

FACTSHEET

BONUS CERTIFICATE 1,7 % EUROPA/USA BONUS&SICHERHEIT

ISIN: AT0000A2T4E5 / WKN: RC04TJ

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon



Raiffeisen

Certificates

CHG. 1D
+0.010 (+0.01%)

BID
98.79%

ASK
99.80%

LAST UPDATE
**May 21, 2024
18:00:02.661**

UNDERLYING PRICE (DELAYED)

-

BARR. DIST. %
65.62%

INTEREST RATE ANNUALLY
1.70%

MAX. YIELD P.A.
4.01%

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 | - |
| Barrier | EUR 39.00 |
| Barrier reached | no |
| Observation barrier | continuously |
| Distance to barrier | 65.62% |
| Bonus level | EUR 100.00 |
| Bonus amount | 100.00% |
| Cap | EUR 100.00 |
| Maximum amount | 100.00% |
| Fixed interest rate annually | 1.70% |
| Max. yield p.a. | 4.01% |
| Accrued interest | Dirty (included in the price) |
| Maturity date | Nov 12, 2024 |
| Final valuation date | Nov 06, 2024 |
| Issue date | Nov 10, 2021 |
| 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 | 1.70% (EUR 17.00) on Nov 10, 2022 |
| | 1.70% (EUR 17.00) on Nov 10, 2023 |

CONTACT/INFORMATION

| | |
|----|--|
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DESCRIPTION

The certificate **1.7% Europe/USA Bonus&Safety** enables investors to obtain a fixed interest rate of 1.7% annually. Redemption is effected at 100% at the end of the term (November 2024) provided that the EURO STOXX 50® index and the S&P 500® index always quote above the barrier of 39% 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 **EURO STOXX 50® index** as well as the current list of index members can be found on the website of the index provider STOXX Ltd. For details on the **S&P 500® index** visit www.spglobal.com.

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 |
|--------------------------------|-----|----------------|----------|--------------------------|------------------------|------------------------|-----------------|-------------------------|
| EURO STOXX 50® EU0009658145 | EUR | 4,344.63 | 1,694.41 | 5,049.83 (indicative) | 66.45% | -0.36% | 16.23% | May 21, 2024 8:12 pm |
| S&P 500 US78378X1072 | USD | 4,685.25 | 1,827.25 | 5,315.20 (indicative) | 65.62% | 0.12% | 13.45% | May 21, 2024 8:12 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.

1.7% EUROPE/USA BONUS&SAFETY

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 1.7% fixed annual interest rate
- Barrier at 39% 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 3 years

EURO STOXX 50® is a registered trademark of STOXX Ltd.
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT WITH FIXED INTEREST RATE

In short:

The 1.7% Europe/USA Bonus&Safety certificate enables investors to obtain a fixed interest rate of 1.7% annually. At the end of the term, redemption is effected at 100% provided that the EURO STOXX 50® Index and the S&P 500® Index always quoted above the barrier of 39% 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.

KEY FACTS

| | |
|-----------------------------|---|
| Issuer | Raiffeisen Centrobank AG* |
| Offer | continuous issuing |
| ISIN | AT0000A2T4E5 |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscr. period ¹ | Oct 5 – Nov 8, 2021 |
| Initial valuation date | Nov 9, 2021 |
| Issue value date | Nov 10, 2021 |
| Final valuation date | Nov 6, 2024 |
| Maturity date | Nov 12, 2024 |
| Underlying | EURO STOXX 50® Index |
| (worst-of) | S&P 500® Index |
| Starting value | closing price of each underlying index at the initial valuation date |
| Barrier | 39% of the respective starting value |
| Observation | Intraday |
| Observation period | Nov 10, 2021 – Nov 6, 2024 |
| Fixed interest rate | 1.7% annually per year of term |
| Interest rate payout dates | Nov 10, 2022; Nov 10, 2023; Nov 9, 2024; |
| Redemption | Nominal value or participation in the which performs worst. (Redemption at the maturity date 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.

FUNCTIONALITY

At the initial valuation date, the closing price of the **EURO STOXX 50® Index** and the closing price of the **S&P 500® Index** are fixed as **starting values** and the respective **barriers** (39% of the respective starting value) are determined.

- **The fixed interest rate** of 1.7% is paid out annually, regardless of the performance of the two underlying indices.
- **Redemption** of the nominal value at the end of the term depends on the performance of the two indices. The index prices are continuously compared to their respective barrier during the observation period. At the final valuation date **one of the following scenarios** will apply:

SCENARIO 1: both indices always quoted ABOVE their respective barrier

If the EURO STOXX 50® Index **AND** the S&P 500® Index always quoted above the barrier of 39% of their respective starting value during the observation period, the certificate is redeemed at 100%. This means, provided that none of the two indices ever declines by 61% or more compared to its starting value, investors obtain the nominal value of EUR 1,000 at the maturity date. This amount represents the maximum payout.

SCENARIO 2: barrier was TOUCHED or UNDERCUT by at least one index

If the EURO STOXX 50® Index **AND/OR** the S&P 500® Index touched or undercut the barrier of 39% of the respective starting value during the observation period, redemption at the maturity date is effected according to the index which performs worst (percentage change from the starting value to the closing price at the final valuation date). Even if the barrier is touched or undercut, the maximum payout is limited to EUR 1,000 per nominal value and investors do not participate in price increases of the indices beyond their starting values.

EURO STOXX 50® - TOP 10 INDEX MEMBERS

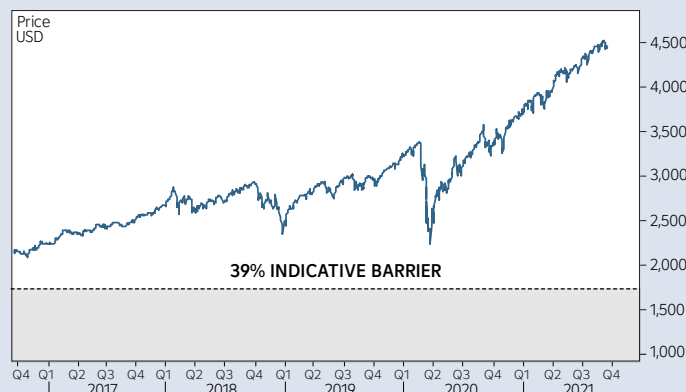
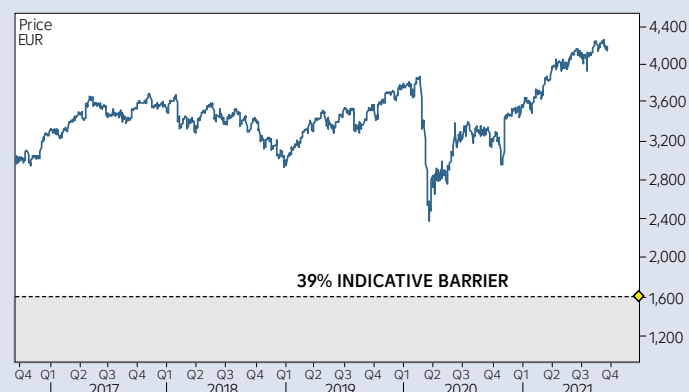
| | Branche | Country | Weight |
|--------------------|------------------|---------|--------|
| ASML Holding | Technology | NL | 10.2% |
| LVMH | Luxury Goods | FR | 5.4% |
| Linde | Chemistry | GB | 4.5% |
| SAP | IT | DE | 4.3% |
| Siemens | Industrials | DE | 3.6% |
| TotalEnergies | Oil&Gas | FR | 3.3% |
| L'Oreal | Consumer Staples | FR | 3.1% |
| Sanofi | Pharmaceuticals | FR | 3.0% |
| Schneider Electric | Industrials | FR | 2.8% |
| Allianz | Financials | DE | 2.6% |

42.8%

S&P 500® - TOP 10 INDEX MEMBERS

| | Branche | Weight |
|-------------------------------|------------|--------|
| Apple | IT | 6.2% |
| Microsoft | IT | 6.1% |
| Amazon.com | IT | 3.9% |
| Facebook (Klasse A) | IT | 2.4% |
| Alphabet (Klasse A) | IT | 2.3% |
| Alphabet (Klasse C) | IT | 2.2% |
| Tesla | Automobile | 1.5% |
| NVIDIA | IT | 1.5% |
| Berkshire Hathaway (Klasse B) | Financials | 1.4% |
| JPMorgan Chase | Financials | 1.3% |

28.8%



EU0009658145

US78378X1072

As of September 17, 2021; Source: Reuters (.STOXX50E; .SPX) 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:** The annually fixed annual interest rate is paid out regardless of the performance of the two underlying indices.
- **Safety buffer:** Attractive yield in sideways moving and moderately declining markets due to the partial protection against falling prices down to the barrier of 39%
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **Barrier violation:** If the respective barrier is violated by at least one of the two underlyings, 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 yield is in any case limited to the fixed annual interest payments. Investors do not participate in price increases of the underlyings beyond their starting values.
- **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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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 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"). 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 www.rcb.at/en/basag. A total loss of the invested capital is possible. 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.

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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| | | |
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