

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

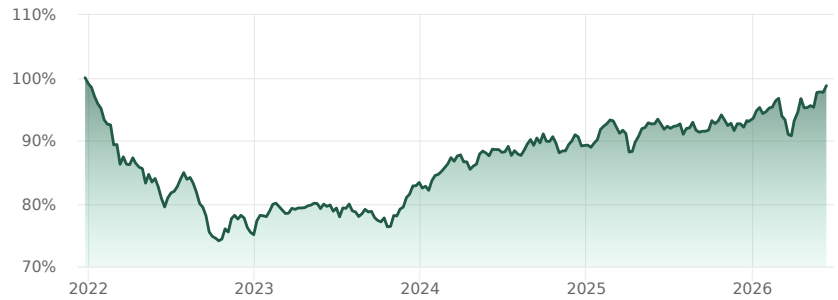
ISIN: [AT0000A2U4W4](#) / WKN: RC05GG

Simply explained

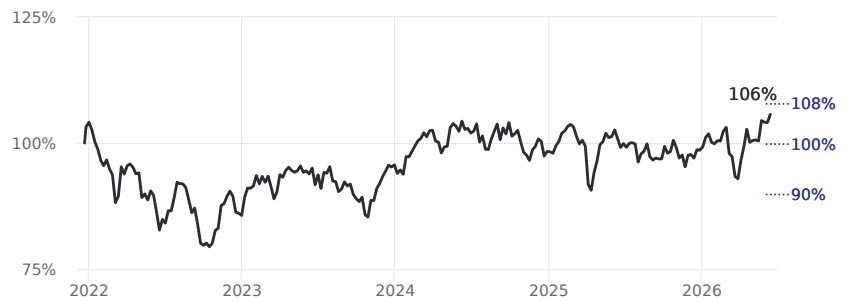
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 90% (capital protection) - Max. 128%

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. Less than five years have passed since the launch of this certificate.

Buy (Ask)	99.29%
Sell (Bid)	97.79%
Underlying	MSCI Europe Top ESG Select 4.5% Decrement Index
Underlying ISIN	GB00BNHRDM73
Starting price	EUR 1,995.72
Underlying price (delayed)	EUR 2,109.49 105.7% of starting value
Last update: Jun 12, 2026, 7:59 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...

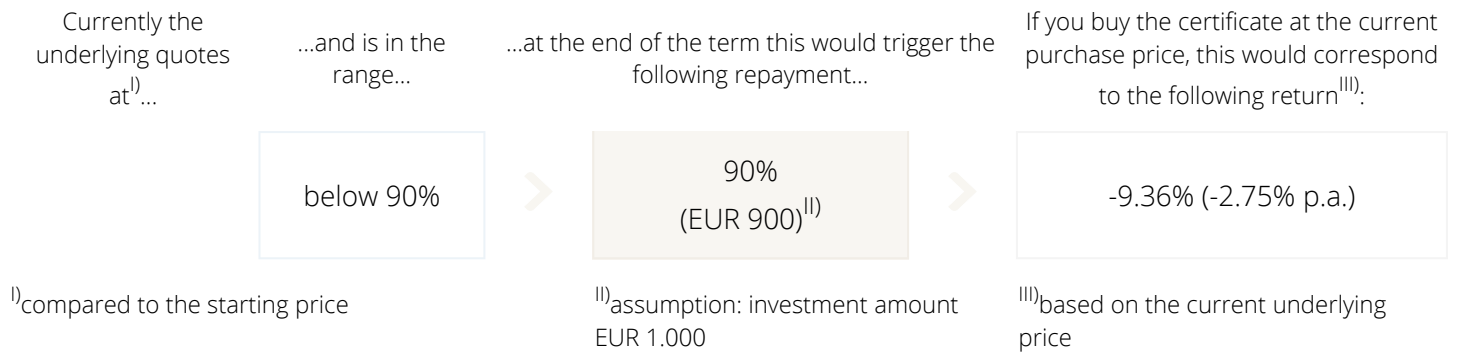
If you buy the certificate at the current purchase price, this would correspond to the following return^{III)}:

	above 108%	>	128% (EUR 1,280) ^{II)}	>	+28.92% (+7.47% p.a.)
105.7%	between 100% and 108%	>	108% (EUR 1,080) ^{II)}	>	+8.77% (+2.41% p.a.)
	between 90% and 100%	>	100% (EUR 1,000) ^{II)}	>	+0.72% (+0.20% p.a.)

^{I)} compared to the starting price

^{II)} assumption: investment amount EUR 1.000

^{III)} based on the current underlying price



Capital Protection Certificate

ISIN: [AT0000A2U4W4](#) / WKN: RC05GG

Nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	3Y 6M 8D

Last update: Jun 12, 2026, 7:59 pm

The Certificate

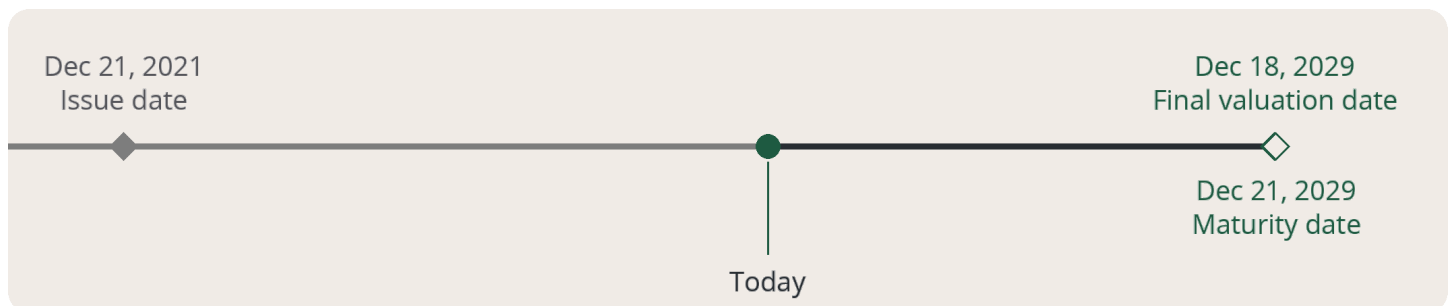
With the certificate MSCI Europe Sustainability Bond 90% III, investors achieve a return of 28% if the price of the MSCI[®] Europe TOP ESG Select 4.5% Decrement Index quotes at/ above 108% of the starting value at the end of the term. If the index quotes below 108% but at/above 100% of the starting value at the end of the term, redemption is effected at 108% of the nominal value. If the index declines by up to -10%, the redemption is effected at 100% of the nominal value. In case of a negative price performance of more than -10%, the 90% capital protection applies at the end of the term.

Details on the index can be found on [the website of the index provider MSCI](#) by selecting the respective index in the dropdown menu. This certificate complies with the [sustainability standard for Raiffeisen Certificates](#) and takes into account important adverse impacts on sustainability factors ("PAIs").

Sustainability

This certificate complies with the sustainability standard for Raiffeisen Certificates.

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 128% (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.

MSCI EUROPE SUSTAINABILITY BOND 90% III

 **INVESTMENT PRODUCT** WITH 90% CAPITAL PROTECTION

- Underlying: MSCI® Europe Top ESG Select 4.5% Decrement Index
- Opportunity to obtain an attractive yield at the end of the term:
8% if the index quotes at or above 100% of the starting value
28% if the index quotes at or above 108% of the starting value
- In case of index declines down to -10 % of the starting value at the end of the term: Redemption is effected at 100% 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

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



Certificates by

 **Raiffeisen
CENTROBANK**

SUSTAINABLE INVESTMENT WITH CAPITAL PROTECTION

In short:

With this certificate investors obtain a yield of 28% if the underlying MSCI® Europe Top ESG Select 4.5% Decrement Index quotes at or above 108% of the starting value at the end of the term. If the index quotes below 108% but at/above 100% of the starting value, redemption is effected at 108% of the starting value. If the index declines down to -10%, redemption is effected at 100% of the nominal value. In case of a negative index performance of more than -10%, the capital protection of 90% applies at the end of the term.



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

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2U4W4
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Nov 16 - Dec 17, 2021
Initial valuation date	Dec 20, 2021
Issue value date	Dec 21, 2021
Final valuation date	Dec 18, 2029
Maturity date	Dec 21, 2029
Underlying	MSCI® Europe Top ESG Select 4.5% Decrement Index
Starting value	closing price of the index at the initial valuation date
Final reference value	closing price of the index at the final valuation date
Capital protect.	90% at the end of the term
Relevant payout levels	1) 90% 2) 100% 3) 108% Final reference value in comparison to the starting value
Payout per level	1) 100% 2) 108% 3) 128% of the nominal value (Payout dependent on the solvency of the 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.

FUNCTIONALITY

At the initial valuation date the closing price of the MSCI® Europe Top ESG Select 4.5% 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 ON/ABOVE 90% of the starting value

A) Index \geq 108% of the starting value → redemption of 128%

If the closing price of the index at the final valuation date is equal to or higher than 108% of the starting value, the redemption at the maturity date will be at 128% of the nominal value. This equals the maximum amount of EUR 1,280 per nominal value.

B) Index \geq 100% and $<$ 108% of the starting value → redemption of 108%

If the closing price of the index at the final valuation date is less than 108% but at least 100% of the starting value, the redemption at the maturity date will be 108% of the nominal value. This equals EUR 1,080 per nominal value.

C) Index \geq 90% and $<$ 100% of the starting value → redemption of 100%

If the closing price of the index at the final valuation date is less than 100% but at least 90% of the starting value, the redemption at the maturity date will be 100% of the nominal value. This equals EUR 1,000 per nominal value.

SCENARIO 2: Index UNDER 90% of the starting value

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

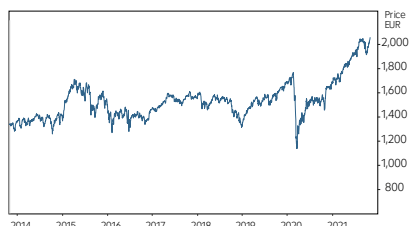
PAYOUT PROFILE: EXEMPLARY PRESENTATION

INDEX PERFORMANCE

AT FINAL VALUATION DATE*	MECHANISM	REDEMPTION**
+30%	Redemption at 128%	EUR 1,280
+8%	Redemption at 128%	EUR 1,280
+5%	Redemption at 108%	EUR 1,080
+/- 0% (= starting value)	Redemption at 108%	EUR 1,080
-5%	Redemption at 100%	EUR 1,000
-10%	Redemption at 100%	EUR 1,000
-30%	Redemption at 90%	EUR 900

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

MSCI® EUROPE TOP ESG SELECT 4.5% DECREMENT INDEX



As of: November, 3 2021; Source: Bloomberg (MXEUTES4)
ISIN: GB00BNHRDM73

Please note that the performance of the index from Q4 2013 to Q3 2021 is based on a simulated previous performance and that the past performance is not a reliable indicator for the future performance of this underlying.

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.

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 among „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation

UNDERLYING: MSCI® EUROPE TOP ESG SELECT 4.5% DECREMENT INDEX

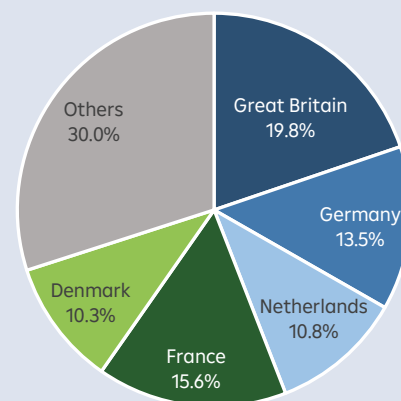
- **Index calculation:** By the independent index provider MSCI
- **Underlying:** MSCI Europe Index
- **Inclusion:** Shares of the top 50% companies with the highest ESG (Environmental, Social, Governance) ratings calculated by MSCI within their respective industries („Best-in-Class“ selection).
- **Exclusion criteria:** Serious violations of ESG principles; violations of UN Global Compact principles; operating in controversial business areas e.g. related to arms, armaments, tobacco, gambling, coal, nuclear power and oil & gas extraction.
- **Review/adjustment:** Quarterly
- **Index weighting:** Market cap (free float), capped at 5% per share at each rebalance
- **Decrement:** Paid out net dividends are reinvested in the index; in exchange, 4.5% p.a. (= decrement) are deducted from the index price (daily aliquot)

TOP 10 CONSTITUENTS

	Branche	Country	Weighting
ASML	IT	NE	5.6%
NOVO NORDISK	Health Care	DA	5.3%
DIAGEO	Basic Consumption	GB	3.9%
L'OREAL	Basic Consumption	FR	3.9%
ALLIANZ	Finances	DE	3.4%
DEUTSCHE POST	Industry	DE	2.3%
ZURICH INS. GRP.	Finances	CH	2.0%
LONZA GROUP	Health Care	CH	1.9%
RELX	Industry	GB	1.9%
AXA	Finances	FR	1.7%
			31.9%

Source: MSCI; As of: July 2021

COUNTRY WEIGHTING



OPPORTUNITIES

- **Return opportunity:** Investors can already achieve a return if the price of the index remains constant.
- **90% capital protection:** The certificate 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 yield opportunity:** The maximum payout is limited to EUR 1,280 per EUR 1,000 nominal value, investors do not participate in price increases of the index beyond the cap of 128% of the starting value.
- **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.

The price of the Capital Protection 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 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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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 1/51520 - 484**.

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