

FACTSHEET

BONUS CERTIFICATE EUROPA/GOLD INFLATIONS BONUS&SICHERHEIT 4

ISIN: AT0000A2STR2 / WKN: RC04M8

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon


Raiffeisen
Certificates

CHG. 1D

-0.030 (-0.03%)

BID

96.44%

ASK

97.94%

LAST UPDATE

**Apr 30, 2024
10:10:56.617**

UNDERLYING PRICE (DELAYED)

-

BARR. DIST. %

58.98%

INTEREST RATE ANNUALLY

-

BONUS YIELD P.A.

-

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 49.00
Barrier reached	no
Observation barrier	Closing Price
Distance to barrier	58.98%
Bonus level	EUR 100.00
Bonus amount	100.00%
Cap	EUR 100.00
Maximum amount	100.00%
Fixed interest rate annually	-
Max. yield p.a.	0.85%
Accrued interest	Dirty (included in the price)
Maturity date	Oct 14, 2026
Final valuation date	Oct 12, 2026
Issue date	Oct 15, 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	9.7239% (EUR 97.24) on Oct 17, 2022
	5.9641% (EUR 59.64) on Oct 16, 2023

CONTACT/INFORMATION

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

DESCRIPTION

With the **Europe/Gold Inflation Bonus&Safety 4** certificate, investors receive an annual interest rate consisting of two components: 0.7% annual fixed interest rate plus the annual inflation rate (annual rate of change of the HICP excl. tobacco for the Eurozone). Redemption at the end of the term (October 2026) depends on the performance of the EURO STOXX 50® Index and the gold price: the certificate is redeemed at 100% (equivalent to EUR 1,000 per nominal amount) provided that the two underlyings never decline by 51% or more of the starting value during the observation period.

If the underlyings touch or undercut the barrier of 49% of the respective starting value (51% safety buffer), redemption will be effected according to the performance of the worst performing underlying. The opportunity for yield is in any case limited to the annual interest rate.

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
LBMA Gold Price PM RCB000032537	USD	1,798.70	881.36	2,333.55 (delayed)	62.23%	-0.41%	29.74%	Apr 29, 2024 4:01 pm
EURO STOXX 50® EU0009658145	EUR	4,149.06	2,033.04	4,956.74 (indicative)	58.98%	-0.51%	19.47%	Apr 30, 2024 12:14 pm

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.

EUROPE/GOLD INFLATION BONUS&SAFETY 4

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlyings: EURO STOXX 50® index and Gold
- 0.7% fixed annual interest rate + additional interest rate in the amount of the annual inflation (HICP excluding tobacco)
- Barrier at 49% of the respective starting value (daily observation)
- 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.



Certificates by



**Raiffeisen
CENTROBANK**

RISING INFLATION RATE BRINGS RISING YIELD

In short:

With the certificate, investors receive an annual interest rate consisting of two components: 0.7% fixed annual interest rate plus annual inflation (annual rate of change of HICP excluding tobacco for the euro area). At the end of the term, redemption is effected at 100% provided that the daily closing price of the EURO STOXX 50® index and the daily LBMA Gold Afternoon Fixing Price always quote above the barrier of 49% of their respective starting value during the observation period. In the event of a barrier violation 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	Daueremission
ISIN	AT0000A2STR2
Issue price	100%
Nominal value	EUR 1,000
Subscr. period¹	Sep, 14 - Oct, 13 2021
Initial valuation date	Oct, 14 2021
Issue value date	Oct, 15 2021
Final valuation date	Oct, 12 2026
Maturity date	Oct, 14 2026
Starting value	closing price of the EURO STOXX 50® index resp. LBMA Gold Price PM at the initial valuation date
Barrier	49% of the respective starting value
Observation	daily (EURO STOXX 50® closing prices resp. Gold PM Fixing Price)
Observation period	Oct, 15 2021 - Oct, 12 2026
Fixed interest rate	0.7% annually
Additional interest rate	annual positive rate of change of the HICP-total index excluding tobacco for the euro zone (19 countries)
Valuation dates	Oct, 13 2022; Oct 12 2023; Oct, 10 2024; Oct, 10 2025; Oct, 12 2026
Interest rate payout dates	Oct, 17 2022; Oct, 16 2023; Oct, 15 2024; Oct, 15 2025; Oct, 14 2026

Redemption Provided that the daily closing price of the EURO STOXX 50® index and the daily LBMA Gold Afternoon Fixing Price (03:00 p.m. London) always quote above the barrier of 49% of their respective 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 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.rbiinternational.com/ir/ratings

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

In the ongoing zero interest rate environment, effective measures against inflation are increasingly important. In order to provide protection against rising consumer prices, Raiffeisen Centrobank is therefore issuing the **Europe/Gold Inflation Bonus&Safety 4** Certificate for investors who are looking for a positive real return. In addition to the annual fixed interest rate of 0.7%, the investment product without capital protection pays a variable interest rate equal to the positive annual rate of change in the consumer price index for the euro zone. The certificate is based on the best-known equity benchmark index in the euro zone, the EURO STOXX 50® index and the gold price. The initial distance to the barrier (safety buffer) is 51% and 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 **LBMA Gold Afternoon Fixing Price** (03:00 p.m. London) are fixed as **starting values** and the respective **barriers** (49% of the respective starting value) are determined.

The **interest rate** is composed of a fixed and a variable component and is paid out annually in any case, regardless of the performance of the underlying indices. The minimum interest rate is 0.7% p.a.; in addition, the positive inflation rate is paid out as extra interest:

0.7% fixed annual interest rate	+	annual additional interest rate (positive rate of change euro area HICP excl. tobacco)	=	Total annual interest rate
---------------------------------	---	--	---	----------------------------

→ The higher the inflation rate, the higher the interest payment!

The actual **level of the interest** rate for the respective maturity year is determined as follows: On the annual valuation date, the Harmonized Index of Consumer Prices (HICP) excluding tobacco for the euro area (19 countries) of July of that year is compared with the level of the index in the same month of the previous year and one of the following scenarios occurs:

- **INFLATION: Level of euro zone HICP excl. tobacco is higher than in previous year:** The percentage increase in the index is paid in addition to the fixed interest rate of 0.7%.
- **DEFLATION: Level of euro zone HICP excl. tobacco is the same or lower than in the previous year:** The annual fixed interest rate of 0.7% is paid out.

EXAMPLE: In the past 5 years following interest payments would have been effected:

DATE	FIXED INTEREST	+	ADDITIONAL INTEREST*	=	TOTAL INTEREST
2017	0.7%	+	1.27%		1.97%
2018	0.7%	+	2.05%		2.75%
2019	0.7%	+	1.19%		1.89%
2020	0.7%	+	0.25%		0.95%
2021	0.7%	+	2.15%		2.85%

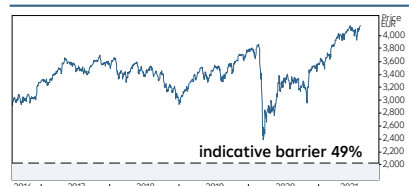
* Percentage change in the value of the HICP - total index excluding tobacco for the euro zone (19 countries) from July of the previous year to July of the following year. Source: Bloomberg (CPTFEMU Index). Please note that past performance is no reliable indicator of performance.

HICP-TOTAL INDEX EXCLUDING TOBACCO

Harmonized Indices of Consumer Prices (HICPs) are intended for international comparisons of consumer price inflation. They are used, for example by the European Central Bank, to monitor price stability in the context of monetary policy. The ECB defines price stability on the basis of the annual rate of change of the HICP for the euro zone. For the certificate, the HICP excluding tobacco is used.

Source: Eurostat (https://ec.europa.eu/info/index_en)

EURO STOXX 50® INDEX



As of Sept 1, 2021; Source: Reuters (.STOXX50E)

GOLD (LBMA Gold Price PM)



As of Sept 1, 2021; Source: Bloomberg (GOLDLNP Index)

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

Redemption of the nominal value at the end of the term depends on the performance of the two underlyings. The closing price of the EURO STOXX 50® index and the LBMA Gold Afternoon Fixing Price (03:00 p.m. London) are compared daily with the respective barrier. At the final valuation date one of the following scenarios will apply:

SCENARIO 1: both underlyings always quoted ABOVE their respective barrier

If the daily closing price of the EURO STOXX 50® index **AND** the daily LBMA Gold Afternoon Fixing Price (03:00 p.m. London) always quoted above the barrier of 49% of their respective starting value during the observation period, the certificate is redeemed at 100%. This means, provided that none of the two underlyings ever closes 51% or more below its respective 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 by at least one underlying

If the daily closing price of the EURO STOXX 50® index **AND/OR** the daily LBMA Gold Afternoon Fixing Price (03:00 p.m. London) 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 underlying 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 underlyings beyond their starting values.

NO CURRENCY RISK

The p.m. fixing of the gold price is carried out in USD. The Europe/Gold Inflation Bonus&Safety 4 certificate is 100% currency hedged – the EUR/USD exchange rate has no influence on the performance of the certificate.

OPPORTUNITIES

Interest rate:

The annual interest rate is paid out regardless of the performance of the two underlyings.

Safety buffer:

Attractive yield in sideways moving and moderately declining markets due to the partial protection against falling prices down to the barrier of 49% (safety buffer of 51%)

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.

Limited yield opportunity:

The yield is in any case limited to the 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.

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 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.

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 Europe/Gold Inflation Bonus&Safety 4 certificate 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
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
Maida Blentic	Ph.: +43 1/51520 - 394	maida.blentic@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
Jaroslav Kysela	Ph.: +43 1/51520 - 481	jaroslav.kysela@rcb.at
Udo Leser	Ph.: +43 1/51520 - 350	udo.leser@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
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



**Raiffeisen
CENTROBANK**