Raiffeisen Certificates

Dividendenaktien Winner 112 % XIX

Capital Protection Certificate

ISIN: AT0000A3VE19 / WKN: RC1MB3

Buy (Ask)	-
Sell (Bid)	-
Underlying	STOXX® Global Select Dividend 100 EUR Price Index
Underlying ISIN	US26063V1180
Starting price underlying	-
Underlying price (delayed)	EUR 4,023.13 - of starting value

Last update: -

Jul 23, 2026
Issue date

Jul 23, 2032
Maturity date

Today

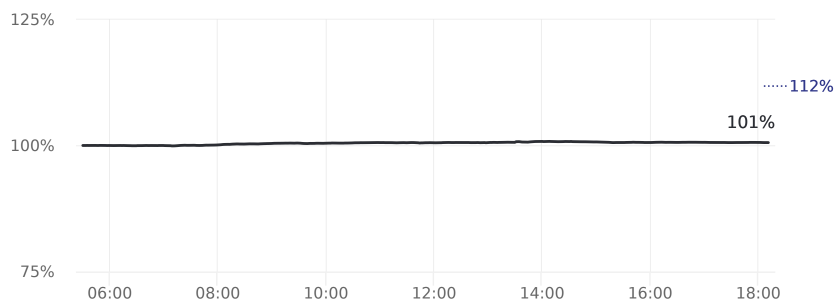
Simply explained

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

Min. 112% (capital protection)

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]:
	above 112%	1:1 performance of the underlying	Min. +12.00% (+1.91% p.a.)
-	below 112%	112% (EUR 1,120)[II]	+12.00% (+1.91% p.a.)

[I] compared to the starting price

[II] assumption: investment amount EUR 1.000

[III] based on the current underlying price

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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	6Y 0M 0D

Last update: -

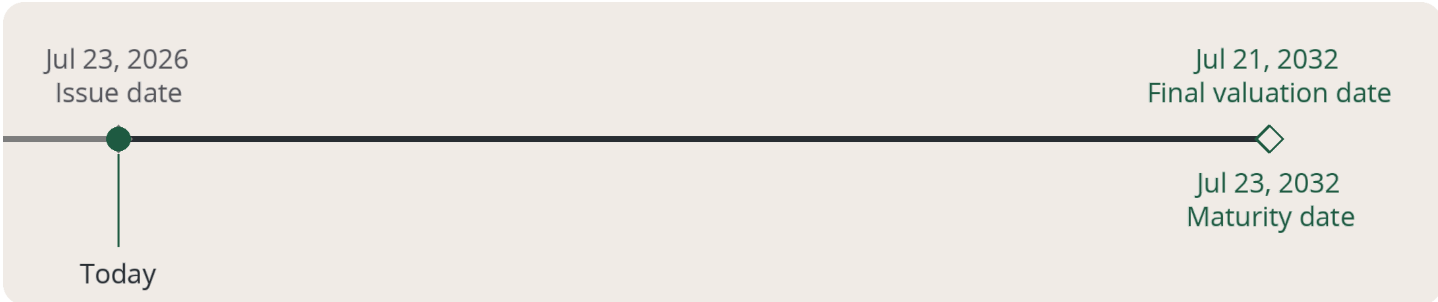
The Certificate

The Capital Protection Certificate Dividend Stocks Winner 112% XIX offers a redemption of 112% (capital protection) at the end of term. There is also the possibility of a higher redemption if the underlying rises strongly. The maximum redemption is 140%.

The clear payout profile at the end of term is already fixed when the certificate is issued. It is suitable for investors who expect the index to rise.

The underlying asset is the STOXX® Global Select Dividend 100 Price EUR Index. This index contains 100 high-dividend stocks from North America, Asia/Pacific and Europe. Details and a current list of index members can be found on the website of the index provider STOXX Ltd.

Information on the term



Please note:

- 112% 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.

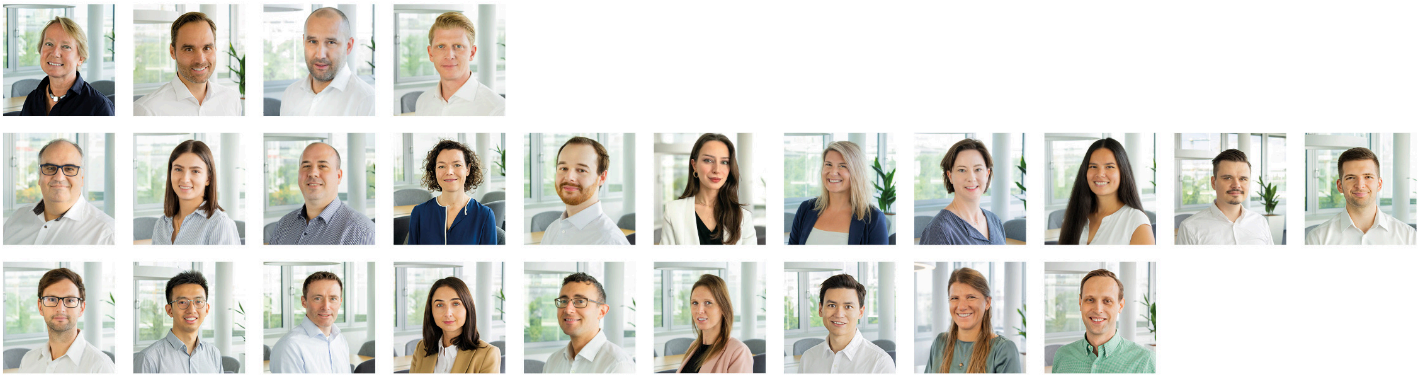
Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital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

Dividendenaktien Winner 112 % XIX

For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.
You can reach your Raiffeisen Certificates team at
Certificates Hotline: +431 71707 5454
info@raiffeisenzertifikate.at



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The base prospectus (and any supplements) of the financial instrument, as well as the respective basic information sheet (KID), can be downloaded from the website of Raiffeisen Bank International AG (RBI) raiffeisenzertifikate.at/en/securities-prospectus/. The approval of the base prospectus does not constitute an endorsement of this financial instrument by the competent authority (FMA). You are about to acquire a product that is not easy and may be difficult to understand. We recommend reading the prospectus before making an investment decision.

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/bail-in. A total loss of the invested capital is possible.

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.

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 112% 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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