

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: [ATSK034PREM3](#) / WKN: RC1F0S

Buy (Ask) 106.21%
Sell (Bid) 104.21%
Underlying [MSCI World Top ESG Select 4.5% Decrement Index](#)
Underlying ISIN [GB00BNR44V41](#)
Starting price EUR 2,683.20
Underlying price EUR 3,000.89
Underlying price (delayed) **111.8%** of starting value

Last update: Jul 22, 2026, 9:55 am

Simply explained

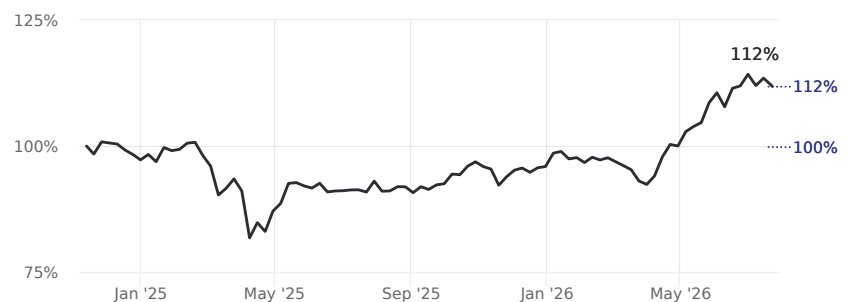
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (capital protection) - Max. 100% + 22%

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)}:

	above 112%	>	100% + 22% (EUR 1,220) ^{II)}	>	+14.87% (+6.17% p.a.)
111.8%	between 100% and 112%	>	100% + 12% (EUR 1,120) ^{II)}	>	+5.45% (+2.32% p.a.)
	below 100%	>	100% (EUR 1,000) ^{II)}	>	-5.85% (-2.57% 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	2Y 3M 22D

Last update: Jul 22, 2026, 9:55 am

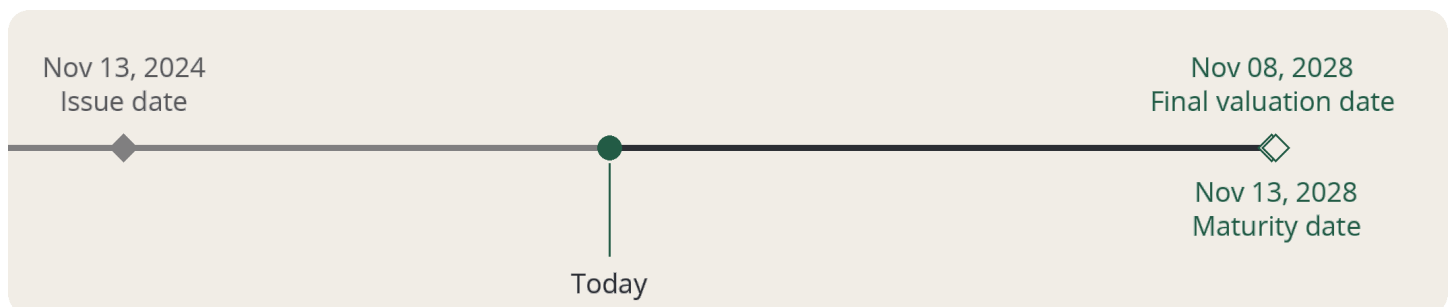
The Certificate

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% + 22% (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 12

Investment product with Capital Protection

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Opportunity to obtain an attractive coupon at the end of the term:
12.00% (3.00% annually/2.87% p.a.)* even in the case of zero index performance or
22.00% (5.50% annually/5.09% p.a.)* if the index increases by 12.00% or more
- 100% capital protection at the end of the 4 year term

Please note the issuer risk.

Further information on payout profile, underlying index and risks can be found on the following pages.

*The purchase fee is not taken into account in the yield calculation. The amount of margin does not affect the overall yield.
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 calculation in the next period).
The financial instrument described herein is based on MSCI® index.



The certificate enables you to obtain a coupon of 12.00% (3.00% annually/2.87% p.a.) in case of zero performance of the underlying index or a coupon of 22.00% (5.50% annually /5.09% p.a.) in the case the underlying index increases by 12.00% or more compared to the starting value at the end of the term. If the index quotes below the starting value at the end of the term, 100% capital protection applies and no coupon is paid out.

How the certificate works

At the initial valuation date, the starting value of the underlying index is determined. At the end of the term, the performance of the underlying index is evaluated. This means that at the final valuation date the index closing price is compared to the starting value.

At the final valuation date one of the following scenarios may occur:

1. Index 12.00% or more above the starting value

In addition to the 100% of the nominal value, you obtain the coupon of 22.00% of the nominal value (equals EUR 220 per EUR 1,000 nominal value).

2. Index at/above the starting value (but less than 12.00%)

In addition to the 100% of the nominal value, you obtain the coupon of 12.00% of the nominal value (equals EUR 120 per EUR 1,000 nominal value).

3. Index below the starting value

Capital protection of 100% applies, but you do not obtain any coupon.

Redemption and coupons payment examples at the end of the term

Index performance*	Capital protection	Coupon**	
+50.00%	100%	22.00%	of the nominal value
+12.00%	100%	22.00%	of the nominal value
+/-0.00% (= starting value)	100%	12.00%	of the nominal value
-12.00%	100%	0.00%	of the nominal value
-50.00%	100%	0.00%	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%.



Opportunities

- Yield opportunity even in the case of zero performance of the underlying index at the end of the term.
- 100% capital protection in case of a negative performance of the underlying index at the end of the term.
- You can sell the certificate at any time during its term, the certificate has no management fees.



Risks

- The maximum yield over five years is limited to 22.00% of the nominal value (5.50% annually/5.09% p.a.).
- The price of a certificate is subject to various influencing factors, including the performance of the underlying, its volatility and expected dividends, as well as the level of interest rates.
- During the term the price of the certificate may drop below 100%, the capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.

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.

Issuer ¹	Raiffeisen Bank International AG through its Slovak branch
ISIN	ATSK034PREM3
Issue price	100%
Nominal value	EUR 1,000
Purchase fee ²	up to 3.00%
Subs. period ³	Oct 14 - Nov 08, 2024
Initial valuation date	Nov 12, 2024
Issue value date	Nov 13, 2024
Final valuation date	Nov 08, 2028
Maturity date	Nov 13, 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
Coupon	0% or 12% or 22% of the nominal value

Coupon payout level	100% of the starting value for a 12% coupon 112% of the starting value for a 22% coupon, observation only on the final valuation day
Coupon payout date	Nov 13, 2028
Quotes	Vienna, 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.

My market expectation

declining ↘	sideways →	rising ↗
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My investment horizon

< 3 years	3 to 5 years	> 5 years
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Underlying (Index): MSCI® World Top ESG Select 4.5% Decrement (EUR)

- The index is derived from the well-known benchmark index MSCI® World.
- **Exclusion criteria:** The criteria are applied to identify sustainable companies. These include, among others, the production of weapons or energy production from nuclear power, oil or gas.
- **"Best in Class" approach:** All remaining companies are evaluated in their environmental, social and responsible governance (ESG) efforts. Only the top 50% of companies in an industry are selected.
- **Revision of the index:** quarterly.



Top 10 companies

Name	Sector	Weight
NVIDIA	IT	4.5%
Visa	Financials	3.5%
Novo Nordisk	Healthcare	3.1%
ASML	IT	2.5%
AMD	IT	2.0%
Adobe	IT	1.8%
ServiceNow	IT	1.5%
Texas Instruments	IT	1.5%
Amgen	Healthcare	1.4%
Intuit	IT	1.4%
		23.2%

As of: September 27, 2024; Source: Bloomberg (MXWOTES4); ISIN: GB00BNR44V41. Please note that the past performance is not a reliable indicator for the future performance of this underlying.

Meets the sustainability standard for Raiffeisen raiffeisenzertifikate.at/en/sustainability

This means that both the issuer and the underlying asset take into account the negative effects of on these sustainability factors:

 Greenhouse gas emissions

 Water saving and water consumption

 Prevention of waste

 Species diversity (biodiversity)

 Social, labour and human rights, issues including corruption and bribery

Note

You are about to purchase a product that is not easy and difficult to understand.

For further information, please refer to the Key information document (KID) and 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. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

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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. A total loss of the invested capital is possible. Investment certificates do not constitute bank deposits and are not covered by a deposit protection scheme. 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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