

FACTSHEET

BONUS CERTIFICATE 2 % EUROPA/USA BONUS&SICHERHEIT 7

ISIN: AT0000A2UVU8 / WKN: RC05JZ

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon


Raiffeisen
Certificates

CHG. 1D

+0.030 (+0.03%)

BID

98.36%

ASK

99.86%

LAST UPDATE

**May 21, 2024
10:00:40.363**

UNDERLYING PRICE (DELAYED)

-

BARR. DIST. %

66.61%

INTEREST RATE ANNUALLY

2.00%

MAX. YIELD P.A.

3.05%

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	66.61%
Bonus level	EUR 100.00
Bonus amount	100.00%
Cap	EUR 100.00
Maximum amount	100.00%
Fixed interest rate annually	2.00%
Max. yield p.a.	3.05%
Accrued interest	Dirty (included in the price)
Maturity date	Feb 03, 2025
Final valuation date	Jan 29, 2025
Issue date	Feb 02, 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	2.00% (EUR 20.00) on Feb 02, 2023 2.00% (EUR 20.00) on Feb 02, 2024

CONTACT/INFORMATION

E:	info@raiffeisencertificates.com
T:	+431 71707 5454
W:	www.raiffeisencertificates.com

DESCRIPTION

The certificate **2% Europe/USA Bonus&Safety 7** enables investors to obtain a fixed interest rate of 2% annually. Redemption is effected at 100% at the end of the term (February 2025) 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

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NAME ISIN	CUR	START VALUE	BARR.	PRICE	DIST. % TO BARR.	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
EURO STOXX 50® EU0009658145	EUR	4,224.45	1,647.54	5,035.76 (indicative)	67.28%	-0.64%	19.21%	May 21, 2024 1:21 pm
S&P 500 US78378X1072	USD	4,546.54	1,773.15	5,311.01 (indicative)	66.61%	0.04%	16.81%	May 21, 2024 1:21 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.

2% EUROPE/USA BONUS&SAFETY 7

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlyings: EURO STOXX 50® index and S&P 500® index
- 2% 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:

With this certificate investors obtain a fixed interest rate of 2% 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	AT0000A2UVU8
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Jan 4 – Jan 31, 2022
Initial valuation date	Feb 1, 2022
Issue value date	Feb 2, 2022
Final valuation date	Jan 29, 2025
Maturity date	Feb 3, 2025
Underlyings	EURO STOXX 50® Index S&P 500® 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	39% of the respective starting value
Barrier reference price	Intraday Price
Observation period	Feb 2, 2021 – Jan 29, 2025
Fixed interest rate	2% of the nominal value per year of maturity
Interest rate payout dates	Feb 2, 2023; Feb 2, 2024; Feb 1, 2025;
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!			

EURO STOXX 50® - TOP 10 CONSTITUENTS

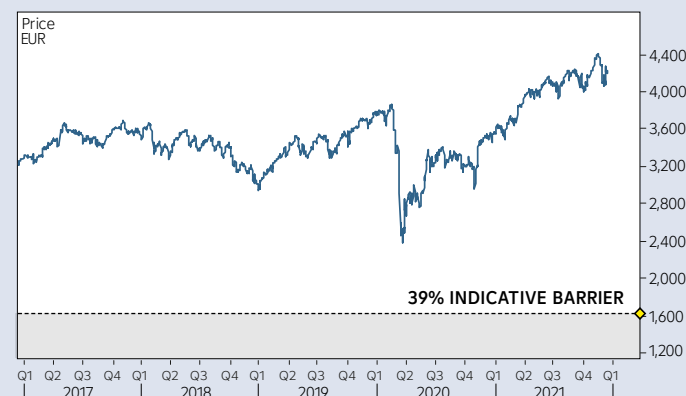
	Branch	Country	Weighting
ASML Holding	Technology	NL	9.2%
LVMH	Luxury goods	FR	6.0%
Linde	Chemistry	GB	4.9%
SAP	IT	DE	4.3%
TotalEnergies	Oil&Gas	FR	3.7%
Siemens	Industrial	DE	3.6%
L'Oreal	Basic Consumption	FR	3.2%
Sanofi	Pharma	FR	3.1%
Schneider Electric	Industrial	FR	3.0%
Allianz	Financials	DE	2.7%

43.7%

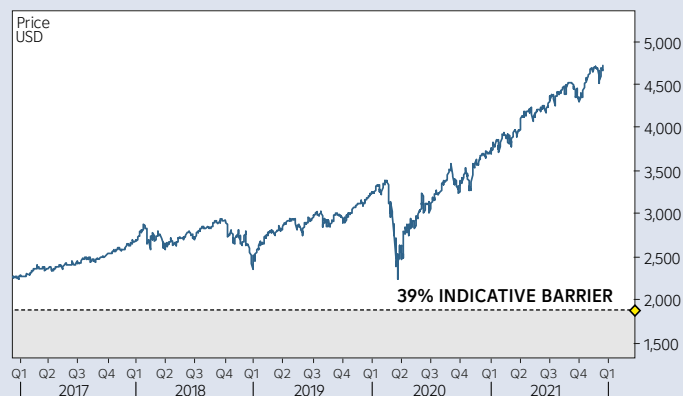
S&P 500® - TOP 10 CONSTITUENTS

	Branch	Weighting
Apple	IT	7.1%
Microsoft	IT	6.4%
Amazon.com	IT	3.8%
Alphabet (Klasse A)	IT	2.2%
Alphabet (Klasse C)	IT	2.1%
Tesla	Automobile	2.1%
Meta Platforms (Klasse A)	IT	2.0%
NVIDIA	IT	1.9%
Berkshire Hathaway (Klasse B)	Financials	1.3%
JPMorgan Chase	Financials	1.2%

30.1%



As of December 10 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:** 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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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**.

Your contacts at Raiffeisen Centrobank AG, Am Stadtpark 9, 1030 Vienna/Austria:

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
Mariusz Adamiak	Ph.: +43 1/51520 - 395	mariusz.adamiak@rcb.at
Raphael Bischinger	Ph.: +43 1/51520 - 432	raphael.bischinger@rcb.at
Maida Blentic	Ph.: +43 1/51520 - 394	maida.blentic@rcb.at
Peidong Cao	Ph.: +43 1/51520 - 493	peidong.cao@rcb.at
Lukas Florreither	Ph.: +43 1/51520 - 397	lukas.florreither@rcb.at
Walter Friehsinger	Ph.: +43 1/51520 - 392	walter.friehsinger@rcb.at
Lukas Hackl	Ph.: +43 1/51520 - 468	lukas.hackl@rcb.at
Jan Kausek	Ph.: +43 1/51520 - 486	jan.kausek@rcb.at
Kathrin Korinek	Ph.: +43 1/51520 - 401	kathrin.korinek@rcb.at
Udo Leser	Ph.: +43 1/51520 - 350	udo.leser@rcb.at
Jaroslav Kysela	Ph.: +43 1/51520 - 481	jaroslav.kysela@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
Michal Polin	Ph.: +421/257203 - 041	michal.polin@rcb.sk
Martin Rainer	Ph.: +43 1/51520 - 391	martin.rainer@rcb.at
Gabriele Rihtar	Ph.: +43 1/51520 - 379	gabriele.rihtar@rcb.at
Ludwig Schweighofer	Ph.: +43 1/51520 - 460	ludwig.schweighofer@rcb.at
Johanna Stich	Ph.: +43/51520 - 351	johanna.stich@rcb.at
Andreas Tosch	Ph.: +43/51520 - 470	andreas.tosch@rcb.at
Alexander Unger	Ph.: +43 1/51520 - 478	alexander.unger@rcb.at
Fabiola Vicenova	Ph.: +421/257203 - 040	fabiola.vicenova@rcb.sk
Martin Vonwald	Ph.: +43 1/51520 - 338	martin.vonwald@rcb.at
Wilhelmine Wagner-Freudenthal	Ph.: +43 1/51520 - 381	wilhelmine.wagner-freudenthal@rcb.at



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