

This Factsheet contains current key figures on the certificate and a brief general description. Further information on the certificate and its opportunities and risks can be found in the following Product Folder, which was produced 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 advisor.

Capital Protection Certificate

ISIN: [AT0000A2H9F5](#) / WKN: RC0Y35

Simply explained

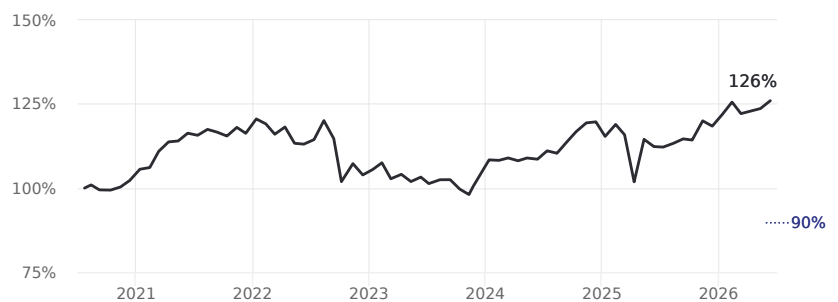
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 90% (capital protection)

Price certificate (% of the starting value)



Price underlying (% of the starting value)



[Learn more about these charts](#)

Past performance is no reliable indicator of future results.

| | |
|------------------------------------|---|
| Buy (Ask) | - |
| Sell (Bid) | 120.23% |
| Underlying | iSTOXX Global Megatrends Select 50 Price EUR |
| Underlying ISIN | CH0520503233 |
| Starting price underlying | EUR 150.03 |
| Underlying price (delayed) | EUR 189.07 126.0% of starting value |
| Last update: Jun 12, 2026, 8:00 pm | |



Repayment at the end of the term

Currently the underlying quotes at^{I)}...
 ...and is in the range...
 ...at the end of the term this would trigger the following repayment...
 If you buy the certificate at the current purchase price, this would correspond to the following return^{III)}:



^{I)} compared to the starting price

^{II)} assumption: investment amount EUR 1.000

^{III)} based on the current underlying price

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| | |
|----------------------------|-------------------|
| Nominal value | EUR 1,000 |
| Product currency | EUR |
| Underlying currency | EUR |
| Taxation | Capital Gains Tax |
| Listing | Vienna, Stuttgart |
| End of the term | 1Y 1M 10D |

Last update: Jun 12, 2026, 8:00 pm

The Certificate

With the Megatrends Winner 90% III certificate, investors participate at 100% in the performance of the iSTOXX[®] Global Megatrends Select 50 Price EUR index at the end of the term without profit limitation. In case of a negative price development of more than - 10%, the capital protection of 90% applies at the end of the term (July 2027).

Details on the iSTOXX[®] Global Megatrends Select 50 Price EUR index as well as the current list of index members can be found on [the website of the index provider STOXX Ltd.](#) Please note that due to the introduction of new EU standards this certificate is not classified as sustainable within the meaning of the Taxonomy and Disclosure Regulation.

Information on the term



Please note:

- 90% of the nominal amount is secured by capital protection at the end of the term. During the term, the price may fall below the issue price or the capital protection level. Selling the capital protection certificate before the end of the term may lead to a loss of part of the invested capital.
- Loss of purchasing power due to inflation is not offset by the capital protection.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

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.raiffeisenzertifikate.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.raiffeisenzertifikate.at/en/customer-information. The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.



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.

MEGATRENDS WINNER 90% III

 **INVESTMENT PRODUCT** WITH 90% CAPITAL PROTECTION

- Underlying: iSTOXX® Global Megatrends Select 50 Price EUR Index
- 100% unlimited participation in the positive index performance (redemption at the end of the term)
- 90% capital protection at the end of the term
- Issuer risk, market risk
- Further information on opportunities/risks on the following pages
- Term of 7 years

iSTOXX® is a registered trademark of STOXX Ltd.



Certificates by



**Raiffeisen
CENTROBANK**

SUSTAINABLE INVESTMENT IN MEGATRENDS

In short:

With the Megatrends Winner 90% III certificate investors participate at 100% in the positive performance of the iSTOXX® Global Megatrends Select 50 Price EUR index. In case of a negative index performance of more than -10%, the nominal value is 90% capital protected at the end of the term.

KEY FACTS

| | |
|-----------------------------|---|
| Issuer | Raiffeisen Centrobank AG* |
| Offer | continuous issuing |
| ISIN | AT0000A2GFN5 |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscr. period ¹ | Jun 16 - Jul 21, 2020 |
| Initial valuation date | Jul 22, 2020 |
| Issue value date | Jul 23, 2020 |
| Final valuation date | Jul 20, 2027 |
| Maturity date | Jul 23, 2027 |
| Capital protect. | 90% at the end of the term |
| Participation factor | 100% |
| Redemption | At the end of the term |
| investors participate | 1:1 in the performance of the underlying index. In case of a negative index performance of more than -10% of the nominal value, the capital protection of 90% applies. Redemption is dependent on the solvency of RCB*. |
| 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.

Megatrends are major social, economic, political and technological changes that have the potential to change the world sustainably. They usually lead to fundamental social change and can shape our everyday life permanently. Megatrends are particularly robust and withstand temporary resets without losing their momentum. Many investors are aware of their enormous importance and position themselves accordingly.

In order to enable investors to invest sustainably in megatrends, Raiffeisen Centrobank and the renowned index provider STOXX Ltd. collaborated to establish the ESG-compliant iSTOXX® Global Megatrends Select 50 Price EUR index which comprises businesses along the following nine megatrends: Infrastructure, Sharing Economy, Industry 4.0, Smart Cities, Housing Construction, Next Generation Telecoms, Millennials, Fintech and Silver Economy.

This index serves as underlying for the capital protection certificate **Megatrends Winner 90%**, which allows investors to participate 1: 1 in the index development at the end of the term. Due to the capital protection of 90% at the end of the term, investors participate in price losses of the index only up to a maximum of -10%. The term of the certificate is 7 years. Details on opportunities and risks are presented on the following page.

FUNCTIONALITY

Beginning of the term:

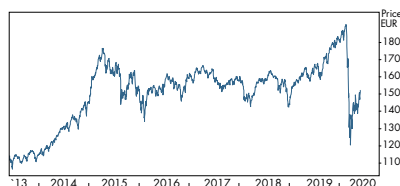
At the initial valuation date the **closing price** of the iSTOXX® Global Megatrends Select 50 Price EUR index is determined as starting value.

End of the term:

At the end of the term, the performance of the iSTOXX® Global Megatrends Select 50 Price EUR index is evaluated. The index starting value is compared to the index closing price at the final valuation date. Investors participate at 100% in the performance of the underlying index. Investors also participate in price losses of up to -10 %. In case of a negative index performance of more than 10%, the capital protection of 90% applies.

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

iSTOXX® GLOBAL MEGATRENDS SELECT 50 PRICE EUR INDEX



As of: June 2, 2020, Source: Bloomberg (IXGTRNDP INDEX)
ISIN: CH0520503233

Please note that the performance of the index from Q2 2013 to Q4 2019 is based on a simulated past performance and that past performance is no reliable indicator for future performance of this underlying.

REKNOWN TITLES IN THE INDEX

iSTOXX® GLOBAL MEGATRENDS SELECT 50

| |
|---------------------------------------|
| Aegon N.V. |
| Andritz AG |
| AT&T Inc. |
| Cisco Systems Inc. |
| International Business Machines Corp. |
| Mitsubishi Chemical Holdings Corp. |
| National Grid PLC |
| Omega Healthcare Investors Inc. |
| Texas Instruments Inc. |
| United Parcel Service Inc. |
| Verizon Communications Inc. |

Source: www.stoxx.com; as of: June 2020

YOUR EXPECTED MARKET TREND

| | | |
|-----------|----------|--------|
| 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

At the final valuation date one of the following scenarios applies:

SCENARIO 1: Index performance is POSITIVE

At the end of the term the increase in the index price from the starting value to the closing price at the final valuation date is paid out in addition to the nominal value.

SCENARIO 2: Index performance remains UNCHANGED or is NEGATIVE

Investors also participate 1:1 in a negative index performance up to -10 %. In case of price losses of more than 10% the capital protection of 90% applies at the end of the term. In this case, redemption is effected at 90% of the nominal value at the end of the term (equals EUR 900 per nominal value).

EXAMPLE: REDEMPTION AT THE END OF THE TERM

| | INDEX PERF. | MECHANISM | REDEMPTION |
|----------|-------------|------------------------|------------|
| POSITIVE | +50% | 1:1 Participation | EUR 1,500 |
| POSITIVE | +25% | 1:1 Participation | EUR 1,250 |
| NEGATIVE | -3% | 1:1 Participation | EUR 970 |
| NEGATIVE | -30% | 90% capital protection | EUR 900 |

UNDERLYING: iSTOXX® GLOBAL MEGATRENDS SELECT 50 PRICE EUR INDEX

- **Index calculation:** by the independent index provider STOXX Ltd.
- **Index composition:** 50 stocks with low volatility and high dividend yield from specially selected companies that are positioned along the following nine identified megatrends: Infrastructure, Sharing Economy, Industry 4.0, Smart Cities, Housing Construction, Next Generation Telecoms, Millennials, Fintech, Silver Economy
- **Exclusion criteria:** Environmental, social and governance criteria (“ESG”) are also used taken into account in the selection process: companies, which violate UN Global Compact guidelines or in connection with weapons, adult entertainment, gambling, oil & gas, thermal coal, nuclear power or tobacco are excluded.
- **Index weighting:** according to the inverse volatility of the shares, whereby the maximum weighting of an individual share may not exceed 10%

OPPORTUNITIES

- **Participation:** The certificate enables investors who do not wish to invest into single shares to participate in the performance of a global megatrends index.
- **90% capital protection:** The Megatrends Winner 90% III is 90% capital protected at the end of the term, i.e. at the end of the term the investor obtains at least 90% of the nominal value.
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **Limited loss risk:** If the closing price of the iSTOXX® Global Megatrends Select 50 Price EUR index quotes below 90% of the starting value on the final valuation date, investors incur (based on the issue price of 100%) a loss of 10% of the nominal amount.
- **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.

DISCLAIMER

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The sole legal basis for all financial instruments described in this advertisement 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. The approval of the Base Prospectus by the FMA should not be understood as an endorsement of the financial instruments described herein by the FMA. 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). The price of the Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the 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 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), 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 loss of the invested capital. The Capital Protection Certificate's final terms may provide for a maximum payout. If the underlying is not quoted in the same currency as the Capital Protection Certificate and if the Certificate is not currency hedged, the foreign exchange rate influences the Capital Protection Certificate's price during the term (currency risk). Dividends and similar rights associated with the underlying are taken into account when structuring the Certificate and are not paid out.

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. A total loss of the capital invested is possible. 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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Certificates by

