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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.

# HYDROGEN BONUS&GROWTH 4

**INVESTMENT PRODUCT** WITHOUT CAPITAL PROTECTION  
BONUS CERTIFICATE

- Underlying: Solactive Hydrogen EUR Index 3.5% AR
- Unlimited participation in a positive index performance
- Redemption at a minimum of 133% 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

Solactive® is a registered trademark of Solactive AG.



# INVESTMENT WITH FIXED INTEREST

## In short:

With this certificate investors participate without any yield limitation at 100% in the performance of the underlying Solactive Hydrogen EUR Index 3.5% AR 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 133% 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.

Issuer	Raiffeisen Centrobank AG*
ISIN	AT0000A31267
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>1</sup>	Oct 20 - Nov 22, 2022
Initial valuation date	Nov 23, 2022
Issue value date	Nov 24, 2022
Final valuation date	Nov 19, 2027
Maturity date	Nov 24, 2027
Underlying	Solactive Hydrogen EUR Index 3.5% AR
Calculation agent underlying	Solactive AG
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	daily closing prices
Observation period	Nov 24, 2022 - Nov 19, 2027
Bonus level	133% of the starting value
Bonus amount	133% of the nominal value
Participation factor	100%
Cap	Unlimited
Maximum amount	Unlimited
Listings	Vienna, Frankfurt, Stuttgart

<sup>1</sup> 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.rbiinternational.com/ir/ratings](http://www.rbiinternational.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%
+40%	140%	140%
+10%	133%	110%
+/-0%	133%	100%
-10%	133%	90%
-40%	133%	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

&lt; 3 years

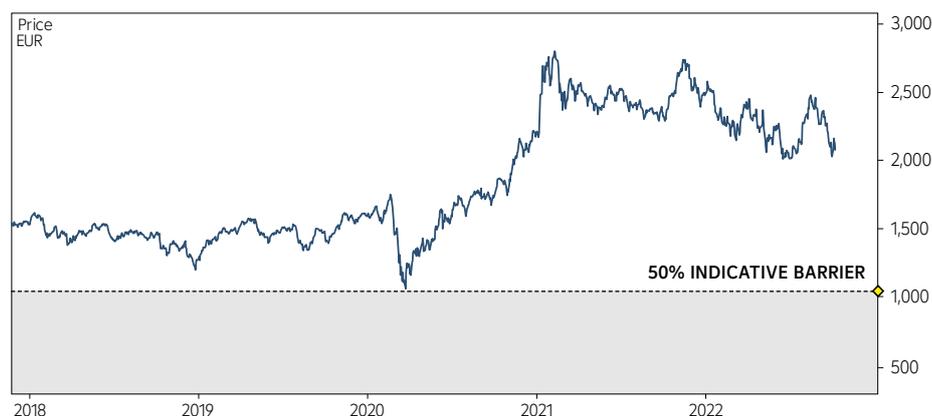
3 to 5 years

&gt; 5 years

## SOLACTIVE® HYDROGEN EUR INDEX 3.5% AR - TOP 10 CONSTITUENTS

	Sector	Country	Weighting
CUMMINS INC	Industrie	US	11.6%
AIR PRODUCTS & CHEM.	Industrie	US	11.0%
LINDE PLC	Grundstoffe	IE	10.6%
GENERAL MOTORS CO	Zykl. Konsum	US	10.4%
HONDA MOTOR	Zykl. Konsum	JP	10.4%
TOYOTA MOTOR CORP	Zykl. Konsum	JP	9.9%
PLUG POWER	Industrie	US	7.6%
UMICORE SA	Rohstoffe	BE	5.1%
CHART INDUSTRIES INC	Industrie	US	4.9%
CHEMOURS CO/THE	Chemie	US	2.8%

84.6%



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As of: October 7, 2022; Source: Bloomberg (.SOHYDR3)

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](http://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](http://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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Further information may be obtained from the consultant at your local bank, on the Internet at [www.rcb.at](http://www.rcb.at) or on the product hotline of Raiffeisen Centrobank AG: +43 1/51520 - 484.

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