Raiffeisen Certificates

# Premium ESG zaistený certifikát 16 ESG

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: ATSK041PREM8 / WKN: RC1JJN

| | |
|---|---|
| **Buy** (Ask) | - |
| **Sell** (Bid) | 111.01% |
| **Underlying** | MSCI World Top ESG Select 4.5% Decrement Index |
| **Underlying ISIN** | GB00BNR44V41 |
| **Starting price underlying** | EUR 2,432.71 |
| **Underlying price** (delayed) | EUR 3,005.24<br>**123.5%** of starting value |

Last update: Jul 21, 2026, 7:59 pm

Sep 04, 2025 Issue date

Sep 04, 2031 Maturity date

Today

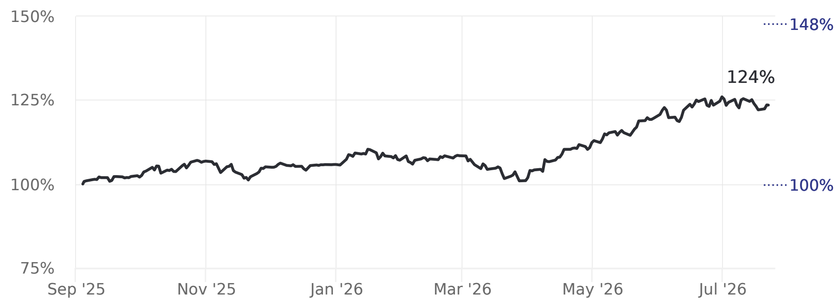
## Simply explained

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

**Min. 100% (capital protection) - Max. 100% + 48%**

**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 148% | 100% + 48% (EUR 1,480)[II)] | +47.48% (+7.88% p.a.) |
| 123.5% | between 100% and 148% | 1:1 performance of the underlying 100% + 23.5% (EUR 1,235)[II)] | currently: +23.07% (+4.14% p.a.) |
| | below 100% | 100% (EUR 1,000)[II)] | -0.35% (-0.07% p.a.) |

I) compared to the starting price

II) assumption: investment amount EUR 1.000

III) based on the current underlying price

Please take note of the Legal and Risk Disclaimer for investors at the end of this Factsheet.

# Premium ESG zaistený certifikát 16 ESG

## Capital Protection Certificate

ISIN: ATSK041PREM8 / WKN: RC1JJN

| | |
|---|---|
| **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** | 5Y 1M 13D |

Last update: Jul 21, 2026, 7:59 pm

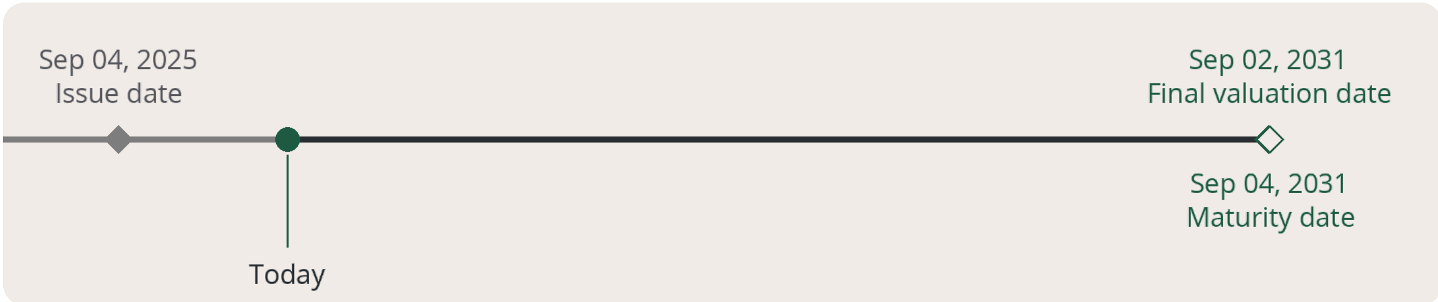
### The Certificate

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 100% + 48% (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.

Raiffeisen Certificates

# Premium ESG Protected Certificate 16

**Investment product with Capital Protection**

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- 100% participation in positive index performance in relation to the starting value, automatic yield lock-in option in the 3rd year
- Yield up to max. 48.00% (8.00% annually/6.74% p.a.), payout at the end of the term
- 100% capital protection at the end of the 6 year term

Please note the issuer risk.

Further information about the 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 is equipped with 100% capital protection and enables you to participate 1:1 in the positive performance of the index in relation to its starting value. In addition, it features an automatic yield lock-in option in the 3rd year of the term. You can obtain a coupon up to max. 48.00% (8.00% annually/6.74% p.a.) at the end of the term.

### How the certificate works

On the initial valuation date, the starting value of the underlying index is determined. On the valuation dates, the performance of the underlying index is evaluated. This means that, on the valuation dates, the index's closing price is compared to its starting value. The highest value observed on the valuation dates determines the coupon amount.

At maturity, one of the following scenarios may occur:

**1. Index above the starting value on at least one valuation date**

You get a coupon together with 100% of the nominal value. The coupon amount equals 1:1 to the highest observed increase in the underlying index on the valuation dates, up to max. 48.00 %.

**2. Index at/below the starting value on both valuation days**

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

| | |
|---|---|
| **Issuer[1]** | Raiffeisen Bank International AG through its Slovak branch |
| **ISIN** | ATSK041PREM8 |
| **Issue price** | 100% |
| **Nominal value** | EUR 1,000 |
| **Purchase fee[2]** | up to 3.00% |
| **Subs. period[3]** | Jul 21 - Aug 29, 2025 |
| **Initial valuation date** | Sep 03, 2025 |
| **Issue value date** | Sep 04, 2025 |
| **Valuation dates** | Sep 01, 2028 (3rd year of the term)<br>Sep 02, 2031 (6th year of the term) |
| **Maturity date** | Sep 04, 2031 |
| **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 on the initial valuation date |
| **Participation** | 100% on the highest positive index performance on any valuation day |
| **Maximum coupon** | 48% of the nominal value |
| **Coupon payout date** | Sep 04, 2031 |
| **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.

### Redemption examples at the end of the term

| Index performance* Sep 01, 2028 | Index performance* Sep 02, 2031 | At maturity you will receive** |
|---|---|---|
| +20.00% | **+60.00%** | 48.00% coupon + 100% cap. protection |
| **+60.00%** | +20.00% | 48.00% coupon + 100% cap. protection |
| +20.00% | **+40.00%** | 48.00% coupon + 100% cap. protection |
| **+40.00%** | +20.00% | 40.00% coupon + 100% cap. protection |
| **+20.00%** | -10.00% | 20.00% coupon + 100% cap. protection |
| -10.00% | **+20.00%** | 20.00% coupon + 100% cap. protection |
| 0.00% | -10.00% | 00.00% coupon + 100% cap. protection |
| -20.00% | -10.00% | 00.00% coupon + 100% cap. protection |
| -20.00% | -50.00% | 00.00% coupon + 100% cap. protection |

* in comparison to the starting value.
** in % of nominal value, provided the certificate was purchased at the issue price of 100%.

### My market expectation

| declining ↘ | sideways → | rising ↗ |
|---|---|---|

### My investment horizon

| < 3 years | 3 to 5 years | > 5 years |
|---|---|---|

### During the term

- You can sell the certificate at any time during its term, the certificate has no management fees.
- 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.

### 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 constituents

| Name | Sector | Weight |
|---|---|---|
| ASML | IT | 2.6% |
| Novo Nordisk | Healthcare | 1.9% |
| AMD | IT | 1.9% |
| Intuit | IT | 1.8% |
| ServiceNow | IT | 1.7% |
| Texas Instruments | IT | 1.6% |
| American Express | Financials | 1.5% |
| Adobe | IT | 1.4% |
| S&P | Financials | 1.4% |
| Applied Materials | IT | 1.3% |
| | | 17.1% |

As of: July 11, 2025; 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 ESG 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 base prospectus (including any supplements) approved by the competent authority - published at 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. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authority.

Raiffeisen Certificates

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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 may be unable to fulfil its obligations arising from the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authorities. Such an order by these authorities may also be issued in advance of insolvency proceedings in the event of a crisis at RBI. In such cases, the resolution authority has extensive powers of intervention, known as '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 information is available at raiffeisenzertifikate.at/en/bail-in. A total loss of the capital invested is possible.

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The price of the Capital Protection 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 Capital Protection 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 100 % 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 Capital Protection Certificate may drop below the capital protection amount. During the term, the Capital Protection 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 Capital Protection Certificate and are not paid out.

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