

FACTSHEET

BONUS CERTIFICATE MSCI WORLD CLIMATE CHANGE BONUS&SICHERHEIT 2

ISIN: AT0000A306A3 / WKN: RC07RA

INVESTMENT Product without Capital Protection

Bonus Certificate with Cap


Raiffeisen
Certificates

 CHG. 1D
+0.020 (+0.02%)

 BID
113.29%

 ASK
114.79%

 LAST UPDATE
Jul 03, 2024
09:20:43.087

 UNDERLYING PRICE (DELAYED)
1,677.97 (+0.16%)

 BARR. DIST. %
65.40%

 INTEREST RATE ANNUALLY
-

 BONUS YIELD P.A.
3.78%

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

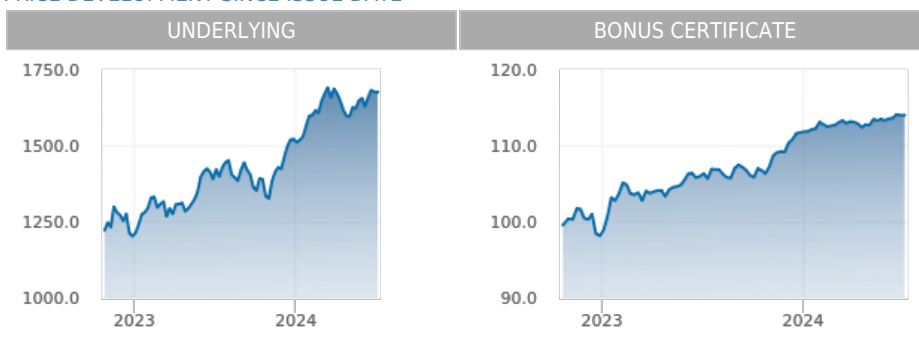
Underlying	MSCI World Climate Change Top ESG Select 4.5% Decrement Index
Underlying price (delayed)	EUR 1,677.97
Underlying date/time	Jul 03, 2024 09:06:18.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 1,184.96
Barrier	EUR 580.63
Barrier reached	no
Observation barrier	continuously
Distance to barrier	65.40%
Bonus level	EUR 1,481.20
Bonus amount	125.00%
Cap	EUR 1,481.20
Maximum amount	125.00%
Bonus yield p.a.	3.78%
Bonus yield remaining term	8.89%
Agio	-18.94%
Agio p.a. in %	-8.73%
Maturity date	Oct 20, 2026
Final valuation date	Oct 15, 2026
Issue date	Oct 21, 2022
Tradeable unit/nominal value	EUR 1,000
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 certificate **MSCI World Climate Change Bonus&Safety 2** investors obtain a bonus yield of 25% at the end of the term, provided the underlying MSCI® World Climate Change Top ESG Select 4.5% Decrement index always quotes above the barrier of 49% of its starting value during the observation period. In the event of a barrier violation, investors are exposed to market risk on a one-to-one basis. In this case, a substantial capital loss is possible.

The index methodology (PDF) as well as further details on the index can be found on the website of the index provider MSCI by selecting the respective index in the dropdown menu. 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



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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.

MSCI WORLD CLIMATE CHANGE BONUS&SAFETY 2



INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlying: MSCI® World Climate Change Top ESG Select 4.5% Decrement index
- Opportunity of redemption at 125% of the nominal value
- Barrier at 49% of the starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 4 years

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



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT WITH SAFETY MECHANISM

In short:

With the MSCI World Climate Change Bonus&Safety 2 certificate investors obtain a bonus yield of 25% at the end of the term, provided the underlying MSCI® World Climate Change Top ESG Select 4.5% Decrement index always quotes above the barrier of 49% of its starting value during the observation period. In the event of a barrier violation, investors are exposed to market risk on a one-to-one basis. In this case, 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

Issuer	Raiffeisen Centrobank AG*
ISIN	AT0000A306A3
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Sep 20 - Oct 19, 2022
Initial valuation date	Oct 20, 2022
Issue value date	Oct 21, 2022
Final valuation date	Oct 15, 2026
Maturity date	Oct 20, 2026
Underlying	MSCI® World Climate Change Top ESG Select 4.5% Decrement Index
Calculation Agent	MSCI Inc
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Barrier	49% of the starting value
Barrier observation	Continuous (each price)
Observation period	Oct 21, 2022 - Oct 15, 2026
Bonus level	125% of the nominal value
Cap	125% of the starting value
Maximum amount	125% of the nominal value
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

FUNCTIONALITY

At the **initial valuation** date, the **initial value** of the underlying is determined and the **barrier** is defined on this basis. The underlying price is compared with the barrier during the observation period. At the final valuation date one of the following **scenarios** will apply:

1) Barrier not touched or undercut

If the underlying price was always above the barrier, 100% of the nominal value is paid out on the maturity date. This amount represents the maximum payout.

2) Barrier touched or undercut at least once

If the price of the underlying was at least once **at** or **below** the barrier, 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 the maximum amount.

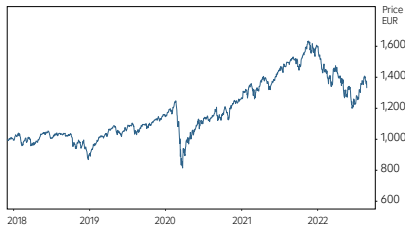
PAYOUT PROFILE: EXEMPLARY PRESENTATION

INDEX CLOSING PRICE AT THE INITIAL VALUATION DATE*	REDEMPTION** IF BARRIER	
	NOT VIOLATED	VIOLATED**
+ 40%	125%	125%
+ 30%	125%	125%
+ 10%	125%	110%
+/- 0%	125%	100%
- 10%	125%	90%
- 40%	125%	60%

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

Further details regarding opportunities and risks of this certificate are presented on the following page.

MSCI® WORLD CLIMATE CHANGE TOP ESG SELECT 4.5% DECREMENT INDEX



As of August 26, 2022; Source: Bloomberg (DE747460)
ISIN: GB00BPKCQ67

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

YOUR EXPECTED MARKET TREND

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), in the key information document and among „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation

UNDERLYING:

MSCI® WORLD CLIMATE CHANGE TOP ESG SELECT 4.5% DECREMENT INDEX

- **Index calculation:** By the independent index provider MSCI
- **Underlying:** MSCI World Index
- **Inclusion:** Shares of the top 50% companies with the highest ESG (Environmental, Social, Governance) ratings calculated by MSCI within their respective industries („Best-in-Class“ selection).
- **Exclusion criteria:** Serious violations of ESG principles; violations of UN Global Compact principles; violations of ILO* labor standards; operating in controversial business areas e.g. related to arms, armaments, tobacco, gambling, adult entertainment, coal, nuclear power, oil & gas extraction animal exploitation, animal skins, genetic engineering and stem cells.
- **Review/adjustment:** Quarterly
- **Index weighting:** Market cap (free float), capped at 5% per share at each rebalance
- **Decrement:** Paid out net dividends are reinvested in the index; in exchange, 4.5% p.a. (= decrement) are deducted from the index price (daily aliquot)

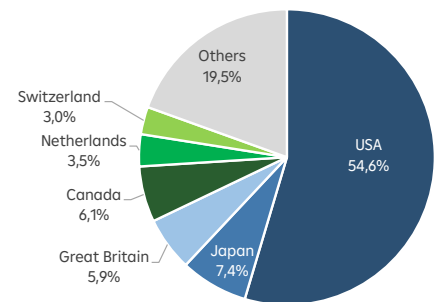
* International Labour Organization

TOP 10 CONSTITUENTS

	Sector	Country	Weighting
NVIDIA	IT	US	4.8%
HOME DEPOT	Consumer Discr.	US	3.6%
PEPSICO	Basic Consump.	US	2.6%
SERVICENOW	IT	US	2.4%
ASML	IT	NL	2.3%
ADOBE	IT	US	2.0%
SALESFORCE	IT	US	1.9%
EQUINIX	Real Estate	US	1.6%
S&P GLOBAL	Financials	US	1.5%
TORONTO-DOMINION	Financials	CA	1.4%
			24.3%

Source: MSCI; As of: August 2022

COUNTRY WEIGHTING



OPPORTUNITIES

- **Yield opportunity:** Opportunity to obtain a yield of 25% in sideways moving and even in moderately declining markets
- **Safety buffer:** Partial protection against falling prices due to the initial safety buffer of 51% – barrier of 49% of the index' starting value
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **Limited yield opportunity:** The highest redemption is limited to the maximum amount. Investors do not participate in price increases of the underlyings beyond their starting values.
- **Barrier violation:** If the 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.
- **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 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.

Austrian Ecolabel for sustainable financial products- The Austrian Ecolabel has been awarded by the Austrian Federal Ministry for Climate Action, Environment, Energy, Mobility, Innovation and Technology to the MSCI World Climate Change Bonus/Safety 2 as shares/bonds/equity instruments/real estate or bonus certificates financed with current/savings deposits or green bonds are selected pursuant to economic, ecological and social criteria. The Ecolabel ensures that these criteria and their implementation are certified by an independent authority to be suited to select shares/bonds/equity instruments, real estate, projects or bonus certificates. Being awarded the Ecolabel does not imply an economic valuation and is no reliable indicator of the financial instrument's future results.

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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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