



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.

# 2% EUROPE/USA BONUS&SAFETY 7

**INVESTMENT PRODUCT** WITHOUT CAPITAL PROTECTION  
BONUS CERTIFICATE

- Underlyings: EURO STOXX 50® index and S&P 500® index
- 2% fixed annual interest rate
- Barrier at 39% of the respective index' starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 3 years

EURO STOXX 50® is a registered trademark of STOXX Ltd.  
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.



*Certificates by*



**Raiffeisen  
CENTROBANK**

# INVESTMENT WITH FIXED INTEREST RATE

## In short:

With this certificate investors obtain a fixed interest rate of 2% annually. At the end of the term, redemption is effected at 100% provided that the EURO STOXX 50® index and the S&P 500® index always quoted above the barrier of 39% of their respective starting value during the observation period. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.

### KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2UVU8
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>1</sup>	Jan 4 – Jan 31, 2022
Initial valuation date	Feb 1, 2022
Issue value date	Feb 2, 2022
Final valuation date	Jan 29, 2025
Maturity date	Feb 3, 2025
Underlyings	EURO STOXX 50® Index S&P 500® Index
Starting value	Closing price of each underlying index on the first valuation day
Final reference value	Closing price of each underlying index on the final valuation day
Barrier	39% of the respective starting value
Barrier reference price	Intraday Price
Observation period	Feb 2, 2021 – Jan 29, 2025
Fixed interest rate	2% of the nominal value per year of maturity
Interest rate payout dates	Feb 2, 2023; Feb 2, 2024; Feb 1, 2025;
Bonus level	100% of the nominal value
Cap	100%
Redemption	Nominal amount or participation in the worse index performance (Redemption at the maturity date dependent on the solvency of RCB*)
Listing	Vienna, Frankfurt, Stuttgart
Quotes	<a href="http://www.rcb.at">www.rcb.at</a>

<sup>1</sup> 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](http://www.rbiinternational.com/ir/ratings)

### FUNCTIONALITY

At the **initial valuation date**, the **starting values** of the underlyings are fixed and the **barriers** are determined. During the **observation period** the **barrier reference prices** are continuously compared to their respective barriers. At the final valuation date one of the following scenarios will apply:

#### 1) Barrier not violated

If the **barrier reference prices** of the underlyings **always quoted above** their respective **barrier** during the observation period, the **bonus amount** is paid out at the end of term. This amount represents the maximum payout (cap).

#### 2) Barrier violated

If the **barrier reference price of at least one underlying** has been **at or below the respective barrier at least once** during the observation period, the payout on the maturity date will be made **in accordance with the worse underlying performance** (percentage performance from the starting value to the final reference value). The maximum payout amount remains limited by the cap.

Regardless of this **the fixed interest rate** is paid out **in any case** annually.

### PAYOUT PROFILE: EXEMPLARY PRESENTATION

FINAL REFERENCE VALUE*		REDEMPTION** IF BARRIER	
UNDERLYING 1	UNDERLYING 2	NOT VIOLATED	VIOLATED
+ 20%	+30%	100%	100%
+ 15%	+5%	100%	100%
+/-0%	+/-0%	100%	100%
-10%	+25%	100%	90%
+10%	-20%	100%	80%
-20%	-40%	100%	60%

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

#### PLEASE NOTE:

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

## EURO STOXX 50® - TOP 10 CONSTITUENTS

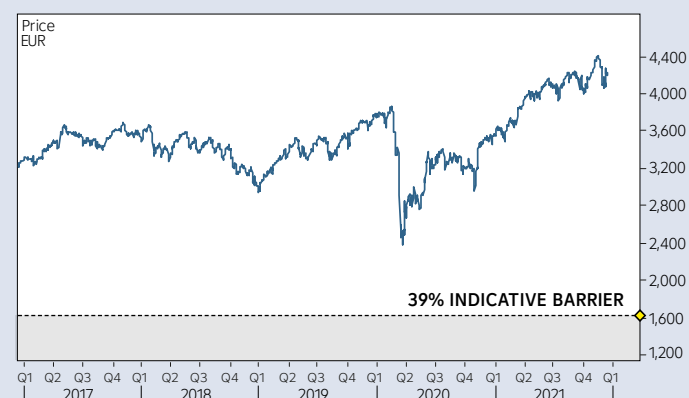
	Branch	Country	Weighting
ASML Holding	Technology	NL	9.2%
LVMH	Luxury goods	FR	6.0%
Linde	Chemistry	GB	4.9%
SAP	IT	DE	4.3%
TotalEnergies	Oil&Gas	FR	3.7%
Siemens	Industrial	DE	3.6%
L'Oreal	Basic Consumption	FR	3.2%
Sanofi	Pharma	FR	3.1%
Schneider Electric	Industrial	FR	3.0%
Allianz	Financials	DE	2.7%

43.7%

## S&amp;P 500® - TOP 10 CONSTITUENTS

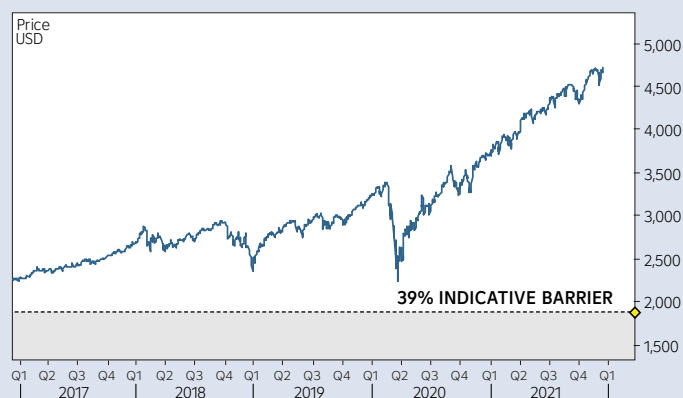
	Branch	Weighting
Apple	IT	7.1%
Microsoft	IT	6.4%
Amazon.com	IT	3.8%
Alphabet (Klasse A)	IT	2.2%
Alphabet (Klasse C)	IT	2.1%
Tesla	Automobile	2.1%
Meta Platforms (Klasse A)	IT	2.0%
NVIDIA	IT	1.9%
Berkshire Hathaway (Klasse B)	Financials	1.3%
JPMorgan Chase	Financials	1.2%

30.1%



EU0009658145

As of December 10 2021; Source: Reuters (.STOXX50E; .SPX) Please note that past performance is no reliable indicator of performance.



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## SUITED MARKET EXPECTATION

declining

sideways

rising

## YOUR INVESTMENT HORIZON

&lt; 3 years

3 to 5 years

&gt; 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) – and the key information document as well as „Customer Information and Regulatory Issues“ at [www.rcb.at/en/customerinformation](http://www.rcb.at/en/customerinformation).

## OPPORTUNITIES

- **Fixed interest rate:** Fixed annual interest rate is paid out regardless of the underlying performance
- **Safety buffer:** Partial protection against falling prices due to barrier
- **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 can also occur during the term.
- **Limited yield opportunity:** The maximum payout amount is limited by the cap. Investors do not participate in price increases above the cap.
- **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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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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