

This Factsheet contains current key figures on the certificate and a brief general description. Further information on the certificate and its opportunities and risks can be found in the following Product Folder, which was produced 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 advisor.

## Bonus Certificate

ISIN: [AT0000A2TTP4](#) / WKN: RC0485

<b>Buy (Ask)</b>	117.82%
<b>Sell (Bid)</b>	116.32%
<b>Maturity date</b>	Nov 26, 2026
<b>Underlying 1</b>	ATX®
<b>Underlying 2</b>	EURO STOXX 50®
<b>Distance to barrier</b>	
Underlying 1	<b>69.53%</b>
Underlying 2	<b>65.18%</b>
<b>Barrier reached</b>	no
<b>Observation barrier</b>	continuously

Last update: Jun 03, 2026, 5:29 pm



### Underlying price (indicative)

Underlying 1	EUR 6,094.00
Underlying 2	EUR 6,041.31

### Starting price underlying

Underlying 1	EUR 3,789.28
Underlying 2	EUR 4,293.24

**Barrier** 49% of starting value

Underlying 1	EUR 1,856.75
Underlying 2	EUR 2,103.69

Last update: Jun 03, 2026, 5:29 pm

## Repayment at the end of the term

The repayment at the end of the term depends on whether the barrier has been breached or not. This results in two possible scenarios:

### Scenario 1: Barrier not breached until expiry

**Current scenario, as the barrier has not been breached.**

At the end of the term: repayment	120%
If you purchase the certificate at the current purchase price, this would correspond to the following return	+1.85%

### Scenario 2: Barrier violated at least once

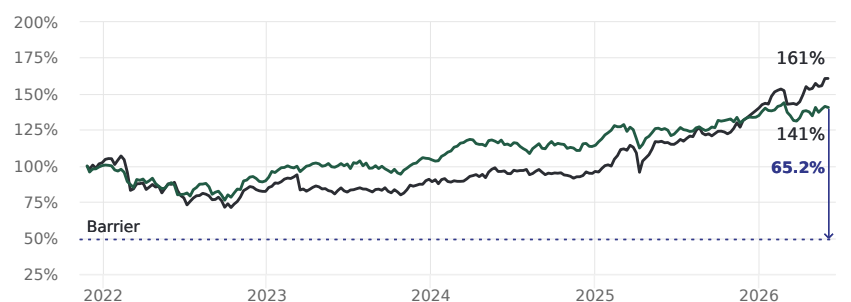
At the end of the term: repayment	1:1 Development*
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\*1:1 performance of the underlying with the worse performance (full market risk), but repayment at a maximum of 120%. In the event of a barrier breach, investors are exposed one-to-one to the market risk. This means that in this case, the loss of a significant portion of the invested capital, up to and including total loss, is possible.

### Price certificate (% of the starting value)



### Prices underlyings (% of the starting value)



[Learn more about these charts](#)

ATX®  
(Underlying 1)

EURO STOXX 50®  
(Underlying 2)

Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

### Bonus Certificate

ISIN: [AT0000A2TTP4](#) / WKN: RC048S

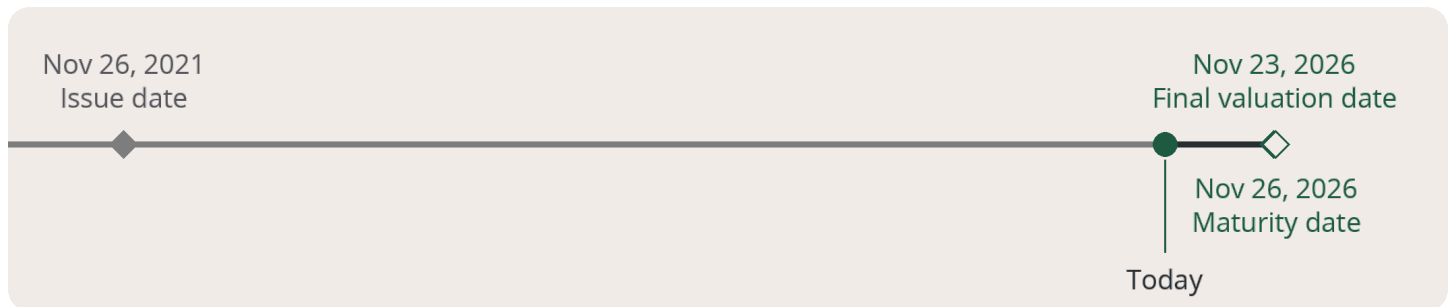
<b>Nominal value</b>	EUR 1,000
<b>Product currency</b>	EUR
<b>Taxation</b>	Capital Gains Tax
<b>Listing</b>	Vienna, Stuttgart
<b>End of the term</b>	5M 22D

Last update: Jun 03, 2026, 5:29 pm

### The Certificate

With the certificate Europe/Austria Bonus&Safety 5 investors can obtain a bonus yield of 20% (based on the issue price) at the end of the term (November 2026) if the prices of the two indices EURO STOXX 50<sup>®</sup> and ATX 50<sup>®</sup> never decline by 51% or more of the respective starting value during the observation period. Due to the cap at 120% this represents the maximum payout. If at least one of the two indices touches or undercuts the barrier of 49% of the starting value, redemption will be effected according to the index performance (percent index performance of the worse performing index from the Initial to the Final Valuation Date). Even if the bonus mechanism is suspended, investors can generate a maximum yield of 20% over five years term.

### Information on the term



Please note: The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

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.raiffeisenzertifikate.at/en/securitiesprospectus](http://www.raiffeisenzertifikate.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.raiffeisenzertifikate.at/en/customer-information](http://www.raiffeisenzertifikate.at/en/customer-information). The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.



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/AUSTRIA BONUS&SAFETY 5

**INVESTMENT PRODUCT** WITHOUT CAPITAL PROTECTION  
BONUS CERTIFICATE

- Underlyings: EURO STOXX 50® Index and ATX® Index
- Opportunity of redemption at 120 % of nominal value
- Barrier at 49% of the respective index start 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. ATX® is a registered trademark of Wiener Börse AG („WBAG“).



*Certificates by*



**Raiffeisen  
CENTROBANK**

# YIELD OPPORTUNITY WITH SAFETY MECHANISM

## In short:

With this certificate investors obtain a bonus yield of 20% at the end of the term, provided the two underlyings EURO STOXX 50® index and ATX® index always quote above the barrier of 49% of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk. This means that in this case a substantial loss of capital is possible.

### KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2TTP4
Issue price	100%
Nominal value	EUR 1,000
Subscription period <sup>1</sup>	Oct 25 - Nov 24, 2021
Initial valuation date	Nov 25, 2021
Issue value date	Nov 26, 2021
Final valuation date	Nov 23, 2026
Maturity date	Nov 26, 2026
Underlying	EURO STOXX 50® Index
(worst-of)	ATX® Index
Starting value	closing price of each underlying index at the initial valuation date
Final reference value	closing price of each underlying index at the final valuation date
Barrier	49% of the starting value
Observation	Intraday
Observation period	Nov 26, 2021 - Nov 23, 2026
Bonus level	120% of the starting value
Cap	120%
Redemption	Bonus amount or participation in the worse index performance (Redemption is dependent on the solvency of RCB*)
Listing	Vienna, Frankfurt, Stuttgart
Quotes	<a href="http://www.rcb.at">www.rcb.at</a>

\* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RBI: [www.rbinternational.com/jr/ratings](http://www.rbinternational.com/jr/ratings)

<sup>1</sup> 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 **ATX®** index are fixed as **starting values** and the respective **barriers** (49% of the respective starting value) as well as the **bonus levels** (120 % of the respective starting value) are determined. The prices of both indices are continuously compared with the respective barrier during the observation period. At the final valuation date one of the following scenarios will apply:

#### SCENARIO 1: Both indices always quoted ABOVE the respective barrier

If both the EURO STOXX 50® index **AND** the ATX® index always quoted above the barrier of 49% of their respective starting value during the observation period, the certificate is redeemed at 120% of the nominal value. This means, provided that none of the two indices ever decline by 51% or more compared to its starting value, investors obtain EUR 1,200 per nominal value at the maturity date. Due to the cap, this amount represents the maximum payout.

#### SCENARIO 2: Barrier TOUCHED or UNDERCUT by at least one index

If the EURO STOXX 50® index **AND/OR** the ATX® index 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 performance of the index that performed worst (percentage change from the starting value to the closing price at the final valuation date). Even if the barrier has been touched or undercut, the maximum payout remains limited at EUR 1,200 per nominal value and investors do not participate in price increases of the underlyings beyond the bonus level/cap.

### PAYOUT PROFILE: EXEMPLARY PRESENTATION

INDEX CLOSING PRICE AT THE FINAL VALUATION DATE*		REDEMPTION** IF BARRIER	
INDEX 1	INDEX 2	NOT VIOLATED	VIOLATED
+ 40%	+ 30%	EUR 1,200	EUR 1,200
+ 10%	+ 30%	EUR 1,200	EUR 1,100
+ 15%	+ 5%	EUR 1,200	EUR 1,050
+/- 0%	+/- 0%	EUR 1,200	EUR 1,000
- 10%	+ 25%	EUR 1,200	EUR 900
+ 10%	- 20%	EUR 1,200	EUR 800
- 20%	- 40%	EUR 1,200	EUR 600

\* in comparison to the respective starting value; \*\* per nominal value

#### PLEASE NOTE:

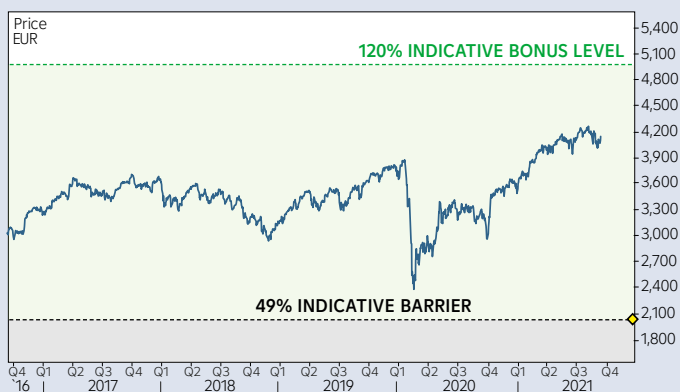
**The redemption is always based on the index with the worse performance!**

## EURO STOXX 50® - TOP 10 CONSTITUENTS

	Branche	Country	Weight
ASML Holding	Technology	NL	8.9%
LVMH	Luxury Goods	FR	5.7%
Linde	Chemistry	GB	4.4%
SAP	IT	DE	4.4%
TotalEnergies	Oil&Gas	FR	3.7%
Siemens	Industrials	DE	3.4%
Sanofi	Pharma	FR	3.1%
L'Oreal	Consumer Staples	FR	2.9%
Schneider Electric	Industrials	FR	2.6%
Allianz	Financials	DE	2.6%
			<b>41.9%</b>

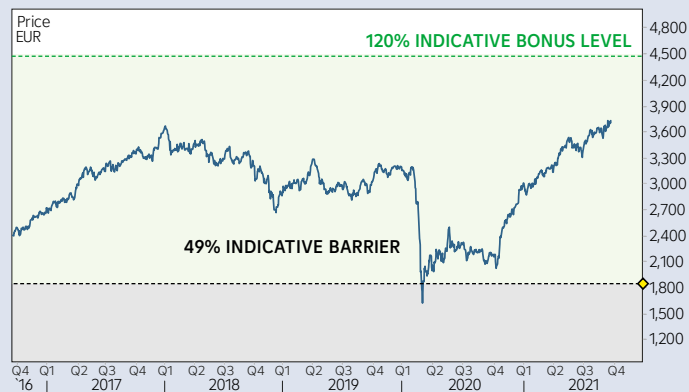
## ATX® - TOP 10 CONSTITUENTS

	Branche	Weight
Erste Group Bank	Financials	19.7%
OMV	Oil&Gas	14.7%
Verbund	Utilities	10.6%
voestalpine	Industrials	6.9%
Raiffeisen Bank International	Financials	6.7%
BAWAG Group	Financials	6.5%
Wienerberger	Materials	5.8%
ANDRITZ	Industrials	5.8%
IMMOFINANZ	Real Estates	3.0%
Mayr Melnhof Karton	Packaging	2.9%
		<b>82.6%</b>



EU0009658145

As of: October 14, 2021; Source: Reuters (.STOXX50E; .ATX) Please note that past performance is no reliable indicator for future results.



AT0000999982

## SUITED MARKET EXPECTATIONS

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](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)

## OPPORTUNITIES

- **Attractive bonus yield:**  
Opportunity to obtain 20% yield in sideways moving and even in moderately declining markets
- **Safety buffer:**  
Partial protection against falling prices due to the initial safety buffer of 51% – barrier at 49% of the respective index 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.
- **Limited yield opportunity:**  
The opportunity to generate yields is in any case limited by the bonus level/cap, therefore the maximum yield amounts to 20% in five years (equals 3.71% p.a.) based on the issue price of 100%.
- **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 fulfill its payment obligations in respect to 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.

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