



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.

ESG GLOBAL DIVIDEND BONUS&GROWTH



INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlying: MSCI® World ESG Select Dividend 50 Price EUR index
- Unlimited participation in a positive index performance
- Redemption at a minimum of 116% if the barrier is not violated during the term
- Barrier at 50% of the index starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

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



INVESTMENT WITH FIXED INTEREST

In short:

With this certificate investors participate without any yield limitation at 100% in the performance of the underlying MSCI® World ESG Select Dividend 50 Price EUR index at the end of the term. Provided the barrier of 50% of the index starting value was never touched or undercut during the observation period, the certificate will be redeemed at the minimum of 116% of the nominal value. In the event of a barrier violation during the term investors are exposed to full market risk; this means a substantial capital loss is possible.



This certificate complies with RCB's sustainability standard. For further information please click here: www.rcb.at/en/sustainability

Issuer	Raiffeisen Centrobank AG*
ISIN	AT0000A2YBX6
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Jun 21 - Jul 18, 2022
Initial valuation date	Jul 19, 2022
Issue value date	Jul 20, 2022
Final valuation date	Jul 15, 2027
Maturity date	Jul 20, 2027
Underlying	MSCI® World ESG Select Dividend 50 Price EUR index
Calculation agent underlying	MSCI Inc.
Starting value	closing price of the index at the initial valuation date
Final value	closing price of the index at the final valuation date
Barrier	50% of the starting value
Barrier observation	continuously (every price)
Observation period	Jul 19, 2022 - Jul 15, 2027
Bonus level	116% of the starting value
Bonus amount	116% of the nominal value
Participation factor	100%
Cap	Unlimited
Maximum amount	Unlimited
Listings	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 RBI: www.rbinternational.com/ir/ratings

FUNCTIONALITY

At the **initial valuation date** the **starting value** of the underlying is fixed and from that the **barrier** is determined. During the observation period the underlying price is compared to the barrier. On the **final valuation date** one of the following **scenarios** will apply:

1) Barrier not touched or undercut

a) If the underlying price **always** quoted **above** the barrier and the final value is **at or above** the bonus level, redemption is affected on the maturity date according to the **underlying performance** (percentage performance from the starting value to the final value).

b) If the underlying price **always** quoted **above** the barrier and the final value is **below** the bonus level, the **bonus amount** is paid out on the maturity date.

2) Barrier touched or undercut at least once

If the underlying price quoted **at or below** the barrier at least once, redemption is affected on the maturity date according to the **underlying performance** (percentage performance from the starting value to the final value).

REDEMPTION PROFILE: EXEMPLARY PRESENTATION

FINAL VALUE*	REDEMPTION** NOT VIOLATED	IF BARRIER VIOLATED
+50%	150%	150%
+30%	130%	130%
+10%	116%	110%
+/-0%	116%	100%
-10%	116%	90%
-40%	116%	60%

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

Details on the opportunities and risks are given on the following page.

SUITED MARKET EXPECTATION

declining

sideways

rising

YOUR INVESTMENT HORIZON

< 3 years

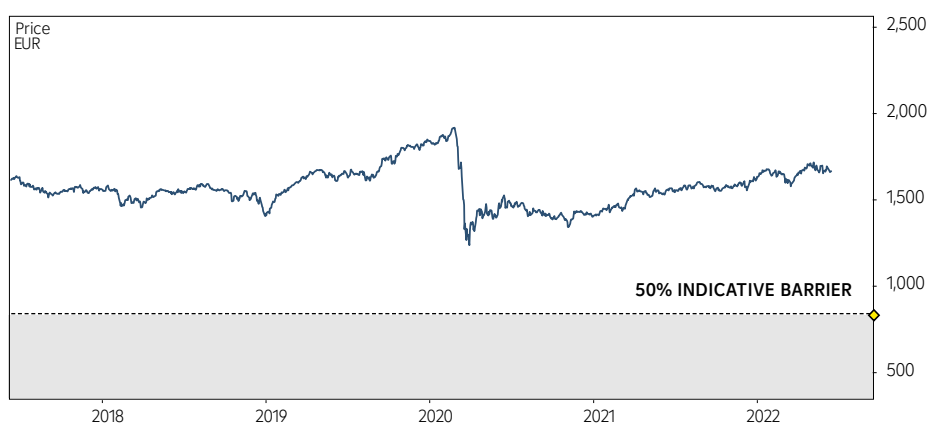
3 to 5 years

> 5 years

MSCI® WORLD ESG SELECT DIVIDEND 50 PRICE EUR - TOP 10 CONSTITUENTS

	Sector	Country	Weighting
Telenor ASA	Communication	Norway	4.1 %
General Mills Inc	Basic consumption	USA	3.6 %
Healthpeak Properties Inc	Real Estate	USA	3.3 %
SoftBank Corp	Communication	Japan	3.3 %
Cisco Systems Inc	IT	UK	3.2 %
Phoenix Group Holdings PLC	Financials	UK	3.0 %
Nordea Bank Abp	Financials	Finland	3.0 %
Credit Agricole SA	Financials	France	3.0 %
Emera Inc	Utilities	Canada	2.9 %
Kimberly-Clark Corp	Basic consumption	USA	2.9 %

32.3 %



GB00BLB79R60

As of: June 6, 2022; Source: Bloomberg (MXWOESD)

Please note that past performance is no reliable indicator for future performance of this underlying.

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.

OPPORTUNITIES

- **Yield opportunity:** Full participation in the performance of the underlying index without cap
- **Safety buffer:** Partial protection against declining prices due to the initial safety buffer of 50% - barrier at 50% of the starting value
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **No guaranteed minimum yield:** The redemption of the certificate depends on the performance of the underlying. There is no guaranteed minimum redemption.
- **Barrier violation:** In case of barrier violation, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate can occur.
- **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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Certificates by

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