

DAIMLER EXPRESS 3

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
EXPRESS CERTIFICATE

- Underlying: share of Daimler AG
- Annual yield opportunity of 6.25%
- Barrier at 60% of the starting value, only active at the end of the term (share delivery possible)
- Annually declining termination level
- Full market risk in case of barrier violation, issuer risk
- Further information on opportunities/risks on the following pages
- Term: 1 to 5 years (early redemption possible)



Certificates by



**Raiffeisen
CENTROBANK**

REACH YOUR TARGET BY EXPRESS

In short:

The Daimler Express 3 certificate offers an annual opportunity for early redemption, enabling investors to obtain a yield of 6.25% per year if the price of the Daimler share quotes on one of the annual valuation days at or above the annually declining termination level. In case the share price quotes below the respective termination level, the term will be extended by another year – up to a maximum of 5 years. If the barrier is violated at the end of the term, the investor is entirely subject to market risk.

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2RJY1
Issue price	100%
Nominal value	EUR 1,000
Subscription period ¹	June 8 - July 5, 2021
Initial valuation date	July 6, 2021
Issue value date	July 7, 2021
Annual valuation dates	July 5, 2022; July 5, 2023; July 4, 2024; July 3, 2025; July 3, 2026
Final valuation date	July 3, 2026
Early maturity dates	July 8, 2022; July 10, 2023; July 9 2024; July 8, 2025
Maturity date	July 8, 2026
Starting value	closing price of the share at the initial valuation date
Termination levels in % of the starting value	2022: 100%, 2023: 90%, 2024: 80%, 2025: 70%, 2026: 60%
Observation of the termination level	at each annual valuation date
Barrier	60% of the starting value
Observation of the barrier	only at the final valuation date
Redemption	Provided that the closing price of the Daimler share quotes at or above the annually declining termination level at one of the annual valuation dates, (early) redemption is effected according to the predefined termination price. Otherwise redemption depends on the share performance: nominal value or shares. 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.rbinternational.com/ir/ratings

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

The **Daimler Express 3** certificate combines the opportunity to generate an attractive yield with the possibility of early redemption. The share of **Daimler AG** serves as underlying for the certificate. For investors who expect the price of this stock to quote at least at the respective termination level on one of the annual valuation dates (see table below), the Express Certificate offers an annual yield opportunity of 6.25% of the nominal value. The certificate has a term of at least one but not more than five years. Further details regarding opportunities and risks are presented on the following page.

FUNCTIONALITY

At the **initial valuation date** the closing price of the Daimler share is fixed as **starting value** and the **barrier** (60% of the starting value) is determined. In addition, the annually decreasing termination levels are fixed. At the respective **annual valuation dates** the **closing price of the Daimler share** is compared to the **respective termination level**. If the share's closing price quotes at or above the termination level at one of the valuation dates, (early) redemption of the certificate is effected at the predefined termination price:

TERM	TERMINATION LEVEL	TERMINATION PRICE	YIELD
1 st year:	100% = starting value	106.25% of the nominal value	1 x 6.25%
2 nd year:	90% = starting value	112.50% of the nominal value	2 x 6.25%
3 rd year:	80% = starting value	118.75% of the nominal value	3 x 6.25%
4 th year:	70% = starting value	125.00% of the nominal value	4 x 6.25%
5 th year:	60% = starting value	131.25% of the nominal value	5 x 6.25%

→ **THE LONGER THE TERM, THE LOWER THE TERMINATION LEVEL AND THE HIGHER THE TERMINATION PRICE**

If the share quotes below the termination level at the annual valuation date, the term extends by another year (up to a maximum term of five years). At the same time, the **potential termination price increases annually by 6.25% of the nominal value** (up to a maximum of 131.25%) and the annual termination level declines by 10 percentage points.

If no early redemption was effected from the first to the fourth year and provided that the underlying also quotes below the termination level of 60% (equal to the barrier) at the fifth and **final valuation date, physical delivery of shares** is effected. This means the investor receives shares of Daimler AG in the **amount predefined** at the initial valuation date (= nominal value/ starting value). The difference to the next whole number is paid out.

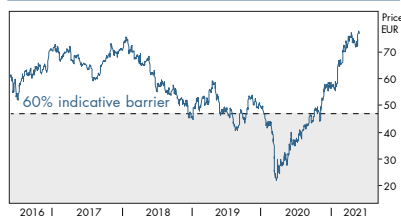
DEFINED NUMBER OF SHARES

The number of shares to be delivered is determined as follows: **Number of shares = nominal value/starting value**

Usually this does not result in whole numbers. Due to the fact that shares are traded in whole numbers only, in the event of physical delivery the residual value is paid out in cash (= cash settlement) according to the market value: **Fraction of the shares x closing price of the share at the final valuation date = cash settlement**

The Daimler Express 3 certificate provides for **physical delivery** of the shares. In the most unfavourable case, the investor gets shares of Daimler AG at the end of the term.

DAIMLER AG SHARE



As of: May 27, 2021; source: Reuters ([DAIGn.DE]
ISIN: DE0007100000
Please note that past performance is no reliable indicator for future results.

RELEVANT STOCK EXCHANGE FOR THE UNDERLYING

Daimler AG: XETRA Frankfurt

SUITED MARKET EXPECTATION

declining sideways rising

YOUR INVESTMENT HORIZON

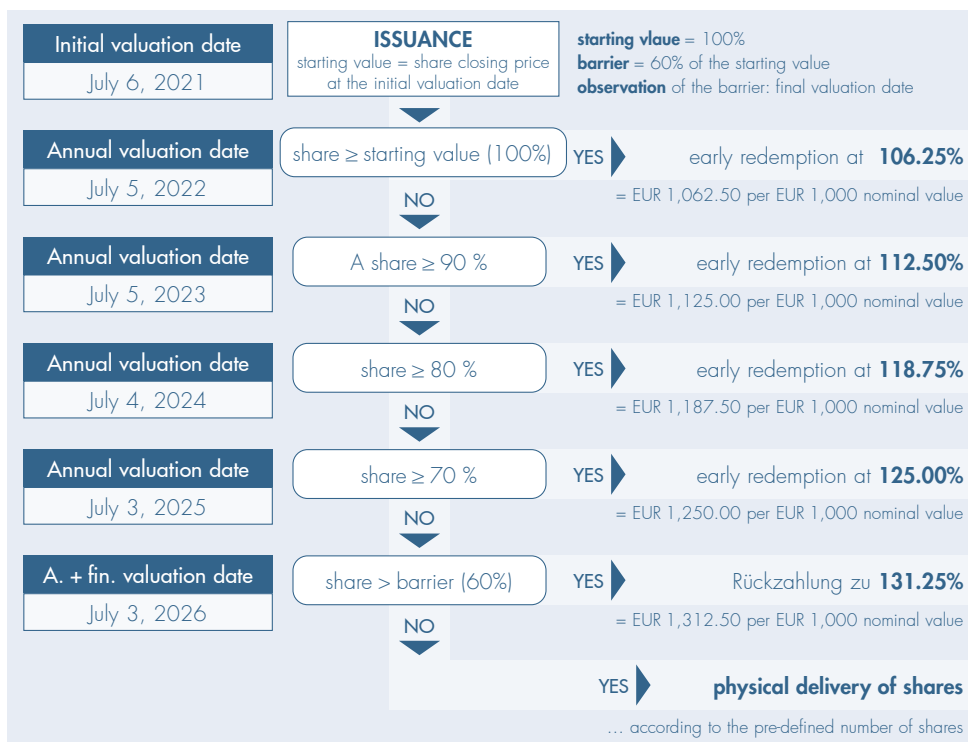
< 3 years 3 to 5 years > 5 years

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 in the key information document as well as among "Customer Information and Regulatory Issues" at www.rcb.at/en/customerinformation



EXAMPLE – assumption: initial valuation date had been May 27, 2021:

SHARE	STARTING VALUE 100%*	BARRIER 60%	NUMBER OF SHARES = (nominal value/starting value)
Daimler AG	EUR 77.87	EUR 46.72	12.8419 shares ¹

* ... exemplary starting value based on the closing price of the Daimler share as of May 27, 2021.
Source: Reuters ([DAIGn.DE], ISIN: DE0007100000; ¹... The fraction of the shares is paid out.

OPPORTUNITIES

- **Yield opportunity:** Opportunity to obtain yield if the share price of Daimler AG remains constant, rises, or - from the second year of the term - falls moderately (see declining termination levels).
- **Possible early redemption:** Early redemption at the predefined termination price if the share quotes at or above the termination level at one of the valuation dates.
- **Flexibility:** Tradability on secondary market, no management fees

RISKS

- **Limited yield opportunity:** The maximum yield is limited to 6.25% per year of maturity. Investors do not participate in share price increases above the payout level of the respective maturity year.
- **Physical delivery:** If the closing price of the share is not quoted at or above the respective payout level on any of the annual valuation days, physical delivery of Daimler shares in the defined number takes place at the end of the term. In the case of physical delivery, the market value of the shares delivered will be below the nominal amount. Close to the barrier, disproportionate price movements of the certificate may occur during the term.
- **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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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 price of the Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Express Certificate 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), interest rates, solvency of the issuer or remaining term. If the Express 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 (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Express Certificate and are not paid out.

Certificates issued by RCB are no financial products as defined in the Regulation (EU) 2019/2088

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Certificates by

