

FACTSHEET
BONUS CERTIFICATE 3 % EUROPA BONUS&SICHERHEIT 3



ISIN: AT0000A2WCC2 / WKN: RC0502
INVESTMENT Product without Capital Protection
Bonus Certificate with Coupon

| | | | |
|---|--------------------------------|--|---|
| CHG. 1D -0.010 (-0.01%) | BID 98.30% | ASK 99.80% | LAST UPDATE May 29, 2024 15:30:01.673 |
| UNDERLYING PRICE (INDICATIVE) 4,966.79 (-1.34%) | BARR. DIST. % 70.78% | INTEREST RATE ANNUALLY 3.00% | MAX. YIELD P.A. 3.52% |

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

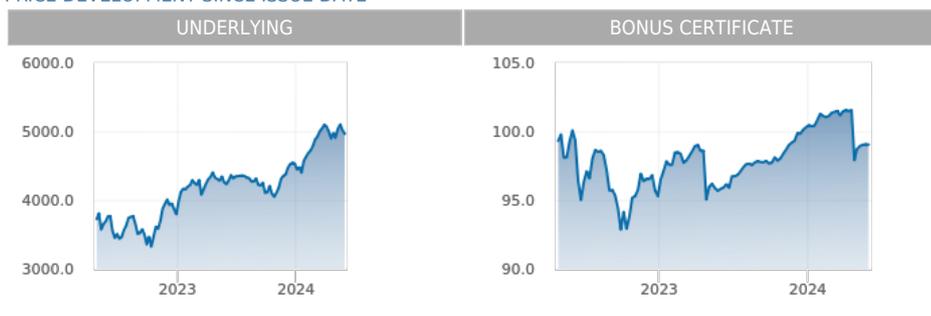
| | |
|-------------------------------|--|
| Underlying | EURO STOXX 50® |
| Underlying price (indicative) | EUR 4,966.79 |
| Underlying date/time | May 29, 2024 20:00:37.000 |
| Starting value | EUR 3,721.36 |
| Barrier | EUR 1,451.33 |
| Barrier reached | no |
| Observation barrier | continuously |
| Distance to barrier | 70.78% |
| Bonus level | EUR 3,721.36 |
| Bonus amount | 100.00% |
| Cap | EUR 3,721.36 |
| Maximum amount | 100.00% |
| Fixed interest rate annually | 3.00% |
| Max. yield p.a. | 3.52% |
| Accrued interest | Dirty (included in the price) |
| Maturity date | Apr 28, 2025 |
| Final valuation date | Apr 23, 2025 |
| Issue date | Apr 27, 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 Apr 27, 2023 3.00% (EUR 30.00) on Apr 26, 2024 |

DESCRIPTION

With the certificate **3% Europe Bonus&Safety 3** investors obtain a fixed interest rate of 3% annually. Redemption is effected at 100% at the end of the term (April 2025) provided that the EURO STOXX 50® index always quoted above the barrier of 39% of its 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.

PRICE DEVELOPMENT SINCE ISSUE DATE



CONTACT/INFORMATION

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

This advertisement serves as non-binding information. The author assumes no responsibility for the accuracy, timeliness and completeness of this advertisement. The provided information is not an offer and is neither a recommendation nor a financial analysis. It does not replace investor-oriented and investment-oriented advice for the purchase and sale of the financial instrument. The base prospectus (including possible amendments) and the respective Key Information Document (KID) of the financial instrument are available on the website of Raiffeisen Bank International AG ("RBI") at www.raiffeisenzertifikate.at/en/securitiesprospectus. The approval of the Base Prospectus by the FMA should not be understood as an endorsement of the financial instruments described herein by the FMA. You are about to purchase a product that is not simple and may be difficult to understand. We recommend that you read the prospectus before making an investment decision. The investor bears the credit risk of RBI when purchasing the financial instrument. The certificate is subject to specific rules that may already be disadvantageous in case of a probable default of RBI (e.g. suspension of interest payments) - see www.raiffeisencertificates.com/en/basag. The price performance shown here is only an information about the historical price performance. Information on past performance is not a reliable indicator of future performance. The investment may lead to tax obligations that vary depending on the client's personal circumstances and future changes. Any limited tax liability in Austria concerning non-resident taxpayers does not imply tax exemption in the state of residence. Please note that due to legal requirements, the times stated here are based on the coordinated world time (UTC). The Central European Time (CET), which applies in Austria, Germany and other Central European countries, is calculated by adding one hour, the summer European Central Summer Time (CEST) by adding two hours. RBI is registered in the business register FN 122119m.



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% EUROPE BONUS&SAFETY 3

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlying: EURO STOXX 50® Index
- 3% fixed annual interest rate
- Barrier at 39% of the 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.



Certificates by

 **Raiffeisen
CENTROBANK**

INVESTMENT WITH FIXED INTEREST RATE

In short:

With the certificate 3% Europe Bonus&Safety 3 investors obtain a fixed interest rate of 3% annually. At the end of the term, redemption is effected at 100%, provided that the EURO STOXX 50® index always quoted above the barrier of 39% of its starting value during the observation period. In the event of a barrier violation during the term by the underlying, investors are exposed to full market risk; this means a substantial capital loss is possible.

KEY FACTS

| | |
|-----------------------------|---|
| Issuer | Raiffeisen Centrobank AG* |
| ISIN | AT0000A2WCC2 |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscr. period ¹ | Mar 29 – Apr 25, 2022 |
| Initial valuation date | Apr 26, 2022 |
| Issue value date | Apr 27, 2022 |
| Final valuation date | Apr 23, 2025 |
| Maturity date | Apr 28, 2025 |
| Starting value | closing price of the index at the initial valuation date |
| Barrier | 39% of the starting value |
| Observation | continuously |
| Observation period | Apr 27, 2022 - Apr 23, 2025 |
| Fixed interest rate | 3% annually |
| Interest rate payout dates | Apr 27, 2023; Apr 26, 2024; Apr 26, 2025; |
| Redemption | Provided that the EURO STOXX 50® index always quoted above the barrier of 39% of its starting value during the observation period, the certificate is redeemed at 100% of the nominal value. Otherwise the certificate is redeemed according to the performance of the underlying. Even if the barrier is touched or undercut, the maximum payout remains limited to EUR 1,000 per nominal value and investors do not participate in price increases of the of the index beyond the starting value. Redemption at the maturity date is dependent on the solvency of RCB*. |
| Listing | Vienna, Frankfurt, Stuttgart |
| Quotes | www.rcb.at |

The certificate **3% Europe Bonus&Safety 3** is based on the European stock benchmark **EURO STOXX 50®**. This investment product is suited for investors who expect the EURO STOXX 50® index to perform stably in the upcoming three years and who deem price slumps of 61% or more unlikely to occur. The certificate combines fixed interest payments of 3% p.a. with partial protection for the invested capital. The initial distance to the barrier (safety buffer) is 61%. The certificate has a term of three years. Further details regarding opportunities and risks of this certificate are presented on the following page.

FUNCTIONALITY

At the initial valuation date, the closing price of the **EURO STOXX 50® index** is fixed as the **starting value** and the **barrier** (39% of the starting value) is determined.

- **The fixed interest rate** of 3% is paid out annually, regardless of the performance of the underlying index (equivalent to 3 x EUR 30 per nominal value during the term).
- **Redemption** of the nominal value at the end of the term depends on the performance of the index. The index price is continuously compared to its barrier during the observation period. At the final valuation date **one of the following scenarios** will apply:

SCENARIO 1: The index always quoted ABOVE its barrier

If the EURO STOXX 50® index always quoted above the barrier of 39% of its starting value during the observation period, the certificate is redeemed at 100%. This means, provided that the index never declines by 61% or more compared to the starting value, investors obtain the nominal value of EUR 1,000 at the maturity date. This amount represents the maximum payout.

SCENARIO 2: Barrier TOUCHED or UNDERCUT

If the EURO STOXX 50® index touched or undercut the barrier of 39% of its starting value during the observation period, redemption at the maturity date is effected according to the index performance (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 index beyond the starting value.

* 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.

SUITED MARKET EXPECTATION

declining sideways rising

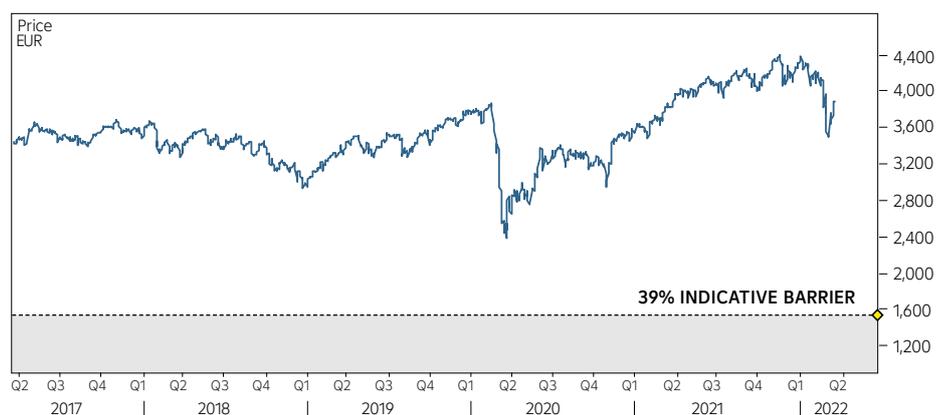
YOUR INVESTMENT HORIZON

< 3 years 3 to 5 years > 5 years

EURO STOXX 50® - TOP 10 CONSTITUENTS

| | Branch | Country | Weighting |
|--------------------|------------------|---------------|-----------|
| ASML Holding | Technology | Netherlands | 8.5% |
| LVMH | Luxury Goods | France | 5.7% |
| Linde | Chemicals | Great Britain | 4.9% |
| TotalEnergies | Oil&Gas | France | 4.1% |
| SAP | IT | Germany | 3.8% |
| Sanofi | Pharmaceuticals | France | 3.7% |
| Siemens | Industrials | Germany | 3.5% |
| L'Oreal | Consumer Staples | France | 3.0% |
| Allianz | Financials | Germany | 3.0% |
| Schneider Electric | Industrials | France | 2.9% |

43.1%



EU0009658145

As of March 17, 2022; Source: Reuters (.STOXX50E)

Please note that past performance is no reliable indicator of performance.

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 fixed annual interest rate (3% p.a.) is paid out regardless of the performance of the underlying index.
- **Safety buffer:**
Partial protection against falling prices due to initial safety buffer of 61% - barrier at 39% of the index starting value
- **Flexibility:**
Tradability on the secondary market, no management fees

RISKS

- **Barrier violation:**
If the barrier is violated by the underlying, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier disproportionate price movements of the certificate may occur.
- **Limited yield opportunity:**
The yield is in any case limited to the fixed annual interest payments (3 x 3% during the term). 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.

DISCLAIMER

In spite of all possible care taken, the data contained in this advertisement are provided purely as non-binding information. This advertisement constitutes neither investment advice nor, an offer nor a recommendation nor an invitation to execute a transaction. The information contained in this advertisement is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this advertisement 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 advertisement 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 complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Base Prospectus (including any possible supplements) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the described financial instruments. The approved Base Prospectus (including any possible supplements) and the respective Final Terms have been deposited at the Oesterreichische Kontrollbank AG as the notification office. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the FMA. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Centrobank AG (www.rcb.at) by entering the International Securities Identification Number (ISIN) of the respective financial instrument. 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. Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying. Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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, 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.

The EURO STOXX 50® Index, which is used under license, is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland ("STOXX"), Deutsche Börse Group or its licensors. The certificate 3% Europe Bonus&Safety 3 is neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the EURO STOXX 50® index or its data. Further detailed information on this matter may also be found in the Base Prospectus at "Underlying Specific Disclaimer".

Certificates issued by RCB are no financial products as defined in the Regulation (EU) 2019/2088

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 | Member of RBI Group | Am Stadtpark 9, 1030 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 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 |
| Anton Bondar | Ph.: +43 1/51520 - 471 | anton.bondar@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 |
| Levin Gollner | Ph.: +43 1/51520 - 473 | levin.gollner@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 |
| 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 |



Certificates by

