

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: [AT0000A32646](#) / WKN: RC08LH

Buy (Ask)	126.60%
Sell (Bid)	125.10%
Underlying	STOXX® Global Select Dividend 100 EUR Price Index
Underlying ISIN	US26063V1180
Starting price	EUR 2,949.87
Underlying price	EUR 3,841.47
Underlying price (delayed)	130.2% of starting value

Last update: Jun 04, 2026, 8:00 pm

Simply explained

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

Min. 100% (capital protection) - Max. 137%

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 atⁱ⁾... 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 returnⁱⁱⁱ⁾:

130.2%	above 100%	➤	137% (EUR 1,370) ⁱⁱ⁾	➤	+8.21% (+4.66% p.a.)
below 100%	➤	100% (EUR 1,000) ⁱⁱ⁾	➤	-21.01% (-12.72% p.a.)	

ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount EUR 1.000

ⁱⁱⁱ⁾based on the current underlying price

Capital Protection Certificate

ISIN: [AT0000A32646](#) / WKN: RC08LH

Nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	1Y 8M 23D

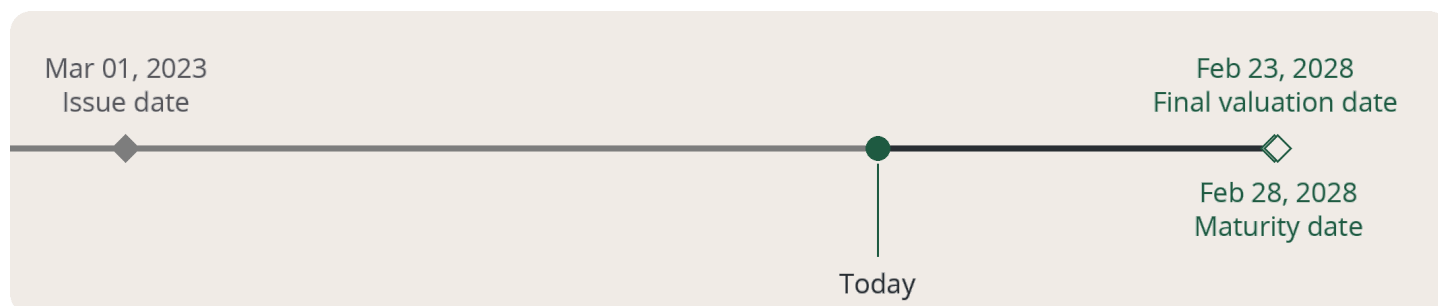
Last update: Jun 04, 2026, 8:00 pm

The Certificate

The certificate Dividend Stocks Bond 7 has two redemption scenarios: 1) Redemption at 137% if the underlying STOXX® Global Select Dividend 100 Price EUR index is at/above 100% of the starting value at the end of the term; 2) 100% Capital protection if the index is below 100% of the starting value at the end of the term (February 2028).

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



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 137% (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.

Dividend Stocks Bond 7

- Underlying: STOXX® Global Select Dividend 100 Price EUR Index
- Opportunity to obtain an attractive yield at the end of the term:
37% if the index quotes at or above the starting value
- 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



The certificate has two possible redemption scenarios: 1) Redemption at 137% if the underlying STOXX® Global Select Dividend 100 Price EUR Index is at/above 100% of the starting value at the end of the term; 2) 100% capital protection if the index is below 100% of the starting value at the end of the term.

ISIN / WKN	AT0000A32646
Issuer¹	Raiffeisen Bank International AG
Issue price	100%
Nominal value	EUR 1,000
Subscr. period²	Jan 31 - Feb 27, 2023
Initial valuation date	Feb 28, 2023
Issue value date	Mar 01, 2023
Final valuation date	Feb 23, 2028
Maturity date	Feb 28, 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
Relevant payout levels	1) 100% of the starting value
Redemption per level	1) 137% of the nominal value
Maximum amount	137% of the nominal value
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 and at the final valuation date the final value of the underlying are determined. At the final valuation date 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 → Redemption at 137%
If the final value is greater or equal to 100% of the starting value, the certificate will be redeemed at the maturity date at 137% of the nominal value. This amount also represents the maximum redemption (maximum amount).
2. Final value < 100% of the starting value → Redemption at 100%
If the final value is below 100% of the starting value, the certificate will be redeemed at the maturity date at 100% of the nominal value.

Example payout profile

Final value*	Redemption**
+50%	137%
+25%	137%
+10%	137%
+5%	137%
+/-0% (= Starting value)	137%
-5%	100%
-10%	100%
-30%	100%

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

The nominal value is capital protected by Raiffeisen Bank International AG at the end of the term, i.e. during the term the price of the certificate can fall below the capital protection level, but at the end of the term investors obtain at least the capital protection amount.

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

STOXX® Global Select Dividend 100 Price EUR Index



As of: January 16, 2023; Source: Bloomberg (.SDGP)
ISIN: US26063V1180

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

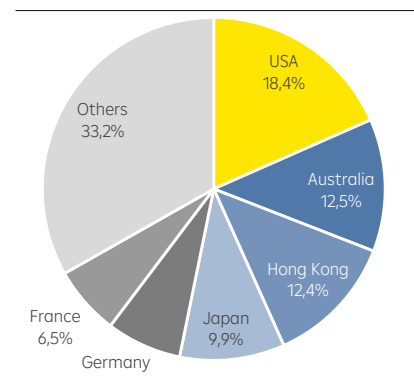
Underlying: STOXX® Global Select Dividend 100 Price EUR Index

- 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
Fortescue Metals	Materials	AU	4.4%
SITC International	Industrials	HK	4.3%
Rio Tinto	Materials	GB	2.4%
Rio Tinto	Materials	AU	2.2%
ACS	Industrials	ES	1.8%
Mitsui O.S.K. Lines	Industrials	JP	1.6%
Aroundtown SA	Real Estate	LU	1.6%
LEG Immobilien	Real Estate	DE	1.6%
AP Moller-Maersk	Industrials	DK	1.5%
Sun Hung Kai Prop.	Real Estate	AU	1.5%
			22.7%

Country weighting



Source: STOXX; As of: January 2023

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: Investors can already achieve a return if the price of the index remains constant.
- 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

- Limited yield opportunity: The maximum redemption is limited by the maximum amount.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the capital protection level; the capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection
- 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 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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