



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 SUSTAINABILITY BOND 90% 7

 **INVESTMENT PRODUCT** WITH 90% CAPITAL PROTECTION

- Underlying: STOXX® Europe ESG Leaders Select 30 Price EUR Index
- Opportunity to obtain an attractive yield at the end of the term:  
30% if the index quotes at or above 100% of the starting value
- In case the index declines up to -10% of the starting value  
Redemption is effected at 100% at the end of the term
- 90% capital protection at the end of the term
- Market risk, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 7 years

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*Certificates by*



# SUSTAINABLE INVESTMENT WITH CAPITAL PROTECTION

## In short:

With the Europe Sustainability Bond 90% 7 investors obtain a yield of 30% if the underlying STOXX® Europe ESG Leaders Select 30 index quotes at or above 100% of the starting value at the end of the term. If the index declines up to -10%, redemption is effected at 100% of the nominal value. In case of a negative index performance of more than -10%, the capital protection of 90% applies at the end of the term.

### KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2GFL9
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>1</sup>	May 11 - Jun 15, 2020
Initial valuation date	Jun 16, 2020
Issue value date	Jun 17, 2020
Final valuation date	Jun 14, 2027
Maturity date	Jun 17, 2027
Starting value	Closing price of the index at the initial valuation date
Capital protect.	90% at the end of the term
Redemption	Redemption at the end of the term is effected at 130% of the nominal value if the closing price of the underlying index quotes at or above 100% of the starting value. If the index declines up to -10%, redemption is effected at 100% of the nominal value. In case of a negative index performance of more than -10%, the capital protection of 90% applies. Redemption at the maturity date is dependent on the solvency of Raiffeisen Centrobank AG*.
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/ir/ratings](http://www.rbinternational.com/ir/ratings)

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

In recent years, investors have been increasingly focusing on ethical, ecological and social criteria. To meet these requirements Raiffeisen Bank International AG (RBI) and its associated companies have committed themselves to sustainable corporate management and social responsibility. RBI supports the **UN Global Compact Network** in Austria, the world's largest network for corporate social responsibility (CSR) and sustainable development.

To make sustainability a capital-protected investment theme, Raiffeisen Centrobank AG issues the **Europe Sustainability Bond 90% 7** for investors who expect the companies in the STOXX® Europe ESG Leaders Select 30 index to achieve an at least moderately positive performance. The certificate offers the opportunity to obtain a yield of 30% (3.8% p.a.) if the index quotes at or above 100% of its starting value at the end of the term. If the underlying quotes lower than 100% but not below 90% of the starting value at the end of the term, the redemption will be at 100% of the nominal value. If the index is below 90% of its starting value after 7 years, the capital protection of 90% will apply at the end of the term. Further details regarding opportunities and risks are listed on the next page.

### FUNCTIONALITY

- At the initial valuation date the closing price of the STOXX® Europe ESG Leaders Select 30 index is determined as **starting value**.
- At the final valuation date the closing price of the index is compared to the starting value and **one of the following scenarios will apply**:

#### SCENARIO 1: Index AT or ABOVE 90% of the starting value

##### A) Index $\geq$ 100% of the starting value → redemption at 130%

If the closing price of the index at the final valuation date is equal to or higher than the starting value, the redemption on the maturity date will be at 130% of the nominal value. This equals the maximum amount of EUR 1,300 per EUR 1,000 nominal value.

##### B) Index $\geq$ 90% and $<$ 100% of the starting value → redemption at 100%

If the closing price of the index at the final valuation date is less than 100% but at least 90% of the starting value, the payout at the maturity date will be 100% of the nominal value. This equals EUR 1,000 per EUR 1,000 nominal amount.

#### SCENARIO 2: Index BELOW 90% of the starting value

If the closing price of the index at the final valuation date is below 90% of the starting value, the capital protection will apply and the certificate will be repaid on the maturity date at 90% of the nominal value (equivalent to EUR 900 per nominal value).

## STOXX® EUROPE ESG LEADERS SELECT 30 PRICE EUR INDEX



As of: April 24, 2020, Source: Reuters (.SEESGSEP)  
ISIN: CH0298407328

Please note that past performance of the index between Q4 2013 and Q3 2015 is simulated. Past performance is no reliable indicator of future results.

The 90% capital protection by Raiffeisen Centrobank AG only applies at maturity, i.e. during the term the certificate price may drop below 90%, but the investor obtains at least 90% of the nominal value at the end of the term.

### 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.

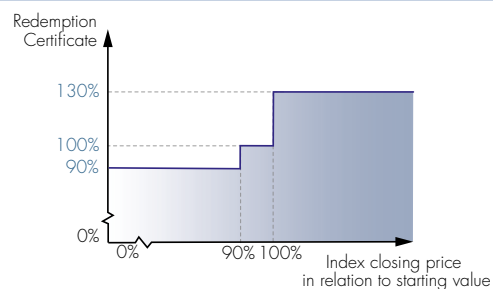
You are about to purchase a product that is not easy and difficult to understand.

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](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)

### PAYOUT PROFILE

The performance of the index during the term is not relevant for the payout at the end of the term.

Only at the **final valuation date** the closing price of the index is compared to the **starting value**.



### INDEX PERFORMANCE

+50%

+20%

+/- 0%

- 10%

- 30%

### REDEMPTION

EUR 1,300 per nominal value (130%)

EUR 1,300 per nominal value (130%)

EUR 1,300 per nominal value (130%)

EUR 1,000 per nominal value (100%)

EUR 900 per nominal value (90%)

### UNDERLYING: STOXX® EUROPE ESG LEADERS SELECT 30 INDEX

- **Index calculation:** by the independent index provider STOXX Ltd.
- **Best "ESG Companies":** ecological, social and governance criteria  
E - Environmental Leaders, S - Social Leaders, G - Governance Leaders
- **Index weighting:** according to the inverse volatility of the shares, whereby the maximum weighting of an individual share may not exceed 10%.
- **Exclusion criteria:** Companies considered non-compliant with the UN Global Compact principles are explicitly excluded from the index
- The **UN Global Compact Principles** contain:  
labour standards, human rights, environmental protection, fight against corruption
- **Reknown titles in the index:** Assicurazioni Generali SpA, AXA S.A., BASF SE, Deutsche Telekom AG, GlaxoSmithKline Plc, OMV AG, Orange S.A.

### OPPORTUNITIES

- **Yield opportunity:**

This Certificate enables investors who do not wish to invest into single shares to obtain yield if the index quotes higher or is unchanged at the end of the term.

- **90% capital protection:**

The Europe Sustainability Bond 90% 7 is 90% capital protected at the end of the term, i.e. at maturity the investor obtains at least 90% of the nominal value.

- **Flexibility:**

Tradability on the secondary market, no management fees

### RISKS

- **No yield if the index performance is negative:**

If the closing price of the STOXX® Europe ESG Leaders Select 30 index is below 90% of its starting value at the final valuation date, investor will incur a loss of 10% of the nominal value (based on the issue price of 100%).

- **Capital protection only at the end of the term:**

During the term the price of the certificate may drop below 90%; the capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.

- **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**

In spite of all possible care taken, the data contained in this marketing communication are provided purely as non-binding information. This marketing communication constitutes neither investment advice, an offer or a recommendation nor an invitation to execute a transaction. The information contained in this marketing communication is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this marketing communication substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This marketing communication has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The sole legal basis for all financial instruments described in this marketing communication is the Base Prospectus (including any possible supplements or amendments) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the financial instruments. The approved Base Prospectus (including any possible supplements or amendments) has been deposited at the Oesterreichische Kontrollbank AG. The approval of the Base Prospectus by the FMA should not be understood as an endorsement of the financial instruments described herein by the FMA. These documents as well as further information are provided on the website of Raiffeisen Centrobank AG at [www.rcb.at/en/securitiesprospectus](http://www.rcb.at/en/securitiesprospectus) or [www.rcb.at](http://www.rcb.at). Additional information on the financial instruments described herein may also be obtained from the respective key information documents that are available for download on the website of Raiffeisen Centrobank AG ([www.rcb.at](http://www.rcb.at)). The price of the Capital Protection Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital (market risk). The capital protection of 90% applies solely at the end of the term. During the term, the price of the Capital Protection Certificate may drop below the agreed capital protection amount. During the term, the Capital Protection 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), interest rates, solvency of the issuer or remaining term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Capital Protection Certificate and are not paid out.

**Issuer Risk/Creditor Participation ("bail-in"):** Any payments for structured securities during the term or at the end of the term depend on the solvency of the issuer (issuer risk). Investors are exposed to the risk that Raiffeisen Centrobank AG as an issuer might be unable to fulfil its obligations in respect of the described financial instruments, such as in the event of insolvency (inability to pay/over-indebtedness) or a legal order to initiate resolution measures. 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. A total loss of the capital invested is possible. More detailed information is available at [www.rcb.at/en/basag](http://www.rcb.at/en/basag). Under certain circumstances, the issuer has the right to redeem the certificate prior to the maturity date. A total loss of the capital invested 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.

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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, Tegetthoffstrasse 1, 1015 Vienna:

<b>Product Hotline</b>	Ph.: +43 1/51520 - 484	produkte@rcb.at
<b>Heike Arbter</b> (Member of the Board)	Ph.: +43 1/51520 - 407	heike.arbter@rcb.at
<b>Philipp Arnold</b> (Head of Structured Products Sales)	Ph.: +43 1/51520 - 469	philipp.arnold@rcb.at
<b>Roman Bauer</b> (Head of Trading)	Ph.: +43 1/51520 - 384	roman.bauer@rcb.at
<b>Thomas Stagl</b> (Head of Sales CEE)	Ph.: +43 1/51520 - 351	thomas.stagl@rcb.at
<b>Mariusz Adamiak</b>	Ph.: +43 1/51520 - 395	mariusz.adamiak@rcb.at
<b>Raphael Bischinger</b>	Ph.: +43 1/51520 - 432	raphael.bischinger@rcb.at
<b>Lukas Florreither</b>	Ph.: +43 1/51520 - 397	lukas.florreither@rcb.at
<b>Walter Friehsinger</b>	Ph.: +43 1/51520 - 392	walter.friehsinger@rcb.at
<b>Lukas Hackl</b>	Ph.: +43 1/51520 - 468	lukas.hackl@rcb.at
<b>Christian Hinterwallner</b>	Ph.: +43 1/51520 - 486	christian.hinterwallner@rcb.at
<b>Stefanie Hönig</b>	Ph.: +43 1/51520 - 348	stefanie.hoenig@rcb.at
<b>Marianne Kögel</b>	Ph.: +43 1/51520 - 482	marianne.koegel@rcb.at
<b>Kathrin Korinek</b>	Ph.: +43 1/51520 - 401	kathrin.korinek@rcb.at
<b>Jaroslav Kysela</b>	Ph.: +43 1/51520 - 481	jaroslav.kysela@rcb.at
<b>Aleksandar Makuljevic</b>	Ph.: +43 1/51520 - 385	aleksandar.makuljevic@rcb.at
<b>Monika Mrnustikova</b>	Ph.: +43 1/51520 - 386	monika.mrnustikova@rcb.at
<b>Anja Niederreiter</b>	Ph.: +43 1/51520 - 483	anja.niederreiter@rcb.at
<b>Premysl Placek</b>	Ph.: +43 1/51520 - 394	premysl.placek@rcb.at
<b>Michal Polin</b>	Ph.: +421/257203 - 041	michal.polin@rcb.sk
<b>Thomas Pusterhofer</b>	Ph.: +43 1/51520 - 379	thomas.pusterhofer@rcb.at
<b>Martin Rainer</b>	Ph.: +43 1/51520 - 391	martin.rainer@rcb.at
<b>Ludwig Schweighofer</b>	Ph.: +43 1/51520 - 460	ludwig.schweighofer@rcb.at
<b>Alexander Unger</b>	Ph.: +43 1/51520 - 478	alexander.unger@rcb.at
<b>Fabiola Vicenova</b>	Ph.: +421/257203 - 040	fabiola.vicenova@rcb.sk
<b>Wilhelmine Wagner-Freudenthal</b>	Ph.: +43 1/51520 - 381	wilhelmine.wagnerfreudenthal@rcb.at
<b>Martin Vonwald</b>	Ph.: +43 1/51520 - 338	martin.vonwald@rcb.at
<b>Michael Wilnitsky</b>	Ph.: +43 1/51520 - 470	michael.wilnitsky@rcb.at



Certificates by

