



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.

3.35% EUROPE/GLOBAL BONUS&SAFETY

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- 3.35% fixed annual interest rate
- Underlyings: EURO STOXX 50® index and STOXX® Global Select Dividend 100 index
- Barrier at 49% of each index
- Market risk, issuer risk
- Further opportunities and risks on the following pages
- Term of 5 years

EURO STOXX 50® and STOXX® are registered trademarks of STOXX Ltd.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT WITH FIXED INTEREST RATE

In short:

The 3.35% Europe/Global Bonus&Safety certificate enables investors to obtain a fixed interest rate of 3.35% annually. Redemption is effected at 100% provided that the EURO STOXX 50® index and the STOXX® Global Select Dividend 100 index always quote above the barrier of 49% of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk.

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A20C5
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Mar 27 - Apr 24, 2018
Initial valuation date	Apr 25, 2018
Issue value date	Apr 26, 2018
Final valuation date	Apr 24, 2023
Maturity date	Apr 26, 2023
Starting value	closing price of each underlying index at the initial valuation date
Barrier	49% of the respective starting value
Observation	continuously
Observation period	Apr 26, 2018 - Apr 24, 2023
Fixed interest rate	3.35% annually
Interest rate payout dates	Apr 26, 2019; Apr 27, 2020; Apr 26, 2021; Apr 26, 2022, Apr 26, 2023
Redemption	Provided that the EURO STOXX 50® index and the STOXX® Global Select Dividend 100 index always quote above the barrier of 49% of their respective starting value during the observation period, the certificate is redeemed at 100% of the nominal value. Redemption at the maturity date is dependent on the solvency of the RCB*.
Listing	Vienna, Frankfurt, Stuttgart
Quotes	www.rcb.at

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

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

The certificate 3.35% Europe/Global Bonus&Safety refers to two reknown stock indices. The European stock benchmark **EURO STOXX 50®** and the global dividend stock index **STOXX® Global Select Dividend 100** serve as underlying for this certificate. This certificate is suited to investors who expect the European as well as the global economy to perform stably in the upcoming five years, and who deem price slumps of 51% or more unlikely to occur. The investment product without capital protection combines fixed interest payments of 3.35% annually with an initial distance to the barrier of 51%. The certificate has a term of five years. Please consider the opportunities and risks which are shown on the next page.

FUNCTIONALITY

At the initial valuation date, the closing price of the EURO STOXX 50® index and the closing price of the STOXX® Global Select Dividend 100 index are fixed as **starting value** and the respective **barrier** (49% of the respective starting value) is determined.

- **The fixed interest rate** of 3.35% is paid out annually, regardless of the performance of the two underlying indices (equivalent to 5x EUR 33.5 per nominal value).
- **Redemption** of the nominal value at the end of the term depends on the performance of the two indices. The index prices are steadily compared to their respective barrier during the observation period. At the final valuation date **one of the following scenarios** will apply:

SCENARIO 1: both underlyings daily quoted ABOVE their respective barrier

If the EURO STOXX 50® index **AND** the STOXX® Global Select Dividend 100 index always quoted above their respective barrier of 49% during the observation period, the certificate is redeemed at 100%, i.e. provided that none of the two indices ever declines by 51% or more compared to their starting value, investors obtain the nominal value of EUR 1,000 at the maturity date. This amount represents the maximum payout.

SCENARIO 2: one or both underlyings TOUCHED or UNDERCUT the barrier

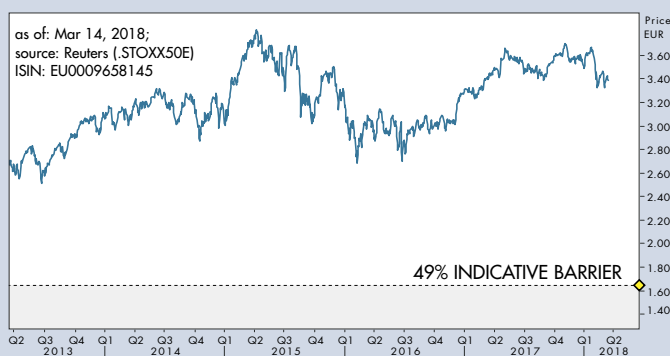
If the EURO STOXX 50® index **AND/OR** the STOXX® Global Select Dividend 100 index touched or undercut the barrier of 49% of the respective starting value during the observation period, redemption at the maturity date is effected according to the index which performs "worst of" (performance in percent from the starting value to the closing price at the final valuation date). Even if the barrier is touched or undercut, the maximum payout is limited to EUR 1,000 and investors do not participate in price increases of the indices beyond the starting value.

EURO STOXX 50® INDEX

The index is one of the leading stock market barometers in Europe. It comprises 50 major listed companies from eight eurozone countries. STOXX Ltd. continuously updates the index value. Among others, the index comprises the following well-known titles:

Allianz SE	SAP SE
Bayer AG	Siemens AG
Banco Santander S.A.	Total S.A.
Sanofi S.A.	Unilever N.V.

The **current level** of the EURO STOXX 50® index at 3,390.98 (closing price) as of Mar 14, 2018 would result in a barrier of 1,661.580 (equals 49% of 3,390.98).



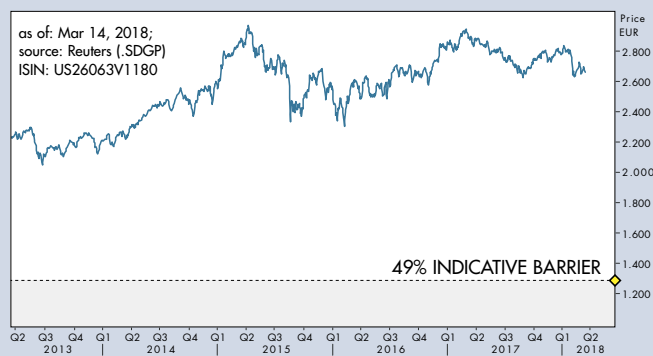
Please note that past performance is no reliable indicator of performance.

STOXX® GLOBAL SELECT DIVIDEND 100 INDEX

The STOXX® Global Select Dividend 100 index comprises one hundred of the highest dividend yielding companies worldwide. It is calculated by STOXX Ltd. and contains 40 components from the Americas and 30 components each from Europe and Asia/Oceania. Reknown share titles in the index are:

AstraZeneca plc	Mattel Inc.
AT&T Inc.	Royal Dutch Shell plc
Ford Motor Co.	Swisscom AG
Hewlett-Packard Inc.	Zurich Insurance Group Ltd.

The **current level** of the STOXX® Global Select Dividend 100 index at 2,663.83 (closing price) as of Mar 14, 2018 would result in a barrier of 1,305.277 (equals 49% of 2,663.83).



TAXATION

Subject to KESr

Subject to foreigner KESr

Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc. Tax treatment is generally subject to the personal circumstances of the investor and is subject to future change.

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.

For further information see the Base Prospectus (including possible changes and additions) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at www.rcb.at/en/securitiesprospectus as well as the key information document of the presented product, also available at www.rcb.at

OPPORTUNITIES

▫ Fixed interest rate:

The fixed annual interest amount is paid out regardless of the performance of the two underlying indices.

▫ Safety buffer:

Attractive yield in sideways moving and slightly decreasing markets through the partial protection against falling prices until the barrier of 49% (safety buffer 51%)

▫ Secondary market:

Flexibility because of tradability on the secondary market, no management fees

RISKS

▫ Barrier violation:

If the barrier of the Bonus Certificate is violated by at least one of the two underlyings, investors are entirely subject to market risk, without any protective mechanism.

▫ Limited yield opportunity:

The yield is in any case limited to the fixed annual interest rate (5 x 3.35%). Investors do not participate in price increases of the underlyings beyond the starting values.

▫ Issuer risk:

Redemption is dependent on the solvency of Raiffeisen Centrobank AG (issuer risk) or an official directive (bail-in). In case of insolvency of the issuer, the investor may incur a total loss.

DISCLAIMER

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The sole legal basis for all financial instruments described in this marketing communication is the Base Prospectus (including any possible supplements or amendments) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the financial instruments. The approved Base Prospectus (including any possible supplements or amendments) has been deposited at the Oesterreichische Kontrollbank AG. These documents as well as further information are provided on the website of Raiffeisen Centrobank AG at www.rcb.at/en/securitiesprospectus or www.rcb.at. Additional information on the financial instruments described herein may also be obtained from the respective key information documents that are available for download on the website of Raiffeisen Centrobank AG (www.rcb.at). 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.

Structured securities 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. Structured securities 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.

Issuer Risk/Creditor Participation ("bail-in"): Any payments for structured securities during the term or at the end of the term depend on the solvency of the issuer (issuer risk). Investors are exposed to the risk that Raiffeisen Centrobank AG as an issuer might be unable to fulfil its obligations in respect of the described financial instruments, such as in the event of insolvency (inability to pay/over-indebtedness) or a legal order to initiate resolution measures. 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 information is available at www.rcb.at/en/basag. Under certain circumstances, the issuer has the right to redeem the certificate prior to the maturity date. A total loss of the capital invested 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 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.

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