

ISIN: ATSK021PREM0 / WKN: RC08GJ
INVESTMENT Product without Capital Protection
Express Certificate

CHG. 1D **-0.070 (-0.06%)** BID **115.35%** ASK **117.35%**

LAST UPDATE
Jul 24, 2024
08:30:09.261

UNDERLYING PRICE (DELAYED) STARTING VALUE NEXT REDEMPTION LEVEL MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE
2,577.40 (-0.37%) 2,078.69 2,078.69 -

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 Top ESG Select 4.5% Decrement Index
Underlying price (delayed)	EUR 2,577.40
Underlying date/time	Jul 24, 2024 08:15:00.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 2,078.69
Barrier	EUR 831.48
Distance to barrier	67.74%
Observation barrier (early) redemption level	continuously 2,078.69 / 2,078.69 / 2,078.69 / 2,078.69
Distance to next termination level	19.35%
Max. yield until next observation date	-14.78%
Max. yield p.a. until next observation date	-
Underlying currency	EUR
Valuation dates	Nov 27, 2024 / Nov 28, 2025 / Nov 30, 2026 / Nov 29, 2027
(early) redemption amount	100.00% / 100.00% / 100.00% / 100.00%
Maturity date	Dec 02, 2027
Final valuation date	Nov 29, 2027
Issue date	Nov 25, 2022
Tradeable unit/nominal value	EUR 1,000
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

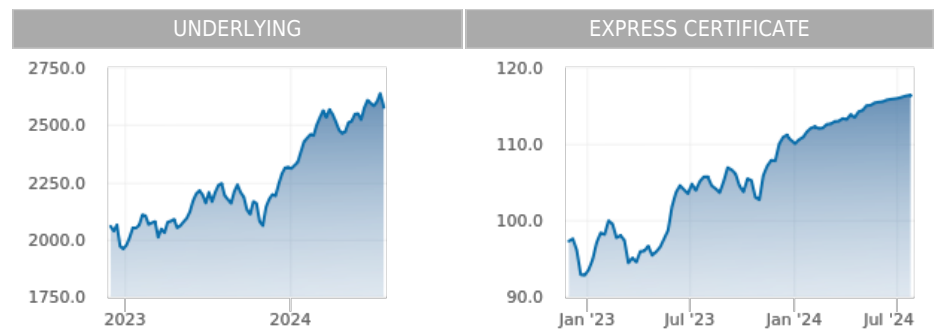
DESCRIPTION

The certificate has a pre-defined maximum term. Higher early redemption is made, if, at any of the valuation dates, the underlying quotes at or above the termination level.

If the underlying price is below the termination level the term extends to the next valuation date. At the end of the maximum term, the barrier serves as additional safety mechanism.

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

E: info@raiffeisencertificates.com
T: +431 71707 5454
W: www.raiffeisencertificates.com



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.

PREMIUM ESG EXPRESS CERTIFICATE 2

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
EXPRESS CERTIFICATE

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Early redemption possible from the 2nd year, maximum term of 5 years and one week
- Yield opportunity between 19% and 47.5% (9.5% annually)
- Protection against decline in the underlying index up to -60% (excl.), barrier set at 40% of the starting value, continuous observation
- Full market risk if barrier is touched/violated, issuer risk
- Further opportunities/risks on the following pages

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



Certificates by



**Raiffeisen
CENTROBANK**

YIELD OPPORTUNITY WITH SUSTAINABLE INVESTMENT

The Premium ESG Express Certificate 2 provides the opportunity for early redemption from the 2nd year and enables investors to obtain a yield from 19% to 47.5% (9.5% annually). In case that closing price of underlying the index MSCI® World Top ESG Select 4.5% Decrement quotes at or above its starting value at one of the respective valuation dates, the certificate is automatically redeemed prior to the maturity with an attractive yield.

 This certificate complies with RCB's sustainability standard. For further information kindly visit www.rcb.at/en/sustainability

KEY FACTS

Issuer	Raiffeisen Centrobank AG
Offer	Continuous issuing
ISIN	ATSK021PREMO
Issue price	100%
Nominal value	EUR 1.000
Purchase fee ¹	up to 3.00%
Subs. period ²	02.11.2022 – 22.11.2022
Initial valuation date	23.11.2022
Issue value date	25.11.2022
Annual valuation dates	27.11.2024; 28.11.2025; 30.11.2026
Final valuation date	29.11.2027
Early maturity dates	03.12.2024; 03.12.2025; 03.12.2026
Maturity date	02.12.2027
Underlying	MSCI® World Top ESG Select 4.5% Decrement Index (EUR)

Starting value = Termination level

closing price of the underlying index at the initial valuation date

Observation of the termination level

from the 2nd year at each annual valuation date

Barrier 40% of the starting value

Observation of the barrier continuously
24.11.2022 (incl.) – 29.11.2027 (incl.)

Redemption

Provided that closing price of the underlying index quotes at or above the termination level at the annual valuation date, (early) redemption of notional and coupon is effected according to the predefined conditions. The redemption is dependent on the solvency of Raiffeisen Centrobank*

Listing Vienna, Stuttgart

Quotes www.rcb.at

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

The **Premium ESG Express Certificate 2** provides the investor with the opportunity to generate an attractive yield and to have the certificate redeemed from the 2nd year of the term. The certificate is based on the underlying index from the renowned company MSCI® which meets the strict sustainability standards of the Raiffeisen Group. The MSCI® World Top ESG Select 4.5% Decrement Index is derived from the MSCI® World Index and contains more than 500 worldwide highly liquid stocks. For investors who expect the underlying index to quote at or above its starting value in the forthcoming years, the Express Certificate offers an attractive profit opportunity from 19% to 47.5% (9.5% annually). The certificate has a term of at least two years and one week and no more than five years and one week.

FUNCTIONALITY

At the **initial valuation date** the **starting value** equal to the **termination level** (closing price of the underlying index) and the **barrier** (40% of the respective starting value) are determined. **At the annual valuation dates** the closing price of the underlying index is compared to the termination level. If the index closing price quotes at or above the termination level at one of the respective valuation dates, the certificate (notional and coupon) is redeemed prior to the maturity at the **predefined conditions**:

VALUATION DAY	TERMINATION LEVEL	REDEMPTION:			
		NOTIONAL	COUPON		
27.11.2024	100% of the starting value	100%	+	19.0%	of the nominal value
28.11.2025	100% of the starting value	100%	+	28.5%	of the nominal value
30.11.2026	100% of the starting value	100%	+	38.0%	of the nominal value
29.11.2027	100% of the starting value	100%	+	47.5%	of the nominal value

→ THE LONGER THE TERM, THE HIGHER THE YIELD

If the underlying index quotes below the termination level at one of the respective valuation dates, the term extends by another year (up to a max. term of five years and one week). At the same time, the potential coupon rises annually by 9.5% of the nominal value (up to a max. of 47.5% of the nominal value).

In case no early termination occurred, the barrier was never touched/violated during the observation period from 24.11.2022 (incl.) to 29.11.2027 (incl.) and at the final valuation date the underlying index quotes below the termination level (but above the barrier), the investor obtains 100% of the nominal value at the maturity date and coupon is not paid out.

In case the barrier of 40% was touched or undercut and no (early) termination occurred, redemption at the maturity date is effected according to the performance of the underlying index (performance of the underlying index from the starting value as of 23.11.2022 to the final reference price as of 29.11.2027) and coupon is not paid out.

¹ The purchase fee is not a product cost, thus it is not included in the Reduction in yield calculation.

² Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

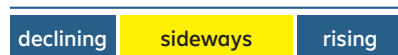
TERMINATION LEVEL HAS PRIORITY OVER BARRIER

This means that even if the barrier is touched or undercut by the underlying index, the investor still has a chance for redemption at the predetermined conditions if the underlying index quotes at or above the termination level at any of the annual valuation dates.

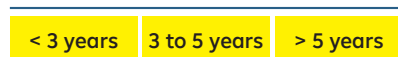
PERMANENT LIQUIDITY

The term of the certificate is max. 5 years and one week. Raiffeisen Centrobank provides permanent liquidity for the certificate during the whole term. This means it is possible to sell the certificate at current market price anytime before the maturity date.

YOUR EXPECTED MARKET TREND



YOUR INVESTMENT HORIZON



TOP 10 COMPANIES WITHIN THE UNDERLYING INDEX

1. Nvidia
2. Home Depot
3. PepsiCo
4. Coca Cola
5. ASML Holdings
6. Cisco Systems
7. Novo Nordisk
8. Salesforce.com
9. Texas Instruments
10. Adobe

Source: MSCI, as of: October 2022

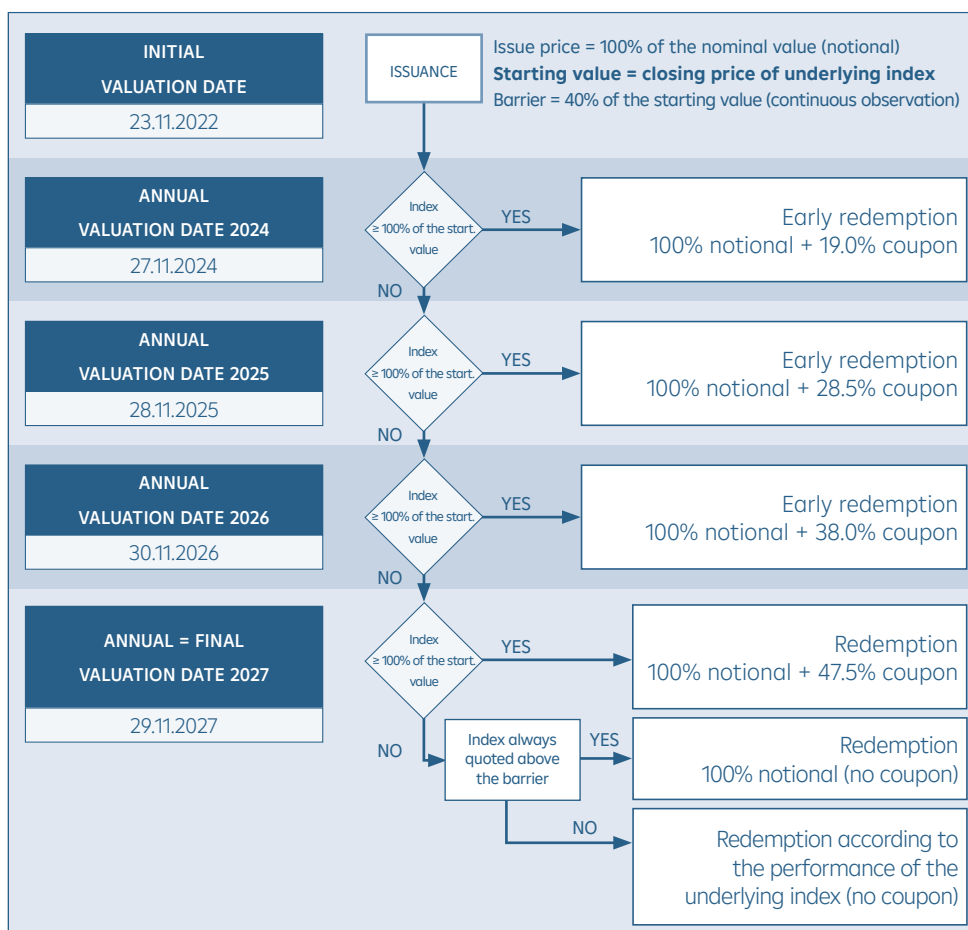
NOTE

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 is 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

Product brochure as of: October 21, 2022



MSCI® WORLD TOP ESG SELECT 4.5% DECREMENT INDEX



OPPORTUNITIES

- Opportunity to generate an attractive yield (19% to 47.5%) even in a case of zero performance of the underlying index from the 2nd year of the term.
- Protection against decline in the underlying stock index up to -60% (excl.) thanks to the barrier set at 40% of starting value of the index.
- Flexibility through tradability on the secondary market, no management fees.

RISKS

- In case that the underlying index does not quote at or above the termination level at any of the valuation dates, no (early) redemption of the notional and coupon will be effected.
- Investors do not participate in price increases of the underlying index above the predefined coupon rate for the respective year.
- 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.

Please note the disclaimer at the end of this product brochure.

DISCLAIMER

In spite of all possible care taken, the data contained in this advertisement are provided purely as non-binding information. This advertisement constitutes neither investment advice nor, an offer nor a recommendation nor an invitation to execute a transaction. The information contained in this advertisement is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this advertisement substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This advertisement has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Base Prospectus (including any possible supplements) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the described financial instruments. The approved Base Prospectus (including any possible supplements) and the respective Final Terms have been deposited at the Oesterreichische Kontrollbank AG as the notification office. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the FMA. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Centrobank AG (www.rcb.at) by entering the International Securities Identification Number (ISIN) of the respective financial instrument. Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Centrobank AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein.

Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying. Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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. Investment certificates do not constitute bank deposits and are not covered by a deposit protection scheme. 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 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 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 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 Certificate and are not paid out.

The MSCI indices are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by Raiffeisen Centrobank AG. The financial securities referred to herein are not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such financial securities. The Base Prospectus of Raiffeisen Centrobank AG contains a more detailed description of the limited relationship MSCI has with Raiffeisen Centrobank AG and any related financial securities. No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI. Decrement indices show the value of respective stocks plus reinvested net dividends minus fixed dividend (4.5% p.a., daily deduction). The decrement index may underperform the reference price index in case the fixed dividend is higher than the actual dividends paid from the index. Exchange of a variable real dividends for a fixed dividend in the index calculation allows to structure more attractive certificates with better conditions for the investor. The dividends described herein associated with the underlying are taken into account when structuring the certificate and are not paid out (neither to the issuer nor to the distributor nor to the investor).

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

The Purchase fee is not a product cost and thus it's not included in the Reduction in Yield ("RIY") calculation in the respective Key Information Document ("KID").

Supervisory Authorities: Austrian Financial Market Authority (FMA), Austrian National Bank, European Central Bank within the Single Supervisory Mechanism (SSM). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Centrobank AG | Member of RBI Group | Am Stadtpark 9, 1030 Vienna/Austria.

Further information may be obtained from the consultant at your local bank or on the Internet at www.rcb.at.

Raiffeisen Centrobank AG Slovak Branch, pobočka zahraničnej banky with registered office in Bratislava.

