Raiffeisen Certificates

MSCI World Climate Change Bonus&Sicherheit 2

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: AT0000A306A3 / WKN: RC07RA

Buy (Ask)	124.24%
Sell (Bid)	123.24%
Underlying	MSCI World Climate Change Top ESG Select 4.5% Decrement Index
Starting price underlying	EUR 1,184.96
Barrier 49% of starting value	EUR 580.63
Barrier reached	no
Observation barrier	continuously
Distance to barrier	69.86%
Underlying price (delayed)	EUR 1,926.23

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

Oct 21, 2022 Issue date — Oct 20, 2026 Maturity date — Today

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.

At the end of the term: repayment	125%
If you purchase the certificate at the current purchase price, this would correspond to the following return	+0.61%

Scenario 2: Barrier violated at least once

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 125%. 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)

Price underlying (% of the starting value) **Distance to barrier**

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.

Raiffeisen Certificates

MSCI World Climate Change Bonus&Sicherheit 2

ESG

Bonus Certificate

ISIN: AT0000A306A3 / WKN: RC07RA

Nominal value	EUR 1,000
Product currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	4M 7D

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

The Certificate

With the certificate MSCI World Climate Change Bonus&Safety 2 investors obtain a bonus yield of 25% at the end of the term, provided the underlying MSCI® World Climate Change Top ESG Select 4.5% Decrement index always quotes above the barrier of 49% of its starting value during the observation period. In the event of a barrier violation, investors are exposed to market risk on a one-to-one basis. In this case, a substantial capital loss is possible.

The index methodology (PDF) as well as further 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: 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.

Raiffeisen Certificates

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 WORLD CLIMATE CHANGE BONUS&SAFETY 2

ESG

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlying: MSCI® World Climate Change Top ESG Select 4.5% Decrement index
- Opportunity of redemption at 125% of the nominal value
- Barrier at 49% of the starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 4 years

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

INVESTMENT WITH SAFETY MECHANISM

In short:

With the MSCI World Climate Change Bonus&Safety 2 certificate investors obtain a bonus yield of 25% at the end of the term, provided the underlying MSCI® World Climate Change Top ESG Select 4.5% Decrement index always quotes above the barrier of 49% of its starting value during the observation period. In the event of a barrier violation, investors are exposed to market risk on a one-to-one basis. In this case, a substantial capital loss is possible.

ESG This certificates complies with RCB's sustainability standard and takes into account important adverse impacts on sustainability factors (Principal Adverse Impacts - PAIs for short). For further information please click here: www.rcb.at/en/sustainability

Issuer	Raiffeisen Centrobank AG*
ISIN	AT0000A306A3
Issue price	100%
Nominal value	EUR 1,000
Subscr. period[1]	Sep 20 - Oct 19, 2022
Initial valuation date	Oct 20, 2022
Issue value date	Oct 21, 2022
Final valuation date	Oct 15, 2026
Maturity date	Oct 20, 2026
Underlying	MSCI® World Climate Change Top ESG Select 4.5% Decrement Index
Calculation Agent	MSCI Inc
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Barrier	49% of the starting value
Barrier observation	Continuous (each price)
Observation period	Oct 21, 2022 - Oct 15, 2026
Bonus level	125% of the nominal value
Cap	125% of the starting value
Maximum amount	125% of the nominal value
Listing	Vienna, Frankfurt, Stuttgart

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

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

FUNCTIONALITY

At the **initial valuation** date, the **initial value** of the underlying is determined and the **barrier** is defined on this basis. The underlying price is compared with the barrier during the observation period. At the final valuation date one of the following **scenarios** will apply:

1) Barrier not touched or undercut

If the underlying price was always above the barrier, 100% of the nominal value is paid out on the maturity date. This amount represents the maximum payout.

2) Barrier touched or undercut at least once

If the price of the underlying was at least once **at** or **below** the barrier, the payout on the maturity date is made in accordance with the **performance of the underlying** (percentage change from the starting value to the closing price at the final valuation date). The maximum payout amount remains limited to the maximum amount.

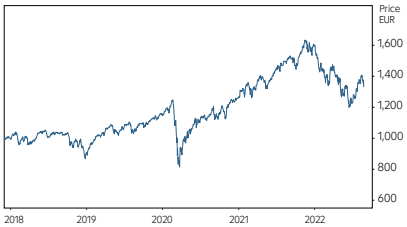
PAYOUT PROFILE: EXEMPLARY PRESENTATION

INDEX CLOSING PRICE AT THE INITIAL VALUATION DATE*	REDEMPTION** IF BARRIER NOT VIOLATED	VIOLATED**
+ 40%	125%	125%
+ 30%	125%	125%
+ 10%	125%	110%
+/-0%	125%	100%
-10%	125%	90%
-40%	125%	60%

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

Further details regarding opportunities and risks of this certificate are presented on the following page.

MSCI® WORLD CLIMATE CHANGE TOP ESG SELECT 4.5% DECREMENT INDEX



As of August 26, 2022; Source: Bloomberg (DE747460)
ISIN: GB00BPKC0Q67

Please note that the past performance is not a reliable indicator for the future performance of this underlying.

Consideration of major adverse impacts on sustainability (PAI):

- Greenhouse gas emissions
- Species diversity (biodiversity)
- Waste prevention
- Water conservation and water consumption
- Social, labor and human rights issues incl. corruption and bribery

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

UNDERLYING: MSCI® WORLD CLIMATE CHANGE TOP ESG SELECT 4.5% DECREMENT INDEX

- **Index calculation:** By the independent index provider MSCI
- **Underlying:** MSCI World 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; violations of ILO* labor standards; operating in controversial business areas e.g. related to arms, armaments, tobacco, gambling, adult entertainment, coal, nuclear power, oil & gas extraction animal exploitation, animal skins, genetic engineering and stem cells.
- **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)

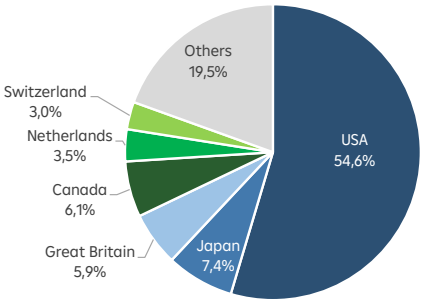
* International Labour Organization

TOP 10 CONSTITUENTS

	Sector	Country	Weighting
NVIDIA	IT	US	4.8%
HOME DEPOT	Consumer Discr.	US	3.6%
PEPSICO	Basic Consump.	US	2.6%
SERVICENOW	IT	US	2.4%
ASML	IT	NL	2.3%
ADOBE	IT	US	2.0%
SALESFORCE	IT	US	1.9%
EQUINIX	Real Estate	US	1.6%
S&P GLOBAL	Financials	US	1.5%
TORONTO-DOMINION	Financials	CA	1.4%
			24.3%

Source: MSCI; As of: August 2022

COUNTRY WEIGHTING



OPPORTUNITIES

- **Yield opportunity:** Opportunity to obtain a yield of 25% in sideways moving and even in moderately declining markets
- **Safety buffer:** Partial protection against falling prices due to the initial safety buffer of 51% - barrier of 49% of the index' starting value
- **Flexiblity:** Tradability on the secondary market, no management fees

RISKS

- **Limited yield opportunity:** The highest redemption is limited to the maximum amount. Investors do not participate in price increases of the underlyings beyond their starting values.
- **Barrier violation**: If the barrier is violated, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate can also occur during 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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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.

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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