

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: [ATSK024PREM4](#) / WKN: RC09G2

Buy (Ask) 119.69%
Sell (Bid) 117.69%
Underlying [MSCI World Top ESG Select 4.5% Decrement Index](#)
Underlying ISIN [GB00BNR44V41](#)
Starting price EUR 2,179.31
Underlying price EUR 3,007.06
Underlying price (delayed) **138.0%** of starting value

Last update: Jul 22, 2026, 1:04 pm

Simply explained

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

Min. 100% (capital protection) + 10% - Max. 100% + 35%

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)}:

138.0%	above 135%	>	100% + 35% (EUR 1,350) ^{II)}	>	+12.79% (+6.40% p.a.)
	between 110% and 135%	>	1:1 performance of the underlying	>	from +12.79% (+6.40% p.a.) to -8.10% (-4.26% p.a.)
	below 110%	>	100% + 10% (EUR 1,100) ^{II)}	>	-8.10% (-4.26% p.a.)

^{I)} compared to the starting price

^{II)} assumption: investment amount EUR 1.000

^{III)} based on the current underlying price

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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 11M 8D

Last update: Jul 22, 2026, 1:04 pm

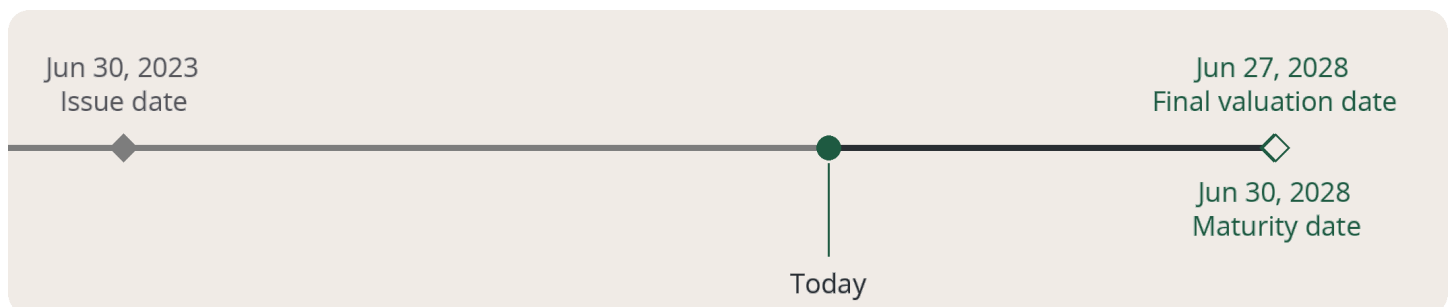
The Certificate

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% + 35% (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.

Premium ESG Protected Certificate 6

Investment product with capital protection

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- 10% fixed income or 1:1 participation in the increase of the index from +10% to +35% of the initial value at the end of the term
- 100% capital protection at the end of the term
- Term of 5 years, permanent liquidity
- Issuer risk
- Further information on opportunities/risks on the following pages

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



YIELD OPPORTUNITY WITH SUSTAINABLE INVESTING

The Premium ESG Protected Certificate 6 is equipped with 100% capital protection and 10% fixed income at the end of the term. Moreover, the certificate enables investors to participate 1:1 in the performance of the MSCI® World Top ESG Select 4.5% Decrement Index from +10% to max. +35% in relation to its starting value at the end of the term. The minimum yield therefore equals 10%* (2% annually/1.92% p.a.) and thanks to the participation in the index performance, the investor can reach a maximum yield of 35%* (7% annually/6.17% p.a.).



This investment product complies with the sustainability standard for Raiffeisen Certificates and takes into account significant adverse impacts on sustainability factors ("PAIs"). raiffeisenzertifikate.at/en/sustainability

*in % of the nominal value, provided that the certificate was purchased at the issue price of 100%. The purchase fee is not taken into account in the yield calculation. The amount of margin does not affect the overall yield.

Key Facts

Issuer	Raiffeisen Bank International AG ¹ through its Slovak branch
ISIN	ATSK024PREM4
Issue price	100%
Nominal value	EUR 1,000
Purchase fee²	up to 3.00%
Subs. period³	Jun 05 - Jun 23, 2023
Initial valuation date	Jun 29, 2023
Issue value date	Jun 30, 2023
Final valuation date	Jun 27, 2028
Maturity date	Jun 30, 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 underlying index at the initial valuation date
Yield⁴	from +10% to +35% of the nominal value, fixed income of 10% of the nominal value or 1:1 participation in the index performance from +10% to +35% at the end of the term
Yield payout date	Jun 30, 2028
Quotes	Vienna, Frankfurt, Stuttgart

¹ Rating: rbinternational.com/ir/ratings

² The purchase fee is not a product cost thus it is not included in the Reduction in yield calculation.

³ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

⁴ The yield payment at maturity will be in a form of interest payment.

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 concerned about the full market risk. The Premium ESG Protected Certificate 6, which is based on the global index of sustainable stocks from the renowned company MSCI®, can be the solution to this dilemma.

How the certificate works

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 Jun 29, 2023). 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 (Jun 27, 2028) the index closing price is compared to the starting value. At the final valuation date one of the following scenarios applies:

1. Increase in the index > +10% of the starting value

→ 1:1 participation in the index performance up to max. +35% and redemption at 100% of the nominal value

At the end of the term, investors will be paid a yield 1:1 to the increase of the underlying index (percentage development of the index from the starting value to the final reference value on the final valuation day) up to max. +35% of the nominal value in addition to the 100% of the nominal value.

2. Increase in the index ≤ +10% of the starting value

→ fixed income of 10% and redemption at 100% of the nominal value (capital protection)

Redemption of the certificate on the maturity date will take place at the level of the capital protection (100% of the nominal value) and a fixed income of 10% of the nominal value will be paid (equals EUR 100 per EUR 1,000 nominal value).

Redemption and yield payment examples at the end of the term

Index performance*	Capital protection	Yield**	
+50.00%	100% +	35.00%	of the nominal value
+30.00%	100% +	30.00%	of the nominal value
+20.00%	100% +	20.00%	of the nominal value
+/-0.00%	100% +	10.00%	of the nominal value
-20.00%	100% +	10.00%	of the nominal value
-30.00%	100% +	10.00%	of the nominal value
-50.00%	100% +	10.00%	of the nominal value

* at the final valuation date, in comparison to the starting value.

** provided the certificate was purchased at the issue price of 100%.

Permanent liquidity

The term of the certificate is 5 years. Raiffeisen Certificates 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.

MSCI® World Top ESG Select 4.5% Decrement Index



As of: May 19, 2023; Source: Bloomberg (MXWOTES4)
ISIN: GB00BNR44V41
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

My market expectation

declining ↘ sideways → rising ↗

My 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, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisenzertifikate.at/en/securities-prospectus/ (we recommend reading the prospectus before making an investment decision) - and to the base information sheets as well as to "Customer information and regulatory matters" raiffeisenzertifikate.at/customer-information

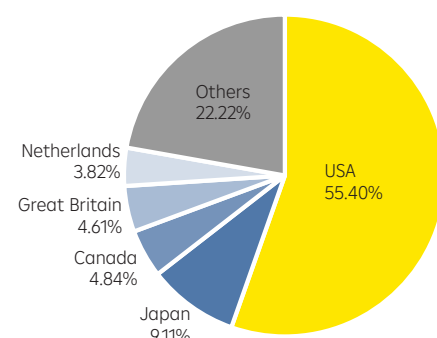
Underlying (Index): MSCI® World Climate Change Top ESG Select 4.5% Decrement Index

- The index is derived from the well-known benchmark index MSCI® World.
- 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 etc.
- Review/adjustment: Quarterly.

Top 10 companies in the index

Name	Sector	Weight
Microsoft	IT	5.80%
NVIDIA	IT	5.00%
Home Depot	Consumption	2.12%
Novo Nordisk	Health Care	2.03%
PepsiCo	Consumption	1.94%
Coca-Cola	Consumption	1.89%
ASML Holding	IT	1.88%
Salesforce	IT	1.45%
Cisco Systems	IT	1.38%
Danaher	Health Care	1.13%
		24.61%

Country weighting



Source: MSCI; As of: May 19, 2023

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% capital protection and 10% fixed income at the end of the term:

At the end of the term the investor obtains at least 100% capital protection and fixed income of 10% of the nominal value (2% annually/1.92% p.a.) even in the case of negative index performance.

Secondary market:

Flexibility through tradability on the secondary market, no management fees.

Risks

Price fluctuations during the term:

During the term the price of the certificate may drop below the capital protection level; the capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.

Limited yield opportunity:

The opportunity to achieve a yield is in any case limited and the maximum yield over five years is 35.00% of the nominal value (7.00% annually/6.17% p.a.).

Issuer risk/Bail-in:

Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International 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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