

FACTSHEET

BONUS CERTIFICATE DEUTSCHLAND NACHHALTIGKEITS BONUS&WACHSTUM 2



ISIN: AT0000A2NXX3 / WKN: RC019L

INVESTMENT Product without Capital Protection

Bonus Certificate without Cap

CHG. 1D
+0.630 (+0.60%)

BID
104.76%

ASK
106.26%

LAST UPDATE
**Aug 23, 2024
15:35:00.657**

UNDERLYING PRICE (DELAYED)
1,778.28 (+0.84%)

BARR. DIST. %
49.32%

INTEREST RATE ANNUALLY
-

BONUS YIELD P.A.
-

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.

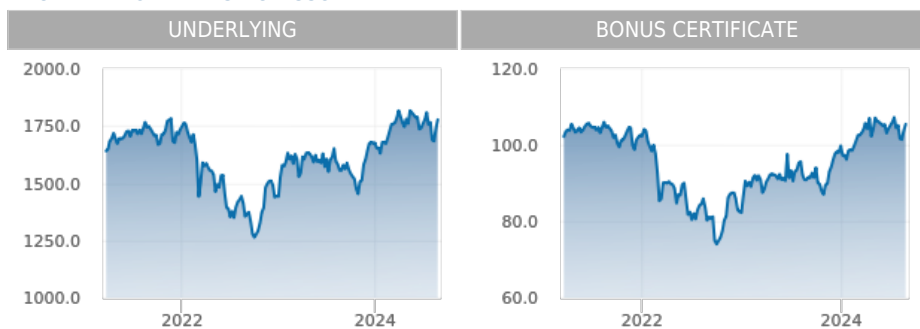
KEY DATA

Underlying	DAX® 50 ESG PRICE INDEX
Underlying price (delayed)	EUR 1,778.28
Underlying date/time	Aug 23, 2024 15:50:00.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 1,638.57
Barrier	EUR 901.21
Barrier reached	no
Observation barrier	continuously
Distance to barrier	49.32%
Bonus level	EUR 1,638.57
Bonus amount	100.00%
Cap	unlimited
Maximum amount	0.00%
Fixed interest rate annually	-
Max. yield p.a.	-
Accrued interest	Dirty (included in the price)
Maturity date	Mar 17, 2026
Final valuation date	Mar 12, 2026
Issue date	Mar 17, 2021
Multiplier	-
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

DESCRIPTION

With the **Germany Sustainability Bonus&Growth 2** certificate investors participate without any yield limitation at 100% in the positive performance of the underlying DAX® 50 ESG (PR) EUR index at the end of the term. Provided the barrier of 55% of the index` starting value was never touched our undercut during the observation period, the certificate will be redeemed at the minimum level of 100% of the nominal value. In the event of a barrier violation investors are exposed to full market risk; this means a substantial capital loss is possible. This certificates complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

PRICE DEVELOPMENT SINCE ISSUE DATE



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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.

GERMANY SUSTAINABILITY BONUS&GROWTH 2

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlying: DAX® 50 ESG (PR) EUR index
- Unlimited participation in a positive index performance
- Barrier at 55% of the index' starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

DAX® is a product and a registered trademark of Deutsche Börse AG.



Certificates by



**Raiffeisen
CENTROBANK**

UNLIMITED PARTICIPATION IN AN INDEX GROWTH

In short:

With the Germany Sustainability Bonus&Growth 2 certificate investors participate without any yield limitation at 100% in the positive performance of the underlying DAX® 50 ESG (PR) EUR index at the end of the term. Provided the barrier of 55% of the index' starting value was never touched or undercut during the observation period, the certificate will be redeemed at the minimum of 100% 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*
Offer	continuous issuing
ISIN	AT0000A2NXX3
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Feb 15 – Mar 15, 2021
Initial valuation date	Mar 16, 2021
Issue value date	Mar 17, 2021
Final valuation date	Mar 12, 2026
Maturity date	Mar 17, 2026
Starting value	closing price of the index at the initial valuation date
Barrier	55% of the starting value
Observation	continuous
Observation period	Mar 17, 2021 – Mar 12, 2026
Bonus level	100% of the starting value
Cap	no cap
Redemption	Investors participate at the end of the term at 100% and unlimited in the positive performance of the DAX® 50 ESG (PR) EUR index. In case of a negative index performance redemption will be effected at 100% of the nominal value, if the barrier was never touched/undercut during the term. Otherwise the certificate will be redeemed according to the negative index performance. 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 recent years, topics such as ethical, environmental and social responsible actions were spotlighted and sustainability has been increasingly requested. Therefore, the German Stock Exchange launched the **DAX® 50 ESG index**, which is supposed to set standards in regards to sustainable investments.

This index serves as underlying for the **Germany Sustainability Bonus&Growth 2** certificate. This investment product without capital protection enables investors to participate without any yield limitation at 100% in the positive performance of the DAX® 50 ESG (PR) EUR index at the end of the term. A barrier, set at 55% of the index' starting value, serves as safety mechanism (equals an initial safety buffer of 45%). Provided that the barrier was never violated during the observation period, redemption will be effected at a minimum of 100% of the nominal value – even if the index performance at the end of the term is negative. The certificate has a term of five years. Details on the chances and risks of the certificate are set out on the subsequent page.

FUNCTIONALITY

At the initial valuation date the **closing price** of the **DAX® 50 ESG (PR) EUR index** is fixed as **starting value** and the **barrier** (55% of the starting value) is 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:

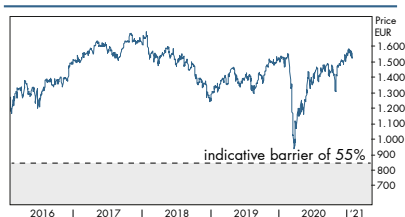
SCENARIO 1: index performance POSITIVE

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 UNCHANGED or NEGATIVE

In case the DAX® 50 ESG (PR) EUR index **always quoted above** the barrier of 55% of the starting value, redemption is effected at 100% of the nominal value. This means: if the index never declined by 45% or more during the term compared to its starting value, investors obtain the nominal value of EUR 1,000 at the maturity date.

Provided, the barrier of 55% of the DAX® 50 ESG (PR) EUR index' starting value was **touched or undercut** at least once 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).

DAX® 50 ESG (PR) EUR INDEX

As of: Feb 1, 2021 ; Source: Reuters (DAXESGK)
ISIN: DE000A0S3E04

Please note that past performance is no reliable indicator for future results. Since the issue of this financial instrument no five years have elapsed. The index performance displayed from February 2016 to May 2020 is based on a simulated backtesting.

KNOWN TITLES IN THE DAX® 50 ESG (PR) EUR INDEX

- adidas AG	- Linde PLC
- Allianz SE	- Merck KGaA
- BASF SE	- SAP SE
- BMW AG	- Siemens AG
- Daimler AG	- thyssenkrupp AG
- Deutsche Post AG	- Zalando SE

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.

REDEMPTION PROFILE: exemplary redemption at the end of the term

INDEX PERFORMANCE	REDEMPTION CERTIFICATE ¹	
	✓ BARRIER UNTOUCHED ²	✗ BARRIER VIOLATED ³
+ 60%	EUR 1,600	EUR 1,600
+ 30%	EUR 1,300	EUR 1,300
+/- 0% = starting value	EUR 1,000	EUR 1,000
- 25%	EUR 1,000	EUR 750
- 40%	EUR 1,000	EUR 600

1...exemplary redemption amount at the end of the term per EUR 1,000 nominal value

2...underlying always quoted above the barrier during the observation period

3...underlying touched or undercut the barrier during the observation period at least once

UNDERLYING: DAX® 50 ESG (PR) EUR INDEX

- **Composition:** Shares of the 50 largest sustainable German companies
- **Index calculation:** by Qontigo/Deutsche Börse
- **Best "ESG Companies":** environmental, social and governance criteria
E - Environmental Leaders, **S** - Social Leaders, **G** - Governance Leaders
- **Index weighting:** by market capitalisation, whereby the maximum weighting of an individual share may not exceed 7%
- **Exclusion criteria from the index are:**
 - violations of one or more UN Global Compact Principles
 - activity in controversial business fields (controversial weapons, tobacco, nuclear power, thermal coal or military contracting)
- The **UN Global Compact Principles** contain:
 - labour standards, human rights, environmental protection, fight against corruption
- **Monitoring and adjustment of the index composition:** quarterly

OPPORTUNITIES

- **Unlimited yield opportunity:**
At the end of the term investors participate at 100% and unlimited (no cap) in the positive performance of the underlying German sustainability index.
- **Safety buffer:**
Partial protection against falling prices down to the barrier of 55% of the starting value – initial safety buffer of 45%
- **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, redemption will be effected at a maximum of 100% of the nominal value.
- **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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Certificates by

