



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.

SUSTAINABILITY BOND 90% VI

 **INVESTMENT PRODUCT** WITH 90% CAPITAL PROTECTION

- Underlying: STOXX® Global ESG Leaders Select 50 Price EUR index
- Opportunity to obtain an attractive yield at the end of the term: 24% if the index quotes at or above 100% of the starting value
- If the index is quoted below the starting value at the end of the term: Redemption is effected at 90% of the nominal value
- 90% capital protection at the end of the term
- Market risk, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 8 years

STOXX® is a registered trademark of STOXX Ltd.



Certificates by



**Raiffeisen
CENTROBANK**

SUSTAINABLE INVESTMENT WITH CAPITAL PROTECTION

In short:

With the Sustainability Bond 90% VI investors obtain a yield of 24% if the underlying STOXX® Global ESG Leaders Select 50 Price EUR index quotes at or above the starting value at the end of the term. In case of a negative index performance at the end of the term, redemption is effected at 90% of the nominal value (capital protection).

KEY FACTS

Issuer	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	AT0000A2K9H6
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Oct 20 - Nov 18, 2020
Initial valuation date	Nov 19, 2020
Issue value date	Nov 20, 2020
Final valuation date	Nov 15, 2028
Maturity date	Nov 20, 2028
Starting value	Closing price of the index at the initial valuation date
Capital protect.	90% at the end of the term
Redemption	Redemption at the end of the term is effected at 124% of the nominal value if the closing price of the underlying index quotes at or above the starting value. In case of a negative index performance, the certificate is redeemed at 90% of the nominal value at the end of the term. Redemption at the maturity date is dependent on the solvency of Raiffeisen Centrobank AG*.
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, investors have been increasingly focusing on ethical, ecological and social criteria. To meet these requirements Raiffeisen Bank International AG (RBI) and its associated companies have committed themselves to sustainable corporate management and social responsibility. RBI supports the **UN Global Compact Network** in Austria, the world's largest network for corporate social responsibility (CSR) and sustainable development.

To make sustainability a capital-protected investment theme, Raiffeisen Centrobank AG issues the **Sustainability Bond 90% VI** for investors who expect the shares in the STOXX® Global ESG Leaders Select 50 Price EUR index to achieve an at least moderately positive performance. The certificate offers the opportunity to obtain a yield of 24% (2.7% p.a.) if the index quotes at or above its starting value at the end of the term. If the underlying quotes below the starting value at the end of the term, redemption is effected at 90% of the nominal value (capital protection). Further details regarding opportunities and risks are listed on the next page.

FUNCTIONALITY

- At the initial valuation date the closing price of the STOXX® Global ESG Leaders Select 50 Price EUR index is determined as **starting value**.
- 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 AT or ABOVE 100% of the starting value → redemption at 124%

If the closing price of the index at the final valuation date is equal to or higher than the starting value, the redemption on the maturity date will be at 124% of the nominal value. This equals the maximum amount of EUR 1,240 per nominal value.

SCENARIO 2:

Index BELOW 100% of the starting value → redemption at 90%

If the closing price of the index at the final valuation date quotes below the starting value, the capital protection will apply and the certificate will be repaid at the maturity date at 90% of the nominal value (equivalent to EUR 900 per nominal value).

STOXX® GLOBAL ESG LEADERS SELECT 50



As of: October 1, 2020; Source: Reuters (.SGESGSEP)
ISIN: CH0298407260

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

The 90% capital protection by Raiffeisen Centrobank AG only applies at maturity, i.e. during the term the certificate price may drop below 90%, but the investor obtains at least 90% of the nominal value at the end of the term.

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.

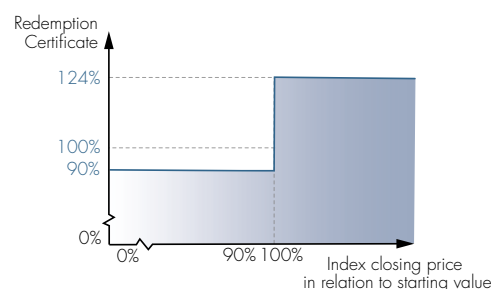
You are about to purchase a product that is not easy and difficult to understand.

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

PAYOUT PROFILE

The performance of the index during the term is not relevant for the payout at the end of the term.

Only at the **final valuation date** the closing price of the index is compared to the **starting value**.



INDEX PERFORMANCE

AT THE END OF THE TERM*	MECHANISM	REDEMPTION**
+50%	Redemption at 124%	EUR 1,240
+20%	Redemption at 124%	EUR 1,240
+/- 0%	Redemption at 124%	EUR 1,240
- 1%	Redemption at 90%	EUR 900
- 30%	Redemption at 90%	EUR 900

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

UNDERLYING: STOXX® GLOBAL ESG LEADERS SELECT 50 INDEX

- **Index calculation:** by the independent index provider STOXX Ltd.
- **Best "ESG Companies":** ecological, social and governance criteria
E - Environmental Leaders, S - Social Leaders, G - Governance Leaders
- **Index weighting:** according to the inverse volatility of the shares, whereby the maximum weighting of an individual share may not exceed 10%.
- **Exclusion criteria:** Companies considered non-compliant with the UN Global Compact principles are explicitly excluded from the index
- The **UN Global Compact Principles** contain:
labour standards, human rights, environmental protection, fight against corruption
- **Reknown titles in the index:** Assicurazioni Generali S.p.A., Bridgestone Corp., Deutsche Telekom AG, E.ON SE, GlaxoSmithKline Plc, Mizuho Financial Group Inc., Novartis AG, Orange S.A., Sampo Holdings Inc., Verizon Communications Inc.

OPPORTUNITIES

- **Yield opportunity:** This Certificate enables investors who do not wish to invest into single shares to obtain yield if the index quotes higher or is unchanged at the end of the term.
- **90% capital protection:** The Sustainability Bond 90% VI is 90% capital protected at the end of the term, i.e. at maturity the investor obtains at least 90% of the nominal value.
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **Risk of loss if the index performance is negative:** If the closing price of the STOXX® Global ESG Leaders Select 50 Price EUR index quotes below its starting value at the final valuation date, investor will incur a loss of 10% of the nominal value (based on the issue price of 100%).
- **Capital protection only at the end of the term:** During the term the price of the certificate may drop below 90%; the capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.
- **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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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. 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. Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 90% of the nominal value applies solely at the end of the term. During the term, the price of the Capital Protection Certificate may drop below the agreed capital protection amount. During the term, the Capital Protection Certificate's price is subject to several influencing factors and needs 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), interest rates, solvency of the issuer or remaining term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Capital Protection Certificate and are not paid out.

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Certificates by

