

FACTSHEET

BONUS CERTIFICATE 3 % MSCI EUROPE/NORTH AMERICA NACHHALTIGKEITS
BONUS&SICHERHEIT
Raiffeisen
Certificates

ISIN: AT0000A2UVV6 / WKN: RC05J1

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon

 CHG. 1D
+0.060 (+0.06%)

 BID
95.11%

 ASK
96.61%

 LAST UPDATE
May 20, 2024
17:59:59.765

 UNDERLYING PRICE (DELAYED)
-

 BARR. DIST. %
54.22%

 INTEREST RATE ANNUALLY
3.00%

 MAX. YIELD P.A.
4.67%

This factsheet contains current key figures for the certificate and a short general description. Find further information on the certificate and its opportunities and risks in the following product brochure, which was created 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 consultant.

KEY DATA

Underlying	Worst of Basket
Underlying price (delayed)	-
Underlying date/time	-
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Barrier	EUR 49.00
Barrier reached	no
Observation barrier	continuously
Distance to barrier	54.22%
Bonus level	EUR 100.00
Bonus amount	100.00%
Cap	EUR 100.00
Maximum amount	100.00%
Fixed interest rate annually	3.00%
Max. yield p.a.	4.67%
Accrued interest	Dirty (included in the price)
Maturity date	Feb 10, 2027
Final valuation date	Feb 05, 2027
Issue date	Feb 11, 2022
Tradeable unit/nominal value	EUR 1,000
Multiplier	-
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / Foreign Capital Gains Tax
Paid interest rate	3.00% (EUR 30.00) on Feb 11, 2023 3.00% (EUR 30.00) on Feb 11, 2024

DESCRIPTION

The certificate **3 % MSCI Europe/North America Sustainability Bonus&Safety** enables investors to obtain a fixed interest rate of 3% annually. Redemption is effected at 100% at the end of the term, provided that the MSCI® Europe Top ESG Select 4.5% Decrement Index and the MSCI® North America Top ESG Select 4.5% Decrement Index always quote above the barrier of 49% of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk.

Details on the index can be found on the website of the index provider MSCI by selecting the respective index in the dropdown menu. This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

PRICE DEVELOPMENT SINCE ISSUE DATE



UNDERLYING WORST OF BASKET - BASKET MEMBERS

1 to 2 from 2 results

NAME ISIN	CUR	START VALUE	BARR.	PRICE	DIST. % TO BARR.	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
MSCI North America Top ESG Select 4.5% Decrement Index GB00BMCQG893	EUR	2,799.93	1,371.97	3,209.90 (delayed)	57.26%	0.70%	14.64%	May 20, 2024 8:14 pm
MSCI Europe Top ESG Select 4.5% Decrement Index GB00BNHRDM73	EUR	1,940.69	950.94	2,077.02 (delayed)	54.22%	0.19%	7.02%	May 20, 2024 8:14 pm

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Effective as of 1 December 2022 Raiffeisen Centrobank AG has transferred its certificates business to Raiffeisen Bank International AG including (i) all associated rights and obligations, and (ii) the legal position as issuer of existing securities, i.e. outstanding securities issued by Raiffeisen Centrobank AG. Therefore, as of 1 December 2022, Raiffeisen Bank International AG constitutes the issuer of and the debtor under the securities referred to in the product brochure.

Please be aware that the product brochure reflects the legal situation at the date of its creation and does not contain any updated information about the issuer.

3% MSCI EUROPE/NORTH AMERICA SUSTAINABILITY BONUS&SAFETY



INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlyings:
MSCI® Europe Top ESG Select 4.5% Decrement Index and MSCI® North America Top ESG Select 4.5% Decrement Index
- 3% fixed annual interest rate
- Barrier at 49% of the respective index' starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

The financial instrument described herein is based on two MSCI indices.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT WITH FIXED INTEREST RATE

In short:

With this certificate investors obtain a fixed interest rate of 3% annually. At the end of the term, redemption is effected at 100% provided that the MSCI® Europe Top ESG Select 4.5% Decrement Index and the MSCI® North America Top ESG Select 4.5% Decrement Index always quoted above the barrier of 49% of their respective starting value during the observation period. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.



This certificate complies with RCB's sustainability standard. For further information please click here: www.rcb.at/en/sustainability

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2UVV6
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Jan 11 – Feb 9, 2022
Initial valuation date	Feb 10, 2022
Issue value date	Feb 11, 2022
Final valuation date	Feb 5, 2027
Maturity date	Feb 10, 2027
Underlyings	MSCI Europe Top ESG Select 4.5% Decrement Index MSCI North America Top ESG Select 4.5% Decrement Index
Starting value	Closing price of each underlying index on the first valuation day
Final reference value	Closing price of each underlying index on the final valuation day
Barrier	49% of the respective starting value
Barrier reference price	Intraday Price
Observation period	Feb 11, 2022 – Feb 5, 2027
Fixed interest rate	3% of the nominal value per year of maturity
Interest rate payout dates	Feb 11, 2023; Feb 11, 2024; Feb 10, 2025; Feb 10, 2026; Feb 10, 2027;
Bonus level	100% of the nominal value
Cap	100%
Redemption	Nominal amount or participation in the worse index performance (Redemption at the maturity date dependent on the solvency of RCB*)
Listing	Vienna, Frankfurt, Stuttgart
Quotes	www.rcb.at

¹ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG

* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RBI: www.rbiinternational.com/ir/ratings

FUNCTIONALITY

At the **initial valuation date**, the **starting values** of the underlyings are fixed and the **barriers** are determined. During the **observation period** the **barrier reference prices** are continuously compared to their respective barriers. At the final valuation date one of the following scenarios will apply:

1) Barrier not violated

If the **barrier reference prices** of the underlyings **always quoted above** their respective **barrier** during the observation period, the **bonus amount** is paid out at the end of term. This amount represents the maximum payout (cap).

2) Barrier violated

If the **barrier reference price of at least one underlying** has been **at or below the respective barrier at least once** during the observation period, the payout on the maturity date will be made **in accordance with the worse underlying performance** (percentage performance from the starting value to the final reference value). The maximum payout amount remains limited by the cap.

Regardless of this **the fixed interest rate** is paid out **in any case** annually.

PAYOUT PROFILE: EXEMPLARY PRESENTATION

FINAL REFERENCE VALUE*		REDEMPTION** IF BARRIER	
UNDERLYING 1	UNDERLYING 2	NOT VIOLATED	VIOLATED
+ 20%	+30%	100%	100%
+ 15%	+5%	100%	100%
+/-0%	+/-0%	100%	100%
-10%	+25%	100%	90%
+10%	-20%	100%	80%
-20%	-40%	100%	60%

* in comparison to the respective starting value; ** in % per nominal value

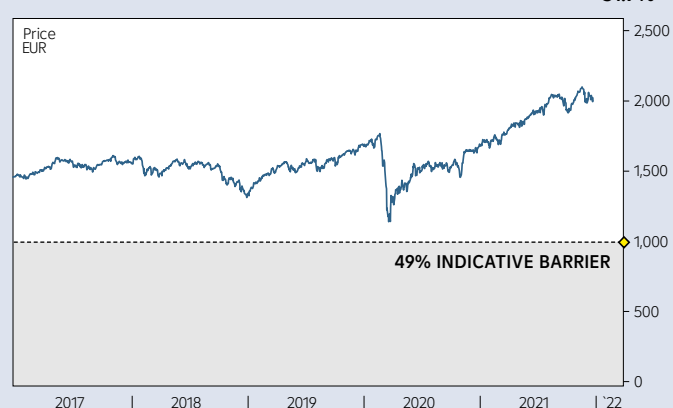
PLEASE NOTE:

The redemption is always based on the index with the worse performance!

MSCI EUROPE TOP ESG SELECT 4.5% DECREMENT INDEX TOP 10 CONSTITUENTS

	Branch	Country	Weighting
ASML	IT	NE	5.6%
NOVO NORDISK	Health Care	DA	5.3%
DIAGEO	Basic Consumption	GB	3.9%
L'OREAL	Basic Consumption	FR	3.9%
ALLIANZ	Financials	DE	3.4%
DEUTSCHE POST	Industry	DE	2.3%
ZURICH INS. GRP.	Financials	CH	2.0%
LONZA GROUP	Health Care	CH	1.9%
RELX	Industry	GB	1.9%
AXA	Financials	FR	1.7%

31.9%



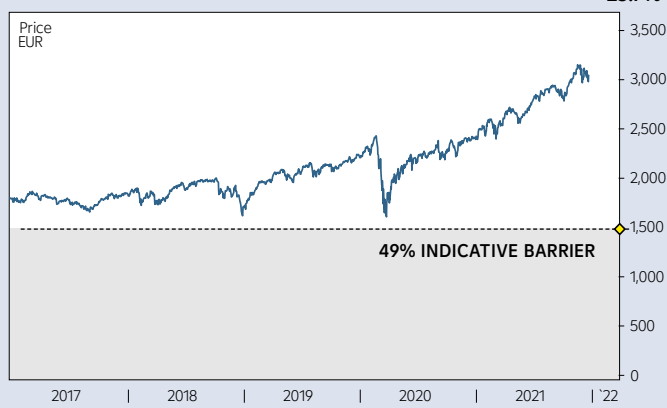
GB00BNHRDM73

As of December 21 2021; Source: Bloomberg (MXEUTES4; MXNATES4) Please note that past performance is no reliable indicator of performance.

MSCI NORTH AMERICA TOP ESG SELECT 4.5% DECREMENT INDEX TOP 10 CONSTITUENTS

	Branch	Weighting
NVIDIA	IT	4.6%
HOME DEPOT	Consumer Discretionary	3.6%
VISA	IT	3.2%
ADOBE	IT	2.3%
CISCO SYSTEMS	IT	2.3%
SALESFORCE	IT	2.2%
COCA COLA	Basic Consumption	2.1%
PEPSI	Basic Consumption	2.1%
PAYPAL	IT	1.8%
TEXAS INSTRUMENTS	IT	1.5%

25.7%



GB00BMCQG893

As of December 21 2021; Source: Bloomberg (MXEUTES4; MXNATES4) Please note that past performance is no reliable indicator of performance.

SUITED MARKET EXPECTATION

declining sideways rising

YOUR 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 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.rcb.at/en/securitiesprospectus (we recommend reading the prospectus before making an investment decision) – and the key information document as well as „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation.

OPPORTUNITIES

- **Fixed interest rate:** Fixed annual interest rate is paid out regardless of the underlying performance
- **Safety buffer:** Partial protection against falling prices due to barrier
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **Barrier violation:** If the respective barrier is violated, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate can also occur during the term.
- **Limited yield opportunity:** The maximum payout amount is limited by the cap. Investors do not participate in price increases above the cap.
- **Issuer risk / Bail-in:**

Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Centrobank 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.

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The Bonus Certificate's price is subject to several influencing factors and need 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), bond interest rates, solvency of the issuer or remaining term. If the Bonus Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

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Further information may be obtained from the consultant at your local bank, on the Internet at www.rcb.at or on the product hotline of Raiffeisen Centrobank AG: **+43 1/51520 - 484**.

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