection of 100% applies at the end of the term. This means that redemption is effected at 100% of the nominal value, which equals EUR 1,000 per nominal value.

The **100% capital protection** by Raiffeisen Centrobank only applies at maturity, i.e. during the term the certificate price may drop below 100%, but at the end of the term the investor obtains 100% of the nominal value in the worst case.

**EURO STOXX® SELECT DIVIDEND 30 INDEX**

As of: July 18, 2018, Source: Reuters (.SD3E)  
ISIN: CH0020751589

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

**TAXATION**

Subject to KES<sub>t</sub>

Not subject to foreigner KES<sub>t</sub>

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 changes and additions) – 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) as well as the key information document of the presented product, also available at [www.rcb.at](http://www.rcb.at)

**REDEMPTION PROFILE**

The performance of the index during the term is not relevant for the payout at the end of the term. Only the closing price of the index at the **final valuation date** is compared to the starting value.

INDEX PERFORMANCE	REDEMPTION AT THE END OF THE TERM
+50%	EUR 1.320 per nominal value (132%)
+25%	EUR 1.320 per nominal value (132%)
+10%	EUR 1.320 per nominal value (132%)
0%	EUR 1.320 per nominal value (132%)
-10%	EUR 1.000 per nominal value (100%)
-25%	EUR 1.000 per nominal value (100%)
-50%	EUR 1.000 per nominal value (100%)

**UNDERLYING: EURO STOXX® Select Dividend 30 index**

- The index mirrors 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
- Well-known **companies** in the index include: Allianz, Axa, BASF, BNP Paribas, Daimler, Munich Re, Orange, Siemens, Total, Unilever

**OPPORTUNITIES**▫ **Yield opportunity:**

With this Guarantee Certificate investors can obtain yield even if the price of the underlying index does not increase.

▫ **Capital protection at the end of the term:**

The Europe Dividend Stocks Bond 4 is 100% capital protected at the end of the term, i.e. at the end of the term the investor obtains at least the nominal value. Loss of value due to inflation is not covered by the capital protection.

▫ **Secondary market:**

Tradability on the secondary market, no management fees

**RISKS**▫ **No yield if the index performs negatively:**

If the EURO STOXX® Select Dividend 30 index does not quote at or above the starting value at the end of the term, the investor obtains no yield.

▫ **Price fluctuations during the term:**

During the term the price of the certificate may drop below 100%; the capital protection applies exclusively at the end of the term.

▫ **Issuer risk:**

Redemption 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.

**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. 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.

During the term, the market price of the certificate may drop below 100% of the issue price due to price fluctuations. The capital protection of 100% 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.

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](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.

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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, Tegethoffstraße 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 (0)1 51520 - 484**.

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