

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: [AT0000A3L6U3](#) / WKN: RC1HW0

**Buy (Ask)** 102.18%  
**Sell (Bid)** 100.68%

**Underlying** [MSCI Europe Top ESG Select 4.5% Decrement Index](#)

**Underlying ISIN** [GB00BNHRDM73](#)

**Starting price** EUR 2,021.74  
**Underlying price (delayed)** EUR 2,062.16  
**102.0%** of starting value

Last update: Jun 03, 2026, 8:00 pm

### Simply explained

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

**Min. 106% (capital protection) - Max. 128%**

**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>:

102.0%	above 100%	>	128% (EUR 1,280) <sup>ii)</sup>	>	+25.27% (+4.61% p.a.)
	below 100%	>	106% (EUR 1,060) <sup>ii)</sup>	>	+3.74% (+0.74% p.a.)

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

<sup>ii)</sup>assumption: investment amount EUR 1.000

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

## Capital Protection Certificate

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<b>Nominal value</b>	EUR 1,000
<b>Product currency</b>	EUR
<b>Underlying currency</b>	EUR
<b>Taxation</b>	Capital Gains Tax
<b>Listing</b>	Vienna, Stuttgart
<b>End of the term</b>	4Y 11M 29D

Last update: Jun 03, 2026, 8:00 pm

### The Certificate

The Capital Protection Certificate Sustainability Bond 106% IV offers a redemption of 128% at end of term if the index quotes at or above its starting value. If the index falls below the starting value, the capital protection of 106% takes affect.

The clear payout profile at maturity is already fixed when the certificate is issued. It is suitable for investors who (at least) expect the index to move sideways.

The underlying asset is the MSCI Europe Top ESG Select 4.5% Decrement Index This index includes 100 European stocks with the highest ESG scoring. The [index methodology \(PDF\)](#) and further information on the index can be found on the website of the index provider [MSCI®](#) by selecting the index in the drop-down 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:

- 106% 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 128% (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.

# Sustainability Bond 106% IV

## Capital Protection Certificate

- Underlying: MSCI® Europe Top ESG Select 4.5% Decrement Index
- 28% yield, if the underlying is at or above its starting value at the end of the term
- 106% capital protection after 6 year term

Please note the issuer risk.

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

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



  
ZERTIFIKATE  
AWARD AUSTRIA  
Best Issuer  
2024



There are 2 possible redemption options for this certificate, depending on the price of the underlying at the end of the term:

1. underlying at or above the starting value: redemption of 128%
2. underlying below the starting value: 106% capital protection at maturity

The underlying of the certificate is the MSCI® Europe Top ESG Select 4.5% Decrement Index. It consists of companies that meet sustainability criteria. A higher weighting is given to companies that are actively shaping the transition to an emission-free future.

### How the certificate works

At the initial valuation date the starting value of the underlying is determined. At the final valuation date the closing price of the underlying is compared to the starting value and one of the following scenarios will apply:

1. If the closing price of the underlying is at or above the starting value, you will receive 128% of the nominal amount at the maturity date.
2. If the closing price of the underlying is below the starting value, capital protection takes effect and you will receive 106% of the nominal amount at the maturity date (capital protection).

### Example payout profile

Final value*	Redemption**
+50%	128% (EUR 1,280)
+15%	128% (EUR 1,280)
+5%	128% (EUR 1,280)
+/-0% (= starting value)	128% (EUR 1,280)
-5 %	106% (EUR 1,060)
-10%	106% (EUR 1,060)
-30%	106% (EUR 1,060)

\* in comparison to the starting value

\*\* related to the nominal amount

Issuer <sup>1</sup>	Raiffeisen Bank International AG
ISIN	AT0000A3L6U3
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>2</sup>	April 29 - May 28, 2025
Initial valuation date	May 30, 2025
Issue value date	June 2, 2025
Final valuation date	May 28, 2031
Maturity date	June 3, 2031
Underlying	MSCI® Europe Top ESG Select 4.5% Decrement Index
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Capital protect.	106% at the end of term
Maximum amount	128% of the nominal value
Listing	Vienna, Stuttgart

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

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

My expectations for the underlying

falling ↘

sideway →

rising ↗



### The payout profile applies at the end of the term

- 106% of the nominal amount is secured by the capital protection at the end of term.
- The maximum redemption is limited by 128% (maximum amount).
- Loss of value due to inflation is not covered by the capital protection.



### During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price may drop below the issue price or the level of capital protection. Selling the certificate prior to maturity may result in a partial loss of the invested capital.



### 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.

### MSCI® Europe Top ESG Select 4.5% Decrement Index

The MSCI® Europe Top ESG Select 4.5 % Decrement Index contains only equities that are included in the parent index MSCI® Europe (investment universe). The composition of the index is based on a careful selection of around 100 companies from 15 industrialised countries that meet certain criteria.

- **Exclusion criteria:** Exclusion criteria are used to identify sustainable companies. These include, among other things, the production of weapons or energy generation from nuclear power, oil or gas.
- **„Best in Class“ approach:** All remaining companies will be assessed on their environmental, social and responsible corporate governance (ESG) efforts. Only the best 50% of companies in an industry are selected.
- **Decrement:** Paid out net dividends are reinvested in the index; in exchange, 4.5% p.a. are deducted from the index price (daily adjustment).

### Development over the past 6 years



### Well-known index members

	Sector	Country
ASML Holding	IT	Netherlands
Zurich Insurance Gr.	Financials	Switzerland
Novo Nordisk	Health Care	Denmark
Muenchener Rueck	Financials	Germany
Intesa Sanpaolo	Financials	Italy
Deutsche Börse	Financials	Germany
Infineon Technologies	IT	Germany
Heineken	Consumer stapl.	Netherlands
Merck KGaA	Health Care	Germany
Vestas Wind Systems	Industrials	Denmark

As of April 9, 2025; Source: Bloomberg (MXEUTES4 Index); ISIN: GB00BNHRDM73

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

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

This means that with this certificate 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

### Note

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 [raiffeisencertificates.com/certificatesprospectus](https://raiffeisencertificates.com/certificatesprospectus) (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" [raiffeisencertificates.com/en/customer-information](https://raiffeisencertificates.com/en/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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The complete legal basis for potential transaction in a financial instrument described here is the Registration Document approved by the Luxembourg Financial Supervisory Authority (CSSF) and the Securities Note approved by the Austrian Financial Market Authority (FMA) – both documents together form the Base Prospectus – together with any supplements and the respective Final Terms filed with the FMA. The approval of the Base Prospectus by the competent authorities should not be understood as an endorsement of the financial instruments described herein by these authorities. Additional information on the financial instrument is available free of charge in the respective key information documents (KIDs) on the website of Raiffeisen Bank International AG (RBI) after entering the Security Identification Number (ISIN) at [raiffeisencertificates.com](https://raiffeisencertificates.com). Unless explicitly stated in these documents, no measures have been or will be taken in any jurisdiction to allow a public offer of this financial instrument.

**Issuer risk/creditor participation ('Bail-in'):** All payments during the term or at the end of the term of the certificates are dependent on the solvency of RBI (issuer risk). Investors are exposed to the risk that RBI as the issuer might be unable to fulfil its payment obligations in respect of the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authority. The resolution authority may also issue such an order before any insolvency proceedings if RBI is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). Among other things, it can reduce investors' claims under the financial instruments described to zero, terminate the financial instruments described or convert them into RBI shares, and suspend investors' rights. Further detailed information is available at [raiffeisenzertifikate.at/en/bail-in](https://raiffeisenzertifikate.at/en/bail-in). A total loss of the invested capital is possible.

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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 etc.

The price of the Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 106% of the nominal value applies solely at the end of the term. Loss of value due to inflation is not covered by the capital protection. During the term, the price of the Certificate may drop below the agreed capital protection amount. During the term, the Certificate's price is subject to several influencing factors and needs 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 Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Certificate and are not paid out.

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Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB).

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