

5.75% EUROPEAN INDUSTRIES BONUS 2

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Three European indices as underlyings:
STOXX® Europe 600 Automobiles & Parts index,
STOXX® Europe 600 Basic Resources index,
STOXX® Europe 600 Insurance index
- 5.75% fixed annual interest rate
- Barrier at 59% of each index
- Full market risk if barrier is violated, issuer risk
- Further opportunities and risks on the following pages
- Term of 2 years

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Certificates by



ATTRACTIVE FIXED INTEREST RATE ABOVE MARKET LEVEL

In short:

The 5.75% European Industries Bonus 2 certificate enables investors to obtain a fixed interest rate – the interest rate is paid out annually in any case, regardless of the performance of the three underlying indices. Redemption of the nominal value at maturity is effected at 100% if the three underlying indices always quote above the barrier of 59% 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 one to one to market risk. This means that a substantial loss of capital is possible.

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2RA44
Issue price	100%
Nominal value	EUR 1,000
Subscription period ¹	May 18 - June 14, 2021
Initial valuation date	June 15, 2021
Issue value date	June 16, 2021
Final valuation date	June 13, 2023
Maturity date	June 16, 2023
Starting value	Closing price of each index at the initial valuation date
Barrier	59% of the respective starting value
Observation	continuous
Observation period	June 16, 2021 - June 13, 2023
Fixed interest rate	5.75% annually
Interest rate payout dates	June 16, 2022; June 16, 2023

Redemption If the prices of the STOXX® Europe 600 Automobiles & Parts index, STOXX® Europe 600 Basic Resources index, STOXX® Europe 600 Insurance index always quote above the barrier of 59% of their respective starting values 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 index which performs worst.

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.rbiinternational.com/ir/ratings

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

Solid yields in a low interest rate environment, partial protection against price drops and a short term are convincing arguments for many investors. The new **5.75% European Industries Bonus 2** certificate combines all these features in one product. The investment product without capital protection combines two fixed annual interest payments of 5.75% with an initial distance to the barrier (the lower price threshold which may neither be touched nor undershot) of 41%. The certificate has a term of two years. Further details regarding opportunities and risks of this certificate are presented on the following page.

FUNCTIONALITY

At the initial valuation date, the **closing prices of all three indices** are fixed as **starting values** and the respective **barriers** (59% of the respective starting value) are determined.

- **The fixed annual interest rate** of 5.75% is paid out annually during the **two-year term** regardless of the performance of the three underlying indices (equals two times EUR 57.5 per nominal value).
- **Redemption** of the nominal value at the end of the term depends on the performance of the three underlying indices. During the observation period the price of each index is continuously compared with the respective barrier. At the final valuation date, **one of the following scenarios** will apply:

SCENARIO 1: All three indices always quote ABOVE their respective barriers

Provided that the prices of the STOXX® Europe 600 Automobiles & Parts index, the STOXX® Europe 600 Basic Resources index, and the STOXX® Europe 600 Insurance index always quote above the barrier of 59% of the respective starting value during the observation period, the certificate is **redeemed at 100% of the nominal value**. This means that if none of the three indices ever trades 41% or more below its starting value, investors obtain the nominal value of EUR 1,000 at the maturity date. This amount also represents the maximum payout.

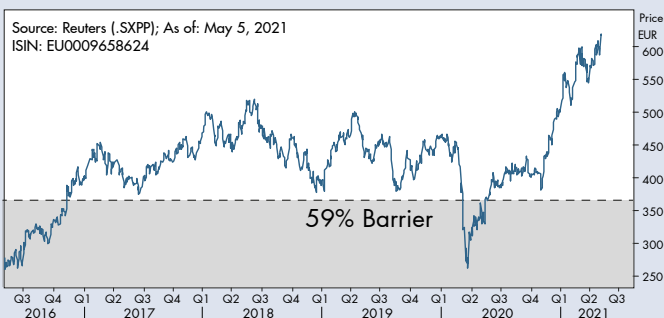
SCENARIO 2: Barrier was TOUCHED/UNDERCUT by at least one index

If the barrier of 59% of the respective starting value was touched or undercut by **ONE** or **MULTIPLE** indices (STOXX® Europe 600 Automobiles & Parts index, STOXX® Europe 600 Basic Resources index, STOXX® Europe 600 Insurance index), payout at maturity is effected according to the worst performing index (percentage change from the starting value to the closing price at the final valuation date) - "worst of". 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 underlyings beyond their starting values.



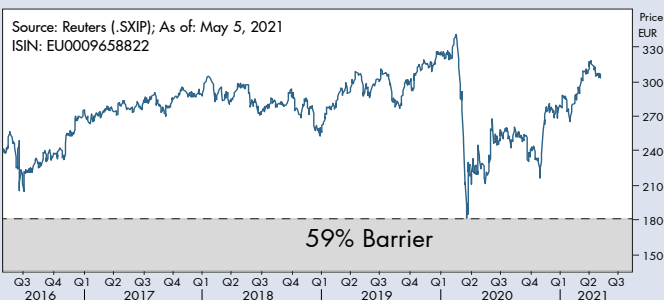
STOXX® Europe 600 Automobiles & Parts index

The STOXX® Europe 600 Automobiles & Parts index comprises 12 leading automotive manufacturers and suppliers from the eurozone and serves as a benchmark for the European automotive industry. Besides well-known car manufacturers such as BMW, Daimler, Ferrari, Renault, Porsche and Volkswagen, also major automotive suppliers such as Michelin and Continental are part of the index.



STOXX® Europe 600 Basic Resources index

The STOXX® Europe 600 Basic Resources index tracks the performance of the stocks of 19 European companies focusing on extraction and processing of basic resources (raw materials). Among the index constituents are mining companies Rio Tinto and BHP Group as well as the steel companies ArcelorMittal and voestalpine.



STOXX® Europe 600 Insurance index

The STOXX® Europe 600 Insurance index tracks the performance of the stocks of 31 leading European insurance companies. Among them are major players such as Allianz, AXA, Zurich Insurance Group, Munich Re and Generali.

Source: www.stoxx.com. Please note that past performance is no reliable indicator of future results.

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

OPPORTUNITIES

▫ Attractive annual fixed interest rate:

The fixed annual interest amount (5.75% p.a.) is paid out regardless of the performance of the three underlying indices.

▫ Safety buffer:

Attractive yield in sideways moving and slightly decreasing markets due to the partial protection against falling prices down to the barrier at 59% of the respective starting value

▫ Secondary market:

Tradability on the secondary market, no management fees

RISKS

▫ Barrier violation:

If the respective barrier is violated by at least one of the three underlying indices, the investor is entirely subject to market risk, without any protective mechanism. Close to the barrier, there can be disproportionate price movements of the certificate.

▫ Limited yield opportunity:

The opportunity for yields is in any case limited to the fixed interest rate (2 x 5.75% 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.

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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
Thomas Stagl (Head of Sales CEE)	Ph.: +43 1/51520 - 351	thomas.stagl@rcb.at
Mariusz Adamiak	Ph.: +43 1/51520 - 395	mariusz.adamiak@rcb.at
Raphael Bischinger	Ph.: +43 1/51520 - 432	raphael.bischinger@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
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
Premysl Placek	Ph.: +43 1/51520 - 394	premysl.placek@rcb.at
Michal Polin	Ph.: +421/257203 - 041	micHAL.polin@rcb.sk
Thomas Pusterhofer	Ph.: +43 1/51520 - 379	thomas.pusterhofer@rcb.at
Martin Rainer	Ph.: +43 1/51520 - 391	martin.rainer@rcb.at
Ludwig Schweighofer	Ph.: +43 1/51520 - 460	ludwig.schweighofer@rcb.at
Alexander Unger	Ph.: +43 1/51520 - 478	alexander.unger@rcb.at
Fabiola Vicensova	Ph.: +421/257203 - 040	fabiola.vicensova@rcb.sk
Wilhelmine Wagner-Freudenthal	Ph.: +43 1/51520 - 381	wilhelmine.wagnerfreudenthal@rcb.at
Martin Vonwald	Ph.: +43 1/51520 - 338	martin.vonwald@rcb.at
Michael Wilnitsky	Ph.: +43 1/51520 - 470	michael.wilnitsky@rcb.at



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