

Press Information

10. May 2019

Raiffeisen Centrobank best issuer in Austria and overall winner of the Certificate Award Austria 2019

- Awarded Best Austrian Certificates House for the 13th time in a row
- ZertifikateFinder.at receives "Innovation of the Year" Award
- Winner also in the award categories primary and secondary market as well as investment certificates with capital protection, bonus certificates, index & participation certificates

Vienna – Yesterday evening, the most important industry awards of the Austrian certificates industry took place in the Raiffeisen Hall of Raiffeisen Bank International AG. A particularly high number of national and international certificate issuers competed and were reviewed by a jury of industry experts and the public. Among the 13 issuers, Raiffeisen Centrobank AG (RCB) was able to set itself apart from all competitors owing to its products, quality of information and services, and win the "Overall Jury Prize" of the Certificate Award Austria for the 13th time in a row.

"Last year's market environment confirmed that certificates are the right answer to the permanently low interest rate environment. We are especially happy about receiving these awards because they confirm the high quality standards of our certificates. The overall prize motivates us above all to convince even more investors of the advantages of these products and to remain the leading competence center for certificates in Austria," explains Heike Arbter, member of the RCB Management Board. Arbter has developed the Structured Products division into RCB's most important earnings driver and made the bank the leading Austrian certificates issuing house.

Unbeatable expertise in numerous categories

The RCB was able to secure number 1 rankings in eight of the eleven award categories. Particularly noteworthy is the award for the newly introduced "Innovation of the Year" category, which was won by RCB for the development of the online information and communication tool "Zertifikate-Finder" (Certificates Finder). "The purpose of the Zertifikate-Finder is to make it easier for the general public to immerse themselves in the world of certificates. I am delighted that, owing to the Zertifikate-Finder, RCB has been recognized as an innovator in the digital securities business," says Philipp Arnold, Head of Structured Products Sales.

The categories "Primary Market" and "Secondary Market" were also awarded for the first time this year. The "Primary Market" segment comprises the range of certificates with subscription periods, which are usually designed for bank advisors. Thanks to its attractive and balanced subscription offering and the related information and training campaign, RCB was able to achieve first place in this category. The product range, trading quality and trading hours were covered in the "Secondary Market" segment, where RCB also achieved with its number 1 ranking an excellent standing in this area as well.

The title of "best issuer" was also successfully defended in the categories of investment products with capital protection, bonus certificates, and index & participation certificates.

RCB not only scored well with the expert jury, but also won the audience vote. This year's audience award was all about "Info & Service": in an online vote, the issuer that was deemed to have done the most for the development of the certificates market in general and the Austrian certificate market in particular was selected. Above all, however, the evaluation included aspects of customer service such as, risk information, sales

brochures, basic information sheets, and additional product information as well as helpful tools on the website or in mobile apps.

"The record demand for our webinars, workshops and newsletters validates our efforts to make available the right information to every interested investor at any time and in several forms – analog, digitally or personally. The Audience Award is further proof of the success of our information efforts and services," concludes Arnold.

Overview of the categories and awards

| Investment products with capital protection | Bonus certificates |
|---|----------------------------------|
| 1. Raiffeisen Centrobank AG | 1. Raiffeisen Centrobank AG |
| 2. Erste Group Bank | 2. UBS |
| • • • • • • • • • • • • • • • • • • • | |
| 3. onemarkets by HypoVereinsbank | 3. onemarkets by HypoVereinsbank |
| Express certificates | Reverse convertible bonds |
| 1. onemarkets by HypoVereinsbank | 1. Erste Group Bank |
| 2. Erste Group Bank | 2. onemarkets by HypoVereinsbank |
| 3. Raiffeisen Centrobank AG | 3. Raiffeisen Centrobank AG |
| Index and participation certificates | Leverage products |
| 1. Raiffeisen Centrobank AG | 1. Commerzbank |
| 2. onemarkets by HypoVereinsbank | 2. BNP Paribas |
| 3. UBS | 3. UBS |
| | 4. Raiffeisen Centrobank AG |
| Primary market | Secondary market |
| 1. Raiffeisen Centrobank AG | 1. Raiffeisen Centrobank AG |
| 2. onemarkets by HypoVereinsbank | 2. BNP Paribas |
| 3. Erste Group Bank | 3. Commerzbank |
| o. Liste Gloop Bank | o. Commerzbank |
| Innovation of the year | Overall jury prize |
| 1. Raiffeisen Centrobank AG | 1. Raiffeisen Centrobank AG |
| 2. Deutsche Bank, X-markets | 2. onemarkets by HypoVereinsbank |
| 3. onemarkets by HypoVereinsbank | 3. Erste Group Bank |
| Audience award: Info & Service | |
| 1. Raiffeisen Centrobank AG | |
| 2. Erste Group Bank | |
| 3. onemarkets by HypoVereinsbank | |
| 7 71 | |

Jury vote

As in previous years, the event was hosted by Zertifikate Forum Austria together with its partner publication ZertifikateJournal. In addition to the RCB, 12 other national and international issuers submitted their products and had them assessed by an independent jury. The 22-strong, expert jury consisted of asset managers, retail bankers, online brokers and financial journalists. The objectivity and independence of the evaluation and voting process were reviewed and confirmed by EY Austria.

About Raiffeisen Centrobank AG

Raiffeisen Centrobank AG (RCB) is the competence center for equities and derivatives in Austria with a strong regional focus on Central and Eastern Europe. As a full service provider of certificates, the bank offers currently around 6,000 products for each market phase and investment horizon. The coverage universe of RCB company research comprises about 125 Austrian and international titles. Raiffeisen Centrobank AG is a 100% subsidiary of Raiffeisen Bank International AG.

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Photo: RCB group photo – Heike Arbter (in the middle) and the structured products team as well as RCB CEO Harald

Kröger (right);

Credit: Zertifikate Forum Austria (ZFA)