

FACTSHEET

BONUS CERTIFICATE 2,8 % EUROPA/GOLD BONUS&SICHERHEIT

ISIN: AT0000A2U2J5 / WKN: RC05EF

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon



Raiffeisen

Certificates

CHG. 1D

+0.350 (+0.36%)

BID

96.77%

ASK

98.27%

LAST UPDATE

**May 03, 2024
12:48:20.333**

UNDERLYING PRICE (DELAYED)

-

BARR. DIST. %

58.33%

INTEREST RATE ANNUALLY

2.80%

MAX. YIELD P.A.

3.94%

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	Closing Price
Distance to barrier	58.33%
Bonus level	EUR 100.00
Bonus amount	100.00%
Cap	EUR 100.00
Maximum amount	100.00%
Fixed interest rate annually	2.80%
Max. yield p.a.	3.94%
Accrued interest	Dirty (included in the price)
Maturity date	Dec 14, 2026
Final valuation date	Dec 09, 2026
Issue date	Dec 13, 2021
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 2.80% (EUR 28.00) on Dec 13, 2022
2.80% (EUR 28.00) on Dec 13, 2023

CONTACT/INFORMATION

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DESCRIPTION

With the certificate **2.8% Europe/Gold Bonus&Safety** investors obtain an annual fixed interest rate of 2.8% during the five year term. Redemption at the end of the term (December 2026) depends on the performance of the EURO STOXX 50® index and the gold price: the certificate is redeemed at 100% (equivalent to EUR 1,000 per nominal value) provided that the two underlyings never decline by 51% or more of the respective starting value during the observation period.

If the underlyings touch or undercut the barrier of 49% of the respective starting value (51% safety buffer), redemption will be effected according to the performance of the worst performing underlying. The opportunity for yields is in any case limited to the annual fixed interest rate.

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
LBMA Gold Price PM RCB000032537	USD	1,779.75	872.08	2,288.85 (delayed)	61.90%	-0.59%	28.61%	May 02, 2024 4:03 pm
EURO STOXX 50® EU0009658145	EUR	4,199.16	2,057.59	4,937.75 (indicative)	58.33%	0.74%	17.59%	May 03, 2024 2:51 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.

2.8% EUROPE/GOLD BONUS&SAFETY

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlyings:
EURO STOXX 50® index and Gold
- 2.8% fixed annual interest rate
- Barrier at 49% of the respective starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

EURO STOXX 50® is a registered trademark of STOXX Ltd.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT WITH FIXED INTEREST RATE

In short:

The certificate enables investors to obtain a fixed interest rate of 2.8% annually. At the end of the term, redemption is effected at 100% provided that the daily closing price of the EURO STOXX 50® index and the daily LBMA Gold Price PM always quote above the barrier of 49% of their respective starting value during the observation period. In the event of a barrier violation by at least one of the underlyings, investors are exposed one to one to market risk. This means that a substantial loss of capital is possible.

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2U2J5
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Nov 11 - Dec 9, 2021
Initial valuation date	Dec 10, 2021
Issue value date	Dec 13, 2021
Final valuation date	Dec 9, 2026
Maturity date	Dec 14, 2026
Underlyings	EURO STOXX 50®
(worst-of)	Gold
Starting value	Closing price of the EURO STOXX 50® Index or LBMA Gold Price PM on the first valuation day
Final reference value	Closing price of the EURO STOXX 50® Index or LBMA Gold Price PM on the final valuation day
Barrier	49% of the respective starting value
Observation	Daily (EURO STOXX 50® closing prices resp. Gold Price PM)
Observation period	Dec 13, 2021 - Dec 9, 2026
Fixed interest rate	2.8% of the nominal value per year of maturity
Interest rate payout dates	Dec 13, 2022; Dec 13, 2023; Dec 12, 2024; Dec 12, 2025; Dec 12, 2026
Redemption	Nominal value or participation in the performance of the underlying which performs worst. (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 RBl: www.rbinternational.com/jr/ratings

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

FUNCTIONALITY

At the initial valuation date, the closing price of the **EURO STOXX 50® index** and the **LBMA Gold Price PM** are fixed as **starting values** and the respective **barriers** (49% of the respective starting value) are determined.

- **The fixed interest rate** of 2.8% is paid out annually, regardless of the performance of the two underlyings.
- **Redemption** of the nominal value at the end of the term depends on the performance of the two underlyings. At the final valuation date one of the following scenarios will apply:

SCENARIO 1: Barrier untouched

If the daily closing price of the EURO STOXX 50® index **AND** the daily closing price of the LBMA Gold Price PM **always quoted above** the barrier of their respective starting value during the observation period, the certificate is redeemed at 100% (equals EUR 1,000 per nominal value). This amount represents the maximum payout.

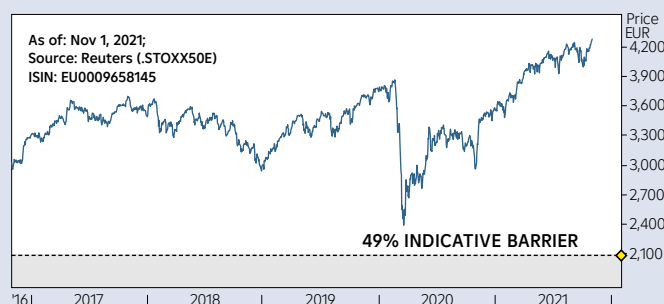
SCENARIO 2: Barrier violated

If the daily closing price of the EURO STOXX 50® index **AND/OR** the daily closing price of the LBMA Gold Price PM touched or undercut the barrier of 49% of the respective starting value during the observation period, redemption at the maturity date is effected according to the underlying which performs "worst" (percentage change from the starting value to the closing price or fixing price at the final valuation date). Even if the barrier is touched or undercut, the maximum payout is limited to EUR 1,000 per nominal value and investors do not participate in price increases of the underlyings beyond their starting values.

EURO STOXX 50® INDEX

The EURO STOXX 50® is the leading blue-chip index for the Eurozone. It comprises 50 major listed companies from eight eurozone countries. STOXX Ltd. continuously updates the index value.

The **current level** of the **EURO STOXX 50®** index at EUR 4,280.47 (closing price) as of November 1, 2021 would result in a barrier of EUR 2,097.430 (equals 49% of EUR 4,280.47).

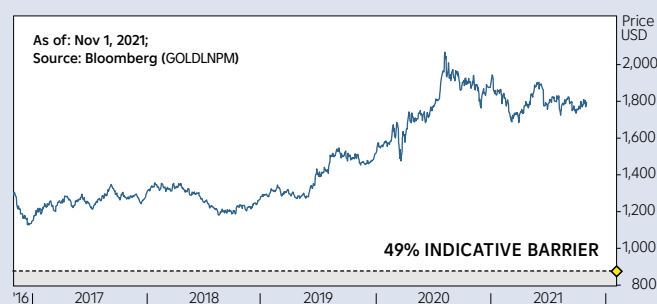


Please note that past performance is no reliable indicator of performance.

GOLD (LBMA Gold Price PM)

Since ancient times, gold has been appreciated as a major means of payment and a store of value. Especially in uncertain times, investors consider gold a safe haven. The gold price is determined twice a day. The p.m. fixing is relevant for the observation of the barrier.

Considering the current **LBMA Gold Price PM** as of November 1, 2021 at USD 1,793.80, the barrier would be at USD 878.962 (49 % of USD 1,793.80).



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), in the key information document and among „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation

NO CURRENCY RISK

The LBMA Gold Price PM is quoted in USD. However, this certificate is fully currency-hedged, i.e. the development of the EUR/USD exchange rate has no influence on the performance of the certificate.

OPPORTUNITIES

- **Fixed interest rate:** The fixed annual interest rate is paid out regardless of the performance of the two underlyings.
- **Safety buffer:** Partial protection against falling prices down to the barrier of 49% of the respective starting value
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **Barrier violation:** If the respective barrier is violated by at least one of the two underlyings, 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.
- **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.
- **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 or on the product hotline of Raiffeisen Centrobank AG: **+43 1/51520 - 484**.

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