

EUROPE/AUSTRIA BONUS&SAFETY 4

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlyings: EURO STOXX 50® Index and ATX® Index
- Opportunity of redemption at 120 % of nominal value
- Barrier at 49 % of each index
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/ risks on the following pages
- Term of 5 years

EURO STOXX 50® is a registered trademark of STOXX Ltd. ATX® is a registered trademark of Wiener Börse AG („WBAG“).



Certificates by



YIELD OPPORTUNITY WITH SAFETY MECHANISM

In short:

With the Europe/Austria Bonus&Safety 4 certificate of Raiffeisen Centrobank investors obtain a bonus yield of 20% at the end of the term, provided that neither the EURO STOXX 50® index nor the ATX® index ever decline by 51% or more in relation to their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk.

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2SUY6
Issue price	100%
Nominal value	EUR 1,000

Subscription period¹

Sep 23 - Oct 20, 2021

Initial valuation date Oct 21, 2021

Issue value date Oct 22, 2021

Final valuation date Oct 19, 2026

Maturity date Oct 22, 2026

Starting value

closing price of each underlying index at the initial valuation date

Barrier 49% of the starting value

Observation continuously

Observation period

Oct 22, 2021 - Oct 19, 2026

Bonus level = cap 120% of the starting value

Redemption

Provided that the

EURO STOXX 50® index and the ATX® index always quote above 49% of their respective starting value during the observation period, the certificate is redeemed at 120% of the nominal value.

Otherwise the certificate is redeemed according to the performance of the underlying 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

The certificate **Europe/Austria Bonus&Safety 4** is based on two reknown stock indices. The European benchmark index **EURO STOXX 50®** and the Austrian benchmark index **ATX®** serve as underlyings for this certificate. This investment product is suited for investors who expect these two indices to perform stably in the upcoming five years and who consider price slumps of 51% or more unlikely to occur.

The certificate offers investors the opportunity to obtain an attractive bonus yield of 20% (equals 3.71% p.a.) while offering partial protection for the invested capital. The initial distance to the barrier (safety buffer) is 51%. The certificate has a term of five 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 and the closing price of the **ATX®** index are fixed as **starting values** and the respective **barriers** (49% of the respective starting value) are determined. During the observation period the prices of both the EURO STOXX 50® index and the ATX® index are continuously compared with the respective barrier. If the bonus amount is paid out at the end of the term depends on the performance of the two underlying indices.

At the final valuation date one of the following scenarios will apply:

SCENARIO 1: both indices always quoted ABOVE the barrier

If both the EURO STOXX 50® index **AND** the ATX® index always quoted above the barrier of 49% of their respective starting value during the observation period, the certificate is redeemed at 120% of the nominal value. This means, provided that none of the two indices ever decline by 51% or more compared to its starting value, investors obtain EUR 1,200 per nominal value at the maturity date. Due to the cap, this amount represents the maximum payout

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

If the EURO STOXX 50® index **AND/OR** the ATX® index touched or undercut the barrier of 49% of the respective starting value during the observation period, redemption at the maturity date is effected according to the performance of the index that performed worst (percentage change from the starting value to the closing price at the final valuation date). Even if the barrier has been touched or undercut, the maximum payout remains limited at EUR 1,200 per nominal value and investors do not participate in price increases of the underlyings beyond the bonus level/cap.

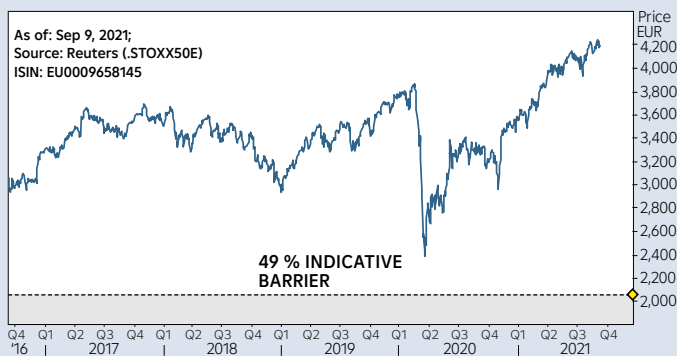
¹ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

EURO STOXX 50® INDEX

The EURO STOXX 50® index is the leading blue-chip index for the Eurozone. It comprises 50 major listed companies from eight eurozone countries. STOXX Ltd. continuously updates the index value. Among others, the index includes the following well-known constituents:

Allianz SE	Danone S.A.
Anheuser-Busch InBev S.A./N.V.	Deutsche Post AG
AXA S.A.	L'Oreal S.A.
BMW AG	Sanofi S.A.

The **current level** of the **EURO STOXX 50®** index at 4,177.11 (closing price) as of Sep 9, 2021 would result in a barrier of 2,046.784 (equals 49% of 4,177.11).



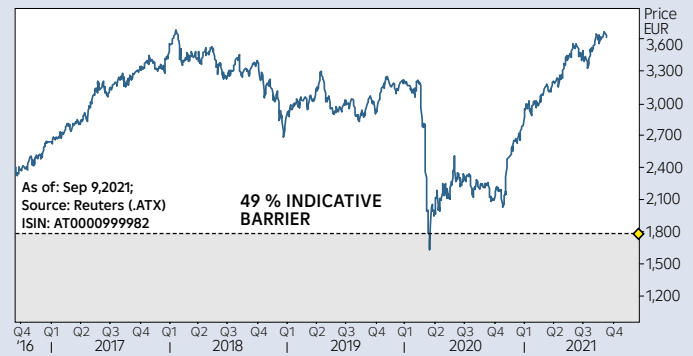
Please note that past performance is no reliable indicator for future results.

ATX® INDEX

The Austrian benchmark index ATX® comprises the 20 biggest Austrian companies which are listed on the Vienna Stock Exchange. Criteria for inclusion of companies in the ATX® are capitalized free float and stock exchange trading volume. Among others, the index includes the following well-known constituents:

Andritz AG	Raiffeisen Bank International AG
CA Immobilien Anlagen AG	Verbund AG
Erste Group Bank AG	voestalpine AG
OMV AG	Wienerberger AG

The **current level** of the **ATX®** index at 3,637.70 (closing price) as of Sep 9, 2021 would result in a barrier of 1,782.473 (equals 49% of 3,637.70).



SUITED MARKET EXPECTATIONS

declining	sideways	rising
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YOUR INVESTMENT HORIZON

< 3 years	3 to 5 years	> 5 years
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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

CHANCEN

- **Attractive bonus yield:**
Opportunity to obtain 20% yield in sideways moving and even in moderately declining markets
- **Safety buffer:**
Partial protection against falling prices due to the initial safety buffer of 51% – barrier at 49% of the respective index starting value
- **Flexibility:**
Tradability on the secondary market, no management fees

RISIKS

- **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.
- **Limited yield opportunity:**
The opportunity to generate yields is in any case limited by the bonus level/cap, therefore the maximum yield amounts to 20% in five years (equals 3.71% p.a.) based on the issue price of 100%.
- **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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Certificates by

