

FACTSHEET
REVERSE CONVERTIBLE BOND 10,5 % ÖSTERREICH PLUS AKTIENANLEIHE



ISIN: AT0000A311Z0 / WKN: RC08A5
INVESTMENT Product without Capital Protection
Barrier Reverse Convertible Plus Bonds

| | | | |
|-----------------------------------|-----------------------------|---------------------------------|---|
| CHG. 1D +0.200 (+0.19%) | BID 105.65% | ASK 107.15% | LAST UPDATE May 03, 2024 17:59:59.110 |
| BARRIER EUR 60.00 | STRIKE EUR 100.00 | MAX. YIELD P.A. 5.64% | INTEREST RATE P.A. 10.50% |

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 | Worst of Basket |
| Underlying price (delayed) | - |
| Underlying date/time | - |
| Barrier | EUR 60.00 |
| Barrier reached | no |
| Observation barrier | on the final valuation date |
| Distance to barrier | 37.86% |
| Strike | EUR 100.00 |
| Distance to strike | -3.57% |
| Interest rate total term | - |
| Fixed interest rate annually | 10.50% |
| Accrued interest | Dirty (included in the price) |
| Max. yield remaining term (%) | 3.13% |
| Max. yield p.a. | 5.64% |
| Maturity date | Nov 25, 2024 |
| Final valuation date | Nov 20, 2024 |
| Issue date | Nov 25, 2022 |
| Tradeable unit/nominal value | EUR 1,000 |
| Expected market trend | sideways, bullish |
| Listing | Vienna, Stuttgart |
| Product currency | EUR |
| Underlying currency | EUR |
| Settlement method | Cash settlement / Physical delivery |
| No. of shares | - |
| Taxation | Capital Gains Tax / Foreign Capital Gains Tax |
| Paid interest rate | 10.50% (EUR 105.00) on Nov 25, 2023 |

DESCRIPTION

The **10.5% Austria Reverse Convertible Bond** is redeemed at 100% of the nominal value at the maturity date (November 2024), provided that the closing price of each of the two underlying shares (Erste Group Bank AG & OMV AG) quotes above the barrier of 60% of the respective strike at the end of the term (observation only at the final valuation date). The interest amount of 10.5% is paid out, regardless of the performance of the underlying shares.

In case at least one of the underlying shares quotes below its barrier (60%) at the final valuation date, the predefined amount of the worst performing share will be delivered.

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. | NUM. SHARES | CHG. % PREV. DAY | CHG. % START | LAST UPDATE |
|-------------------------------------|-----|----------------|-------|-----------------------|---------------------|----------------|---------------------|-----------------|-------------------------|
| Erste Group Bank AG AT0000652011 | EUR | 29.76 | 17.86 | 44.75 (indicative) | 60.10% | 33.60 | -0.97% | 50.37% | May 03, 2024 9:59 pm |
| OMV AG AT0000743059 | EUR | 45.76 | 27.45 | 44.18 (indicative) | 37.86% | 21.85 | 0.48% | -3.44% | May 03, 2024 9:58 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.

10.5% AUSTRIA PLUS REVERSE CONVERTIBLE BOND

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
REVERSE CONVERTIBLE BOND

- Underlyings: Erste Group Bank AG and OMV AG
- 10.5% fixed annual interest rate
- Redemption of the nominal value or physical delivery of shares
- Barrier at 60% of the underlying price of each share
- Observation of the barrier only at the final valuation date
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 2 years



Certificates by



**Raiffeisen
CENTROBANK**

ATTRACTIVE FIXED INTEREST RATE ABOVE MARKET LEVEL

In short:

With this certificate investors obtain an annual fixed interest rate of 10.5%. Whether the nominal value is returned at the end of the term or whether physical delivery of shares is effected depends on the performance of the underlying shares. In case of physical delivery of shares at the end of term, a predefined number only of the share with the worst performance is delivered. In this case investors are entirely subject to market risk.

| | |
|----------------------------------|--------------------------|
| Issuer* | Raiffeisen Centrobank AG |
| ISIN | AT0000A311Z0 |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscription period ¹ | |

Oct 17 - Nov 23, 2022

| | |
|------------------------|--------------|
| Initial valuation date | Nov 24, 2022 |
| Issue value date | Nov 25, 2022 |
| Final valuation date | Nov 20, 2024 |
| Maturity date | Nov 25, 2024 |

Underlyings

Erste Group Bank AG common share
OMV AG common share

Calculation agent of underlyings

Erste Group Bank AG: Vienna Stock Exchange
OMV AG: Vienna Stock Exchange

| | |
|----------------|---|
| Starting value | Closing price of the underlying at the initial valuation date |
|----------------|---|

| | |
|-------------|---|
| Final value | Closing price of the underlying at the final valuation date |
|-------------|---|

| | |
|---------|--------------------------------------|
| Barrier | 60% of the respective starting value |
|---------|--------------------------------------|

| | |
|---------------------|---|
| Barrier observation | only at the final valuation date (closing prices) |
|---------------------|---|

| | |
|---------------------|---|
| Fixed interest rate | 10.5% of the nominal value per year of term |
|---------------------|---|

Interest rate payout dates

Nov 25, 2023; Nov 24, 2024

| | |
|---------|------------------------------|
| Listing | Vienna, Frankfurt, Stuttgart |
|---------|------------------------------|

¹ 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

FUNCTIONALITY

At the **initial valuation date**, the **starting values** of the underlyings are determined and based on that the **barriers** are defined. At **the final valuation date** one of the following **scenarios** will apply:

1) All underlying prices > barrier

If the final value of each underlying quotes **above** the respective barrier, **100% of the nominal value** is paid out at the maturity date. This also represents the maximum amount.

2) At least one underlying price ≤ barrier

If the final value of **at least one** underlying quotes **at** or **below** its respective barrier, **physical delivery of shares** is effected. Regardless of which underlying violated the barrier, only the underlying with the **worst performance** (percentage performance from the starting value to the final value) will be delivered to the securities account.

The **fixed interest rate** is paid out **in any case**, regardless of the performance of the underlying shares.

PHYSICAL DELIVERY OF SHARES

A defined number of the share with the worst performance is booked into the investor's securities account. The number is calculated as follows:

$$\text{Number of shares} = \text{nominal value} / \text{starting value}$$

Usually this does not result in whole numbers. Due to the fact that shares are traded in whole numbers only, in the event of physical delivery the residual value is paid out in cash (= cash settlement) according to the market value:

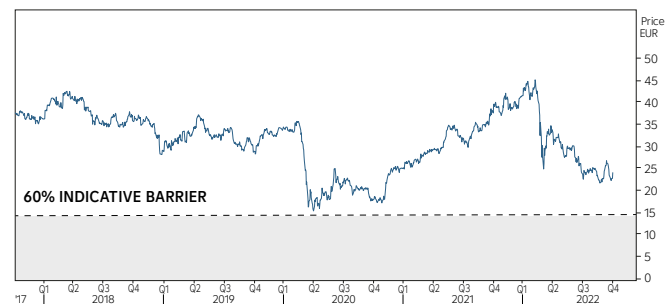
$$\text{Cash settlement} = \text{fraction of the shares} \times \text{final value}$$

Further details regarding opportunities and risks are listed on the next page.

ERSTE GROUP BANK AG SHARE

Austrian banking group

The universal bank with a focus on the private client sector concentrates primarily on the markets of Central and Eastern Europe.



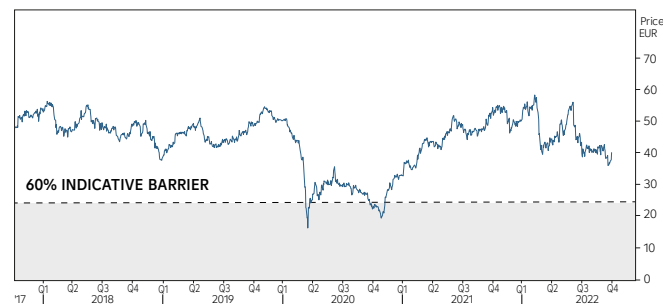
AT0000652011

As of October 4, 2022; Source: Reuters (ERST.VI, OMVV.V) Please note that past performance is no reliable indicator for future results.

OMV AG SHARE

Austrian oil and gas company

OMV AG is an integrated, international oil and gas company with activities in the up- and downstream sector.



AT0000743059

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

OPPORTUNITIES

- **Fixed interest rate:** The fixed annual interest rate (10.5% p.a.) is paid out regardless of the performance of the underlyings.
- **Safety buffer:** Partial protection against price losses due to the initial safety buffer of 40% - barrier at 60% of the respective starting value
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **Limited yield opportunity:** The opportunity for yields is in any case limited to the fixed interest rate. Investors do not participate in price increases of the underlyings beyond their respective starting values.
- **Barrier violation:** If the respective barrier is touched or undercut, the investor is entirely subject to market risk, without any protective mechanism. Close to the barrier, there can be disproportionate price movements of the reverse convertible bond.
- **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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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.

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The price of the Reverse Convertible Bond is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Reverse Convertible Bond. If the Reverse Convertible Bond is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Reverse Convertible 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), interest rates, solvency of the issuer or remaining term. If the Reverse Convertible Bond 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 (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Reverse Convertible Bond and are not paid out.

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 RBL 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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