Raiffeisen Certificates

Premium Guarantee Certificate 7

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 or your personal advisor.

Capital Protection Certificate

ISIN: ATSK008PREM7 / WKN: RC0UJ7

Buy (Ask)	124.32%
Sell (Bid)	122.32%
Underlying	STOXX® Global Select Dividend 100 EUR Price Index
Underlying ISIN	US26063V1180
Starting price underlying	EUR 2,698.38
Underlying price (delayed)	EUR 3,994.75 **148.0%** of starting value

Last update: Jul 21, 2026, 8:00 pm

Aug 23, 2019
Issue date

Aug 23, 2027
Maturity date

Today

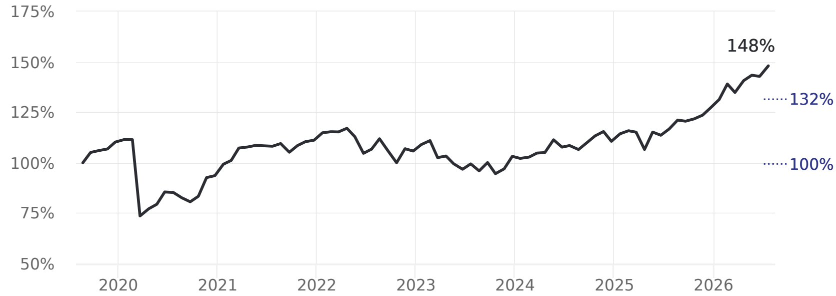
Simply explained

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

Min. 100% (capital protection) - Max. 100% + 32%

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.

Repayment at the end of the term

Currently the underlying quotes at[I])...	...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[III]):
148.0%	above 132%	100% + 32% (EUR 1,320)[II])	+6.18% (+5.67% p.a.)
	between 100% and 132%	1:1 performance of the underlying	from +6.18% (+5.67% p.a.) to -19.56% (-18.15% p.a.)
	below 100%	100% (EUR 1,000)[II])	-19.56% (-18.15% p.a.)

[I]) compared to the starting price

[II]) assumption: investment amount EUR 1.000

[III]) based on the current underlying price

Premium Guarantee Certificate 7

Capital Protection Certificate

ISIN: ATSK008PREM7 / WKN: RC0UJ7

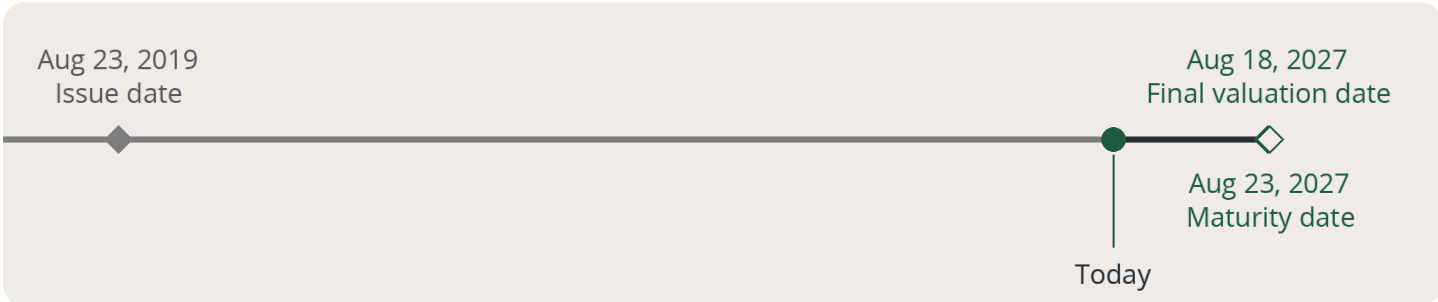
Nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Withholding tax for SK Tax-residents at the maturity date
Listing	Vienna, Stuttgart
End of the term	1Y 1M 1D

Last update: Jul 21, 2026, 8:00 pm

The Certificate

Capital Protection Certificates enable investors to invest into an underlying such as shares, indices, commodities etc. and to be capital protected at the end of the term. Investors obtain either interest payments or participate in the performance of the underlying.

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 100% + 32% (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 (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. 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.

PREMIUM GUARANTEE CERTIFICATE 7

INVESTMENT PRODUCT WITH 100% CAPITAL PROTECTION GUARANTEE CERTIFICATE

- STOXX® Global Select Dividend 100 index as underlying
- 100% participation in the positive index performance up to +32%, opportunity to obtain a maximum yield up to 3.53% p.a.
- 100% capital protection at the end of the term
- Term of 8 years
- Issuer risk
- Further information on opportunities/risks on the following pages

STOXX® is a registered trademark of STOXX Ltd.

Raiffeisen Centrobank ZERTIFIKATE AWARD AUSTRIA 2019 OVERALL WINNER

Certificates by

Raiffeisen CENTROBANK

GLOBAL STOCKS WITH 100% CAPITAL PROTECTION

In short:

Premium Guarantee Certificate 7 enables investors to obtain a coupon equal 1:1 to the positive performance of the STOXX® Global Select Dividend 100 index up to a maximum of +32% (in relation to the starting value) at the end of the term, which equals max. 3.53% p.a. In case of a negative index performance, the capital protection of 100% applies at the end of the term.

KEY FACTS

Issuer	Raiffeisen Centrobank AG
Guarantor*	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	ATSK008PREM7
Issue price	100%
Nominal value	EUR 1,000
Subscr. period[1]	July 08 - Aug 16, 2019
Initial valuation date	Aug 22, 2019
Issue value date	Aug 23, 2019
Final valuation date	Aug 18, 2027
Maturity date	Aug 23, 2027
Capital protect.	100% at the end of the term
Underlying	STOXX® Global Select Dividend 100 Price Index (EUR)
Starting value	closing price of the index at the initial valuation date
Participation factor	100% participation in the positive performance of the underlying index
Maximum coupon	32% of the nominal value
Coupon payout date	Aug 23, 2027
Redemption	In addition to the nominal value of EUR 1,000 the index performance is paid out 1:1 as a coupon up to a maximum of +32% (equals EUR 320 per nominal value) at the end of the term. In case of a negative index performance the capital protection of 100% applies. 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 RBI: www.rbinternational.com/ir/ratings

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

Many investors are interested in investing on the stock market, but afraid of the full market risk associated with them. Guarantee certificates may be a solution to this dilemma: they allow investors to participate in rising stock markets while at the same time protecting the invested capital.

Premium Guarantee Certificate 7 is based on a diversified global stock index **STOXX® Global Select Dividend 100**. This well-known index combines the highest-yielding stocks from the Americas, Europe and Asia/Pacific regions, with 40 components for the Americas and 30 components each for Europe and Asia/Pacific. Investors participate 1:1 in the positive performance of the underlying index up to a maximum of +32% (3.53% p.a.) at the end of the term. In case of a negative performance of the underlying index, the capital protection of 100% applies.

The certificate offers an attractive investment opportunity for investors who expect the global stocks to rise within the next eight years but also seek for 100% protection of their invested capital. Details regarding opportunities and risks of the certificate are presented on the following page.

The term of the certificate is eight years. Raiffeisen Centrobank provides **permanent liquidity** for the certificate during the whole term. This means it is possible to **sell the certificate at current market price anytime before the maturity date** (Aug 23, 2027).

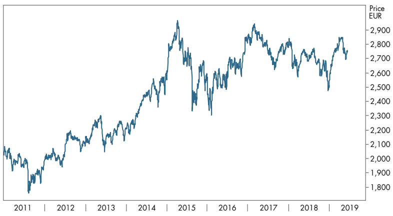
FUNCTIONALITY

At the initial valuation date the starting value of the STOXX® Global Select Dividend 100 index is determined (closing price as of Aug 22, 2019).

At the end of the term the performance of the STOXX® Global Select Dividend 100 index is evaluated. This means at the final valuation date (Aug 18, 2027), the index closing price is compared to the starting value. Investors participate at 100% in the performance of the underlying index up to a maximum of +32% of the starting value. Thus, the maximum coupon amount is limited to EUR 320 per nominal value of EUR 1,000. In case of a negative performance of the underlying index, the capital protection of 100% applies.

At the end of the term the investment is **100% capital protected**, i.e. during the term price fluctuations of the certificate may occur and the certificate price may drop below 100%, but at the end of the term the investor obtains 100% of the nominal value in any case.

STOXX® GLOBAL SELECT DIVIDEND 100

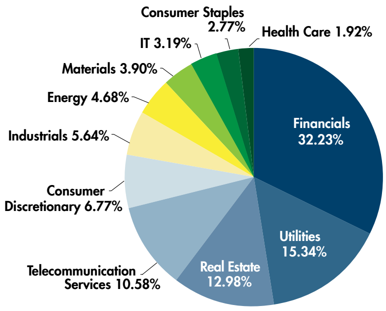


As of: June 17, 2019, Source: Reuters (.SDGP).
Past performance is no reliable indicator of future results.

REKNOWN TITLES IN THE INDEX

Allianz, AT&T, Deutsche Post, Ford, HP, IBM, Pfizer, Royal Dutch Shell, Swisscom, Total

INDEX-WEIGHTING BY SECTOR



Source: Bloomberg, as of: June 2019

YOUR EXPECTED MARKET TREND

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

At the final valuation date one of the following scenarios applies:

SCENARIO 1: Index performance is POSITIVE

At the end of the term the increase in the index price from the starting value to the closing price at the final valuation date up to a maximum of +32% is paid out as a coupon in addition to the nominal value (max. EUR 320 per nominal value of EUR 1,000).

SCENARIO 2: Index performance remains UNCHANGED or is NEGATIVE

If the underlying index quotes at or below its starting value at the final valuation date, the capital protection of 100% applies at the end of the term. In this case, redemption is effected at 100% of the nominal value at the end of the term (equals EUR 1,000 per nominal value).

EXAMPLE: REDEMPTION AT THE END OF THE TERM

INDEX PERFORM.	MECHANISM	NOM.VALUE	COUPON	TOTAL*
POSITIVE +50%	Max. coupon (32%)	EUR 1,000	EUR 320	EUR 1,320
POSITIVE +20%	1:1 Participation	EUR 1,000	EUR 200	EUR 1,200
POSITIVE +10%	1:1 Participation	EUR 1,000	EUR 100	EUR 1,100
POSITIVE +5%	1:1 Participation	EUR 1,000	EUR 50	EUR 1,050
NEGATIVE -5%	100% Capital protection	EUR 1,000	EUR 0	EUR 1,000
NEGATIVE -10%	100% Capital protection	EUR 1,000	EUR 0	EUR 1,000
NEGATIVE -20%	100% Capital protection	EUR 1,000	EUR 0	EUR 1,000
NEGATIVE -50%	100% Capital protection	EUR 1,000	EUR 0	EUR 1,000

* Assumption: investment amount of EUR 1,000. The redemption amount doesn't take into account potential tax.

OPPORTUNITIES

- Investment in a well-diversified global stock index:
  STOXX® Global Select Dividend 100 index contains 40 highest-yielding stocks from the Americas and 30 each from Europe and Asia/Pacific.
- 100% participation in the positive index performance:
  Investors participate 1:1 in the positive index performance up to a maximum of +32% without having to bear the full market risk at the end of the term.
- 100% capital protection at the end of the term:
  This certificate is 100% capital protected at the end of the term, i.e. at the end of the term the investor obtains at least 100% of the nominal value.
- Secondary market:
  Tradability on the secondary market, no management fees.

RISKS

- No yield in case of zero or negative performance of the index:
  In case of zero or negative performance of the underlying index at the end of the term, the investor obtains no yield and is paid out the nominal value.
- Limited yield opportunity:
  The maximum coupon amount is limited to EUR 320 per EUR 1,000 nominal value, investors do not participate in price increases of the index beyond +32% of the starting value.
- 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 / 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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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. 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. 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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Raiffeisen Centrobank AG Slovak Branch, pobočka zahraničnej banky with registered office in Bratislava.

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.

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