

# USD NASDAQ-100<sup>®</sup> TWIN WIN 2

**INVESTMENT PRODUCT** WITHOUT CAPITAL PROTECTION  
BONUS CERTIFICATE

- Underlying: Nasdaq-100<sup>®</sup> index
- Full participation in the index performance up to max. +45%
- Negative index performance is converted into profit on a 1:1 basis, as long as the barrier is not violated
- Barrier at 60% of the index starting value
- Full market risk if barrier is violated, currency risk, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 3 years

Nasdaq-100<sup>®</sup> is a registered trademark of Nasdaq Inc.



Certificates by



**Raiffeisen  
CENTROBANK**

# PROFIT FROM RISING AND FALLING PRICES

## In short:

With this certificate investors participate 100% in the performance of the underlying Nasdaq-100® index at the end of the term – up to a maximum of +45% compared to the starting value. As long as the barrier of 60% of the starting value is never touched or undercut, a negative price performance is converted 1:1 into profit at the end of the term. In the event of a barrier violation by the underlying index, the investor is entirely subject to market risk. This means, in this case a substantial loss of the capital invested is possible.

<b>Issuer</b>	Raiffeisen Centrobank AG*
<b>ISIN</b>	AT0000A2YNR3
<b>Issue price</b>	100%
<b>Nominal value</b>	USD 1,000
<b>Subscr. period<sup>1</sup></b>	Jul 5 – Aug 1, 2022
<b>Initial valuation date</b>	Aug 2, 2022
<b>Issue value date</b>	Aug 3, 2022
<b>Final valuation date</b>	Jul 30, 2025
<b>Maturity date</b>	Aug 4, 2025
<b>Underlying</b>	Nasdaq-100® index
<b>Calculation agent underlying</b>	Nasdaq
<b>Starting value</b>	closing price of the index at the initial valuation date
<b>Final value</b>	closing price of the index at the final valuation date
<b>Barrier</b>	60% of the starting value
<b>Barrier observation</b>	continuously (every price)
<b>Observation period</b>	Aug 3, 2022 - Jul 30, 2025
<b>Participation factor</b>	100% at positive underlying performance -100% at negative underlying performance up to the barrier
<b>Cap</b>	145% of the starting value
<b>Maximum amount</b>	145% of the nominal value
<b>Listings</b>	Stuttgart

<sup>1</sup> 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 RBI: [www.rbiinternational.com/ir/ratings](http://www.rbiinternational.com/ir/ratings)

## FUNCTIONALITY

At the **initial valuation date** the **starting value** of the underlying is fixed and from that the **barrier** is determined. During the observation period the underlying price is compared to the barrier. On the **final valuation date** one of the following **scenarios** will apply:

### 1) Barrier not touched or undercut

a) If the underlying price **always** quoted **above** the barrier and the final value is **at** or **above** the cap, the maximum amount is paid out at the maturity date.

b) If the underlying price **always** quoted **above** the barrier and the final value is **below** the cap but **at** or **above** the starting value, redemption is affected at the maturity date according to the **underlying performance** (percentage performance from the starting value to the final value).

c) If the underlying price **always** quoted **above** the barrier and the final value is **below** the starting value, redemption is affected at the maturity date according to the **negative underlying performance** (negative performance is paid out as positive performance).

### 2) Barrier touched or undercut at least once

If the underlying price quoted **at** or **below** the barrier at least once, redemption is affected at the maturity date according to the **underlying performance** (percentage performance from the starting value to the final value).

## REDEMPTION PROFILE: EXEMPLARY PRESENTATION

FINAL VALUE*	REDEMPTION** NOT VIOLATED	IF BARRIER VIOLATED
+50%	145%	145%
+30%	130%	130%
+10%	110%	110%
+/-0%	100%	100%
-10%	110%	90%
-25%	125%	75%
-39%	139%	61%

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

For details on risks and opportunities please see the following pages.

## SUITED MARKET EXPECTATION

declining

sideways

rising

## YOUR INVESTMENT HORIZON

&lt; 3 years

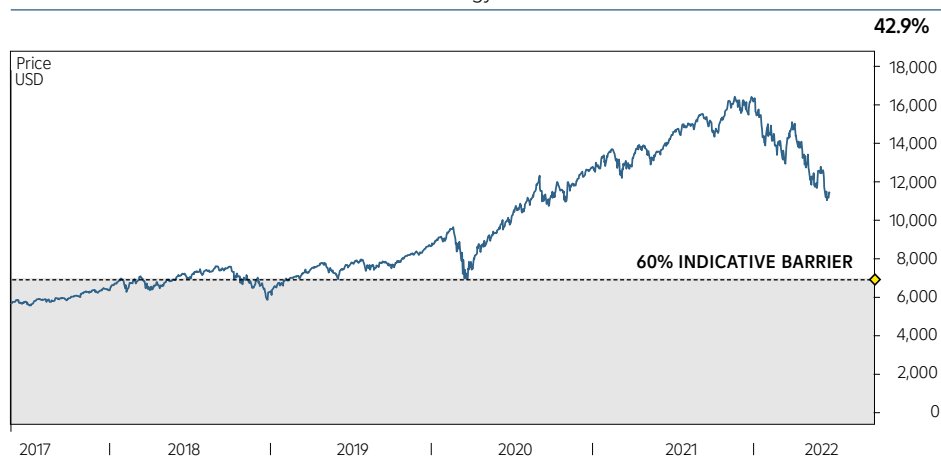
3 to 5 years

&gt; 5 years

This certificate is not currency hedged. If the cash flows from the certificate (repayment) are later converted into another currency, additional risks as well as opportunities arise from possible fluctuations of the currency price in relation to the nominal value.

## NASDAQ-100® INDEX® - TOP 10 CONSTITUENTS

Sector	Weighting	
Apple	IT	15.7%
Microsoft	IT	13.3%
Amazon.com	IT	7.7%
Tesla	Automobile	5.1%
Alphabet C	IT	5.1%
Alphabet A	IT	4.7%
Meta Platforms (ex. Facebook)	Communication	3.2%
Nvidia	IT	2.8%
PepsiCo	Consumer Staples	1.6%
Broadcom	Technology	1.5%



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As of June 22, 2022; Source: Bloomberg (NDX)

Please note that the past performance is not a reliable indicator for the future performance of this underlying.

## 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) – and the key information document as well as „Customer Information and Regulatory Issues“ at [www.rcb.at/en/customerinformation](http://www.rcb.at/en/customerinformation).

## OPPORTUNITIES

- **Return opportunity:** Full participation in positive underlying performance up to the cap and transformation of negative into positive underlying performance up to the barrier
- **Safety buffer:** Partial protection against declining prices due to the initial safety buffer of 60% - barrier at 40% of the starting value
- **Flexibility:** Tradability on the secondary market, no management fees

## RISKS

- **No guaranteed minimum yield:** The payout of the certificate depends on the performance of the underlying. There is no guaranteed minimum payout.
- **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.
- **Currency risk:** As the certificate is quoted in USD, there is a currency risk for Euro investors.
- **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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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**.

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