

FACTSHEET

BONUS CERTIFICATE 4,4 % EUROPA/USA BONUS&SICHERHEIT

ISIN: AT0000A2YBR8 / WKN: RC06YF

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon


Raiffeisen
Certificates

 CHG. 1D
+0.050 (+0.05%)

 BID
102.47%

 ASK
103.97%

 LAST UPDATE
May 07, 2024
12:56:04.549

 UNDERLYING PRICE (DELAYED)
-

 BARR. DIST. %
62.81%

 INTEREST RATE ANNUALLY
4.40%

 MAX. YIELD P.A.
3.98%

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 | continuously |
| Distance to barrier | 62.81% |
| Bonus level | EUR 100.00 |
| Bonus amount | 100.00% |
| Cap | EUR 100.00 |
| Maximum amount | 100.00% |
| Fixed interest rate annually | 4.40% |
| Max. yield p.a. | 3.98% |
| Accrued interest | Dirty (included in the price) |
| Maturity date | Jul 21, 2025 |
| Final valuation date | Jul 16, 2025 |
| Issue date | Jul 20, 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 | 4.40% (EUR 44.00) on Jul 20, 2023 |

CONTACT/INFORMATION

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

DESCRIPTION

The certificate **4.4% Europe/USA Bonus&Safety** enables investors to obtain a fixed interest rate of 4.4% annually. Redemption is effected at 100% at the end of the term (July 2025) provided that the EURO STOXX 50® index and the S&P 500® 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.

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. For details on the **S&P 500® index** visit www.spglobal.com.

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 | 3,587.44 | 1,757.85 | 4,994.36 (indicative) | 64.80% | 0.46% | 39.22% | May 07, 2024 3:03 pm |
| S&P 500 US78378X1072 | USD | 3,936.69 | 1,928.98 | 5,186.96 (indicative) | 62.81% | 0.15% | 31.76% | May 07, 2024 3:03 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.

4.4% EUROPE/USA BONUS&SAFETY

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlyings: EURO STOXX 50® index and S&P 500® index
- 4.4% fixed annual interest rate
- Barrier at 49% of the respective 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.
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT WITH FIXED INTEREST RATE

In short:

With this certificate investors obtain a fixed interest rate of 4.4% annually. At the end of the term, redemption is effected at 100% provided that the EURO STOXX 50® index and the S&P 500® index always quoted above the barrier of 49% of their respective starting value during the term. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.

| | |
|-----------------------------|--|
| Issuer | Raiffeisen Centrobank AG* |
| ISIN | AT0000A2YBR8 |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscr. period ¹ | Jun 21 – Jul 18, 2022 |
| Initial valuation date | Jul 19, 2022 |
| Issue value date | Jul 20, 2022 |
| Final valuation date | Jul 16, 2025 |
| Maturity date | Jul 21, 2025 |
| Underlyings | EURO STOXX 50® Index S&P 500® Index |

Calculation agent underlying

EURO STOXX 50®: STOXX Ltd.

S&P 500®: S&P Dow Jones Indices LLC

Starting value closing price of the index at the initial valuation date

Final value closing price of the index at the final valuation date

Barrier 49% of the according starting value

Barrier observation continuously (every price)

Observation period

Jul 20, 2022 – Jul 16, 2025

Fixed interest rate 4.4% of the nominal value per year of term

Interest rate payout dates Jul 20, 2023; Jul 19, 2024; Jul 19, 2025;

Listings Vienna, Frankfurt, Stuttgart

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

* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RfI: www.rbiinternational.com/ir/ratings

FUNCTIONALITY

At the **initial valuation date** the **starting values** of the underlyings are fixed and from that the **barriers** are determined. During the **observation period** the underlying prices are compared with the according barrier. On the **final valuation date** one of the following **scenarios** will apply:

1) Barrier not touched or undercut

If the underlying prices **always** quoted **above** their respective barrier, **100% of the nominal amount** is redeemed on the maturity date. This also represents the maximum redemption.

2) Barrier touched or undercut at least once

If **at least one** of the underlyings quoted **at or below** its respective barrier, redemption on the maturity date will be affected according to the performance of the underlying with the **worst performance** (percentage performance from the starting value to the final value). The maximum redemption remains capped at 100% of the nominal amount.

The **fixed interest rate** is paid out **in any case**, regardless of the underlying performance.

REDEMPTION PROFILE: EXEMPLARY PRESENTATION

| FINAL VALUE* | | REDEMPTION** | IF BARRIER |
|--------------|--------------|--------------|------------|
| UNDERLYING 1 | UNDERLYING 2 | NOT VIOLATED | VIOLATED |
| +20% | +30% | 100% | 100% |
| +15% | +5% | 100% | 100% |
| +/-0% | +/-0% | 100% | 100% |
| -10% | +25% | 100% | 90% |
| +10% | -20% | 100% | 80% |
| -20% | -40% | 100% | 60% |

* in comparison to the starting value; ** in % of the nominal value

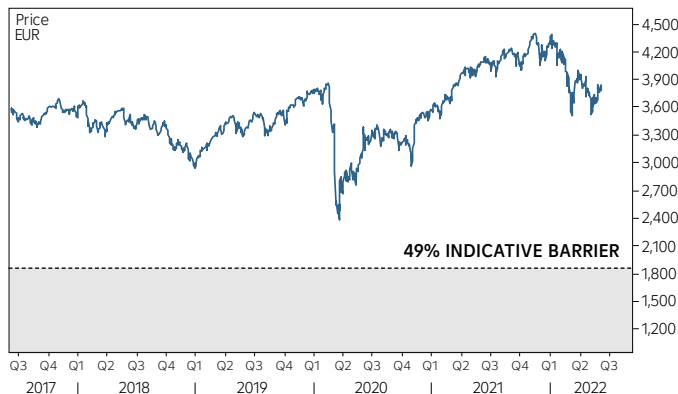
NOTE:
The redemption is always based on the underlying with the worst performance!

Details on the opportunities and risks are given on the following page.

S&P 500® - TOP 10 CONSTITUENTS

| | Sector | Country | Weighting |
|---------------|-------------------|---------|-----------|
| ASML Holding | Technology | NL | 7.7% |
| LVMH | Luxury goods | FR | 5.6% |
| Linde | Chemicals | GB | 5.5% |
| TotalEnergies | Oil&Gas | FR | 5.2% |
| Sanofi | Pharmaceuticals | FR | 4.0% |
| SAP | IT | DE | 3.6% |
| Siemens | Industrials | DE | 3.3% |
| L'Oreal | Basic consumption | FR | 2.8% |
| Allianz | Financials | DE | 2.8% |
| Air Liquide | Chemicals | FR | 2.7% |

43.0%



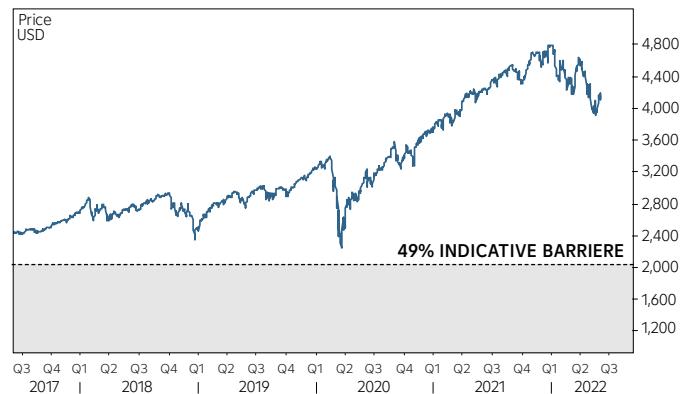
EU0009658145

As of: May 11, 2022; Source: Reuters (.STOXX50E; .SPX); Please note that past performance is no reliable indicator for future performance of this underlying.

S&P 500® - TOP 10 CONSTITUENTS

| | Sector | Weighting |
|------------------------------|-----------------|-----------|
| Apple | IT | 6.6% |
| Microsoft | IT | 5.8% |
| Amazon.com | IT | 3.1% |
| Alphabet (Class A) | IT | 2.0% |
| Alphabet (Class C) | IT | 1.9% |
| Tesla | Automobile | 1.7% |
| Berkshire Hathaway (Class B) | Financials | 1.6% |
| NVIDIA Corporation | IT | 1.3% |
| Johnson & Johnson | Pharmaceuticals | 1.3% |
| UnitedHealth Group | Health care | 1.3% |

26.6%



US78378X1072

icator for future performance of this underlying.

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) – 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 (4.4% p.a.) is paid out regardless of the underlying performance.
- **Safety buffer:** Partial protection against declining prices due to the initial safety buffer of 51% - barrier at 49% of the starting value
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **Limited yield opportunity:** The yield is in any case limited to the fixed annual interest payments, investors do not participate in price increases of the underlyings beyond their starting values.
- **Barrier violation:** In case of barrier violation, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate can occur.
- **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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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.

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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**.

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Certificates by

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