

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: [ATSK017PREM8](#) / WKN: RC066T

Buy (Ask) 122.87%
Sell (Bid) 120.87%
Underlying [MSCI World Top ESG](#)
[Select 4.5% Decrement](#)
[Index](#)
Underlying ISIN [GB00BNR44V41](#)
Starting price EUR 2,096.12
Underlying price EUR 3,005.55
Underlying price (delayed) **143.4%** of starting value

Last update: Jul 21, 2026, 8:00 pm

Simply explained

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

Min. 100% (capital protection) - Max. 100% + 36%

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.



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)}:

143.4%	above 136%	>	100% + 36% (EUR 1,360) ^{II)}	>	+10.69% (+6.52% p.a.)
	between 100% and 136%	>	1:1 performance of the underlying	>	from +10.69% (+6.52% p.a.) to -18.61% (-12.03% p.a.)
	below 100%	>	100% (EUR 1,000) ^{II)}	>	-18.61% (-12.03% 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: [ATSK017PREM8](#) / WKN: RC066T

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	1Y 7M 7D

Last update: Jul 21, 2026, 8:00 pm

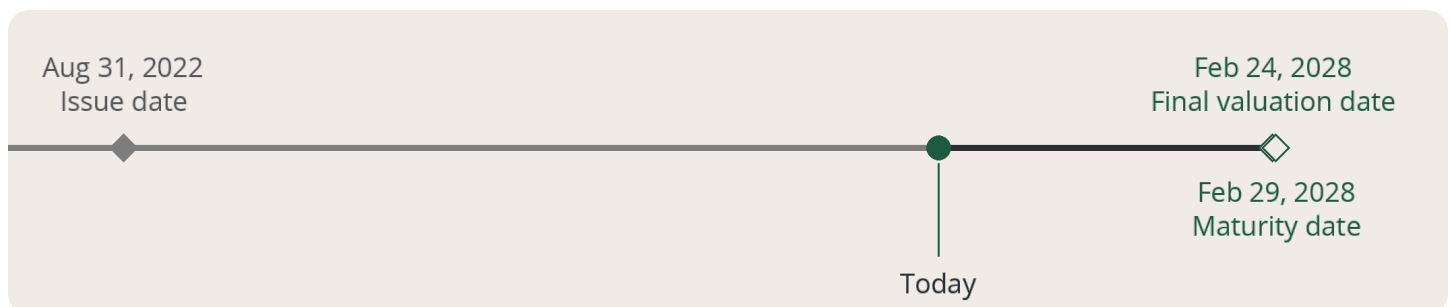
The Certificate

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. 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:

- 100% 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% + 36% (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 ESG GUARANTEE CERTIFICATE

SUSTAINABLE INVESTING

 **INVESTMENT PRODUCT** WITH 100% CAPITAL PROTECTION

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- 100% participation in positive index performance up to max. +36% (max. 6.54% annually/5.74% p.a.)* in relation to the starting value
- 100% capital protection at the end of the term
- Term of 5.5 years, permanent liquidity
- Issuer risk
- Further information on opportunities/risks on the following pages

*Annual yield is calculated through simple interest (interest is always calculated only from the original principal),
p.a. yield is calculated through compound interest (interest is reinvested and increases the basis for interest in the next period).
The financial instrument described herein is based on MSCI® index.



Certificates by



**Raiffeisen
CENTROBANK**

SUSTAINABLE INVESTING

In short:

The Premium ESG Guarantee Certificate enables investors to participate 1:1 in the positive performance of the index of sustainable companies, MSCI® World Top ESG Select 4.5% Decrement, up to max. +36% (max. 6.54% annually/5.74% p.a.) in relation to its starting value at the end of the term. In case of a decline of the index below the starting value at the end of the term, the capital protection of 100% applies.

 This certificate complies with RCB's sustainability standard. For further information kindly visit www.rcb.at/en/sustainability

KEY FACTS

Issuer	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	ATSK017PREM8
Issue price	100%
Nominal value	EUR 1,000
Purchase fee¹	up to 3.00%
Subscription period²	25.07. – 19.08.2022
Initial valuation date	30.08.2022
Issue value date	31.08.2022
Final valuation date	24.02.2028
Maturity date	29.02.2028
Capital protection	100%
	of the nominal value at the end of the term
Underlying (index)	MSCI® World Top ESG Select 4.5% Decrement Index (EUR)
Starting value	closing price of the underlying index at the initial valuation date
Participation factor	100% participation in the positive performance of the underlying index up to +36% at the end of the term
Maximum coupon	36% of the nominal value
Coupon payout date	29.02.2028
Redemption	In addition to the 100% of the nominal value the index positive performance is paid out 1:1 as a coupon up to a maximum of +36% at the end of the term. In case of a negative index performance the capital protection of 100% applies. Redemption is dependent on the solvency of RCB*.
Listing	Vienna, Stuttgart
Quotes	www.rcb.at

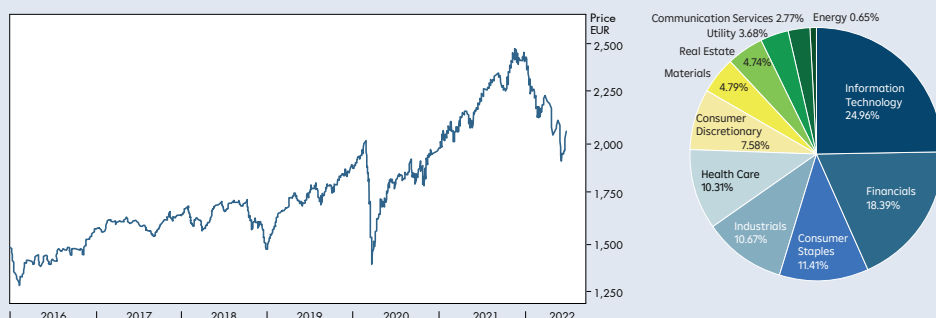
* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RBI: www.rbiinternational.com/ir/ratings

¹ 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.

In recent years, people have increasingly focused on environmental, social and governance (ESG) criteria not only in everyday decisions but also in investing. Therefore, many investors have become interested in investing in the stock market of sustainable companies, but may still be averse to the full market risk. The **Premium ESG Guarantee Certificate**, which is based on the global index of sustainable stocks from the renowned company MSCI®, can be the solution to this dilemma.

UNDERLYING INDEX: MSCI® WORLD TOP ESG SELECT 4.5% DECUREMENT



- **The Index** is derived from the well-known benchmark **MSCI® World Index**
- It contains more than **500 sustainable companies** from around the world
- **Inclusion:** shares of the top 50% companies with the highest ESG rating within respective industries
- **Exclusion:** companies whose business violates ESG principles (e.g. weapons, gambling, etc.)
- The index is revised according to these strict criteria on a **quarterly basis**
- **TOP 10 companies within the index:** Nvidia, Home Depot, Coca Cola, PepsiCo, Novo Nordisk, Adobe, Cisco Systems, ASML Holdings, Salesforce.com, Texas Instruments

As of: July 08, 2022, Source: Bloomberg, ISIN: GB00BNR44V41. Please note that past performance is no reliable indicator of performance.

FUNCTIONALITY

At the initial valuation date, the starting value of the MSCI® World Top ESG Select 4.5% Decrement Index is determined (closing price as of 30.08.2022).

At the end of the term, the performance of the MSCI® World Top ESG Select 4.5% Decrement Index is evaluated. This means that at the final valuation date (24.02.2028) the index closing price is compared to the starting value. Investors participate 1:1 in the positive performance of the underlying index up to a maximum of +36% of the starting value. Thus, the maximum coupon amount is limited to EUR 360 per nominal value of EUR 1,000. In case of a negative performance of the underlying index at the end of the term the capital protection of 100% applies.

PERMANENT LIQUIDITY

The term of the certificate is 5.5 years.

Raiffeisen Centrobank provides permanent liquidity for the certificate during the whole term. This means it is possible to sell the certificate at current market price anytime before the maturity date.

100% CAPITAL PROTECTION

At the end of the term the investment is 100% capital protected, i.e. during the term price fluctuations of the certificate may occur and the certificate price may drop below 100%, but at the end of the term the investor obtains 100% of the nominal value in any case.

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

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 up to a maximum of +36% (max. EUR 360 per nominal value of EUR 1,000) is paid out as a coupon in addition to the 100% of the nominal value.

SCENARIO 2: index performance remains UNCHANGED or is NEGATIVE

In case of a decline of the underlying index below the starting value at the end of the term, the capital protection mechanism is activated and the certificate is redeemed at 100% of the nominal value (equals EUR 1,000 per nominal value of EUR 1,000). No coupon is paid out in this scenario.

EXAMPLE: REDEMPTION AND COUPON PAYMENT AT THE END OF THE TERM

INDEX PERFORMANCE		MECHANISM	NOM. VALUE	COUPON	TOTAL*
POSITIVE	+50%	Max. coupon (36%)	EUR 1,000	EUR 360	EUR 1,360
POSITIVE	+20%	1:1 participation	EUR 1,000	EUR 200	EUR 1,200
POSITIVE	+2%	1:1 participation	EUR 1,000	EUR 20	EUR 1,020
NEGATIVE	-2%	100% capital protection	EUR 1,000	EUR 0	EUR 1,000
NEGATIVE	-20%	100% capital protection	EUR 1,000	EUR 0	EUR 1,000
NEGATIVE	-50%	100% capital protection	EUR 1,000	EUR 0	EUR 1,000

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

OPPORTUNITIES

Investment in a well-diversified global stock index:

The MSCI® World Top ESG Select 4.5% Decrement Index contains more than 500 stocks of sustainable companies from developed countries around the world.

100% participation in the positive index performance:

Investors participate 1:1 in the positive index performance up to a maximum of +36% without having to bear the full market risk at the end of the term.

100% capital protection at the end of the term:

This certificate is 100% capital protected at the end of the term, i.e. at the end of the term the investor obtains at least 100% of the nominal value.

Secondary market:

Tradability on the secondary market, no management fees.

RISKS

No coupon in case of zero or negative performance of the index:

In case of zero/negative index performance at the end of the term, no coupon is paid out.

Limited yield opportunity:

The maximum coupon amount is limited to EUR 360 per EUR 1,000 nominal value, investors do not participate in price increases of the index beyond +36% of the starting value.

Price fluctuations during the term:

During the term the price of the certificate may drop below 100%; 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.

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Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying. Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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. Investment certificates do not constitute bank deposits and are not covered by a deposit protection scheme. 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 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 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. The capital protection applies solely at the end of the term. Dividends and similar rights associated with the underlying are taken into account when structuring the Certificate and are not paid out.

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Certificates issued by RCB are no financial products as defined in the Regulation (EU) 2019/2088.

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 | Member of RBI Group | Am Stadtpark 9, 1030 Vienna/Austria.

Further information may be obtained from the consultant at your local bank or on the Internet at www.rcb.at.

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

