

# SUSTAINABILITY BOND 90% VII

 **INVESTMENT PRODUCT** WITH 90% CAPITAL PROTECTION

- Underlying: STOXX® Global ESG Leaders Select 50 Price EUR index
- Opportunity to obtain an attractive yield at the end of the term:  
8% if the index quotes at or above 100% of the starting value  
24% if the index quotes at or above 108% of the starting value
- In case of index declines up to -10 % of the starting value at the end of the term: Redemption is effected at 100% of the nominal value
- 90% capital protection at the end of the term
- Market risk, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 8 years

STOXX® is a registered trademark of STOXX Ltd.



*Certificates by*



**Raiffeisen  
CENTROBANK**

# SUSTAINABLE INVESTMENT WITH CAPITAL PROTECTION

## In short:

With the Sustainability Bond 90% VII investors obtain a yield of 24% if the underlying STOXX® Global ESG Leaders Select 50 Price EUR index quotes at or above 108% of the starting value at the end of the term. If the index quotes below 108% but at/above 100% of the starting value, redemption is effected at 108% of the starting value. If the index declines up to -10%, redemption is effected at 100% of the nominal value. In case of a negative index performance of more than -10%, the capital protection of 90% applies at the end of the term.

This certificate complies with RCB's sustainability standard. Please note that these sustainability standards contain transition periods for the introduction of minimum exclusion criteria and thresholds. For further information please click here: [www.rcb.at/en/sustainability](http://www.rcb.at/en/sustainability)

### KEY FACTS

Issuer	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	AT0000A2SKK6
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>1</sup>	Aug 5 - Sep 6, 2021
Initial valuation date	Sep 7, 2021
Issue value date	Sep 8, 2021
Final valuation date	Sep 5, 2029
Maturity date	Sep 10, 2029
Starting value	Closing price of the index at the initial valuation date
Capital protect.	90% at the end of the term
Redemption	Redemption at the end of the term is effected at 124% of the nominal value if the closing price of the underlying index quotes at or above 108% of the starting value. If the closing price of the index quotes below 108%, but at/above 100% of the starting value redemption is effected at 108% of the nominal value at the end of the term. If the index declines up to -10%, redemption is effected at 100% of the nominal value. In case of a negative index performance of more than -10%, the capital protection of 90% applies at the end of the term. Redemption at the maturity date is dependent on the solvency of Raiffeisen Centrobank AG*.
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.rbinternational.com/ir/ratings](http://www.rbinternational.com/ir/ratings)

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

In recent years, investors have been increasingly focusing on ethical, ecological and social criteria. In order to fulfil these requirements, Raiffeisen Centrobank AG developed the RCB sustainability standard. This includes an exclusion procedure, whereby those companies are excluded that do not meet these strict sustainability criteria (e.g. if certain turnover thresholds are exceeded in problematic business areas). For further information please click here: [www.rcb.at/en/sustainability](http://www.rcb.at/en/sustainability).

In order to make sustainability easy and investable with capital protection, Raiffeisen Centrobank issues the **Sustainability Bond 90% VII** especially for investors who expect a stable development of the shares in the **STOXX® Global ESG Leaders Select 50 Price EUR** index over the next 8 years. The certificate offers the opportunity to obtain a yield of 24% (2.7% p.a.) if the index quotes at or above 108% of its starting value at the end of the term. If the index quotes lower than 108% but not below 100% of the starting value at the end of the term, the redemption will be 108% of the nominal value. In the case of index declines of up to -10%, the redemption is effected at 100% of the nominal amount. If the index is below 90% of its starting value after 8 years, the capital protection of 90% will apply at the end of the term. Further details regarding opportunities and risks are listed on the next page.

### FUNCTIONALITY

- At the initial valuation date the closing price of the STOXX® Global ESG Leaders Select 50 Price EUR index is determined as **starting value**.
- At the final valuation date the closing price of the index is compared to the starting value and **one of the following scenarios will apply**:

#### SCENARIO 1:

##### A) Index $\geq$ 108% of the starting value → redemption at 124%

If the closing price of the index at the final valuation date is equal to or higher than 108% of the starting value, the redemption at the maturity date will be at 124% of the nominal value. This equals the maximum amount of EUR 1,240 per nominal value.

##### B) Index $\geq$ 100% and $<$ 108% of the starting value → redemption at 108%

If the closing price of the index at the final valuation date is less than 108% but at least 90% of the starting value, the redemption at the maturity date will be 108% of the nominal value. This equals EUR 1,080 per nominal value.

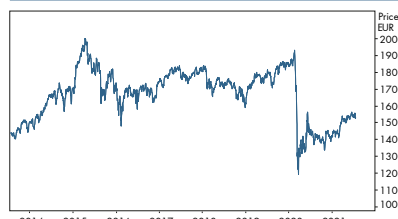
##### C) Index $\geq$ 90% and $<$ 100% of the starting value → redemption at 100%

If the closing price of the index at the final valuation date is less than 100% but at least 90% of the starting value, the redemption at the maturity date will be 100% of the nominal value. This equals EUR 1,000 per nominal value.

#### SCENARIO 2: Index $<$ 90% of the starting value → redemption at 90%

If the closing price of the index at the final valuation date is below 90% of the starting value, the capital protection will apply and the certificate will be redeemed at the maturity date at 90% of the nominal value (equivalent to EUR 900 per nominal value).

## STOXX® GLOBAL ESG LEADERS SELECT 50 PRICE EUR INDEX



As of: July 20, 2021; Source: Reuters (.SGESGSEP)  
ISIN: CH0298407260

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

The 90% capital protection by Raiffeisen Centrobank AG only applies at maturity, i.e. during the term the certificate price may drop below 90%, but the investor obtains at least 90% of the nominal value at the end of the term.

### 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.

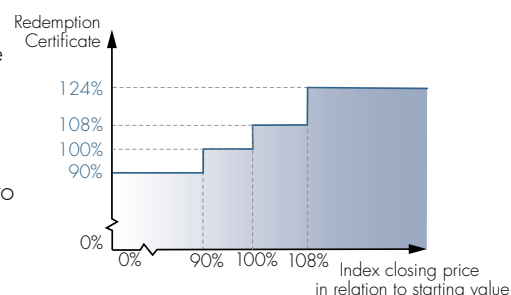
You are about to purchase a product that is not easy and difficult to understand.

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](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)

### PAYOUT PROFILE

The performance of the index during the term is not relevant for the payout at the end of the term.

Only at the **final valuation date** the closing price of the index is compared to the **starting value**.



### INDEX PERFORMANCE

AT FINAL VALUATION DATE*	MECHANISM	REDEMPTION**
+30%	Redemption at 124%	EUR 1,240
+8%	Redemption at 124%	EUR 1,240
+5%	Redemption at 108%	EUR 1,080
+/- 0% (starting value)	Redemption at 108%	EUR 1,080
-5%	Redemption at 100%	EUR 1,000
-10%	Redemption at 100%	EUR 1,000
-30%	Redemption at 90%	EUR 900

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

### UNDERLYING: STOXX® GLOBAL ESG LEADERS SELECT 50 PRICE EUR INDEX

- **Index calculation:** by the independent index provider STOXX Ltd.
- **Best "ESG Companies":** ecological, social and governance criteria  
E - Environmental Leaders, S - Social Leaders, G - Governance Leaders
- **Index weighting:** according to the inverse volatility of the shares, whereby the maximum weighting of an individual share may not exceed 10%.
- **Exclusion criteria:** Companies considered non-compliant with the UN Global Compact principles are explicitly excluded from the index
- The **UN Global Compact Principles** contain:  
labour standards, human rights, environmental protection, fight against corruption
- **Reknown titles in the index:** Assicurazioni Generali S.p.A., Deutsche Telekom AG,
- E.ON SE, GlaxoSmithKline Plc, Mizuho Financial Group Inc., Orange S.A.,
- Sanofi S.A., Swisscom AG, Unilever Plc, Verizon Communications Inc.

### OPPORTUNITIES

- **Yield opportunity:** Investors who do not want to invest in individual stocks can achieve a sound return with the Sustainability Bond 90% VII even if the price of the index slightly declines.
- **90% capital protection:** This certificate is 90% capital protected at the end of the term, i.e. at maturity the investor obtains at least 90% of the nominal value.
- **Flexibility:** Tradability on the secondary market, no management fees

### RISKS

- **Limited yield opportunity:** The maximum payout is limited to EUR 1,240 per EUR 1,000 nominal value, investors do not participate in price increases of the index beyond the cap of 124% of the starting
- **Capital protection only at the end of the term:** During the term the price of the certificate may drop below 90%; the capital protection applies exclusively at the end of 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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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](http://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.

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

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