

ISIN: AT0000A2VBB8 / WKN: RC05PN
INVESTMENT Product without Capital Protection
Bonus Certificate with Coupon

CHG. 1D +0.250 (+0.26%)	BID 95.49%	ASK 96.99%	LAST UPDATE May 03, 2024 15:30:02.834
UNDERLYING PRICE (INDICATIVE) 4,928.17 (+0.54%)	BARR. DIST. % 65.15%	INTEREST RATE ANNUALLY -	BONUS YIELD P.A. -

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

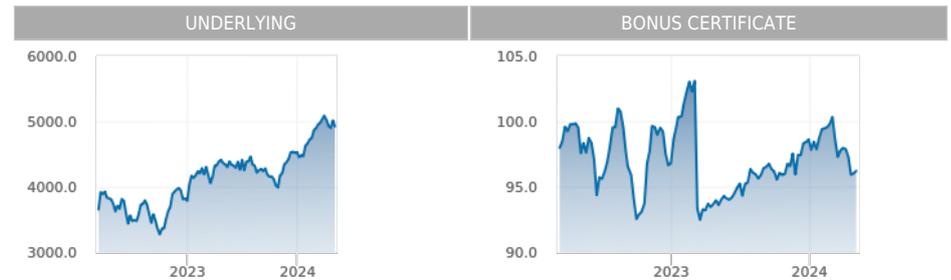
Underlying	EURO STOXX 50®
Underlying price (indicative)	EUR 4,928.17
Underlying date/time	May 03, 2024 20:00:33.000
Starting value	EUR 3,505.29
Barrier	EUR 1,717.59
Barrier reached	no
Observation barrier	continuously
Distance to barrier	65.15%
Bonus level	EUR 3,505.29
Bonus amount	100.00%
Cap	EUR 3,505.29
Maximum amount	100.00%
Fixed interest rate annually	-
Max. yield p.a.	-
Accrued interest	Dirty (included in the price)
Maturity date	Mar 09, 2027
Final valuation date	Mar 04, 2027
Issue date	Mar 09, 2022
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	9.74% (EUR 97.39) on Mar 09, 2023 3.2443% (EUR 32.44) on Mar 07, 2024

DESCRIPTION

With the certificate **Europe Inflation Bonus&Safety 4** investors receive an annual interest rate consisting of two components: 0.4% fixed interest rate plus the euro area inflation rate. The nominal amount is repaid at 100% if the EURO STOXX 50® index always quotes above the barrier of 49% of its starting value during the term. In the event of a barrier violation, investors are exposed to market risk on a one-to-one basis. In this case, a substantial capital loss is possible.

Details on the index can be found on the website of the index provider STOXX

PRICE DEVELOPMENT SINCE ISSUE DATE



CONTACT/INFORMATION

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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.

EUROPE INFLATION BONUS&SAFETY 4

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlying: EURO STOXX 50® index
- 0.4% fixed annual interest rate + additional interest rate in the amount of the annual inflation (HICP excluding tobacco)
- Barrier at 49% of the 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**

RISING INFLATION RATE BRINGS RISING YIELD

In short:

With the certificate, investors receive an annual interest rate consisting of two components: 0.4% fixed annual interest rate plus annual inflation (annual rate of change of HICP excluding tobacco for the euro area). At the end of the term, redemption is effected at 100% provided that the closing price of the EURO STOXX 50® index always quotes above the barrier of 49% of the starting value during the observation period. In the event of a barrier violation by the underlying, 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	AT0000A2VBB8
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Feb 3 - Mar 7, 2022
Initial valuation date	Mar 8, 2022
Issue value date	Mar 9, 2022
Final valuation date	Mar 4, 2027
Maturity date	Mar 9, 2027
Starting value	closing price of the EURO STOXX 50® index on the initial valuation date
Barrier	49% of the starting value
Observation	continuously (each price)
Observation period	Mar 9, 2022 - Mar 4, 2027
Fixed interest rate	0,4% annually
Additional interest rate	annual positive rate of change of the HICP-total index excluding tobacco for the euro zone (19 countries)
Valuation dates	Mar 6, 2023; Mar 4, 2024; Mar 4, 2025; Mar 4, 2026; Mar 4, 2027
Interest rate payout dates	Mar 9, 2023; Mar 7, 2024; Mar 7, 2025; Mar 9, 2026; Mar 9, 2027
Redemption	Provided that the EURO STOXX 50® index always quotes above the barrier of 49% of the starting value during the observation period, the certificate is redeemed at 100% of the nominal value. Otherwise the certificate is redeemed according to the performance of the underlying. Redemption at the maturity date 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.

In the ongoing zero interest rate environment, effective measures against inflation are increasingly important. In order to provide protection against rising consumer prices, Raiffeisen Centrobank is therefore issuing the **Europe Inflation Bonus&Safety 4** Certificate for investors who are looking for a positive real return. In addition to the annual fixed interest rate of 0.4%, the investment product without capital protection pays a variable interest rate equal to the positive annual rate of change in the consumer price index for the euro zone. The certificate is based on the best-known equity benchmark index in the euro zone, the EURO STOXX 50® index. The initial distance to the barrier (safety buffer) is 51% and the certificate has a term of five years. Further details regarding opportunities and risks of this certificate are presented on the following page.

FUNCTIONALITY

At the initial valuation date, the closing price of the **EURO STOXX 50® index** is fixed as **starting value** and the **barrier** (49% of the starting value) is determined.

The **interest rate** is composed of a fixed and a variable component and is paid out annually in any case, regardless of the performance of the underlying indices. The minimum interest rate is 0.4% p.a.; in addition, the positive inflation rate is paid out as extra interest:

0.4% fixed annual interest rate	+	annual additional interest rate (positive rate of change euro area HICP excl. tobacco)	=	Total annual interest rate
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→ The higher the inflation rate, the higher the interest payment!

The actual **level of the interest** rate for the respective maturity year is determined as follows: On the annual valuation date, the Harmonized Index of Consumer Prices (HICP) excluding tobacco for the euro area (19 countries) of May of that year is compared with the level of the index in the same month of the previous year and one of the following scenarios occurs:

- **INFLATION: Level of euro zone HICP excl. tobacco is higher than in previous year:** The percentage increase in the index is paid in addition to the fixed interest rate of 0.4%.
- **DEFLATION: Level of euro zone HICP excl. tobacco is the same or lower than in the previous year:** The annual fixed interest rate of 0.4% is paid out.

EXAMPLE: In the past 5 years following interest payments would have been effected:

DATE	FIXED INTEREST	+	ADDITIONAL INTEREST*	=	TOTAL INTEREST
2017	0.4%	+	1.29%		1.69%
2018	0.4%	+	1.49%		1.89%
2019	0.4%	+	0.99%		1.39%
2020	0.4%	+	-0.41%		0.40%
2021	0.4%	+	5.03%		5.43%

* Percentage change in the coupon reference price from the coupon reference month of the previous year to the coupon reference month of the following year. Source: Bloomberg (CPTFEMU Index). Please note that past performance is no reliable indicator of performance.

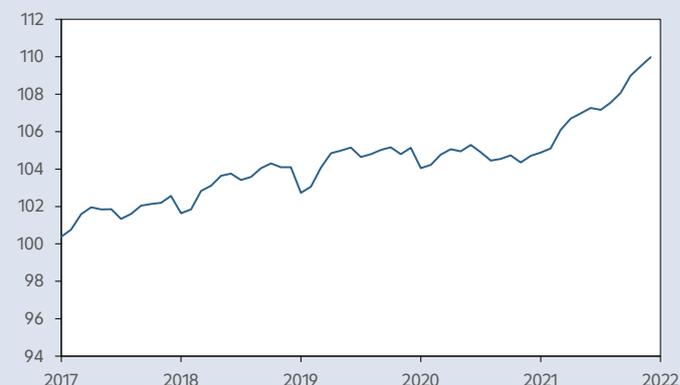
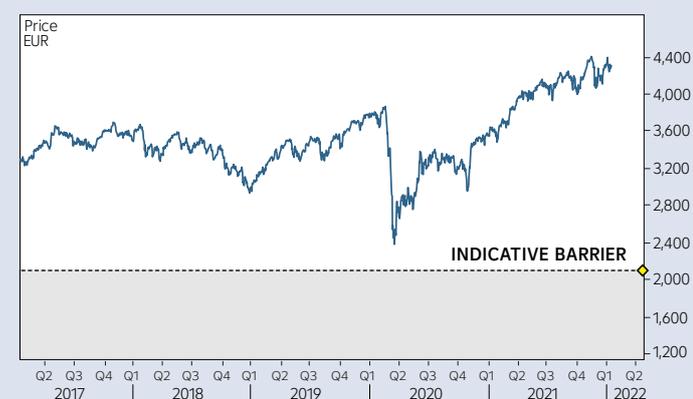
EURO STOXX 50® - TOP 10 CONSTITUENTS

	Branch	Country	Weighting
ASML Holding	Technology	NL	9.2%
LVMH	Luxury Goods	FR	6.0%
Linde	Chemicals	GB	4.9%
SAP	IT	DE	4.3%
TotalEnergies	Oil&Gas	FR	3.7%
Siemens	Industrials	DE	3.6%
L'Oreal	Basic Consumption	FR	3.2%
Sanofi	Pharmaceuticals	FR	3.1%
Schneider Electric	Industrials	FR	3.0%
Allianz	Financials	DE	2.7%

43.7%

HICP-TOTAL INDEX EXCL. TOBACCO FOR THE EUROREGION

Harmonized Indices of Consumer Prices (HICPs) are intended for international comparisons of consumer price inflation. They are used, for example by the European Central Bank, to monitor price stability in the context of monetary policy. The ECB defines price stability on the basis of the annual rate of change of the HICP for the euro zone. For the certificate, the HICP excluding tobacco is used.



SUITED MARKET EXPECTATION

declining

sideways

rising

YOUR INVESTMENT HORIZON

< 3 years

3 to 5 years

> 5 years

QUOTES

www.rcb.at

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 among „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation

OPPORTUNITIES

Interest rate:

The annual interest rate is paid out regardless of the performance of the underlying.

Safety buffer:

Attractive yield in sideways moving and moderately declining markets due to the partial protection against falling prices down to the barrier of 49% (safety buffer of 51%)

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.

Limited yield opportunity:

The yield is in any case limited to the fixed annual interest payments (3 x 2% during the term). 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.

DISCLAIMER

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The complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Base Prospectus (including any possible supplements) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the described financial instruments. The approved Base Prospectus (including any possible supplements) and the respective Final Terms have been deposited at the Oesterreichische Kontrollbank AG as the notification office. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the FMA. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Centrobank AG (www.rcb.at) by entering the International Securities Identification Number (ISIN) of the respective financial instrument. Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Centrobank AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein. 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 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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Certificates issued by RCB are no financial products as defined in the Regulation (EU) 2019/2088

Supervisory Authorities: Austrian Financial Market Authority (FMA), Austrian National Bank, European Central Bank within the Single Supervisory Mechanism (SSM). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Centrobank AG | Member of RBI Group | Am Stadtpark 9, 1030 Vienna/Austria.

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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