

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](mailto:info@raiffeisenzertifikate.at) or your personal advisor.

## Capital Protection Certificate

ISIN: [AT0000A3BQ43](#) / WKN: RC1DR2

**Buy (Ask)** 109.16%  
**Sell (Bid)** 106.16%

**Underlying** MSCI World Top ESG Select 4.5% Decrement Index

**Underlying ISIN** GB00BNR44V41

**Starting price** EUR 2,548.24  
**price underlying**  
**Underlying price** EUR 2,987.43  
 (delayed) **117.2%** of starting value

Last update: Jun 03, 2026, 7:59 pm

### Simply explained

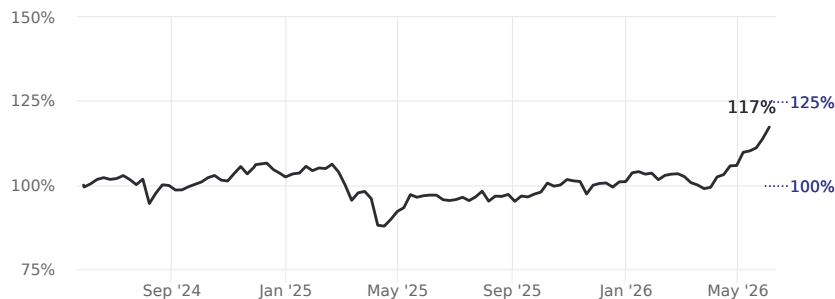
Repayment at the end of the term depending on the performance of the underlying asset.

**Min. 100% (capital protection) - Max. 125%**

**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 <sup>I)</sup>... 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 <sup>III)</sup>:

	above 125%	>	125% (CZK 1,250) <sup>II)</sup>	>	+14.51% (+4.64% p.a.)
<b>117.2%</b>	between 100% and 125%	>	1:1 performance of the underlying 117.2% (CZK 1,172) <sup>II)</sup>	>	currently: +7.37% (+2.41% p.a.)
	below 100%	>	100% (CZK 1,000) <sup>II)</sup>	>	-8.39% (-2.89% p.a.)

<sup>I)</sup> compared to the starting price

<sup>II)</sup> assumption: investment amount CZK 1.000

<sup>III)</sup> based on the current underlying price

## Capital Protection Certificate

ISIN: [AT0000A3BQ43](#) / WKN: RC1DR2

<b>Nominal value</b>	CZK 1,000
<b>Product currency</b>	CZK
<b>Underlying currency</b>	EUR
<b>Taxation</b>	Capital Gains Tax
<b>Listing</b>	Stuttgart
<b>End of the term</b>	2Y 11M 25D

Last update: Jun 03, 2026, 7:59 pm

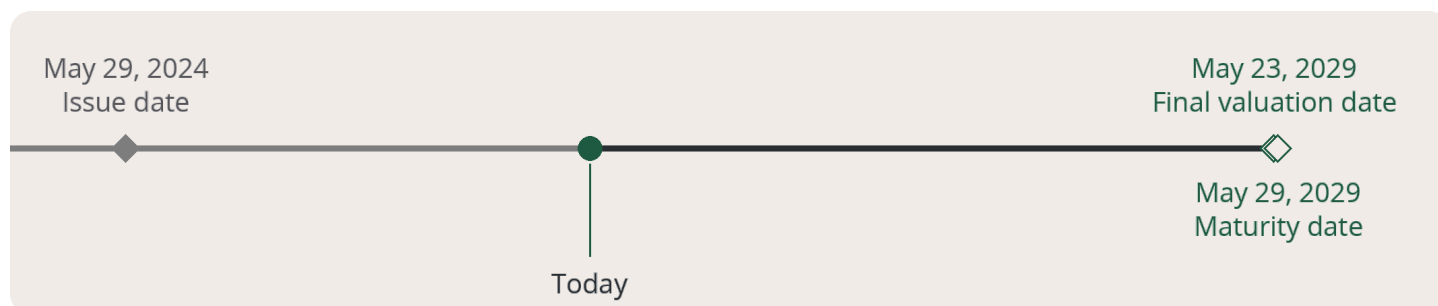
### The Certificate

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 125% (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](http://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](http://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.

# Guarantee Lock-In Certificate Global Stocks

- Underlying: MSCI World Top ESG Select 4.5% Decrement Index
- 100% capital protected certificate in CZK
- Automatic positive lock-in option every 3 months up to 25% of underlying performance
- Term: 5 years
- Further information on opportunities/risks on the following pages

The financial product described here is based on MSCI®



**Investment product** with capital protection



This certificate provides the opportunity to automatically lock-in positive development of the underlying index up to the cap. The positive locked-in value will be paid to the investor on the maturity date. At the same time, the investor is protected from negative development of the underlying asset by 100% capital protection of the nominal value of the certificate on the maturity date.

<b>ISIN / WKN</b>	AT0000A3BQ43
<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>Issue price</b>	100 %
<b>Nominal value</b>	CZK 1 000
<b>Subscr. period<sup>2</sup></b>	15.04.-27.05.2024
<b>Initial valuation date</b>	28.05.2024
<b>Issue value date</b>	29.05.2024
<b>Final Valuation date</b>	23.05.2029
<b>Maturity date</b>	29.05.2029
<b>Observation date</b>	23.08.2024, 22.11.2024, 21.02.2025, 23.05.2025 22.08.2025, 21.11.2025, 23.02.2026, 22.05.2026 21.08.2026, 23.11.2026 23.02.2027, 21.05.2027 23.08.2027, 23.11.2027 23.02.2028, 23.05.2028 23.08.2028, 24.11.2028 23.02.2029, 23.05.2029
<b>Starting value</b>	Closing price of the underlying on the initial valuation date
<b>Capital protect.</b>	100% at the end of term
<b>Cap</b>	125 %
<b>Maximum amount</b>	At the end of term, the positive locked-in index performance is redeemed up to a maximum of +25%. In case of negative index performance, capital protection of 100% is applied. Redemption is dependent on the solvency of RBI.

**Guarantee Lock-In Certificate Global Stocks** denominated in CZK with a maturity of 5 years allows you to quarterly lock in your yield in case of positive performance of underlying using the lock-In feature. The investor will not lose the locked-in yield even if the markets subsequently fall.

The underlying index is **MSCI World Top ESG Select 4.5% Decrement Index**, which is composed of leading ESG stocks in North American markets such as NVIDIA, HOME DEPOT, MICROSOFT, ADOBE, CISCO SYSTEMS.

### Functionalities

This certificate offers investors a return linked to the performance of the underlying index measured on quarterly basis, over the period from starting value to each of 20 observation dates up to the cap. Investors are protected with 100% capital protection at maturity.

One of the following scenarios occurs at maturity:

**SCENARIO 1:** Closing price of the underlying between the first observation date and final observation date is higher than its starting value.

Highest positive performance of the underlying on any of the specified observation dates from the first observation date to the final observation date will be paid out in addition to the nominal value of CZK 1,000. The maximum return is limited to 25 %.

**SCENARIO 2:** Redemption at 100% if the underlying has negative performance on each of the 20 observation dates compared to the starting value.

1 ... Rating: [rbinternational.com/jr/ratings](https://rbinternational.com/jr/ratings)

2 ... Early termination/extension of the subscription period

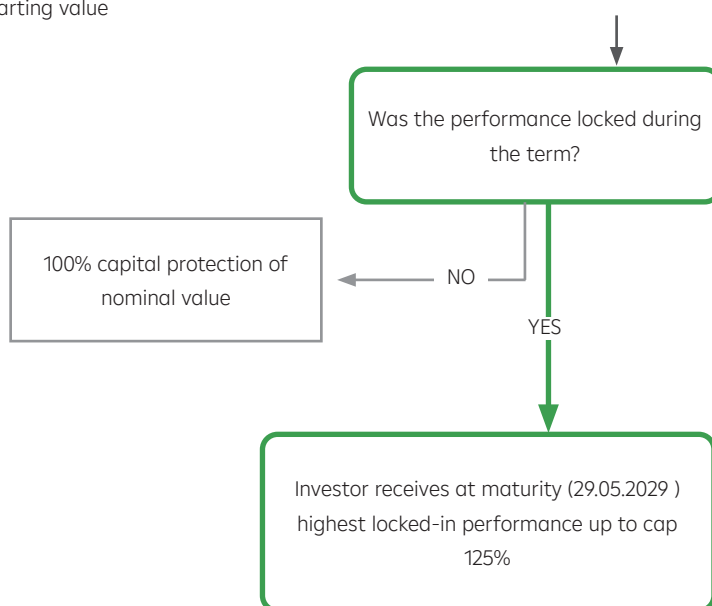
### Example payout profile

Fixing date Initial values of the underlying assets  
28.05.2024

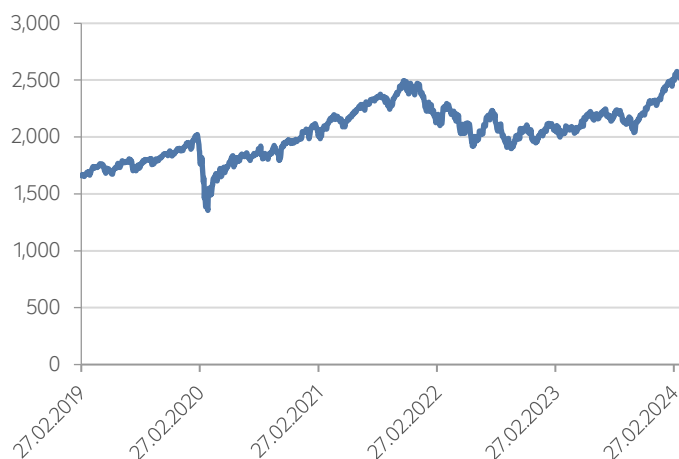
Valuation dates (quarterly) Closing value of the underlying index on observation dates\*

Valuation dates (quarterly)	Underlying	Lock-In	Redemption at maturity
23.08.2024	80%	100%	1 000 CZK
22.11.2024	90%	100%	1 000 CZK
21.02.2025	95%	100%	1 000 CZK
23.05.2025	<b>103%</b>	<b>103% (locked)</b>	1 030 CZK
22.08.2025	<b>109%</b>	<b>109% (locked)</b>	1 090 CZK
21.11.2025	<b>115%</b>	<b>115% (locked)</b>	1 150 CZK
23.02.2026	104%	115%	1 150 CZK
22.05.2026	98%	115%	1 150 CZK
21.08.2026	95%	115%	1 150 CZK
23.11.2026	90%	115%	1 150 CZK
23.02.2027	85%	115%	1 150 CZK
23.05.2027	93%	115%	1 150 CZK
21.08.2027	101%	115%	1 150 CZK
23.11.2027	109%	115%	1 150 CZK
23.02.2028	<b>117%</b>	<b>117% (locked)</b>	1 170 CZK
23.05.2028	<b>120%</b>	<b>120% (locked)</b>	1 200 CZK
23.08.2028	114%	120%	1 200 CZK
24.11.2028	118%	120%	1 200 CZK
23.02.2029	<b>126%</b>	<b>125% = CAP (locked)</b>	1 250 CZK
23.05.2029	129%	125%	1 250 CZK

\* Compared to the starting value



MSCI World Top ESG Select 4.5% Decrement Index



Bloomberg (MXWOTES4) ISIN: GB00BNR44V41

As of March 22 2024; Source: Bloomberg

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

Top Index Members

Microsoft	IT
NVIDIA	IT
Home Depot	Consumer Discretionary
Novo Nordisk	IT
ASML	IT
Adobe	IT
Salesforce	IT
Advanced Micro Devices	IT
Intel	IT
Cisco Systems	IT

My market expectation

My investment horizon

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/](https://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](https://raiffeisenzertifikate.at/customer-information)

Opportunities

- Return opportunity: At maturity, investors receive the locked-in positive performance up cap without market risk.
- Capital protection: At the end of the term, the investor obtains at least the capital protection amount.
- Flexibility: Tradability on the secondary market, no management fees

Risks

- In the event that the underlying index does not have positive performance at any of the observation dates compared to its starting value, the investor will not receive any yield.
- During the term of the certificate, the value of the certificate may fall below 100%.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the capital protection level. For example, strongly rising interest rates have a negative impact on the price performance of the certificate. 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 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.

Corresponds to the sustainability standard for Raiffeisen Certificates  [raiffeisencertificates.com/sustainability](https://raiffeisencertificates.com/sustainability)

This means that both the issuer and the underlying, in their economic actions, take into account negative impacts on the following sustainability factors:



Greenhouse gas emissions



Water conservation and water consumption



Waste prevention



Species diversity (biodiversity)



Social, labor and human rights issues incl. corruption and bribery

For further information, please contact your bank advisor, visit [raiffeisenzertifikate.at/en](https://raiffeisenzertifikate.at/en) or call the Raiffeisen Bank International AG certificate hotline: +43 1/717 07 - 5454 or [info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at). Your Raiffeisen Certificates contacts, Am Stadtpark 9, 1030 Vienna/Austria:

Heike Arbter, Head of Division	<a href="mailto:heike.arbter@rbinternational.com">heike.arbter@rbinternational.com</a>	Gabriele Rihtar	<a href="mailto:gabriele.rihtar@rbinternational.com">gabriele.rihtar@rbinternational.com</a>
Philipp Arnold, Head of Department	<a href="mailto:philipp.arnold@rbinternational.com">philipp.arnold@rbinternational.com</a>	Daniel Szabo	<a href="mailto:daniel.szabo@rbinternational.com">daniel.szabo@rbinternational.com</a>
Mariusz Adamiak	<a href="mailto:mariusz.adamiak@rbinternational.com">mariusz.adamiak@rbinternational.com</a>	W. Wagner-Freudenthal	<a href="mailto:wilhelmine.wagner-freudenthal@rbinternational.com">wilhelmine.wagner-freudenthal@rbinternational.com</a>
Raphael Bischinger	<a href="mailto:raphael.bischinger@rbinternational.com">raphael.bischinger@rbinternational.com</a>	Roman Bauer, Head of Department	<a href="mailto:roman.bauer@rbinternational.com">roman.bauer@rbinternational.com</a>
Maida Blentic	<a href="mailto:maida.blentic@rbinternational.com">maida.blentic@rbinternational.com</a>	Peidong Cao	<a href="mailto:peidong.cao@rbinternational.com">peidong.cao@rbinternational.com</a>
Anton Bondar	<a href="mailto:anton.bondar@rbinternational.com">anton.bondar@rbinternational.com</a>	Yung Pin Chen	<a href="mailto:yungpin.chen@rbinternational.com">yungpin.chen@rbinternational.com</a>
Lukas Florreither	<a href="mailto:lukas.florreither@rbinternational.com">lukas.florreither@rbinternational.com</a>	Walter Friehsinger	<a href="mailto:walter.friehsinger@rbinternational.com">walter.friehsinger@rbinternational.com</a>
Jan Kausek	<a href="mailto:jan.kausek@rbinternational.com">jan.kausek@rbinternational.com</a>	Lukas Hackl	<a href="mailto:lukas.hackl@rbinternational.com">lukas.hackl@rbinternational.com</a>
Paul Kieselbach	<a href="mailto:paul.kieselbach@rbinternational.com">paul.kieselbach@rbinternational.com</a>	Monika Mrnustikova	<a href="mailto:monika.mrnustikova@rbinternational.com">monika.mrnustikova@rbinternational.com</a>
Marianne Kögel	<a href="mailto:marianne.koegel@rbinternational.com">marianne.koegel@rbinternational.com</a>	Catarina Penela Amado	<a href="mailto:catarina.amado@rbinternational.com">catarina.amado@rbinternational.com</a>
Kathrin Korinek	<a href="mailto:kathrin.korinek@rbinternational.com">kathrin.korinek@rbinternational.com</a>	Ludwig Schweighofer	<a href="mailto:ludwig.schweighofer@rbinternational.com">ludwig.schweighofer@rbinternational.com</a>
Anna Kujawska	<a href="mailto:anna.kujawska@rbinternational.com">anna.kujawska@rbinternational.com</a>	Martin Vonwald	<a href="mailto:martin.vonwald@rbinternational.com">martin.vonwald@rbinternational.com</a>
Aleksandar Makuljevic	<a href="mailto:aleksandar.makuljevic@rbinternational.com">aleksandar.makuljevic@rbinternational.com</a>	Alexander Unger, Head of Department	<a href="mailto:alexander.unger@rbinternational.com">alexander.unger@rbinternational.com</a>
Patrick Paul	<a href="mailto:patrick.paul@rbinternational.com">patrick.paul@rbinternational.com</a>	Markus Auer	<a href="mailto:markus.auer@rbinternational.com">markus.auer@rbinternational.com</a>
Elisa Pichlbauer	<a href="mailto:elisa.pichlbauer@rbinternational.com">elisa.pichlbauer@rbinternational.com</a>	Levin Gollner	<a href="mailto:levin.gollner@rbinternational.com">levin.gollner@rbinternational.com</a>
Michal Polin	<a href="mailto:michael.polin@rbinternational.com">michael.polin@rbinternational.com</a>	Julius Mozdzierz	<a href="mailto:julius.mozdzierz@rbinternational.com">julius.mozdzierz@rbinternational.com</a>
Martin Rainer	<a href="mailto:martin.rainer@rbinternational.com">martin.rainer@rbinternational.com</a>	Veronika Oberpertinger	<a href="mailto:veronika.oberpertinger@rbinternational.com">veronika.oberpertinger@rbinternational.com</a>



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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 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"). 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 [raiffeisenzertifikate.at/en/basag](https://raiffeisenzertifikate.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.

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the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

The price of the Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Express Certificate 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), interest rates, solvency of the issuer or remaining term. If the Express 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 (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Express Certificate and are not paid out.

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