

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: [AT0000A32414](#) / WKN: RC08K0

Buy (Ask)	124.65%
Sell (Bid)	123.15%
Underlying	STOXX® Global Select Dividend 100 EUR Price Index
Underlying ISIN	US26063V1180
Starting price	EUR 2,980.36
Underlying price	EUR 3,824.61
Underlying price (delayed)	128.3% of starting value

Last update: Jun 04, 2026, 1:07 pm



Simply explained

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

Min. 100% (capital protection)
plus annual fixed interest rate of 0.9%

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. Less than five years have passed since the launch of this certificate.

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)}:

128.3%	above 100%	➤	1:1 performance of the underlying 128.3% (EUR 1,283) ^{II)}	➤	currently: +4.29% (+2.57% p.a.) ^{IV)}
	below 100%	➤	100% (EUR 1,000) ^{II)}	➤	-18.41% (-11.54% p.a.) ^{IV)}

^{I)} compared to the starting price

^{II)} assumption: investment amount EUR 1.000

^{III)} based on the current underlying price

^{IV)} including interest rate payments

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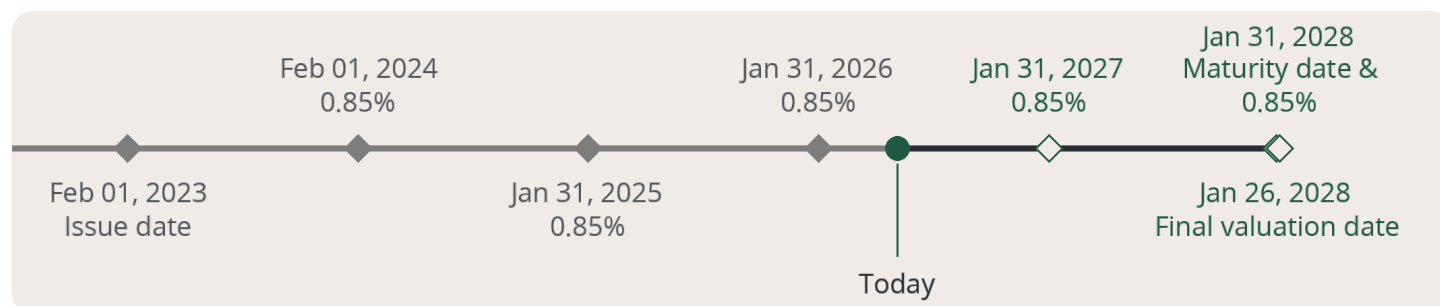
Nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	1Y 7M 27D

Last update: Jun 04, 2026, 1:07 pm

The Certificate

With the 0.85% Dividend Stocks Winner 2 investors obtain a fixed interest rate of 0.85% annually. In addition investors participate at 100% in the performance of the STOXX[®] Global Select Dividend 100 Price EUR Index at the end of the term without profit limitation. In case of a negative index performance the capital protection of 100% applies at the end of the term. Details on the STOXX[®] Global Select Dividend 100 Price EUR Index 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 and interest rate payments



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.
- 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.

0.85% Dividend Stocks Winner 2

- Underlying: STOXX® Global Select Dividend 100 Price EUR Index
- 0.85% fixed annual interest rate
- 100% participation in the positive index performance without profit limitation (redemption at the end of the term)
- 100% capital protection at the end of the term
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

STOXX® is a registered trademark of STOXX Ltd.

Investment product with capital protection
Guarantee Certificate



With this certificate investors obtain a fixed interest rate of 0.85% annually. In addition investors participate at 100% in the performance of the STOXX® Global Select Dividend 100 Price EUR Index at the end of the term without profit limitation. In the event of a negative index performance capital protection of 100% takes affect at the end of the term.

ISIN / WKN	AT0000A32414
Issuer¹	Raiffeisen Bank International AG
Issue price	100%
Nominal value	EUR 1,000
Subscr. period²	Jan 3 - Jan 30, 2023
Initial valuation date	Jan 31, 2023
Issue value date	Feb 2, 2023
Final valuation date	Jan 26, 2028
Maturity date	Jan 31, 2028
Underlying	STOXX® Global Select Dividend 100 Price EUR Index
Calculation Agent	STOXX Ltd.
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Capital protect.	100% at the end of term
Fixed interest rate	0.85% of the nominal value per year of term
Interest rate payout dates	Feb 1, 2024; Jan 31, 2025; Jan 31, 2026; Jan 31, 2027; Jan 31, 2028;
Participation factor	100%
Cap	-
Listing	Vienna, Frankfurt, Stuttgart

1 ... Rating: rbinternational.com/ir/ratings

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

Functionality

At the initial valuation date the starting value of the underlying and at the final valuation date the final value is determined. At the final valuation date the closing price of the final value is compared to the starting value and one of the following scenarios will apply:

1. Final value \geq 100% of the starting value \rightarrow 100% Participation
If the final value is greater or equal to 100% of the starting value, certificate will be redeemed on the redemption date according to the performance of the underlying (percentage development from the starting value to the final reference value).
2. Final value $<$ 100% of the starting value \rightarrow Redemption at 100%
If the final value is less than 100 % of the initial value, the capital protection of 100% applies at maturity. In this case, 100% of the nominal value is paid out on the redemption date.

The fixed interest rate is paid out in any case, regardless of the underlying performance.

Example payout profile

Final value*	Redemption**
+50%	150%
+25%	125%
+15%	115%
+/-0% (= Starting value)	100%
-5%	100%
-15%	100%
-30%	100%

* in comparison to the starting value ** in percent of the nominal value

For details on risks and opportunities please see the following pages.

STOXX® Global Select Dividend 100 Price EUR Index



As of: December 19, 2022; Source: Bloomberg (SDGP)
ISIN: US26063V1180

Please note that the past performance is not a reliable indicator for the future performance of this underlying.

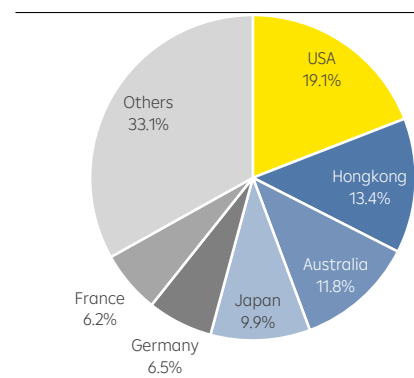
Underlying: STOXX® Global Select Dividend 100 Price EUR Index

- Baseline: STOXX® Global 1800 Index
- Selection criteria: Indicative net annual dividend yield; non-negative dividend growth rate over the past five years; Dividend payment in four out of five calendar years; non-negative dividend payout ratio of no more than 60%; minimum level of liquidity.
- Inclusion: Shares with the highest net dividend yield from North America (40 shares), Europe (30 shares) and Asia/Australia (30 shares). Review/adjustment: Quarterly
- Review/adjustment: Annually
- Index weighting: According to indicative net annual dividend yield, whereby in the process of the annual adjustment the weighting of an individual share may not exceed 10%.

Top 10 Constituents

	Sector	Country	Weighting
SITC International	Industrials	HK	5.2%
Fortescue Metals	Materials	AU	4.0%
Rio Tinto	Materials	GB	2.3%
Rio Tinto	Materials	AU	2.1%
ACS	Industrials	ES	1.7%
Mitsui O.S.K. Lines	Industrials	JP	1.7%
Japan Tobacco	Consumer Staples	JP	1.6%
AP Moller-Maersk	Industrials	DK	1.6%
Sun Hung Kai Prop.	Real Estate	HK	1.5%
Suncorp Group	Financials	AU	1.5%
			23.3%

Country weighting



Source: STOXX; As of: December 2022

My expected market trend

declining ↘ sideways → **rising ↗**

My 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, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisenzertifikate.at/en/securities-prospectus/ (we recommend reading the prospectus before making an investment decision) - and to the base information sheets as well as to "Customer information and regulatory matters" raiffeisenzertifikate.at/customer-information

Opportunities

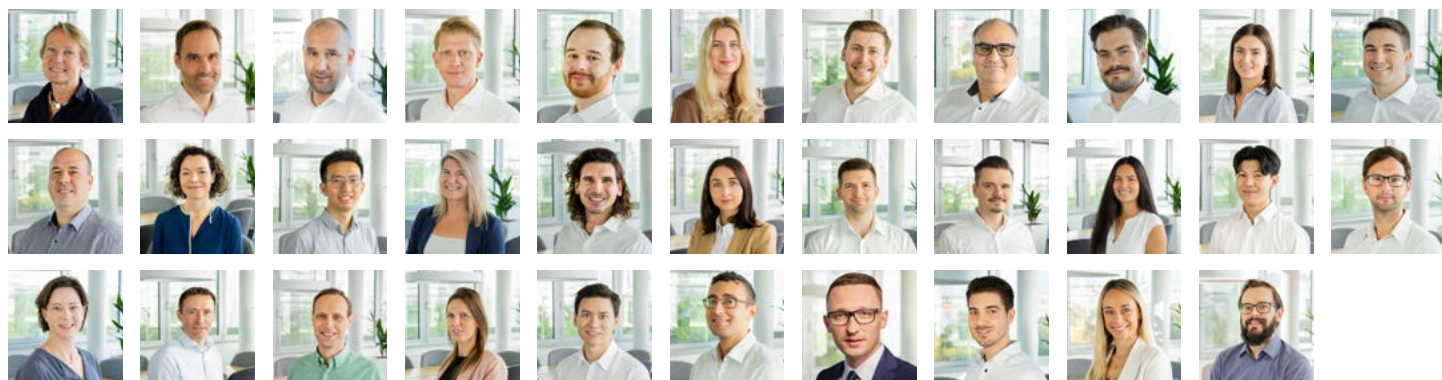
- Return opportunity: Fixed annual interest rate (0.85% p.a.) in addition to full participation in the performance of the underlying
- Capital protection: At the end of the term, the investor obtains at least the capital protection amount.
- Flexibility: Tradability on the secondary market, no management fees

Risks

- No guaranteed minimum yield: The payout of the certificate depends on the underlying performance. There is no guaranteed minimum payout.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the capital protection level. For example, strongly rising interest rates have a negative impact on the price performance of the certificate. Loss of value due to inflation is not covered by the capital protection. 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 Bank International 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.

For further information, please contact your bank advisor, visit [raiffeisenzertifikate.at](https://www.raiffeisen.at/raiffeisenzertifikate) or call the Raiffeisen Bank International AG certificate hotline: +43 1/717 07 - 5454 or info@raiffeisenzertifikate.at. Your Raiffeisen Certificates contacts, Am Stadtpark 9, 1030 Vienna/Austria:

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Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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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.

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The price of the Capital Protection Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 100% of the nominal value applies solely at the end of the term. During the term, the price of the Capital Protection Certificate may drop below the agreed capital protection amount. During the term, the Capital Protection Certificate's price is subject to several influencing factors and needs 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), interest rates, solvency of the issuer or remaining term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Capital Protection Certificate and are not paid out.

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