

Capital Protection Certificate

ISIN: AT0000A1PJZ4 / WKN: RC0GMU

Buy (Ask)	95.38%
Sell (Bid)	93.88%
End of the term	6M 25D
Underlying	iSTOXX® Global ESG Select 100® EUR
Underlying ISIN	<u>CH0224668399</u>
Starting price underlying	EUR 173.33
Underlying price (delayed)	EUR 179.54 103.6% of the starting value
Average underlying price (based on past observations)	EUR 160.19 92.4% of the starting value

Last update: May 17, 2024, 8:00 pm

Simply explained

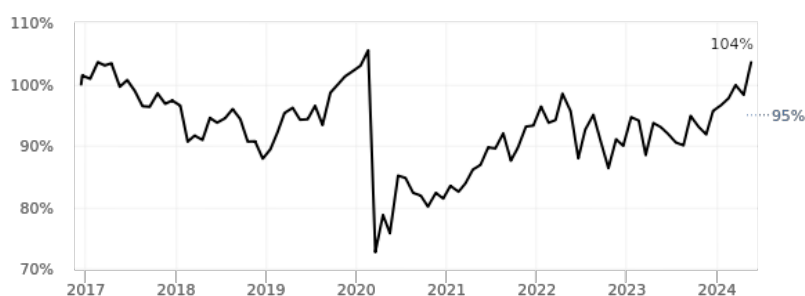
Repayment at the end of the term depending on the average performance of the underlying asset.

Min. 95% (capital protection)

Price certificate (% of the starting value)



Price underlying (% of the starting value)



Past performance is no reliable indicator of future results.

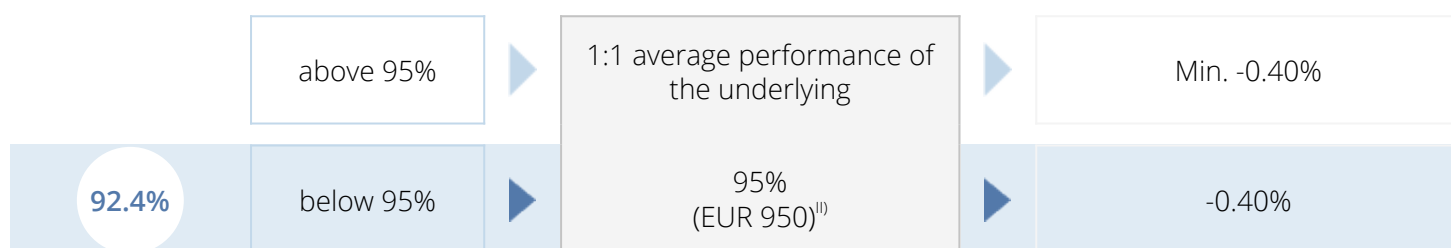
Repayment at the end of the term

Currently the average
underlying price is 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⁾:



ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount
EUR 1.000

ⁱⁱⁱ⁾based on the current underlying price

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Tradeable unit/ nominal value	EUR 1,000
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax

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The Underlying

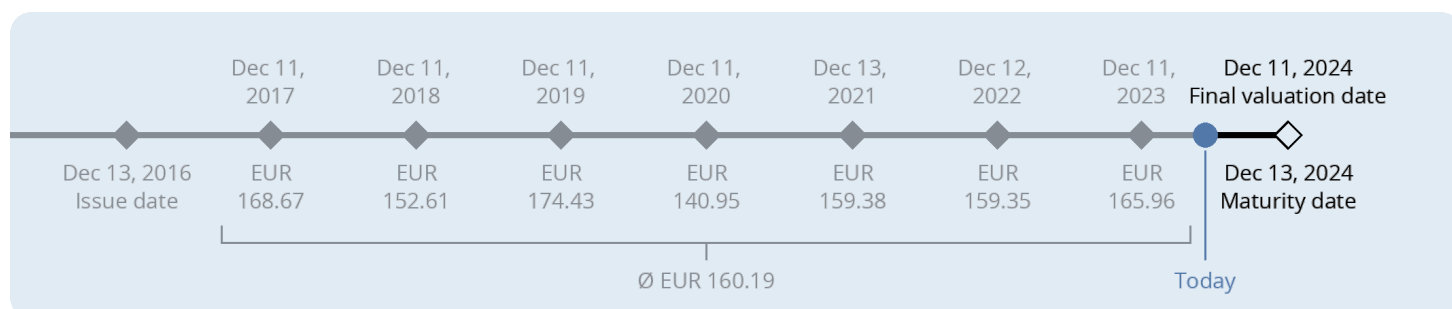
The iSTOXX® Global ESG Select 100 Index tracks the performance of 100 global companies that are among the best in the environmental, social and governance fields.

Exclusion criteria: Exclusion criteria are used to identify sustainable companies. These include the production of weapons, gambling or energy generation from nuclear power, oil or gas.

Ranking: Based on key figures from the sustainability experts at Sustainalytics.

Select: Stocks with low volatility and high dividend yields are selected.

Information on the term and on averaging valuation dates



Please note:

- 95% of the nominal amount will in any case be paid out at maturity; during the term, the price may fall below the issue price or the capital protection level.
- 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 [raiffeisenzertifikate.at/en/securitiesprospectus](https://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 <https://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.



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.

SUSTAINABILITY WINNER II 100%

INVESTMENT PRODUCT WITH CAPITAL PROTECTION
GUARANTEE CERTIFICATE

- Underlying: iSTOXX® Global ESG Select 100 Index (EUR)
- 90% participation in the positive \emptyset performance of the index (redemption at the end of the term)
- 100% capital protection at the end of the term
- Opportunities/risks on the following pages
- 8 year term



Guarantee Certificates by



OPERATING ON A SUSTAINABLE BASIS

In short:

The Guarantee Certificate Sustainability Winner II 100% enables investors to participate at 90% in the positive average performance of the underlying iSTOXX® Global ESG Select 100 Index (EUR). In case of a negative performance the capital protection of 100% applies at the end of the term (December 2024).

KEY FACTS

Issuer	Raiffeisen Centrobank AG
Guarantor*	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	AT0000A1PK03
Issue price	100% plus 3% issue surcharge within the subscription period
Nominal value	EUR 1,000
Subscr. period ¹	Nov 08 - Dec 09, 2016
Initial valuation date	Dec 12, 2016
Issue value date	Dec 13, 2016
Final valuation date	Dec 11, 2024
Maturity date	Dec 13, 2024
Capital protection	100% (end of term)
Participation factor	90 % participation in the positive average performance of the index
Valuation	annually
Annual valuation dates	Dec 11, 2017; Dec 11, 2018; Dec 11, 2019; Dec 11, 2020; Dec 13, 2021; Dec 12, 2022; Dec 11, 2023; Dec 11, 2024
Redemption	In addition to the nominal value of EUR 1,000 90% of the positive average performance of the index is paid out at the end of the term (redemption is dependant on the solvency of Raiffeisen Centrobank*).
Listing	Vienna, Frankfurt, Stuttgart
Quotes	www.rcb.at

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

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

In recent years, investors have been increasingly focusing on ethical, ecological and social criteria. To meet these requirements Raiffeisen Zentralbank Österreich AG (RZB) and its associated companies have committed themselves to sustainable corporate management and social responsibility. Raiffeisen supports the **UN Global Compact Network in Austria**, the world's largest network for corporate social responsibility (CSR) and sustainable development.

To make sustainability an investment opportunity Raiffeisen Centrobank issues the **Sustainability Winner II 100%**, which is a Guarantee Certificate for security-oriented investors. The **iSTOXX® Global ESG Select 100 Index (EUR)** serves as underlying for the certificate. The index focuses on economical, social and governance criteria of companies and comprises the 100 top stocks of the STOXX® Global ESG Leaders Index, which stand out for **low volatility** and **attractive dividend yields**.

For example the index includes the following shares:

Allianz, Novartis, Intel, PepsiCo, Ford, Münchener Rück, Sky, General Electric, Swisscom, Zurich Insurance Group, Kimberly-Clark, Orange, Procter & Gamble

Source: Reuters, as of: Nov 03, 2016

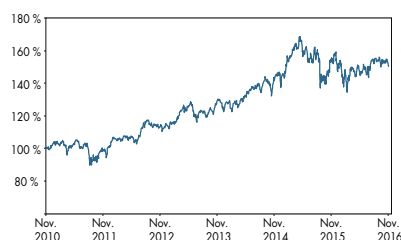
Further to the strict procedure that companies undergo for their admission to the index, which follows the **UN Global Compact Principles**, the STOXX® Global ESG Leaders is a renowned benchmark for sustainable investments. Companies considered non-compliant with the UN Global Compact principles are explicitly excluded from the index. Details regarding opportunities and risks of the certificate are presented on the following page.

FUNCTIONALITY

At the initial valuation date the **starting value** of the iSTOXX® Global ESG Select 100 Index (EUR) is determined (closing price). Once a year, at the respective annual valuation date (2017–2024), the closing price of the index is compared to its starting value and the **performance** is calculated (percentage index performance from the starting value to the closing price at the respective valuation date). At the end of the term the arithmetic mean performance of the iSTOXX® Global ESG Select 100 (EUR) of the eight annual valuation dates is determined.

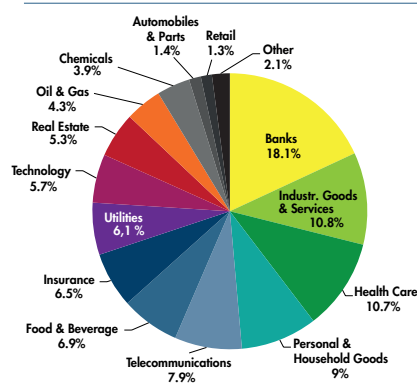
At the maturity date 90% of the positive average performance is paid out **in addition to the capital protection of 100%**.

iSTOXX® GLOBAL ESG SELECT 100 INDEX



Source: Bloomberg (SXESLVEP Index), as of: Nov 02, 2016
Please note that past performances do not allow any inferences to be made about future performances.

INDEX WEIGHTING PER SECTOR



Source: Bloomberg (SXESLVEP Index), as of: Nov 02, 2016

TAXATION

Exempt EU withholding tax

For EU citizen not tax-liable in Austria revenue obtained with this product is not subject to EU withholding tax. Exemption from EU withholding tax is based on current legislation and cannot be guaranteed for the full term of the product. The fiscal treatment is generally subject to the personal circumstances of the client and is subject to future change.

YOUR EXPECTED MARKET TREND



YOUR INVESTMENT HORIZON



NOTE

The mentioned opportunities and risks display a summary of the most important facts regarding the product.

For further information see the prospectus (including possible changes and additions) – approved by the Austrian Financial Market Authority, deposited at the Oesterreichische Kontrollbank AG and published on: www.rcb.at/securitiesprospectus

At the final valuation date one of the following scenarios will occur:

SCENARIO 1: average index performance is positive

The positive average performance is paid out with a **participation factor of 90%** in addition to the capital protection amount of EUR 1,000. The redemption amount is **unlimited**.

SCENARIO 2: average index performance remains unchanged or is negative

In case the average index performance of the eight annual valuation dates is not positive, the capital protection applies and the certificate is redeemed at 100% of the nominal value at the maturity date. This is equivalent to EUR 1,000.

EXAMPLES: redemption = capital protection + 90% of positive Ø performance

MARKET	CAP. PROTECTION	PARTICIPATION	Ø INDEX PERF.	REDEMPTION
POSITIVE	100%	90%	+60%	EUR 1,540*
SIDEWAYS	100%	90%	+5%	EUR 1,045
NEGATIVE	100%	90%	-35%	EUR 1,000

* Calculation: 60% Ø index performance x 90% participation + 100% capital protection = **154% (redemption)**

UNDERLYING: iSTOXX® Global ESG Select 100 INDEX (EUR)

- Best "ESG Companies": ecological, social and governance actions
E - Environmental Leaders, S - Social Leaders, G - Governance Leaders
- Index weighting according to market capitalization: maximum of 10% per company
- Companies considered non-compliant with the UN Global Compact principles are explicitly excluded from the index.
- The **UN Global Compact Principles** contain:
labour standards, human rights, environmental protection, fight against corruption

OPPORTUNITIES

- The Guarantee Certificate enables investors, who do not wish to invest into single shares, to participate in the performance of an index, which includes the top 100 companies in terms of environmental, social and governance criteria.
- The average price calculation provides for a cushion to set off price slumps by positive performances at other valuation dates.
- The Guarantee Certificate Sustainability Winner II 100% is 100% capital protected at the end of the term, i.e. at the end of the term (November 2024) the investor obtains at least the nominal value.
- Flexibility through tradability on the secondary market, no management fees

RISKS

- In case the average performance of the iSTOXX® Global ESG Select 100 Index (EUR) of the eight annual valuation dates is not positive, the investor obtains no yield and is paid out the nominal value.
- The Guarantee Certificate Sustainability Winner II 100% does not yield ongoing income such as interest rates.
- During the term the price of the certificate may drop below 100%, the capital protection takes effect exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.
- Redemption is dependent on the solvency of Raiffeisen Centrobank (issuer risk). In case of insolvency of the issuer the investor may incur a total loss.

DISCLAIMER

In spite of all care taken, the data contained in this marketing communication is being provided purely as non-binding information to our customers. This marketing communication does not constitute investment advice and is neither an offer nor a recommendation or invitation to execute a transaction. The information contained in this marketing communication does neither substitute the necessary investment advice for the purchase or sale of investments, nor shall any investment decision be taken on the basis of this document. This marketing communication has not been prepared in accordance with legal requirements designed to promote the independence of investment research and it is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The sole legal basis for all financial instruments described in this brochure is the Base Prospectus (including any possible supplements or amendments), which has been approved by the Austrian Financial Market Authority in connection with the corresponding Final Terms of the financial instruments. The approved prospectus (including any possible supplements or amendments) has been deposited at the Oesterreichische Kontrollbank AG. These documents as well as further information are provided at the website of Raiffeisen Centrobank AG at <https://www.rcb.at/en/news-info/securities-prospectus/> or www.rcb.at. There is a possible risk that the rights of an investor in the financial instruments described in this marketing communication might be infringed upon by being written-down or converted to equity of Raiffeisen Centrobank AG in case the respective authorities were to exercise their authority as set out in the Austrian Recovery and Resolution Act (Sanierungs- und Abwicklungsgesetz) and the Single Resolution Mechanism Regulation (possible "bail-in instruments").

Past performance is no reliable indicator for future performance.

Unless otherwise explicitly expressed in any of the documents above no measures were or are taken in any national legal system, which should permit a public offering of the products described therein. Raiffeisen Centrobank AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein.

During the term the market price of the certificate may drop below 100% of the issue price due to price fluctuations. The capital protection of 100% nominal value exclusively applies to the maturity date. The market price of the certificate needs not develop simultaneously to the market price of the underlying during the term. During the term the market price of certificate is subject to various influencing factors such as volatility, coupon rate, credit rating of the issuer and time to maturity. Redemption or repayment of the certificate at maturity is dependent on the solvency of the issuer. Further information – see Prospectus.

The information presented does not constitute binding tax advice. Taxation of investments is dependent on the personal situation of the investor and may be subject to change. As regards taxation and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document has obtained up to the creation date. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

The iSTOXX Global ESG Select 100 Index (EUR) and the trademarks used in the index name are the intellectual property of STOXX Limited, Zurich, Switzerland and/or its licensors. The index is used under license from STOXX. The certificates based on the index are in no way sponsored, endorsed, sold or promoted by STOXX and/or its licensors and neither STOXX nor its licensors shall have any liability with respect thereto.

Supervisory Authority: Financial Market Authority, Austrian Nationalbank, European Central Bank within the Single Supervisory Mechanism (SSM)

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Further information may be obtained from the consultant at your local bank, on the Internet at www.rcb.at or through the product hotline of Raiffeisen Centrobank: **+43 (0)1 51 520 - 484**.

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