



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.

METaverse BONUS&GROWTH 2

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlying: Solactive® Metaverse Technology and Services EUR Index 3.5% AR
- Unlimited participation in a positive index performance
- Redemption at a minimum of 118% if the barrier is not violated during the term
- Barrier at 50% of the index starting value (observation: daily closing prices)
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

Solactive® is a registered trademark of Solactive AG.



Certificates by

 **Raiffeisen
CENTROBANK**

UNLIMITED PARTICIPATION IN AN INDEX GROWTH

In short:

With the Metaverse Bonus&Growth 2 certificate investors participate without any yield limitation at 100% in the positive performance of the underlying Solactive® Metaverse Technology and Services EUR Index 3.5% AR at the end of the term. Provided the barrier of 50% of the index starting value was never touched or undercut during the observation period, the certificate will be redeemed at the minimum of 118% of the nominal value. In the event of a barrier violation during the term investors are exposed to full market risk; this means a substantial capital loss is possible.

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
ISIN	AT0000A2WS54
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Mar 31 – Apr 27, 2022
Initial valuation date	Apr 28, 2022
Issue value date	Apr 29, 2022
Final valuation date	Apr 26, 2027
Maturity date	Apr 29, 2027
Underlying	Solactive® Metaverse Technology and Services EUR Index 3.5% AR
Starting value	closing price of the index at the initial valuation date
Final value	closing price of the index at the final valuation date
Barrier	50% of the starting value
Observation	daily (closing prices)
Observation period	Apr 29, 2022 – Apr 26, 2027
Bonus level	118% of the starting value
Participation factor	100%
Cap	no cap
Redemption	Participation in index development or bonus amount (Redemption is dependent on the solvency of RCB*)
Listing	Vienna, Frankfurt, Stuttgart
Quotes	www.rcb.at

* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RBI: www.rbinternational.com/ir/ratings

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

In its next stage of evolution, the internet will bring with it virtual applications and worlds in the form of the metaverse. This topic will play a major role in the future, because it offers many opportunities in daily life, such as social interaction, sustainable travel, virtual events, and resource-saving possibilities for businesses, education and research. We are only at the beginning of a new digital reality with the enormous potential to change the world. In order to enable investors to participate in the future topic of Metaverse, Raiffeisen Centrobank issues the **Metaverse Bonus&Growth 2** Certificate.

FUNCTIONALITY

At the initial valuation date the **closing price** of the **Solactive® Metaverse Technology and Services EUR Index 3.5% AR** is fixed as **starting value** and the **barrier (50% of the starting value)** as well as the **bonus level (118% of the starting value)** are determined. 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 performance ≥ +18%

In addition to the nominal value the positive index performance is paid out at the end of the term. This applies in any case – irrespective, if the barrier was violated during the term or not.

SCENARIO 2: index performance < +18%

If the daily closing price of the Solactive® Metaverse Technology and Services EUR Index 3.5% AR **always quoted above** the barrier of 50% of the starting value, redemption is effected at 118% of the nominal value (equals EUR 1,180 per nominal value).

Provided, the barrier of 50% of the Solactive® Metaverse Technology and Services EUR Index 3.5% AR starting value was **touched or undercut** at least one day during the observation period, redemption at the maturity date is effected according to the index performance (percentage change from the starting value to the closing price at the final valuation date).

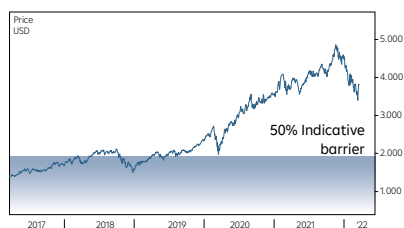
REDEMPTION PROFILE: Exemplary redemption at the end of the term

INDEX CLOSING PRICE AT FINAL VALUATION DATE*	REDEMPTION** WHEN BARRIER IS	
	UNTOUCHED	VIOLATED
+ 60%	EUR 1,600	EUR 1,600
+ 30%	EUR 1,300	EUR 1,300
+/- 0% = Starting value	EUR 1,180	EUR 1,000
- 25%	EUR 1,180	EUR 750
- 40%	EUR 1,180	EUR 600

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

Details on the opportunities and risks are given on the following page.

Solactive® Metaverse Technology and Services EUR Index 3.5% AR



As of March 18, 2022; Source: Bloomberg (SOMETSE3)
ISIN: DE000SLOEMS3

Please note that the performance of the index is based on a simulated past performance and that past performance is no reliable indicator for future performance of this underlying.

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) – and the key information document as well as „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation.

UNDERLYING:

SOLACTIVE® METAVERSE TECHNOLOGY AND SERVICES EUR INDEX 3.5% AR

- **Index calculation:** By the independent index provider Solactive AG
- **Auswahlverfahren:** ARTIS®-Screening¹ of publicly available information (e.g. annual reports, company publications, media reports) according to thematic reference to metaverse and subsequent ranking of the identified companies in descending order of relevance to the topic
- **Inclusion:** Top 50 identified shares
- **Exclusion criteria:** No primary stock exchange listing in USA, Hong Kong, Taiwan or Japan; Significant business activities in the gambling sector (e.g. casinos, lotteries, betting)
- **Review/adjustment:** Half-yearly
- **Index weighting:** According to market capitalization (free float) of the share, whereby the maximum weighting of an individual share in the case of reweightings may not exceed 7.5% and may not fall below 0.25%
- **Dividend:** Paid out net dividends are reinvested in the index; in exchange, 3.5% p.a. are deducted from the index price (daily aliquot).

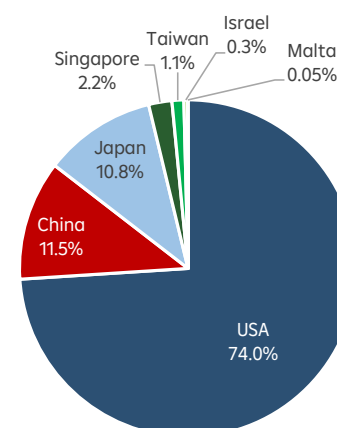
1.. ARTIS® (Algorithmic Theme Identification System) is an intelligent language processing algorithm specially developed by Solactive®

TOP 10 INDEX MEMBERS

	Branche	Country	Weighting
APPLE	IT	US	9.9 %
ALPHABET KLASSE A	IT	US	9.0 %
AMAZON.COM	IT	US	8.7 %
MICROSOFT	IT	US	8.5 %
TENCENT HOLDINGS	IT	CH	7.9 %
NVIDIA	IT	US	7.5 %
ADVANCED MICRO DEVICES	IT	US	6.0 %
META PLATFORMS	IT	US	5.9 %
SONY GROUP	IT	JP	5.7 %
NETFLIX	IT	US	5.3 %
			74.4%

Source: Solactive; As of March 2022

COUNTRY WEIGHTING



OPPORTUNITIES

- **Unlimited yield opportunity:** Full participation in the performance of the underlying index without cap
- **Safety buffer:** Partial protection against falling prices down to the barrier of 50% of the starting value
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **Barrier violation:**
If the barrier is violated by the underlying, 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.
- **No yield in case of negative index performance:**
If the index performance at the end of the term is negative and the barrier is breached, investors may suffer a substantial loss of capital.
- **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. 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 of 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.

The financial instrument is not sponsored, promoted, sold or supported in any other manner by Solactive AG nor does Solactive AG offer any express or implicit guarantee or assurance either with regard to the results of using the Index and/or Index trade mark or the Index Price at any time or in any other respect. The Index is calculated and published by Solactive AG. Solactive AG uses its best efforts to ensure that the Index is calculated correctly. Irrespective of its obligations towards the Issuer, Solactive AG has no obligation to point out errors in the Index to third parties including but not limited to investors and/or financial intermediaries of the financial instrument. Neither publication of the Index by Solactive AG nor the licensing of the Index or Index trade mark for the purpose of use in connection with the financial instrument constitutes a recommendation by Solactive AG to invest capital in said financial instrument nor does it in any way represent an assurance or opinion of Solactive AG with regard to any investment in this financial instrument.

Certificates issued by RCB are no financial products as defined in the Regulation (EU) 2019/2088

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Certificates by

