Raiffeisen Certificates

Premium zaistený certifikát 90% II

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: ATSK010PREM3 / WKN: RC0Z9P

Buy (Ask)	111.65%
Sell (Bid)	109.65%
Underlying	STOXX® Global Select Dividend 100 EUR Price Index
Underlying ISIN	US26063V1180
Starting price underlying	EUR 2,536.99
Underlying price (delayed)	EUR 4,016.70 **158.3%** of starting value

Last update: Jul 22, 2026, 11:59 am

Dec 02, 2020
Issue date

Dec 04, 2028
Maturity date

Today

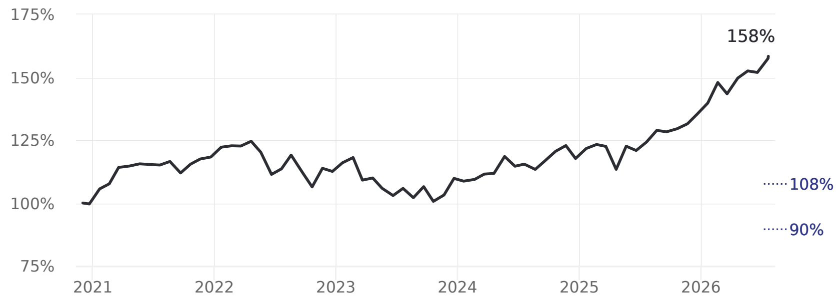
Simply explained

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

Min. 90% (capital protection) - Max. 100% + 24%

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.

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]:
158.3%	above 108%	100% + 24% (EUR 1,240)[II]	+11.06% (+4.52% p.a.)
	between 90% and 108%	100% + 8% (EUR 1,080)[II]	-3.27% (-1.39% p.a.)
	below 90%	90% (EUR 900)[II]	-19.39% (-8.69% p.a.)

[I] compared to the starting price

[II] assumption: investment amount EUR 1.000

[III] based on the current underlying price

Please take note of the Legal and Risk Disclaimer for investors at the end of this Factsheet.

Raiffeisen Certificates

Premium zaistený certifikát 90% II

Capital Protection Certificate

ISIN: ATSK010PREM3 / WKN: RC0Z9P

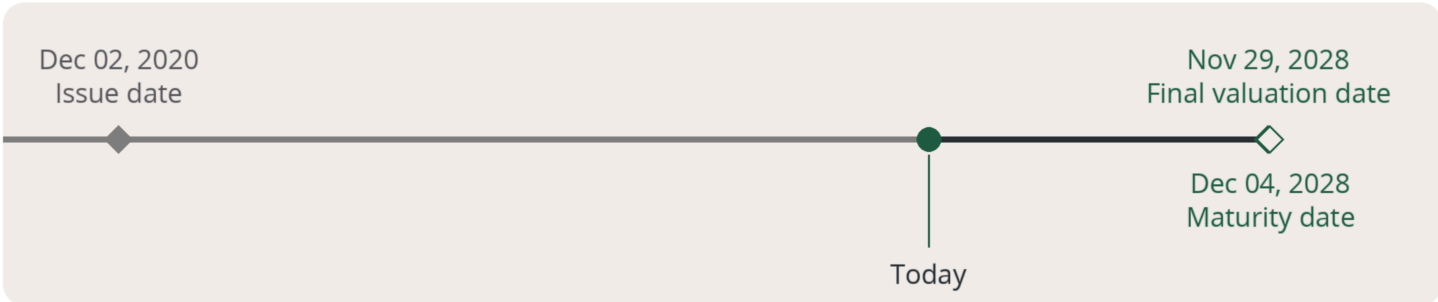
Nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Withholding tax for SK Tax-residents at the maturity date
Listing	Vienna, Stuttgart
End of the term	2Y 4M 13D

Last update: Jul 22, 2026, 11:59 am

The Certificate

Capital Protection Certificates enable investors to invest into an underlying such as shares, indices, commodities etc. and to be capital protected at the end of the term. Investors obtain either interest payments or participate in the performance of the underlying.

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.
- The maximum repayment is limited to 100% + 24% (of the nominal amount).
- 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.

PREMIUM PROTECTED CERTIFICATE 90% II

INVESTMENT PRODUCT WITH 90% CAPITAL PROTECTION

- Underlying: STOXX® Global Select Dividend 100 Price EUR index
- Opportunity to obtain an attractive yield at the end of the term:
  8% (1% annually / 0.97% p.a.) if the index doesn't decline by more than 10%,
  or 24% (3% annually / 2.72% p.a.) if the index increases by 8% or more
- 90% capital protection in case that the index declines
  by more than 10% at the end of the term (no coupon payment)
- Market risk, issuer risk
- Further information on opportunities / risks on the following pages
- Term of 8 years, permanent liquidity

STOXX® is a registered trademark of STOXX Ltd.

YIELD OPPORTUNITY EVEN IN DECLINING STOCK MARKET

In short:

The Premium Protected Certificate 90% II enables investors to obtain a yield at the predetermined rate of 8% (1% annually / 0.97% p.a.) at the end of the term, even if the underlying STOXX® Global Select Dividend 100 index declines up to minus 10% of its starting value at the final valuation date (29.11.2028). However, if the index increases at least by 8% at the final valuation date, the yield increases to 24% (3% annually / 2.72% p.a.). In case of a negative index performance of more than minus 10%, the capital protection of 90% applies and no coupon is paid out at the end of the term.

KEY FACTS

Issuer	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	ATSK010PREM3
Issue price	100%
Nominal value	EUR 1,000
Purchase fee[1]	up to 3.00%
Subscr. period[2]	02.11. - 20.11.2020
Initial valuation date	01.12.2020
Issue value date	02.12.2020
Final valuation date	29.11.2028
Maturity date	04.12.2028
Capital protect.	90% at the end of the term
Underlying	STOXX® Global Select Dividend 100 Price Index (EUR)
Starting value	Closing price of the index at the initial valuation date
Coupon	8% or 24% of the nominal value
Coupon payout level	90% of the starting value for coupon of 8% or 108% of the starting value for coupon of 24% (observation only at the end of the term)
Coupon payout date	04.12.2028
Redemption	In case that the closing price of the underlying index quotes at or above 90% of the starting value at the final valuation date, investors obtain (in addition to the respective coupon) 100% of the nominal value. Otherwise, the certificate is redeemed at 90% of the nominal value (coupon is not paid out). 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 The purchase fee is not a product cost thus it's not included in the Reduction in yield calculation.
2 Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

A few months ago, the global stock market declined sharply, mainly due to the outbreak of the COVID-19 pandemic and due to the negative economic impact on the world economy. In addition, the policy of zero interest rates has been keeping conservative bond yields (even at long terms) in negative territory for a long time. Increased uncertainty in stock markets and the policy of "cheap money" have caused that investing in traditional instruments may not bring the expected return.

For innovative investors that would like to obtain a yield not even in case of rising, but also in case of declining global stocks and that look for a protection from full market risk, Raiffeisen Centrobank AG issues the **Premium Protected Certificate 90% II**. The STOXX® Global Select Dividend 100 index serves as underlying for the certificate. The certificate offers an opportunity to obtain a yield (coupon) at the predetermined rate of 8% (1% annually / 0.97% p.a.), even if the underlying index declines up to minus 10%, or a yield of 24% (1% annually / 0.97% p.a.) already when the underlying index increases by 8% or more (observation at the end of the term).

FUNCTIONALITY

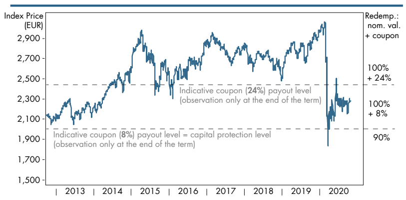
- **At the initial valuation date (01.12.2020)**, the closing price of the STOXX® Global Select Dividend 100 Price EUR index is fixed as **starting value** and the **coupon payout levels** (for coupon of 8%: at/above 90% of the starting value; for coupon of 24%: at/above 108% of the starting value) are determined.
- **At the final valuation date (29.11.2028)** 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 108% of the starting value
→ redemption of 100% + 24% (coupon)
In addition to the 100% of the nominal value, investors obtain the coupon of 24% of the nominal value (equals EUR 240 per EUR 1,000 nominal value) if the STOXX® Global Select Dividend 100 index increases by 8% or more compared to the starting value at the end of the term.

SCENARIO 2: Index AT or ABOVE 90% (but BELOW 108%) of the starting value
→ redemption of 100% + 8% (coupon)
In addition to the 100% of the nominal value, investors obtain the coupon of 8% of the nominal value (equals EUR 80 per EUR 1,000 nominal value) if the STOXX® Global Select Dividend 100 index doesn't decline by more than 10% (and at the same time does not increase by 8% or more) compared to the starting value at the end of the term.

SCENARIO 3: Index BELOW 90% of the starting value
→ redemption of 90% (capital protection) + 0% (coupon)
In case the underlying index declines by more than 10% in comparison to the starting value at the end of the term, the investor obtains no coupon and the capital protection of 90% applies. This means that redemption is effected at 90% of the nominal value.

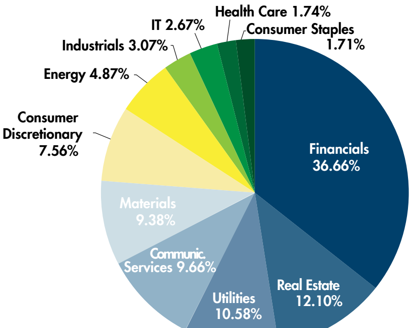
STOXX® GLOBAL SELECT DIVIDEND 100



As of: October 22, 2020; Source: Reuters (.SDGP)
ISIN: US26063V1180

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

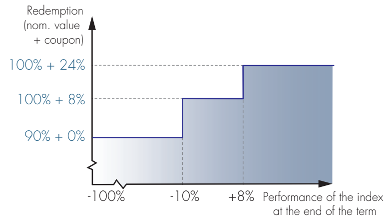
INDEX-WEIGHTING BY SECTOR



As of: October, 2020; Source: Bloomberg

PAYOUT PROFILE

The performance of the index during the term is not relevant for the payout at maturity. Only at the end of the term, (on the final valuation date) in order to evaluate the index performance, **the closing price of the index is compared to its starting value.**



INDEX PERFORMANCE AT THE END OF THE TERM	REDEMPTION AT THE END OF THE TERM	REDEMPTION TOTAL*
+50%	100% + 24% (coupon) of the nom. value	EUR 1,240
+ 8%	100% + 24% (coupon) of the nom. value	EUR 1,240
+ 7%	100% + 8% (coupon) of the nom. value	EUR 1,080
- 10%	100% + 8% (coupon) of the nom. value	EUR 1,080
- 11%	90% (capital protection) + 0% (coupon)	EUR 900
- 50%	90% (capital protection) + 0% (coupon)	EUR 900

* Assumption: initial investment amount of EUR 1,000. The redemption amount doesn't take into account potential tax.

UNDERLYING: STOXX® GLOBAL SELECT DIVIDEND 100 INDEX

- The index comprises of **100 global high-dividend yielding stocks**.
- **Broad diversification:** the index contains 40 components from the Americas and 30 components each from Europe and Asia/Pacific from 11 different sectors.
- **Well-known companies** in the index: Allianz SE, AT&T Inc., BMW AG, HP Inc. and more.
- These stocks are usually **less volatile than the overall market** and, from a long-term perspective, may have a relatively stable performance.

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

OPPORTUNITIES

- **Yield opportunity even in declining stock markets:**
  With this Certificate investors obtain a yield not only in rising markets, but even if the underlying index declines up to minus 10% of its starting value.
- **Capital protection at the end of the term:**
  The Premium Protected Certificate 90% II 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.
- **Secondary market:**
  Raiffeisen Centrobank AG provides permanent liquidity for the certificate. This means, it is possible to sell the certificate anytime during the eight-year term before the maturity date at current market price. The certificate does not contain any management fees.

RISKS

- **Limited risk of loss:**
  If the closing price of the STOXX® Global Select Dividend 100 index is below 90% of its starting value at the final valuation date (29.11.2028), the coupon is not paid out and investor will incure a loss of 10% of the nominal value (based on the issue price of 100%).
- **Price fluctuations during 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.
- **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

In spite of all possible care taken, the data contained in this marketing communication are provided purely as non-binding information. This marketing communication constitutes neither investment advice, an offer ora recommendation nor an invitation to execute a transaction. The information contained in this marketing communication is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this marketing communication substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This marketing communication has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

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. 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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The Purchase fee is not a product cost and thus it's not included in the Reduction in Yield ("RIY") calculation in the respective Key Information Document ("KID").

Supervisory Authorities: Austrian Financial Market Authority (FMA), Austrian National Bank, European Central Bank within the Single Supervisory Mechanism (SSM). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Centrobank AG, Tegetthoffstraße 1, 1015 Vienna/Austria.

Further information may be obtained from the consultant at your local bank, on the Internet at www.rcb.at or on the product hotline of Raiffeisen Centrobank AG: +43 (0)1 51520 - 484.

Raiffeisen Centrobank AG Slovak Branch, pobočka zahraničnej banky with registered office in Bratislava.