

FACTSHEET

BONUS CERTIFICATE USD MSCI EMERGING MARKETS BONUS&WACHSTUM

ISIN: AT0000A2QMD1 / WKN: RC03H8

INVESTMENT Product without Capital Protection

Bonus Certificate without Cap


Raiffeisen
Certificates

CHG. 1D

-0.160 (-0.19%)

BID

83.39%

ASK

84.89%

LAST UPDATE

**May 08, 2024
18:00:01.797**

UNDERLYING PRICE (DELAYED)

1,066.36 (-0.12%)

BARR. DIST. %

32.70%

INTEREST RATE ANNUALLY

-

BONUS YIELD P.A.

8.50%

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.

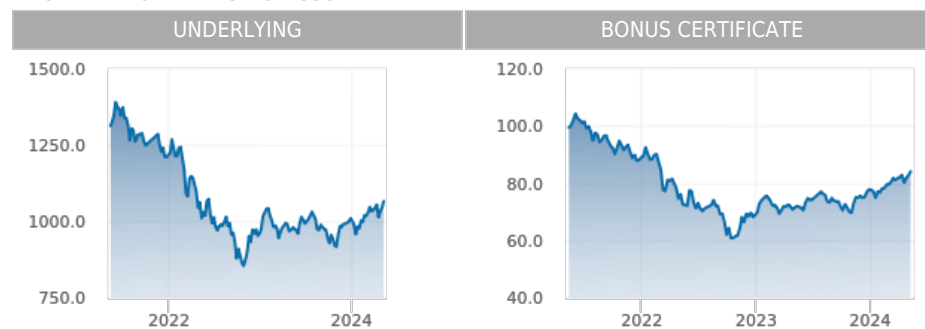
KEY DATA

Underlying	MSCI Emerging Markets Price Index USD
Underlying price (delayed)	USD 1,066.36
Underlying date/time	May 08, 2024 17:59:49.000
Starting value	USD 1,329.08
Barrier	USD 717.70
Barrier reached	no
Observation barrier	continuously
Distance to barrier	32.70%
Bonus level	USD 1,329.08
Bonus amount	100.00%
Cap	unlimited
Maximum amount	0.00%
Fixed interest rate annually	-
Max. yield p.a.	-
Accrued interest	Dirty (included in the price)
Maturity date	May 12, 2026
Final valuation date	May 07, 2026
Issue date	May 12, 2021
Multiplier	-
Expected market trend	sideways, bullish
Listing	Stuttgart
Product currency	USD
Underlying currency	USD
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

DESCRIPTION

With the **USD MSCI Emerging Markets Bonus&Growth** certificate investors participate without any yield limitation at 100% in the positive performance of the underlying MSCI Emerging Markets index at the end of the term. Provided the barrier of 54% of the index` starting value was never touched our undercut during the observation period, the certificate will be redeemed at the minimum level of 100% of the nominal value. In the event of a barrier violation investors are exposed to full market risk; this means a substantial capital loss is possible. Details on the index can be found on the website of the index provider MSCI by selecting the respective index in the dropdown menu.

PRICE DEVELOPMENT SINCE ISSUE DATE



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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.

USD MSCI EMERGING MARKETS BONUS&GROWTH

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlying: MSCI Emerging Markets index
- Unlimited participation in a positive index performance
- Barrier at 54% of the index' starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

The financial instrument described herein is based on an MSCI index.



Certificates by



**Raiffeisen
CENTROBANK**

UNLIMITED PARTICIPATION IN AN INDEX GROWTH

In short:

With the USD MSCI Emerging Markets Bonus&Growth certificate investors participate without any yield limitation at 100% in the positive performance of the underlying MSCI Emerging Markets index at the end of the term. Provided the barrier of 54% of the index' starting value was never touched or undercut during the observation period, the certificate will be redeemed at the minimum level of 100% of the nominal value. In the event of a barrier violation investors are exposed to full market risk; this means a substantial capital loss is possible.

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2QMD1
Issue price	100 %
Nominal value	USD 1,000
Subscr. period ¹	Apr 13 – May 10, 2021
Initial valuation date	May 11, 2021
Issue value date	May 12, 2021
Final valuation date	May 07, 2026
Maturity date	May 12, 2026
Starting value	closing price of the index at the initial valuation date
Barrier	54% of the starting value
Observation	continuous
Observation period	May 12, 2021 – May 7, 2026
Bonus level	100% of the starting value
Cap	no cap
Redemption	Investors participate at the end of the term at 100% and unlimited in the positive performance of the MSCI Emerging Markets index. In case of a negative index performance redemption will be effected at 100% of the nominal value, if the barrier was never touched/undercut during the term. Otherwise the certificate will be redeemed according to the negative index performance. Redemption is dependent on the solvency of RCB*.
Listing	Stuttgart
Quotes	www.rcb.at

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

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

The **MSCI Emerging Markets index** comprises of shares of medium sized to large companies from 27 emerging markets. The index covers approximately 85% of the free float market capitalization of these countries. China, Taiwan, South Korea, India and Brazil are currently the highest weighted countries in the index.

For investors who expect this underlying to perform positively over the upcoming five years, Raiffeisen Centrobank issues the **USD MSCI Emerging Markets Bonus&Growth** certificate. This investment product without capital protection enables investors to participate at 100% without any yield limitation in the positive performance of the MSCI Emerging Markets index at the end of the term. A barrier, set at 54% of the index' starting value, serves as safety mechanism (equals an initial safety buffer of 46%). Provided that the barrier was never violated during the observation period, redemption will be effected at a minimum of 100% of the nominal value – even if the index performance at the end of the term is negative. The certificate has a term of five years. For details on risks and opportunities please see the following pages.

FUNCTIONALITY

At the initial valuation date the **closing price** of the **MSCI Emerging Markets index** is fixed as **starting value** and the **barrier** (54% of the starting value) is determined. At the final valuation date the closing price of the index is compared to the starting value and one of the following scenarios applies:

SCENARIO 1: index performance POSITIVE

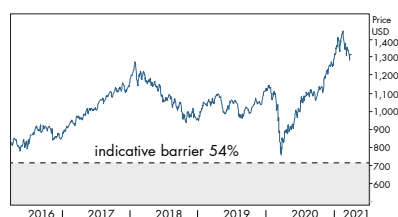
The positive index performance is paid out in addition to the nominal value at the end of the term. This applies in any case – irrespective, if the barrier was violated during the term or not.

SCENARIO 2: index performance UNCHANGED or NEGATIVE

In case the MSCI Emerging Markets index **always quoted above** the barrier of 54% of the starting value, redemption is effected at 100% of the nominal value. This means: if the index never declined by 46% or more during the term compared to its starting value, investors obtain the nominal value of USD 1,000 at the maturity date.

Provided that the barrier of 54% of the MSCI Emerging Markets index' starting value was **touched or undercut** at least once during the observation period, redemption at the maturity date is effected according to the index performance (percentage change from the starting value to the closing price at the final valuation date).

MSCI EMERGING MARKETS INDEX



As of: March 31, 2021; Source: Reuters (MSCIEF)

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

Currency risk/opportunity:

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.

YOUR EXPECTED MARKET TREND

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

REDEMPTION PROFILE: exemplary redemption at the end of the term

INDEX PERFORMANCE	✓ BARRIER UNTOUCHED ²	REDEMPTION CERTIFICATE ¹ ✗ BARRIER VIOLATED ³
+ 60%		USD 1,600
+ 30%		USD 1,300
+/- 0% = starting value		USD 1,000
- 25%		USD 750
- 40%		USD 600

1...exemplary redemption amount at the end of the term per USD 1,000 nominal value

2...underlying always quoted above the barrier during the observation period

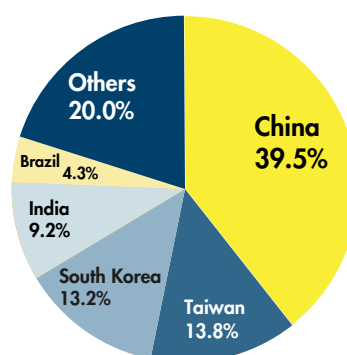
3...underlying touched or undercut the barrier during the observation period at least once

UNDERLYING: MSCI Emerging Markets Index

SHARE AND COUNTRY WEIGHTING

1. TAIWAN SEMICONDUCTOR MFG	6.6%
2. TENCENT HOLDINGS	6.1%
3. ALIBABA GROUP HOLDING ADR	5.6%
4. SAMSUNG ELECTRONICS CO	4.3%
5. MEITUAN-CLASS B	2.0%
6. NASPERS-N	1.3%
7. JD.COM ADR	1.0%
8. RELIANCE INDUSTRIES	1.0%
9. BAIDU ADR	1.0%
10. CHINA CONSTRUCTION BANK-H	1.0%

Source: www.msci.com, As of: 26.02.2021; ISIN: CH0007292201



OPPORTUNITIES

- Unlimited yield opportunity:

At the end of the term investors participate at 100% and unlimited (no cap) in the positive performance of the underlying MSCI Emerging Markets index.

- Safety buffer:

Partial protection against falling prices down to the barrier of 54% of the starting value – initial safety buffer of 46%

- Flexibility:

Tradability on the secondary market, no management fees

RISKS

- Barrier violation:

If the barrier is violated by the underlying, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate can also occur during the term.

- No yield in case of negative index performance:

If the index performance at the end of the term is negative, redemption will be effected at a maximum of 100% of the nominal value.

- 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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