

## FACTSHEET

## BONUS CERTIFICATE EUROPA INFLATIONS BONUS&amp;SICHERHEIT 5

ISIN: AT0000A2VYC8 / WKN: RC05Y5

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon


**Raiffeisen**  
**Certificates**

CHG. 1D

**-0.340 (-0.36%)**

BID

**94.56%**

ASK

**96.06%**

LAST UPDATE

**Apr 30, 2024  
15:29:59.484**

UNDERLYING PRICE (INDICATIVE)

**4,900.92 (-1.63%)**

BARR. DIST. %

**61.99%**

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](mailto:info@raiffeisenzertifikate.at) or your personal consultant.

## KEY DATA

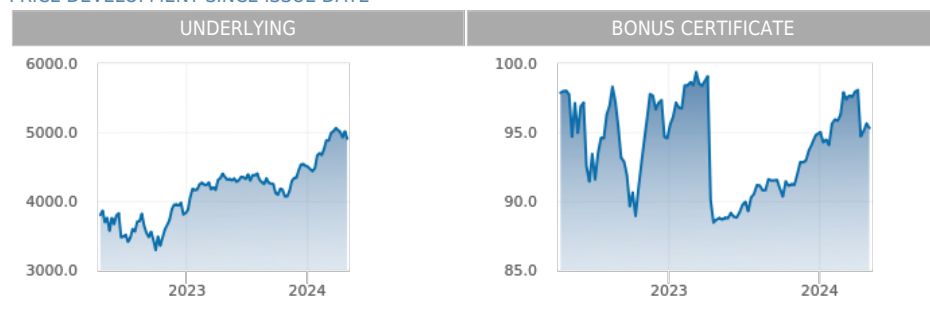
Underlying	EURO STOXX 50®
Underlying price (indicative)	EUR 4,900.92
Underlying date/time	Apr 30, 2024 20:00:40.000
Starting value	EUR 3,802.01
Barrier	EUR 1,862.98
Barrier reached	no
Observation barrier	continuously
Distance to barrier	61.99%
Bonus level	EUR 3,802.01
Bonus amount	100.00%
Cap	EUR 3,802.01
Maximum amount	100.00%
Fixed interest rate annually	-
Max. yield p.a.	1.38%
Accrued interest	Dirty (included in the price)
Maturity date	Apr 07, 2027
Final valuation date	Apr 02, 2027
Issue date	Apr 08, 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	9.26% (EUR 92.58) on Apr 08, 2023 3.17% (EUR 31.68) on Apr 07, 2024

## DESCRIPTION

With the certificate **Europe Inflation Bonus&Safety 5** investors receive an annual interest rate consisting of two components: 0.5% 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

E:	<a href="mailto:info@raiffeisencertificates.com">info@raiffeisencertificates.com</a>
T:	+431 71707 5454
W:	<a href="http://www.raiffeisencertificates.com">www.raiffeisencertificates.com</a>

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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 5

**INVESTMENT PRODUCT** WITHOUT CAPITAL PROTECTION  
BONUS CERTIFICATE

- Underlying: EURO STOXX 50® index
- 0.5% 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**

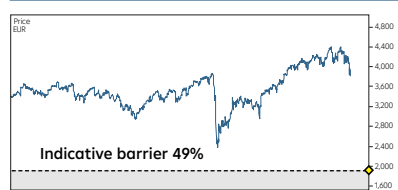


## TOP 10 CONSTITUENTS IN THE EURO STOXX 50® INDEX

ASML Holding
LVMH
Linde
SAP
TotalEnergies
Siemens
L'Oreal
Sanofi
Schneider Electric
Allianz

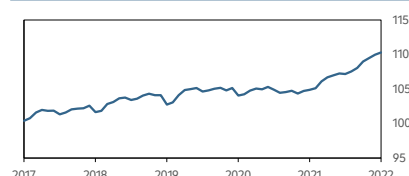
Source: Bloomberg

## EURO STOXX 50® INDEX



As of Feb 28, 2022; Source: (STOXX50E)

## HVPI total index excl. tobacco for the euro area



As of Feb 28, 2022; Source: Bloomberg (CPTFEMU Index)

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

## SUITED MARKET EXPECTATION

declining	<b>sideways</b>	rising
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## YOUR INVESTMENT HORIZON

< 3 years	<b>3 to 5 years</b>	> 5 years
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## 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)

Redemption of the nominal value at the end of the term depends on the performance of the underlying. The price of the EURO STOXX 50® Index is continuously compared to the barrier. One of the following scenarios will apply:

### SCENARIO 1: The underlying always quoted ABOVE its barrier

If the price of the EURO STOXX 50® index was always quoted above the barrier of 49% during the observation period, the redemption is effected at 100% of the nominal value. In this case, investors receive the nominal value of EUR 1,000 on the maturity date. This amount represents the maximum payout.

### SCENARIO 2: Barrier TOUCHED or UNDERCUT

If the price of the EURO STOXX 50® index has touched or undercut the barrier of 49% of the starting value at least once, the payout on the redemption date is 1:1 in line with the index performance (percentage performance from the starting value to the closing price on the final valuation date). Even if the barrier is touched or undercut, the maximum payout amount remains limited to EUR 1,000 per nominal value and investors do not participate in price gains of the underlying above the starting value.

## EUROREGION HICP-TOTAL INDEX EXCLUDING TOBACCO

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.

Source: Eurostat (<https://ec.europa.eu>)

## OPPORTUNITIES

- **Interest rate:**  
The annual interest rate is paid out regardless of the performance of the underlying.
- **Safety buffer:**  
Partial protection against price losses through the initial safety buffer of 51 % - barrier at 49 % of the starting value
- **Flexibility:**  
Tradability on the secondary market, no management fees

## RISKS

- **Barrier violation:**  
If the respective barrier is violated, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate may 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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**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. 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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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**.

Your contacts at Raiffeisen Centrobank AG, Am Stadtpark 9, 1030 Vienna/Austria:

<b>Product Hotline</b>	Ph.: +43 1/51520 - 484	<a href="mailto:produkte@rcb.at">produkte@rcb.at</a>
<b>Heike Arbter</b> (Member of the Board)	Ph.: +43 1/51520 - 407	<a href="mailto:heike.arbter@rcb.at">heike.arbter@rcb.at</a>
<b>Philipp Arnold</b> (Head of Structured Products Sales)	Ph.: +43 1/51520 - 469	<a href="mailto:philipp.arnold@rcb.at">philipp.arnold@rcb.at</a>
<b>Roman Bauer</b> (Head of Trading)	Ph.: +43 1/51520 - 384	<a href="mailto:roman.bauer@rcb.at">roman.bauer@rcb.at</a>
<b>Mariusz Adamiak</b>	Ph.: +43 1/51520 - 395	<a href="mailto:mariusz.adamiak@rcb.at">mariusz.adamiak@rcb.at</a>
<b>Raphael Bischinger</b>	Ph.: +43 1/51520 - 432	<a href="mailto:raphael.bischinger@rcb.at">raphael.bischinger@rcb.at</a>
<b>Maida Blentic</b>	Ph.: +43 1/51520 - 394	<a href="mailto:maida.blentic@rcb.at">maida.blentic@rcb.at</a>
<b>Anton Bondar</b>	Ph.: +43 1/51520 - 471	<a href="mailto:anton.bondar@rcb.at">anton.bondar@rcb.at</a>
<b>Peidong Cao</b>	Ph.: +43 1/51520 - 493	<a href="mailto:peidong.cao@rcb.at">peidong.cao@rcb.at</a>
<b>Lukas Florreither</b>	Ph.: +43 1/51520 - 397	<a href="mailto:lukas.florreither@rcb.at">lukas.florreither@rcb.at</a>
<b>Walter Friehsinger</b>	Ph.: +43 1/51520 - 392	<a href="mailto:walter.friehsinger@rcb.at">walter.friehsinger@rcb.at</a>
<b>Levin Gollner</b>	Ph.: +43 1/51520 - 473	<a href="mailto:levin.gollner@rcb.at">levin.gollner@rcb.at</a>
<b>Lukas Hackl</b>	Ph.: +43 1/51520 - 468	<a href="mailto:lukas.hackl@rcb.at">lukas.hackl@rcb.at</a>
<b>Jan Kausek</b>	Ph.: +43 1/51520 - 486	<a href="mailto:jan.kausek@rcb.at">jan.kausek@rcb.at</a>
<b>Kathrin Korinek</b>	Ph.: +43 1/51520 - 401	<a href="mailto:kathrin.korinek@rcb.at">kathrin.korinek@rcb.at</a>
<b>Jaroslav Kysela</b>	Ph.: +43 1/51520 - 481	<a href="mailto:jaroslav.kysela@rcb.at">jaroslav.kysela@rcb.at</a>
<b>Aleksandar Makuljevic</b>	Ph.: +43 1/51520 - 385	<a href="mailto:aleksandar.makuljevic@rcb.at">aleksandar.makuljevic@rcb.at</a>
<b>Monika Mrnustikova</b>	Ph.: +43 1/51520 - 386	<a href="mailto:monika.mrnustikova@rcb.at">monika.mrnustikova@rcb.at</a>
<b>Anja Niederreiter</b>	Ph.: +43 1/51520 - 483	<a href="mailto:anja.niederreiter@rcb.at">anja.niederreiter@rcb.at</a>
<b>Michal Polin</b>	Ph.: +421/257203 - 041	<a href="mailto:michal.polin@rcb.sk">michal.polin@rcb.sk</a>
<b>Martin Rainer</b>	Ph.: +43 1/51520 - 391	<a href="mailto:martin.rainer@rcb.at">martin.rainer@rcb.at</a>
<b>Gabriele Rihtar</b>	Ph.: +43 1/51520 - 379	<a href="mailto:gabriele.rihtar@rcb.at">gabriele.rihtar@rcb.at</a>
<b>Ludwig Schweighofer</b>	Ph.: +43 1/51520 - 460	<a href="mailto:ludwig.schweighofer@rcb.at">ludwig.schweighofer@rcb.at</a>
<b>Johanna Stich</b>	Ph.: +43/51520 - 351	<a href="mailto:johanna.stich@rcb.at">johanna.stich@rcb.at</a>
<b>Andreas Tosch</b>	Ph.: +43/51520 - 470	<a href="mailto:andreas.tosch@rcb.at">andreas.tosch@rcb.at</a>
<b>Alexander Unger</b>	Ph.: +43 1/51520 - 478	<a href="mailto:alexander.unger@rcb.at">alexander.unger@rcb.at</a>
<b>Fabiola Vicensova</b>	Ph.: +421/257203 - 040	<a href="mailto:fabiola.vicensova@rcb.sk">fabiola.vicensova@rcb.sk</a>
<b>Martin Vonwald</b>	Ph.: +43 1/51520 - 338	<a href="mailto:martin.vonwald@rcb.at">martin.vonwald@rcb.at</a>
<b>Wilhelmine Wagner-Freudenthal</b>	Ph.: +43 1/51520 - 381	<a href="mailto:wilhelmine.wagner-freudenthal@rcb.at">wilhelmine.wagner-freudenthal@rcb.at</a>



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