

FACTSHEET
BONUS CERTIFICATE 5,2 % MSCI NORTH AMERICA PLUS BONUS (USD)



ISIN: AT0000A306L0 / WKN: RC07RE
INVESTMENT Product without Capital Protection
Bonus Certificate with Coupon

CHG. 1D +0.020 (+0.02%)	BID 101.41%	ASK 104.41%	LAST UPDATE Jul 24, 2024 09:40:32.983
UNDERLYING PRICE (DELAYED) 3,255.36 (-0.24%)	BARR. DIST. % 53.01%	INTEREST RATE ANNUALLY 5.20%	MAX. YIELD P.A. 5.04%

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	MSCI North America Top ESG Select 4.5% Decrement Index
Underlying price (delayed)	EUR 3,255.36
Underlying date/time	Jul 24, 2024 09:32:00.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 2,549.49
Barrier	EUR 1,529.69
Barrier reached	no
Observation barrier	on the final valuation date
Distance to barrier	53.01%
Bonus level	USD 2,549.49
Bonus amount	100.00%
Cap	EUR 2,549.49
Maximum amount	100.00%
Fixed interest rate annually	5.20%
Max. yield p.a.	5.04%
Accrued interest	Dirty (included in the price)
Maturity date	Sep 29, 2025
Final valuation date	Sep 25, 2025
Issue date	Sep 29, 2022
Tradeable unit/nominal value	USD 1,000
Multiplier	-
Expected market trend	sideways, bullish
Listing	Stuttgart
Product currency	USD
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / Foreign Capital Gains Tax
Paid interest rate	5.20% (USD 52.00) on Sep 29, 2023

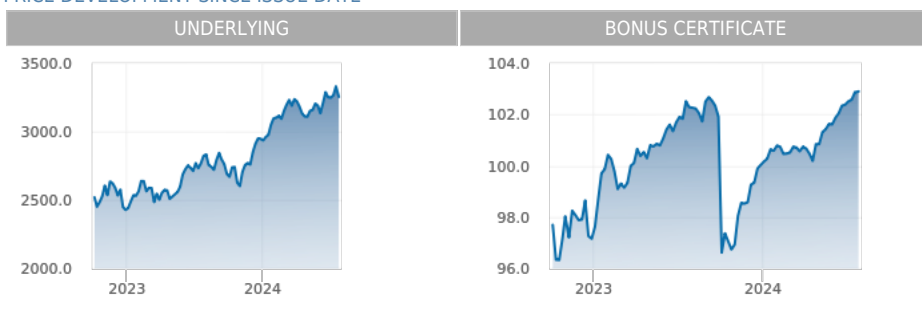
DESCRIPTION

During the term, investors obtain fixed interest payments. If, during the term, the underlying always quotes above the barrier, the certificate is redeemed at the nominal value.

If, during the term, the barrier is touched or undercut, the bonus mechanism is suspended. At the maturity date payment is effected analogue to the performance of the underlying. The redemption amount is limited to the nominal value.

This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

PRICE DEVELOPMENT SINCE ISSUE DATE



CONTACT/INFORMATION

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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.

US STOCKS 5.2% BONUS CERTIFICATE



INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlying: MSCI® North America Top ESG Select 4.5% Decrement Index
- 5.2% Fixed annual interest rate
- Barrier at 60% of the index' Starting value
- Observation of the Barrier only at the Final valuation date
- Full market risk if Barrier is violated, issuer risk, currency risk
- Further information on opportunities/risks on the following pages
- Term of 3 years

The financial instrument described herein is based on an MSCI index.



INVESTMENT WITH FIXED INTEREST RATE

In short:

With this certificate investors obtain a Fixed interest rate of 5.2% annually. At the end of the term, redemption is effected at 100% provided that the MSCI® North America Top ESG Select 4.5% Decrement Index quotes above the Barrier of 60% of the Starting value at maturity. In the event of a Barrier violation, investors are exposed to full market risk; this means a substantial capital loss is possible.



This certificate complies with RCB's sustainability standard and takes into account important adverse impacts on sustainability factors (Principal Adverse Impacts - PAIs for short). For further information please click here: www.rcb.at/en/sustainability

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A306L0
Issue price	100%
Nominal value	USD 1,000
Subscr. period ¹	Sep 13 – Sep 27, 2022
Initial valuation date	Sep 28, 2022
Issue value date	Sep 29, 2022
Final valuation date	Sep 25, 2025
Maturity date	Sep 29, 2025
Underlying	MSCI® North America Top ESG Select 4.5% Decrement Index
Starting value	Closing price of the underlying index on the first valuation day
Final value	Closing price of the underlying index on the final valuation day
Barrier	60% of the starting value
Barrier observation	only at the final valuation date (closing price)
Fixed interest rate	5.2% of the nominal value per year of maturity
Interest rate payout dates	Sep 29, 2023; Sep 28, 2024; Sep 28, 2025;
Listing	Vienna, Frankfurt, Stuttgart

¹ 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 RfI: www.rbiinternational.com/ir/ratings

Investors who expect the U.S. economy to be at least stable over the next three years and who do not anticipate stock market declines of 40% or more have the opportunity to invest with an attractive annual return with the US STOCKS 5.2% BONUS CERTIFICATE. The MSCI® index is chosen as the underlying asset, which is composed only of stocks that meet predefined ESG criteria and is therefore in line with the principle of sustainable investing. The index is the MSCI North America Top ESG Select 4.5% Decrement EUR Index, which is composed of leading ESG stocks from North American markets such as NVIDIA, HOME DEPOT, VISA, ADOBE, CISCO SYSTEMS.

This investment product combines the payment of an annual Fixed interest rate of 5.2%, regardless of the performance of the underlying index during the term of the certificate, and the payment of the Nominal Value of the certificate with respect to the Barrier and the performance of the closing value of the underlying index on the Final valuation date. The maturity period of the certificate is three years. Please refer to the next page for the opportunities and risks.

FUNCTIONALITY

At the **Initial valuation date** the **Starting value** of the underlying is fixed and from that the **Barrier** is determined. At the **end of the term** the underlying price is compared with the Barrier. On the **Final valuation date** one of the following **scenarios** will apply:

1) Barrier not touched or undercut

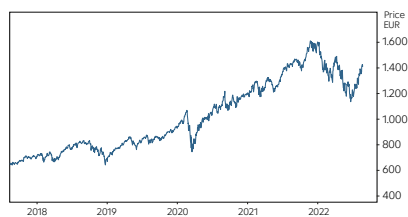
If the final value of the underlying quotes **above** the Barrier, **100% of the Nominal amount** is paid out at the Maturity date. This also represents the maximum amount.

2) Barrier touched or undercut

If the final value of the underlying quotes **at or below** the Barrier at the end of the term, the payout on the Maturity date is made in accordance with the performance of the underlying (percentage change from the Starting value to the closing price at the Final valuation date). The maximum payout amount remains limited to 100 % of the nominal value.

The **Fixed interest rate** is paid out **in any case**, regardless of the underlying performance.

MSCI® NORTH AMERICA TOP ESG SELECT 4.5% DECREMENT



As of August 22, 2022; Source: Bloomberg (MXNATES4);
ISIN: GB00BMCQG893

Please note that the past performance is not a reliable indicator for the future performance of this underlying.

Consideration of major adverse impacts on sustainability (PAI):

-  Greenhouse gas emissions
-  Species diversity (biodiversity)
-  Waste prevention
-  Water conservation and water consumption
-  Social, labor and human rights issues incl. corruption and bribery

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.

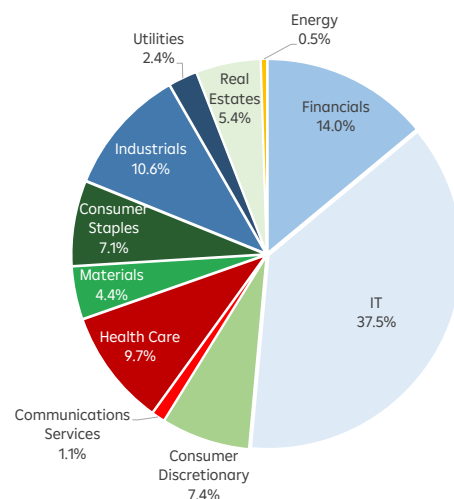
For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at www.rcb.at/en/securitiesprospectus (we recommend reading the prospectus before making an investment decision) – and the key information document as well as „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation.

MSCI® North America Top ESG Select 4.5% Decrement EUR Index

The index includes stocks of U.S. and Canadian companies with mid- to large market capitalizations. Companies represented in the index include NVIDIA, HOME DEPOT, VISA, ADOBE, CISCO SYSTEMS, SALESFORCE.COM, COCA COLA, PEPSICO and others.

TITLES WITH THE LARGEST REPRESENTATION IN MSCI® NORTH AMERICA TOP ESG SELECT 4.5% DECREMENT EUR INDE

1. NVIDIA
2. HOME DEPOT
3. VISA
4. ADOBE
5. CISCO SYSTEMS
6. SALESFORCE
7. COCA COLA
8. PEPSICO
9. PAYPAL
10. LINDE



CURRENCY RISK/ OPPORTUNITY:

This certificate is not currency hedged. If the cash flows from the certificate (repayment) are later converted into another currency, additional risks as well as opportunities arise from possible fluctuations of the currency price in relation to the Nominal value.

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 to the Fixed annual interest rate (3 x 5.2%).
- **Currency risk:** As the certificate is quoted in USD, there is a currency risk for Euro investors.
- **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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Financial instruments denominated in a currency other than the currency of regular residence of the potential investor (e.g. in USD) expose the investor to an additional currency risk, which can negatively as well as positively affect the performance of these financial instruments.

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

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Further information may be obtained from the consultant at your local bank, on the Internet at www.rcb.at or on the product hotline of Raiffeisen Centrobank AG: +43 1/51520 - 484.

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Certificates by

