

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: [AT0000A36BV3](#) / WKN: RC1AWU

Simply explained

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

Min. 110% (capital protection) - Max. 135%

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.

Buy (Ask)	129.91%
Sell (Bid)	126.91%
Underlying	STOXX® Global Select Dividend 100 EUR Price Index
Underlying ISIN	US26063V1180
Starting price	EUR 2,652.78
Underlying price	EUR 3,828.34
Underlying price (delayed)	144.3% of starting value
Last update: Jun 04, 2026, 2:30 pm	



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⁾:

144.3%	above 135%	>	135% (CZK 1,350) ⁱⁱ⁾	>	+3.92%
	between 110% and 135%	>	1:1 performance of the underlying	>	from +3.92% to -15.33%
	below 110%	>	110% (CZK 1,100) ⁱⁱ⁾	>	-15.33%

ⁱ⁾ compared to the starting price

ⁱⁱ⁾ assumption: investment amount CZK 1.000

ⁱⁱⁱ⁾ based on the current underlying price

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Nominal value	CZK 1,000
Product currency	CZK
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Stuttgart
End of the term	9M 0D

Last update: Jun 04, 2026, 2:30 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:

- 110% 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 135% (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 110% Guarantee Certificate

- Underlying: STOXX® Global Select Dividend 100 Price EUR Index
- 110% capital protection at the end of the term
- 100% participation in the positive index performance (redemption at the end of the term max. +35%)
- Certificate currency and returns in CZK
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 3.5 years

STOXX® is a registered trademark of STOXX Ltd.

Investment product with 110% capital protection



With the certificate investors participate at 100% in the performance of the STOXX® Global Select Dividend 100 Price EUR index at the end of the term – up to a maximum of +35% compared to the starting value. In the event of an index price performance of less than +10% capital protection of 110% takes affect at the end of the term.

ISIN / WKN	AT0000A36BV3
Issuer¹	Raiffeisen Bank International AG
Issue price	100%
Nominal value	CZK 1,000
Subscr. period²	July 12 - Aug 29, 2023
Initial valuation date	Aug 30, 2023
Issue value date	Aug 31, 2023
Final valuation date	Mar 1, 2027
Maturity date	Mar 4, 2027
Underlying	STOXX® Global Select Dividend 100 Price EUR Index
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.	110% at the end of term
Participation factor	100%
Cap	135%

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 135% of the starting value → Redemption at 135%
If the final value is greater or equal to 135% of the initial value, 135% of the nominal value is paid out on the redemption date. This also represents the maximum redemption (maximum amount).
2. Final value \geq 110% and $<$ 135% of the starting value → 100% Participation
If the final value is greater or equal to 110% or less than 135% 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).
3. Final value $<$ 110% of the starting value → Redemption at 110%
If the final value is less than 110% of the initial value, 110% of the nominal value (capital protection) is paid out on the redemption date.

Example payout profile

Final value*	Redemption**
+70%	135%
+30%	130%
+20%	120%
+3%	110%
+/-0% (= Starting value)	110%
-5%	110%
-30%	110%

* 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 issue price, 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



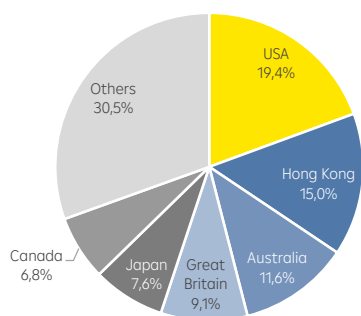
As of: June 20, 2023; Source: Bloomberg (SDGP)
ISIN: US26063V1180

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

- 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%.

Country weighting



Source: STOXX; Stand: June 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: Full participation in the performance of the underlying up to the cap
- 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 to CZK 1,350 for a nominal value of CZK 1,000, investors do not participate in price increases of the underlying beyond 135% of the starting value.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the issue price. 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 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.

Issuer Risk/Creditor Participation ("bail-in"): Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore 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"). 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 further information is available at raiffeisenzertifikate.at/en/basag. A total loss of the invested capital 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.

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