

## FACTSHEET

## BONUS CERTIFICATE EUROPA/ÖSTERREICH BONUS&amp;SICHERHEIT 5

ISIN: AT0000A2TTP4 / WKN: RC048S

INVESTMENT Product without Capital Protection

Bonus Certificate with Cap


**Raiffeisen**  
**Certificates**

 CHG. 1D  
**+0.240 (+0.23%)**

 BID  
**101.68%**

 ASK  
**103.18%**

 LAST UPDATE  
**Apr 26, 2024**  
**15:27:41.018**

UNDERLYING PRICE (DELAYED)

-

BARR. DIST. %

**47.36%**

INTEREST RATE ANNUALLY

-

BONUS YIELD P.A.

**6.03%**

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](mailto: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	continuously
Distance to barrier	47.36%
Bonus level	EUR 120.00
Bonus amount	120.00%
Cap	EUR 120.00
Maximum amount	120.00%
Bonus yield p.a.	6.03%
Bonus yield remaining term	16.30%
Agio	10.19%
Agio p.a. in %	3.83%
Maturity date	Nov 26, 2026
Final valuation date	Nov 23, 2026
Issue date	Nov 26, 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 / no Foreign Capital Gains Tax

## CONTACT/INFORMATION

E:	<a href="mailto:info@raiffeisencertificates.com">info@raiffeisencertificates.com</a>
T:	+431 71707 5454
W:	<a href="http://www.raiffeisencertificates.com">www.raiffeisencertificates.com</a>

## DESCRIPTION

With the certificate **Europe/Austria Bonus&Safety 5** investors can obtain a bonus yield of 20% (based on the issue price) at the end of the term (November 2026) if the prices of the two indices EURO STOXX 50® and ATX 50® never decline by 51% or more of the respective starting value during the observation period. Due to the cap at 120% this represents the maximum payout. If at least one of the two indices touches or undercuts the barrier of 49% of the starting value, redemption will be effected according to the index performance (percent index performance of the worse performing index from the Initial to the Final Valuation Date). Even if the bonus mechanism is suspended, investors can generate a maximum yield of 20% over five years term.

## 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
EURO STOXX 50® EU0009658145	EUR	4,293.24	2,103.69	5,011.24 (indicative)	58.02%	1.17%	16.72%	Apr 26, 2024 10:00 pm
ATX® AT0000999982	EUR	3,789.28	1,856.75	3,527.13 (indicative)	47.36%	1.03%	-6.92%	Apr 26, 2024 7:27 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.

# EUROPE/AUSTRIA BONUS&SAFETY 5

**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 the respective index start value
- 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*



**Raiffeisen  
CENTROBANK**

# YIELD OPPORTUNITY WITH SAFETY MECHANISM

## In short:

With this certificate investors obtain a bonus yield of 20% at the end of the term, provided the two underlyings EURO STOXX 50® index and ATX® index always quote above the barrier of 49% of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk. This means that in this case a substantial loss of capital is possible.

### KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2TTP4
Issue price	100%
Nominal value	EUR 1,000
Subscription period <sup>1</sup>	Oct 25 - Nov 24, 2021
Initial valuation date	Nov 25, 2021
Issue value date	Nov 26, 2021
Final valuation date	Nov 23, 2026
Maturity date	Nov 26, 2026
Underlying	EURO STOXX 50® Index
(worst-of)	ATX® Index
Starting value	closing price of each underlying index at the initial valuation date
Final reference value	closing price of each underlying index at the final valuation date
Barrier	49% of the starting value
Observation	Intraday
Observation period	Nov 26, 2021 - Nov 23, 2026
Bonus level	120% of the starting value
Cap	120%
Redemption	Bonus amount or participation in the worse index performance (Redemption is dependent on the solvency of RCB*)
Listing	Vienna, Frankfurt, Stuttgart
Quotes	<a href="http://www.rcb.at">www.rcb.at</a>

\* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RBI: [www.rbiinternational.com/ir/ratings](http://www.rbiinternational.com/ir/ratings)

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

### FUNCTIONALITY

At the initial valuation date, the **closing price of the EURO STOXX 50® index** and the **ATX® index** are fixed as **starting values** and the respective **barriers** (49% of the respective starting value) as well as the **bonus levels** (120 % of the respective starting value) are determined. The prices of both indices are continuously compared with the respective barrier during the observation period. At the final valuation date one of the following scenarios will apply:

#### SCENARIO 1: Both indices always quoted ABOVE the respective 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.

### PAYOUT PROFILE: EXEMPLARY PRESENTATION

INDEX CLOSING PRICE AT THE FINAL VALUATION DATE*		REDEMPTION** IF BARRIER	
INDEX 1	INDEX 2	NOT VIOLATED	VIOLATED
+ 40%	+ 30%	EUR 1,200	EUR 1,200
+ 10%	+ 30%	EUR 1,200	EUR 1,100
+ 15%	+ 5%	EUR 1,200	EUR 1,050
+/- 0%	+/- 0%	EUR 1,200	EUR 1,000
- 10%	+ 25%	EUR 1,200	EUR 900
+ 10%	- 20%	EUR 1,200	EUR 800
- 20%	- 40%	EUR 1,200	EUR 600

\* in comparison to the respective starting value; \*\* per nominal value

#### PLEASE NOTE:

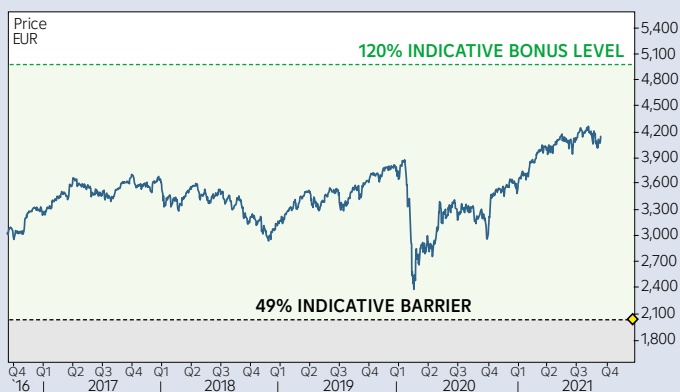
The redemption is always based on the index with the worse performance!

## EURO STOXX 50® - TOP 10 CONSTITUENTS

	Branche	Country	Weight
ASML Holding	Technology	NL	8.9%
LVMH	Luxury Goods	FR	5.7%
Linde	Chemistry	GB	4.4%
SAP	IT	DE	4.4%
TotalEnergies	Oil&Gas	FR	3.7%
Siemens	Industrials	DE	3.4%
Sanofi	Pharma	FR	3.1%
L'Oreal	Consumer Staples	FR	2.9%
Schneider Electric	Industrials	FR	2.6%
Allianz	Financials	DE	2.6%
			<b>41.9%</b>

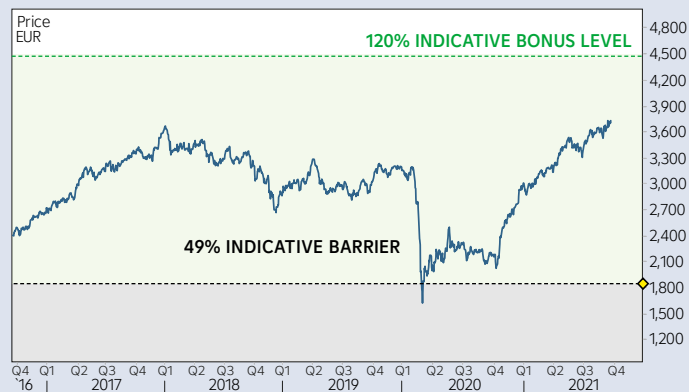
## ATX® - TOP 10 CONSTITUENTS

	Branche	Weight
Erste Group Bank	Financials	19.7%
OMV	Oil&Gas	14.7%
Verbund	Utilities	10.6%
voestalpine	Industrials	6.9%
Raiffeisen Bank International	Financials	6.7%
BAWAG Group	Financials	6.5%
Wienerberger	Materials	5.8%
ANDRITZ	Industrials	5.8%
IMMOFINANZ	Real Estates	3.0%
Mayr Melnhof Karton	Packaging	2.9%
		<b>82.6%</b>



EU0009658145

As of: October 14, 2021; Source: Reuters (.STOXX50E; .ATX) Please note that past performance is no reliable indicator for future results.



AT0000999982

## 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](http://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](http://www.rcb.at/en/customerinformation)

## OPPORTUNITIES

- **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

## 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 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 fulfill its payment obligations in respect to 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](http://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:

<b>Product Hotline</b>	Ph.: +43 1/51520 - 484	<a href="mailto:produkte@rcb.at">produkte@rcb.at</a>
<b>Heike Arbter</b> (Member of the Board)	Ph.: +43 1/51520 - 407	<a href="mailto:heike.arbter@rcb.at">heike.arbter@rcb.at</a>
<b>Philipp Arnold</b> (Head of Structured Products Sales)	Ph.: +43 1/51520 - 469	<a href="mailto:philipp.arnold@rcb.at">philipp.arnold@rcb.at</a>
<b>Roman Bauer</b> (Head of Trading)	Ph.: +43 1/51520 - 384	<a href="mailto:roman.bauer@rcb.at">roman.bauer@rcb.at</a>
<b>Mariusz Adamiak</b>	Ph.: +43 1/51520 - 395	<a href="mailto:mariusz.adamiak@rcb.at">mariusz.adamiak@rcb.at</a>
<b>Raphael Bischofberger</b>	Ph.: +43 1/51520 - 432	<a href="mailto:raphael.bischofberger@rcb.at">raphael.bischofberger@rcb.at</a>
<b>Maida Blentic</b>	Ph.: +43 1/51520 - 394	<a href="mailto:maida.blentic@rcb.at">maida.blentic@rcb.at</a>
<b>Peidong Cao</b>	Ph.: +43 1/51520 - 493	<a href="mailto:peidong.cao@rcb.at">peidong.cao@rcb.at</a>
<b>Lukas Florreither</b>	Ph.: +43 1/51520 - 397	<a href="mailto:lukas.florreither@rcb.at">lukas.florreither@rcb.at</a>
<b>Walter Friehsinger</b>	Ph.: +43 1/51520 - 392	<a href="mailto:walter.friehsinger@rcb.at">walter.friehsinger@rcb.at</a>
<b>Lukas Hackl</b>	Ph.: +43 1/51520 - 468	<a href="mailto:lukas.hackl@rcb.at">lukas.hackl@rcb.at</a>
<b>Jan Kausek</b>	Ph.: +43 1/51520 - 486	<a href="mailto:jan.kausek@rcb.at">jan.kausek@rcb.at</a>
<b>Kathrin Korinek</b>	Ph.: +43 1/51520 - 401	<a href="mailto:kathrin.korinek@rcb.at">kathrin.korinek@rcb.at</a>
<b>Jaroslav Kysela</b>	Ph.: +43 1/51520 - 481	<a href="mailto:jaroslav.kysela@rcb.at">jaroslav.kysela@rcb.at</a>
<b>Aleksandar Makuljevic</b>	Ph.: +43 1/51520 - 385	<a href="mailto:aleksandar.makuljevic@rcb.at">aleksandar.makuljevic@rcb.at</a>
<b>Monika Mrnustikova</b>	Ph.: +43 1/51520 - 386	<a href="mailto:monika.mrnustikova@rcb.at">monika.mrnustikova@rcb.at</a>
<b>Anja Niederreiter</b>	Ph.: +43 1/51520 - 483	<a href="mailto:anja.niederreiter@rcb.at">anja.niederreiter@rcb.at</a>
<b>Michal Polin</b>	Ph.: +421/257203 - 041	<a href="mailto:michal.polin@rcb.sk">michal.polin@rcb.sk</a>
<b>Martin Rainer</b>	Ph.: +43 1/51520 - 391	<a href="mailto:martin.rainer@rcb.at">martin.rainer@rcb.at</a>
<b>Gabriele Rihtar</b>	Ph.: +43 1/51520 - 379	<a href="mailto:gabriele.rihtar@rcb.at">gabriele.rihtar@rcb.at</a>
<b>Ludwig Schweighofer</b>	Ph.: +43 1/51520 - 460	<a href="mailto:ludwig.schweighofer@rcb.at">ludwig.schweighofer@rcb.at</a>
<b>Alexander Unger</b>	Ph.: +43 1/51520 - 478	<a href="mailto:alexander.unger@rcb.at">alexander.unger@rcb.at</a>
<b>Fabiola Vicensova</b>	Ph.: +421/257203 - 040	<a href="mailto:fabiola.vicensova@rcb.sk">fabiola.vicensova@rcb.sk</a>
<b>Martin Vonwald</b>	Ph.: +43 1/51520 - 338	<a href="mailto:martin.vonwald@rcb.at">martin.vonwald@rcb.at</a>
<b>Wilhelmine Wagner-Freudenthal</b>	Ph.: +43 1/51520 - 381	<a href="mailto:wilhelmine.wagner-freudenthal@rcb.at">wilhelmine.wagner-freudenthal@rcb.at</a>



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