

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: [ATSK022PREM8](#) / WKN: RC08GH

Buy (Ask) 123.07%
Sell (Bid) 121.07%
Underlying [MSCI World Top ESG](#)
[Select 4.5% Decrement](#)
[Index](#)
Underlying ISIN [GB00BNR44V41](#)
Starting price EUR 2,078.69
Underlying price EUR 3,000.89
Underlying price (delayed) **144.4%** of starting value

Last update: Jul 22, 2026, 9:17 am

Simply explained

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

Min. 100% (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. Less than five years have passed since the launch of this certificate.

Repayment at the end of the term

Currently the underlying ...and is in the quotes at^{I)} ... 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)}:

144.4%	above 100%	>	100% + 24% (EUR 1,240) ^{II)}	>	+0.76%
	below 100%	>	100% (EUR 1,000) ^{II)}	>	-18.75%

^{I)} compared to the starting price

^{II)} assumption: investment amount EUR 1.000

^{III)} based on the current underlying price

Capital Protection Certificate

ISIN: [ATSK022PREM8](#) / WKN: RC08GH

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	4M 3D

Last update: Jul 22, 2026, 9:17 am

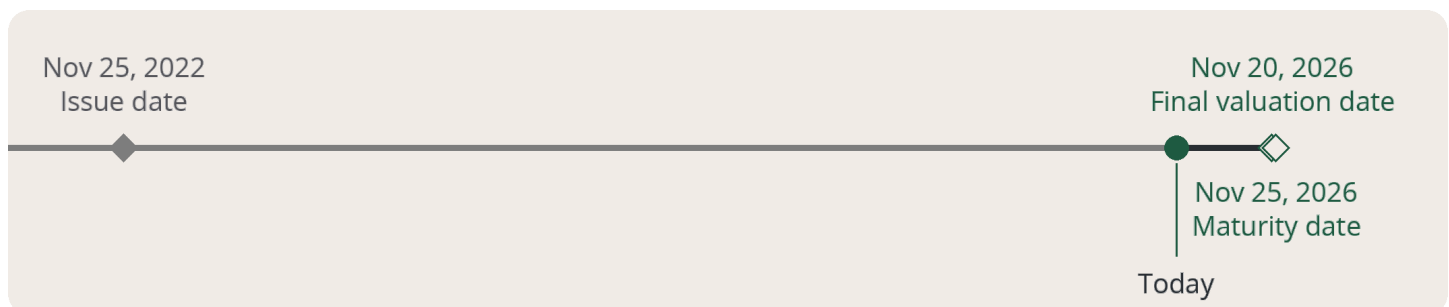
The Certificate

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. 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% + 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 ESG GUARANTEE CERTIFICATE 3 SUSTAINABLE INVESTING

 **INVESTMENT PRODUCT** WITH 100% CAPITAL PROTECTION

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Opportunity to obtain a coupon of 24% (6% annually/5.52% p.a.)* even in the case of zero performance of the underlying index at the end of the term
- 100% capital protection at the end of the term
- Term of 4 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 3 enables investors to obtain a coupon at the predetermined rate of 24% (6% annually/5.52% p.a.) in addition to 100% of the nominal value at the end of the term. The coupon is paid out if the underlying MSCI® World Top ESG Select 4.5% Decrement index quotes at or above the starting value at the final valuation date (20.11.2026). In case the index declines below the starting value at the end of the term, the capital protection of 100% applies and no coupon is paid out.

 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	ATSK022PREM8
Issue price	100%
Nominal value	EUR 1,000
Purchase fee ¹	up to 3.00%
Subscription period ²	02.11. – 22.11.2022
Initial valuation date	23.11.2022
Issue value date	25.11.2022
Final valuation date	20.11.2026
Maturity date	25.11.2026
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
Coupon	0% or 24% of the nominal value
Coupon payout level	100% of the starting value, observation only at the final valuation date
Coupon payout date	25.11.2026
Redemption	Provided that the closing price of the underlying index quotes at or above 100% of the starting value at the final valuation date, the coupon and 100% of the nominal value are paid out. Otherwise, the certificate is redeemed at 100% of the nominal value. Redemption at the maturity date is dependent on the solvency of Raiffeisen Centrobank AG*.
Listing	Vienna, 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

In recent years, people have increasingly focused on environmental, social and societal (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 concerned about the full market risk. For innovative investors who would like to obtain a yield not even in case of rising, but also in case of zero performance of global sustainable stocks, Raiffeisen Centrobank AG issues the **Premium ESG Guarantee Certificate 3**. In addition to 100% of the nominal value, the certificate offers an opportunity to obtain a coupon at the predetermined rate of 24% (6% annually/5.52% p.a.), provided that the underlying MSCI® World Top ESG Select 4.5% Decrement Index quotes at or above the starting value at the end of the term. Otherwise (in case the index declines below the starting value at the end of the term) the 100% capital protection applies and the certificate is redeemed at 100% of the nominal value and no coupon is paid out. Further details regarding opportunities and risks of this certificate are presented on the following page.

FUNCTIONALITY

- **At the initial valuation date** (23.11.2022), the closing price of the MSCI® World Top ESG Select 4.5% Decrement Index is fixed as **starting value** and is equal to the **coupon payout level** (100% of the starting value).
- **At the final valuation date** (20.11.2026) the closing price of the index is compared to the starting value and **one of the following scenarios applies**:

SCENARIO 1: index AT or ABOVE 100% of the starting value

→ redemption of 100% + 24% (coupon) of the nominal value

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 MSCI® World Top ESG Select 4.5% Decrement Index quotes at or above 100% of the starting value at the end of the term.

SCENARIO 2: index BELOW 100% of the starting value

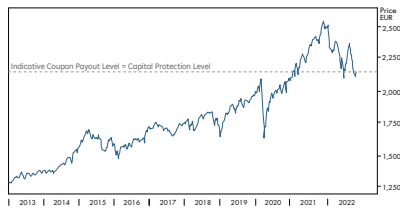
→ redemption of 100% of the nominal value (capital protection) + 0% (coupon)

In case the underlying index declines below the starting value at the end of the term, the investor obtains no coupon and the capital protection of 100% applies. This means that redemption is effected at 100% of the nominal value.

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.

MSCI® WORLD TOP ESG SELECT 4.5% DECREMENT INDEX (EUR)



As of: 21.10.2022, Source: Bloomberg ISIN: GB00BNR44V41.
Past performance is not a reliable indicator of future results.

TOP 10 COMPANIES WITHIN THE INDEX

1. Nvidia
2. Home Depot
3. PepsiCo
4. Coca Cola
5. ASML Holdings
6. Cisco Systems
7. Novo Nordisk
8. Salesforce.com
9. Texas Instruments
10. Adobe

Source: MSCI, as of: October 2022

SUITED MARKET EXPECTATION

declining sideways rising

YOUR INVESTMENT HORIZON

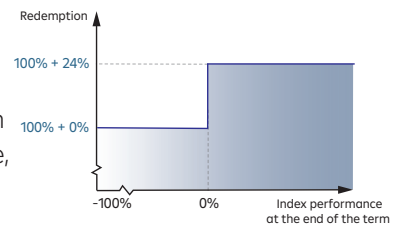
< 3 years 3 to 5 years > 5 years

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 Oester-reichische 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

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, (at 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 nominal value	EUR 1,240
+ 5%	100% + 24% (coupon) of the nominal value	EUR 1,240
+/- 0%	100% + 24% (coupon) of the nominal value	EUR 1,240
- 1%	100% of the nominal value (capital protection)	EUR 1,000
- 5%	100% of the nominal value (capital protection)	EUR 1,000
- 50%	100% of the nominal value (capital protection)	EUR 1,000

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

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

- **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**

OPPORTUNITIES

- **Yield opportunity even in a case of zero performance of the underlying index:**
With this certificate investors obtain a yield not only in rising markets, but even in case of zero performance of the underlying index at the end of the term.
- **100% capital protection at the end of the term:**
In case that the underlying index declines quotes below the starting value at the final valuation date (20.11.2026), redemption affects at 100% 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 four-year term before the maturity date at current market price. The certificate does not contain any management fees.

RISKS

- **No coupon in case of a negative index performance:**
In case of a negative performance of the underlying index at the end of the term, investors obtain no coupon.
- **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.

DISCLAIMER

In spite of all possible care taken, the data contained in this advertisement are provided purely as non-binding information. This advertisement constitutes neither investment advice nor, an offer nor a recommendation nor an invitation to execute a transaction. The information contained in this advertisement is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this advertisement 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 advertisement 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 complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Base Prospectus (including any possible supplements) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the described financial instruments. The approved Base Prospectus (including any possible supplements) and the respective Final Terms have been deposited at the Oesterreichische Kontrollbank AG as the notification office. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the FMA. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Centrobank AG (www.rcb.at) by entering the International Securities Identification Number (ISIN) of the respective financial instrument. Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Centrobank AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein.

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.

The MSCI indices are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by Raiffeisen Centrobank AG. The financial securities referred to herein are not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such financial securities. The Base Prospectus of Raiffeisen Centrobank AG contains a more detailed description of the limited relationship MSCI has with Raiffeisen Centrobank AG and any related financial securities. No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI. Decrement indices show the value of respective stocks plus reinvested net dividends minus fixed dividend (4.5% p.a., daily deduction). The decrement index may underperform the reference price index in case the fixed dividend is higher than the actual dividends paid from the index. Exchange of a variable real dividends for a fixed dividend in the index calculation allows to structure more attractive certificates with better conditions for the investor. The dividends described herein associated with the underlying are taken into account when structuring the certificate and are not paid out (neither to the issuer nor to the distributor nor to the investor).

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.

