

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.

Bonus Certificate

ISIN: [AT0000A2VKV7](#) / WKN: RC05VD

Buy (Ask)	100.69%
Sell (Bid)	99.69%
Fixed interest rate annually	3.00%
Next interest rate payout date	Mar 29, 2027
Maturity date	Mar 30, 2027
Underlying 1	MSCI World Top ESG Select 4.5% Decrement Index
Underlying 2	MSCI Europe Top ESG Select 4.5% Decrement Index
Distance to barrier	
Underlying 1	62.23%
Underlying 2	54.61%
Barrier reached	no
Observation barrier	continuously
Last update: Jun 04, 2026, 9:50 am	



Underlying price (delayed)	
Underlying 1	EUR 2,975.05
Underlying 2	EUR 2,070.36
Starting price underlying	
Underlying 1	EUR 2,293.14
Underlying 2	EUR 1,918.00
Barrier	49% of starting value
Underlying 1	EUR 1,123.64
Underlying 2	EUR 939.82
Last update: Jun 04, 2026, 9:50 am	

Repayment at the end of the term

The repayment at the end of the term depends on whether the barrier has been breached or not. This results in two possible scenarios:

Scenario 1: Barrier not breached until expiry

Current scenario, as the barrier has not been breached.

During the term: Fixed interest payments	1 x 3% p.a.
At the end of the term: repayment	100%
If you purchase the certificate at the current purchase price, this would correspond to the following return	+2.29%

Scenario 2: Barrier violated at least once

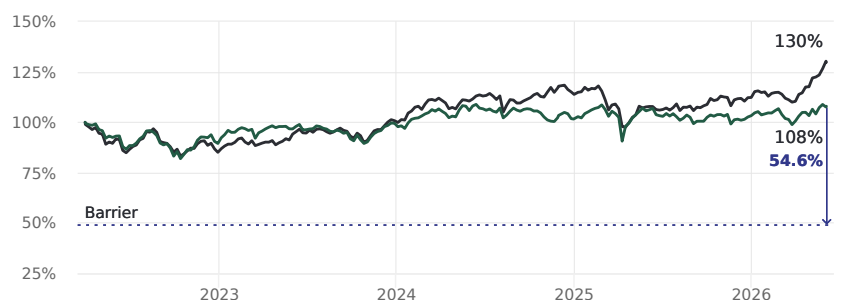
During the term: Fixed interest payments	1 x 3% p.a.
At the end of the term: repayment	1:1 Development*

*1:1 performance of the underlying with the worse performance (full market risk), but repayment at a maximum of 100%. In the event of a barrier breach, investors are exposed one-to-one to the market risk. This means that in this case, the loss of a significant portion of the invested capital, up to and including total loss, is possible.

Price certificate (% of the starting value)



Prices underlyings (% of the starting value)



[Learn more about these charts](#)

**MSCI World Top ESG
Select 4.5%
Decrement Index
(Underlying 1)**

**MSCI Europe Top ESG
Select 4.5%
Decrement Index
(Underlying 2)**

Past performance is no reliable indicator of future results. Less than five years have passed

since the launch of this certificate.

Bonus Certificate

ISIN: [AT0000A2VKV7](#) / WKN: RC05VD

Nominal value	EUR 1,000
Product currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	9M 26D

Last update: Jun 04, 2026, 9:50 am

The Certificate

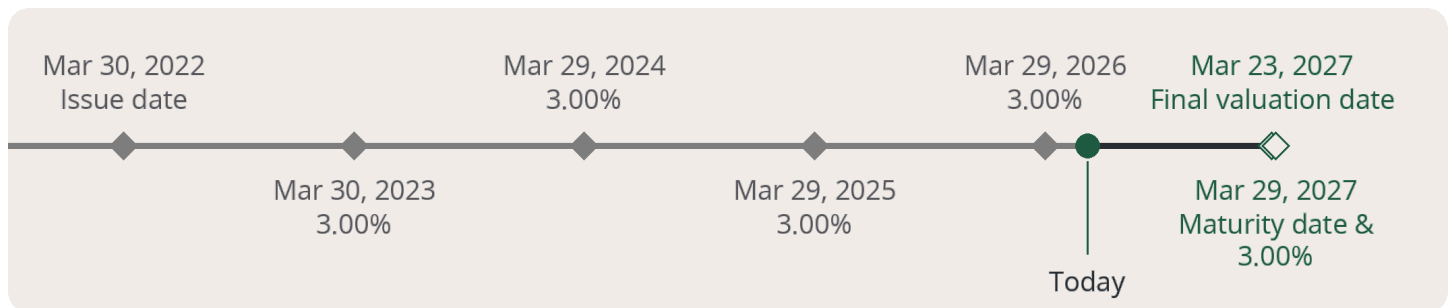
The certificate 3% World/Europe Sustainability Bonus&Safety enables investors to obtain a fixed interest rate of 3% annually. Redemption is effected at 100% at the end of the term (March 2027) provided that MSCI[®] World Top ESG Select 4.5% Decrement Index und MSCI[®] Europe Top ESG Select 4.5% Decrement Index always quote above the barrier of 49% of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk.

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 and interest rate payments



Please note: The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.

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.

3% MSCI WORLD/EUROPE SUSTAINABILITY BONUS&SAFETY



INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlyings:
MSCI® World Top ESG Select 4.5% Decrement Index
MSCI® Europe Top ESG Select 4.5% Decrement Index
- 3% fixed annual interest rate
- Barrier at 49% of the respective 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.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT WITH FIXED INTEREST RATE

In short:

With the certificate 3% MSCI World/Europe Sustainability Bonus&Safety investors obtain a fixed interest rate of 3% annually. At the end of the term, redemption is effected at 100% provided that the MSCI® World Top ESG Select 4.5% Decrement Index and MSCI® Europe Top ESG Select 4.5% Decrement Index always quoted above the barrier of 49% of their respective starting value during the observation period. In the event of a barrier violation during the term by at least one of the underlyings, 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

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2VKV7
Issue price	100%
Nominal value	EUR 1,000
Subscr. period¹	Mar 1 – Mar 28, 2022
Initial valuation date	Mar 29, 2022
Issue value date	Mar 30, 2022
Final valuation date	Mar 23, 2027
Maturity date	Mar 30, 2027
Starting value	closing price of each underlying index at the initial valuation date
Barrier	49% of the respective starting value
Observation	continuously
Observation period	Mar 30, 2022 – Mar 23, 2027
Fixed interest rate	3% annually
Interest rate payout dates	Mar 30, 2023; Mar 29, 2024; Mar 29, 2025; Mar 29, 2026; Mar 29, 2027;
Redemption	Provided that the MSCI® World Top ESG Select 4.5% Decrement Index and the MSCI® Europe Top ESG Select 4.5% Decrement Index always quote above the barrier of 49% of their respective starting value during the observation period, the certificate is redeemed at 100% of the nominal value. Otherwise the certificate is redeemed according to the performance of the underlying which performs worst. Redemption at the maturity date 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.rbiinternational.com/ir/ratings

¹ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

The certificate **3% MSCI World/Europe Sustainability Bonus&Safety** is based on two renowned stock indices. The global **MSCI® World Top ESG Select 4.5% Decrement Index** and the European **MSCI® Europe Top ESG Select 4.5% Decrement Index** serve as underlyings for this certificate. This investment product is suited for investors who expect these two indices to perform stably in the upcoming five years and who deem price slumps of 51% or more unlikely to occur. The certificate combines fixed interest payments of 3% p.a. with partial protection for the invested capital. The initial distance to the barrier (safety buffer) is 51%. The certificate has a term of three years. Further details regarding opportunities and risks of this certificate are presented on the following page.

FUNCTIONALITY

At the initial valuation date, the closing price of the **MSCI® World Top ESG Select 4.5% Decrement Index** and the closing price of the **MSCI® Europe Top ESG Select 4.5% Decrement Index** are fixed as **starting values** and the respective **barriers** (49% of the respective starting value) are determined.

- **The fixed interest rate** of 3% is paid out annually, regardless of the performance of the two underlying indices (equivalent to 5 x EUR 30 per nominal value during the term).
- **Redemption** of the nominal value at the end of the term depends on the performance of the two indices. The index prices are continuously compared to their respective barrier during the observation period. At the final valuation date **one of the following scenarios** will apply:

SCENARIO 1: both indices always quoted ABOVE their respective barrier

If the MSCI® World Top ESG Select 4.5% Decrement Index **AND** des MSCI® Europe Top ESG Select 4.5% Decrement Index always quoted above the barrier of 49% of their respective starting value during the observation period, the certificate is redeemed at 100%. This means, provided that none of the two indices ever declines by 51% or more compared to its starting value, investors obtain the nominal value of EUR 1,000 at the maturity date. This amount represents the maximum payout.

SCENARIO 2: barrier TOUCHED or UNDERCUT by at least one index

If the MSCI® World Top ESG Select 4.5% Decrement Index **AND/OR** des MSCI® Europe Top ESG Select 4.5% Decrement Index touched or undercut the barrier of 49% of the respective starting value during the observation period, redemption at the maturity date is effected according to the index which performs "worst" (percentage change from the starting value to the closing price at the final valuation date). Even if the barrier is touched or undercut, the maximum payout is limited to EUR 1,000 per nominal value and investors do not participate in price increases of the indices beyond their starting values.

**MSCI WORLD TOP ESG SELECT 4.5% DECREMENT INDEX
TOP 10 CONSTITUENTS**

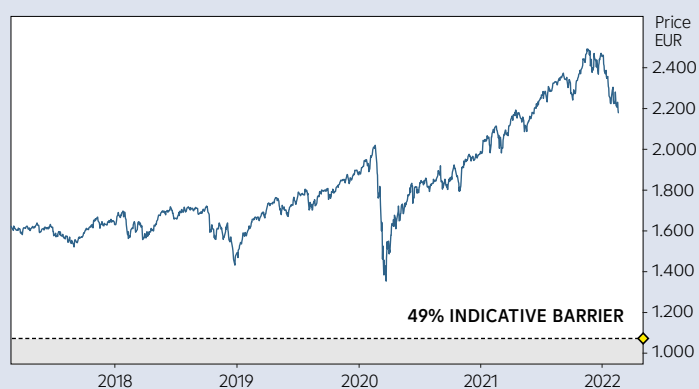
	Branch	Country	Weighting
NVIDIA	IT	US	4.1%
VISA	Financials	US	2.6%
HOME DEPOT	Consumer Discr.	US	2.5%
ASML	IT	NE	1.8%
COCA-COLA	Basic Consumption	US	1.8%
CISCO SYSTEMS	IT	US	1.7%
PEPSICO	Basic Consumption	US	1.6%
ADOBE	IT	US	1.5%
SALESFORCE.COM	IT	US	1.3%
NOVO NORDISK	Pharmaceuticals	DK	1.2%

19.9%

**MSCI EUROPE TOP ESG SELECT 4.5% DECREMENT INDEX
TOP 10 CONSTITUENTS**

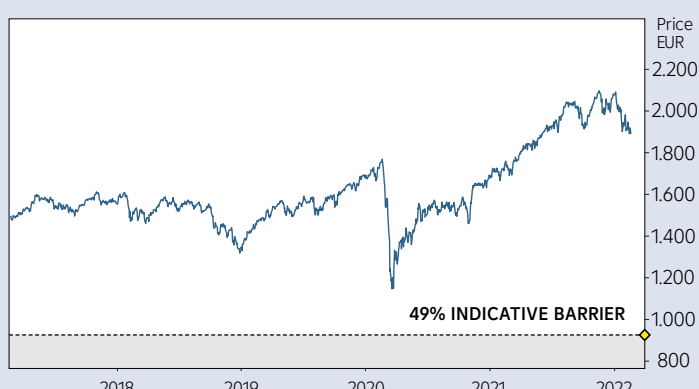
	Branch	Country	Weighting
NOVO NORDISK	Pharmaceuticals	DK	4.8%
DIAGEO	Basic Consumption	GB	4.5%
ASML	IT	NE	4.0%
L'OREAL	Basic Consumption	FR	3.9%
ALLIANZ	Financials	DE	3.8%
ZURICH INS. GRP.	Financials	CH	2.7%
RECKITT BENCKISER	Basic Consumption	GB	2.4%
RELX	Industrials	GB	2.3%
NATIONAL GRID	Utilities	GB	2.1%
LONZA GROUP	Health Care	CH	1.9%

32.4%



GB00BNR44V41

As of February 18 2022; Source: Bloomberg (MXWOTES4; MXEUTES4) Please note that past performance is no reliable indicator of performance.



GB00BNHRDM73

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) – and the key information document as well as „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation.

OPPORTUNITIES
Fixed interest rate:

The fixed annual interest rate (3% p.a.) is paid out regardless of the performance of the two underlying indices.

Safety buffer:

Attractive yield in sideways moving and moderately declining markets due to the partial protection against falling prices down to the barrier of 49% (safety buffer of 51%)

Flexibility:

Tradability on the secondary market, no management fees

RISKS
Barrier violation:

If the respective barrier is violated by at least one of the two underlyings, investors are entirely subject to market risk, without any protective mechanism.

Limited yield opportunity:

The yield is in any case limited to the fixed annual interest payments (5 x 3% during the term). Investors do not participate in price increases of the underlyings beyond their starting values.

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 Bonus 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), bond interest rates, solvency of the issuer or remaining term. If the Bonus Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus 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.

Your contacts at Raiffeisen Centrobank AG, Am Stadtpark 9, 1030 Vienna/Austria:

Product Hotline	Ph: +43 1/51520 - 484	produkte@rcb.at
Heike Arbter (Member of the Board)	Ph: +43 1/51520 - 407	heike.arbter@rcb.at
Philipp Arnold (Head of Structured Products Sales)	Ph: +43 1/51520 - 469	philipp.arnold@rcb.at
Roman Bauer (Head of Trading)	Ph: +43 1/51520 - 384	roman.bauer@rcb.at
Mariusz Adamiak	Ph: +43 1/51520 - 395	mariusz.adamiak@rcb.at
Raphael Bischinger	Ph: +43 1/51520 - 432	raphael.bischinger@rcb.at
Maida Blentic	Ph: +43 1/51520 - 394	maida.blentic@rcb.at
Anton Bondar	Ph: +43 1/51520 - 471	anton.bondar@rcb.at
Peidong Cao	Ph: +43 1/51520 - 493	peidong.cao@rcb.at
Lukas Florreither	Ph: +43 1/51520 - 397	lukas.florreither@rcb.at
Walter Friehsinger	Ph: +43 1/51520 - 392	walter.friehsinger@rcb.at
Levin Li Gollner	Ph: +43 1/51520 - 473	levin.gollner@rcb.at
Lukas Hackl	Ph: +43 1/51520 - 468	lukas.hackl@rcb.at
Jan Kausek	Ph: +43 1/51520 - 486	jan.kausek@rcb.at
Kathrin Korinek	Ph: +43 1/51520 - 401	kathrin.korinek@rcb.at
Jaroslav Kysela	Ph: +43 1/51520 - 481	jaroslav.kysela@rcb.at
Aleksandar Makuljevic	Ph: +43 1/51520 - 385	aleksandar.makuljevic@rcb.at
Monika Mrnustikova	Ph: +43 1/51520 - 386	monika.mrnustikova@rcb.at
Anja Niederreiter	Ph: +43 1/51520 - 483	anja.niederreiter@rcb.at
Michal Polin	Ph: +421/257203 - 041	michal.polin@rcb.sk
Martin Rainer	Ph: +43 1/51520 - 391	martin.rainer@rcb.at
Gabriele Rihtar	Ph: +43 1/51520 - 379	gabriele.rihtar@rcb.at
Ludwig Schweighofer	Ph: +43 1/51520 - 460	ludwig.schweighofer@rcb.at
Johanna Stich	Ph: +43 1/51520 - 351	johanna.stich@rcb.at
Andreas Tosch	Ph: +43 1/51520 - 470	andreas.tosch@rcb.at
Alexander Unger	Ph: +43 1/51520 - 478	alexander.unger@rcb.at
Fabiola Vicenova	Ph: +421/257203 - 040	fabiola.vicenova@rcb.sk
Martin Vonwald	Ph: +43 1/51520 - 338	martin.vonwald@rcb.at
Wilhelmine Wagner-Freudenthal	Ph: +43 1/51520 - 381	wilhelmine.wagner-freudenthal@rcb.at



Certificates by

