

**Capital Protection
Certificate**

ISIN: AT0000A287S7 / WKN: RCOUH3

Buy (Ask)	90.65%
Sell (Bid)	89.15%
End of the term	3Y 1M 9D
Underlying	STOXX® Europe ESG Leaders Select 30 Price EUR Index
Underlying ISIN	<u>CH0298407328</u>
Starting price underlying	EUR 152.12
Underlying price (delayed)	EUR 132.09 86.8% of the starting value
Average underlying price (based on past observations)	EUR 123.06 80.9% of the starting value

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

Simply explained

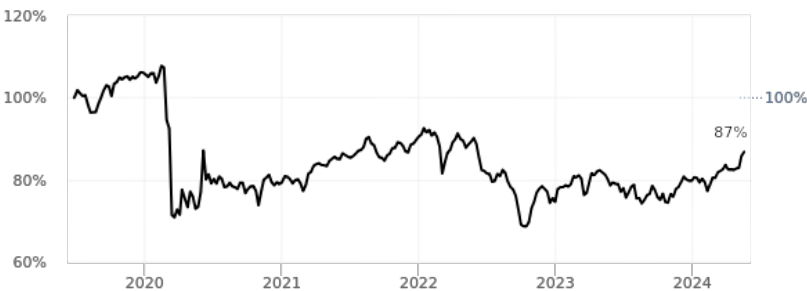
Repayment at the end of the term depending on the average performance of the underlying asset.

Min. 100% (capital protection)

Price certificate (% of the starting value)

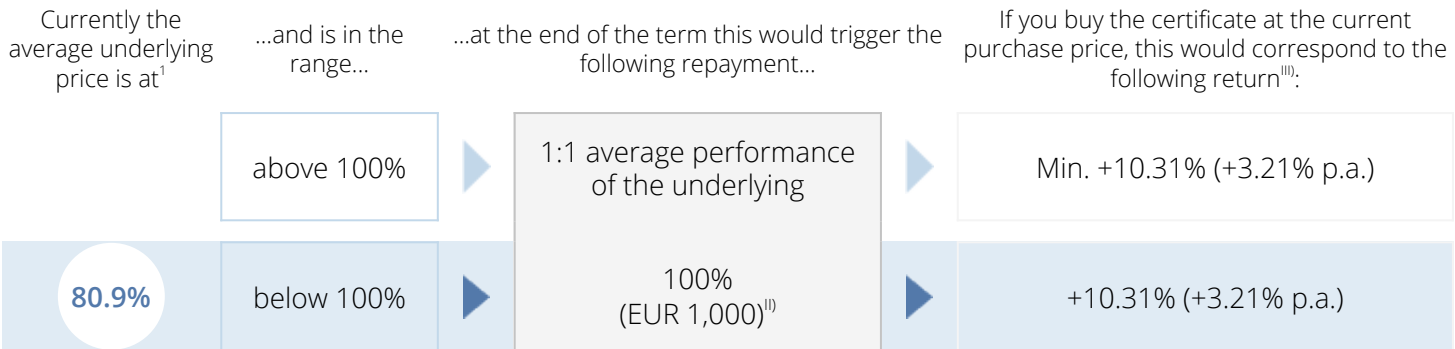


Price underlying (% of the starting value)



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



^{I)}compared to the starting price

^{II)}assumption: investment amount EUR 1.000

^{III)}based on the current underlying price

Capital Protection Certificate

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

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

The Underlying

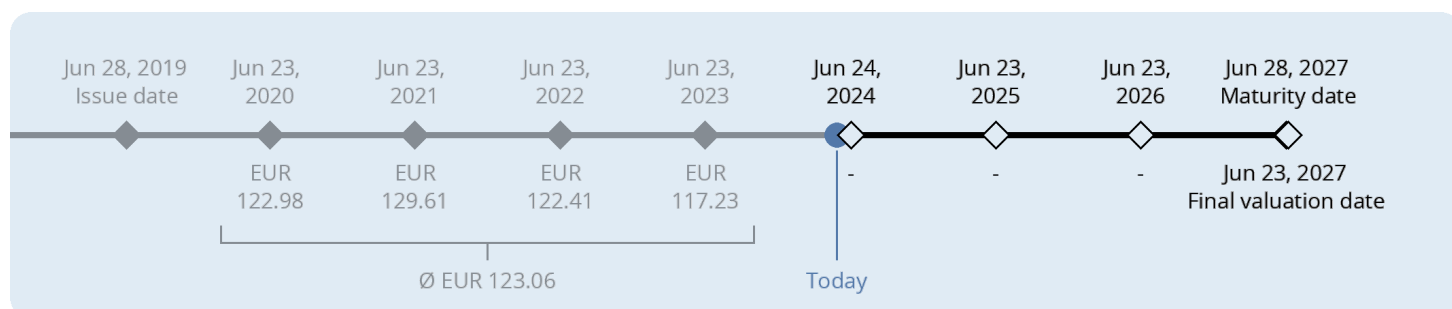
The STOXX® Europe ESG Leaders Select 30 tracks the performance of 30 European companies that rank among the best in the areas of environment, social and governance.

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 Sustainabilitycs.

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

Information on the term and on averaging valuation dates



Please note:

- 100% 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.

EUROPE SUSTAINABILITY WINNER 5

 **INVESTMENT PRODUCT** WITH 100% CAPITAL PROTECTION
GUARANTEE CERTIFICATE

- STOXX® Europe ESG Leaders Select 30 index as underlying
- **120% participation** in the **positive average index performance without cap** (redemption at the end of the term)
- 100% capital protection at the end of the term
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 8 years

STOXX® is a registered trademark of STOXX Ltd.



Certificates by



**Raiffeisen
CENTROBANK**

OPERATING ON A SUSTAINABLE BASIS

In short:

With the Europe Sustainability Winner 5 certificate investors participate at 120% in the positive average performance of the STOXX® Europe ESG Leaders Select 30 index at the end of the term. If the average index performance is negative after 8 years, the capital protection of 100% applies at the end of the term.

KEY FACTS

Issuer	Raiffeisen Centrobank AG
Guarantor*	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	AT0000A287S7
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	May 27 - Jun 26, 2019
Initial valuation date	Jun 27, 2019
Issue value date	Jun 28, 2019
Final valuation date	Jun 23, 2027
Maturity date	Jun 28, 2027
Capital protect.	100% at the end of the term
Participation factor	120% participation in the positive average performance of the underlying index
Observation	annually
Redemption	At the end of the term investors participate at 120% in the positive average performance of the underlying index. In case of a negative index performance, the capital protection of 100% applies. Redemption is dependent on the solvency of RCB*.
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.rbinternational.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 Bank International AG and its associated companies have committed themselves to sustainable corporate management and social responsibility. RBI 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 AG issues the **Europe Sustainability Winner 5** – a certificate with 100% capital protection for security-oriented investors. The certificate enables investors to participate at 120% in the positive average performance of the STOXX® Europe ESG Leaders Select 30 index. The average performance is calculated by averaging the index closing prices on the 8 annual valuation dates. In case of a negative average index performance, the capital protection of 100% applies at the end of the term.

The certificate has a term of eight years. Details regarding opportunities and risks of the certificate are presented on the following pages.

FUNCTIONALITY

At the initial valuation date the closing price of the STOXX® Europe ESG Leaders Select 30 index is set as starting value.

- **Once a year** – at the respective valuation date (2020-2027) – the closing price of the index is recorded.
- **At the end of the term**, the average closing price (arithmetic mean) is determined by averaging the index closing prices recorded on the 8 annual valuation dates. The average closing price is then compared to the index starting value to determine the average index performance. If the average index performance is positive, it is multiplied by the participation factor of 120% and paid out in addition to the nominal value. If the average index performance is negative, the capital protection of 100% applies at the end of the term.

At the final valuation date one of the following scenarios applies:

SCENARIO 1: Average index performance POSITIVE

The positive average performance is multiplied by the **participation factor of 120%** and paid out in addition to the nominal value of EUR 1,000. The payout amount has **no upper limit**.

SCENARIO 2: Average index performance UNCHANGED or NEGATIVE

If the average performance is not positive, the **capital protection** applies and redemption at maturity is effected at 100% of the nominal value – this equals EUR 1,000 per EUR 1,000 nominal value.

STOXX® EUROPE ESG LEADERS SELECT 30



As of: May 15, 2019, Source: Reuters (.SEESGSEP)
ISIN: CH0298407328

Please note that past performance of the index between Q2 2011 and Q3 2015 is simulated. Past performance is no reliable indicator of future results.

REKNOWN TITLES IN THE INDEX

STOXX® EUROPE ESG LEADERS SELECT 30

AXA S.A.

BMW AG

Enel S.p.A.

Orange S.A.

Telefonica S.A.

Zurich Insurance Group AG

Source: www.stoxx.com, as of: May 2019

TAXATION

Subject to KES

Not subject to foreigner KES

Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc. Tax treatment is generally subject to the personal circumstances of the investor and is subject to future change.

YOUR EXPECTED MARKET TREND

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.

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, in the key information document and among „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation

INDICATIVE CALCULATION EXAMPLE

Initial valuation date	Index starting value
Jun 27, 2019	160
Annual Ø valuation date	Index closing price
Jun 23, 2020	150
Jun 23, 2021	160
Jun 23, 2022	180
Jun 23, 2023	170
Jun 24, 2024	190
Jun 23, 2025	200
Jun 23, 2026	190
Jun 23, 2027	170
Ø closing price	176.25

Ø index performance:
 $(\text{Ø closing price} / \text{index starting value}) - 1 = +10.15625\%$

Ø index performance * participation factor:
 $10.15625\% * 120\% = +12.188\%$

⇒ redemption at the end of the term:
 $100\% + 12.188\% = 112.188\%$
 = EUR 1,121.88 per nominal value

EXAMPLARY SCENARIOS

Ø performance	Ø performance * participation	redemption
+ 50%	$50\% * 120\% = 60\%$	$100\% + 60\% = 160\%$
+ 10%	$10\% * 120\% = 12\%$	$100\% + 12\% = 112\%$
- 10%	100% capital protection	100%

UNDERLYING: STOXX® EUROPE ESG LEADERS SELECT 30 INDEX

- Best "ESG Companies": ecological, social and governance criteria
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

as of: May 15, 2019; source: STOXX.com

OPPORTUNITIES

- The certificate enables investors who do not wish to invest into single shares to participate overproportionately in the positive average performance of a diversified European index.
- The Europe Sustainability Winner 5 is 100% capital protected at the end of the term, i.e. at the end of the term (June 2027) the investor obtains at least 100% of the nominal value.
- Tradability on the secondary market, no management fees

RISKS

- If the average performance of the STOXX® Europe ESG Leaders Select 30 index is not positive at the end of the term, the investor obtains no yield.
- During the term the price of the certificate may drop below 100%; the capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.
- 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.

DISCLAIMER

In spite of all possible care taken, the data contained in this marketing communication are provided purely as non-binding information. This marketing communication constitutes neither investment advice, an offer or a recommendation nor an invitation to execute a transaction. The information contained in this marketing communication is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this marketing communication substitutes neither the necessary individual 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 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 marketing communication is the Base Prospectus (including any possible supplements or amendments) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the financial instruments. The approved Base Prospectus (including any possible supplements or amendments) has been deposited at the Oesterreichische Kontrollbank AG. These documents as well as further information are provided on the website of Raiffeisen Centrobank AG at www.rcb.at/en/securitiesprospectus or www.rcb.at. Additional information on the financial instruments described herein may also be obtained from the respective key information documents that are available for download on the website of Raiffeisen Centrobank AG (www.rcb.at). Unless otherwise explicitly expressed in any of the cited documents above, no measures have been 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% exclusively applies at the end of the term. The market price of the certificate need not develop simultaneously in accordance with the market price of the underlying instrument during the term. During the term, the market price of the certificate is subject to various influencing factors such as volatility, coupon, credit rating of the issuer and remaining term.

Issuer Risk/Creditor Participation ("bail-in"): Redemption or repayment of the certificate at the end of the term is dependent on the solvency of the issuer (issuer risk). Investors are exposed to the risk that Raiffeisen Centrobank AG as an issuer might be unable to fulfil its obligations in respect of the described financial instruments, such as in the event of insolvency (inability to pay/over-indebtedness) or a legal order to initiate resolution measures. 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. A total loss of the capital invested is possible. More detailed information is available at www.rcb.at/en/basag

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.

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. As regards tax treatment 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 have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

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Supervisory Authorities: Austrian Financial Market Authority (FMA), Austrian National Bank, European Central Bank within the Single Supervisory Mechanism (SSM). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Centrobank AG, Tegetthofstraße 1, 1015 Vienna/Austria.

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 (0)1 51520 - 484.

Your Contacts at Raiffeisen Centrobank AG, A-1015 Vienna, Tegetthofstrasse 1:

Product Hotline	Ph.: +43 1/51520 - 484	produkte@rcb.at
Heike Arbter (Member of the Board)	Ph.: +43 1/51520 - 407	heike.arbter@rcb.at
Philipp Arnold (Head of Structured Products Sales)	Ph.: +43 1/51520 - 469	philipp.arnold@rcb.at
Roman Bauer (Head of Trading)	Ph.: +43 1/51520 - 384	roman.bauer@rcb.at
Raphael Bischinger	Ph.: +43 1/51520 - 432	raphael.bischinger@rcb.at
Vera Buttinger	Ph.: +43 1/51520 - 350	vera.buttinger@rcb.at
Philipp Engler	Ph.: +43 1/51520 - 348	philipp.engler@rcb.at
Walter Friehsinger	Ph.: +43 1/51520 - 392	walter.friehsinger@rcb.at
Lukas Hackl, MA	Ph.: +43 1/51520 - 468	lukas.hackl@rcb.at
Marianne Kögel	Ph.: +43 1/51520 - 482	marianne.koegel@rcb.at
Kathrin Korinek	Ph.: +43 1/51520 - 401	kathrin.korinek@rcb.at
Anna Kujawska	Ph.: +43 1/51520 - 404	anna.gaszynska@rcb.at
Jaroslav Kysela	Ph.: +43 1/51520 - 481	jaroslav.kysela@rcb.at
Thomas Mairhofer	Ph.: +43 1/51520 - 395	thomas.mairhofer@rcb.at
Aleksandar Makuljevic	Ph.: +43 1/51520 - 385	aleksandar.makuljevic@rcb.at
Monika Mrnustikova	Ph.: +43 1/51520 - 386	monika.mrnustikova@rcb.at
Anja Niederreiter	Ph.: +43 1/51520 - 483	anja.niederreiter@rcb.at
Premysl Placek	Ph.: +43 1/51520 - 394	premysl.placek@rcb.at
Thomas Pusterhofer	Ph.: +43 1/51520 - 379	thomas.pusterhofer@rcb.at
Michal Polin	Ph.: +421/257203 - 041	michal.polin@rcb.sk
Martin Rainer	Ph.: +43 1/51520 - 391	martin.rainer@rcb.at
Ludwig Schweighofer	Ph.: +43 1/51520 - 460	ludwig.schweighofer@rcb.at
Thomas Stagl	Ph.: +43 1/51520 - 351	thomas.stagl@rcb.at
Alexander Unger	Ph.: +43 1/51520 - 478	alexander.unger@rcb.at
Fabiola Vicenova	Ph.: +421/257203 - 040	fabiola.vicenova@rcb.at
Martin Vonwald	Ph.: +43 1/51520 - 338	martin.vonwald@rcb.at



Certificates by



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Structured
products
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2017

Raiffeisen Centrobank
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