Raiffeisen Certificates

Premium ESG expresný certifikát 9 ESG

Express Certificate

ISIN: ATSK043PREM4 / WKN: RC1JJP

chg. 1D	-0.070 (-0.07%)
Sell (Bid)	EUR 106.260
Buy (Ask)	EUR 108.260
Underlying price (delayed)	1,963.10 (+0.08%)
Next redemption level	1,672.09
Underlying	MSCI World Climate Change Top ESG Select 4.5% Decrement Index
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting price underlying	EUR 1,672.09
Barrier	EUR 668.84
Distance to barrier	65.93%
Observation barrier	continuously
(early) redemption level	1,672.09 / 1,672.09 / 1,672.09 / 1,672.09 / 1,672.09
Distance to next termination level	14.82%
Max. yield until next observation date	-7.63%
Max. yield p.a. until next observation date	-
Underlying currency	EUR
Valuation dates	Dec 02, 2026 / Mar 02, 2028 / May 31, 2029 / Aug 30, 2030 / Dec 02, 2031
(early) redemption amount	100.00% / 100.00% / 100.00% / 100.00% / 100.00%
Maturity date	Dec 05, 2031
Final valuation date	Dec 02, 2031
Issue date	Sep 04, 2025
Nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax

Last update: Jul 22, 2026, 11:43 am

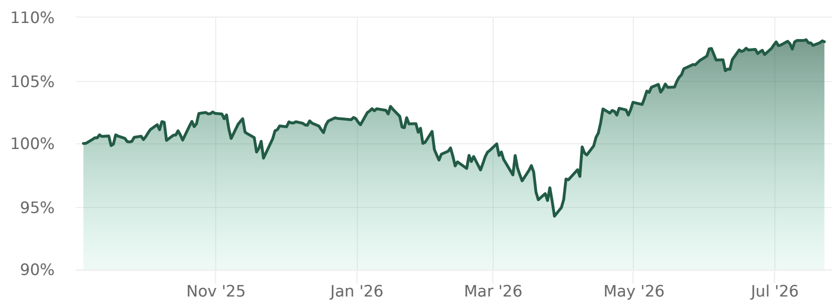
Description

The certificate has a pre-defined maximum term. Higher early redemption is made, if, at any of the valuation dates, the underlying quotes at or above the termination level.

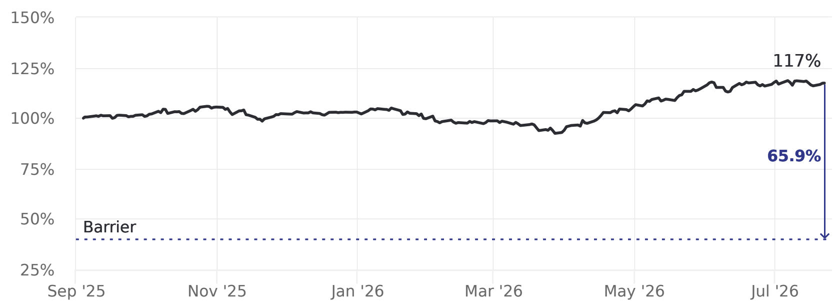
If the underlying price is below the termination level the term extends to the next valuation date. At the end of the maximum term, the barrier serves as additional safety mechanism.

This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

Price certificate (% of the starting value)



Price underlying (% of the starting value) **Distance to barrier**



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.

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Premium ESG Express Certificate 9

Express Certificate

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Yield opportunity between 9.00% and 45.00% (7.20% annually*)
- Early redemption is possible every 1 year and 3 months, maximum term of 6 years and 3 months
- 40% barrier, continuous observation, market risk in case of its violation

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

The certificate provides the opportunity for early redemption every 1 year and 3 months and enables investors to obtain a yield between 9.00% and 45.00% (7.20% annually). If the underlying index is quoted at or above the termination level on any of the respective valuation dates, the certificate is redeemed before maturity with an attractive yield.

How the certificate works

On the initial valuation date, the starting value of the underlying index (closing price) equal to the termination level is fixed, and the barrier is determined. On each annual valuation date, the closing price of the underlying index is compared to the termination level, and one of the following scenarios may occur:

Annual valuation dates	Is the price of the underlying index equal/greater to...		Notional redemption*		Coupon payment*
Dec 02, 2026	100% of the starting value	yes	100%	+	9.00%
	no				
Mar 02, 2028	100% of the starting value	yes	100%	+	18.00%
	no				
May 31, 2029	100% of the starting value	yes	100%	+	27.00%
	no				
Aug 30, 2030	100% of the starting value	yes	100%	+	36.00%
	no				
Dec 02, 2031	100% of the starting value	yes	100%	+	45.00%
	no				

*in % of the nominal value

In case no early redemption occurred and the barrier...
a) was never touched/undercut by the underlying index, the investor obtains 100% of the nominal value at the maturity date and no coupon is paid out.
b) was touched/undercut by the underlying index, the redemption at the maturity date is effected according to the performance of the underlying index and no coupon is paid out.

During the term

- You can buy and sell the certificate during trading hours at the current price, the certificate has no management fees.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying, its volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if the underlying is close to the barrier, may fluctuate strongly.

Issuer[1]	Raiffeisen Bank International through its Slovak branch
ISIN	ATSK043PREM4
Issue price	100%
Nominal value	EUR 1,000
Purchase fee[2]	up to 3.00%
Subscription period	Jul 21 - Aug 29, 2025
Initial valuation date	Sep 03, 2025
Issue value date	Sep 04, 2025
Annual valuation dates	Dec 02, 2026; Mar 02, 2028; May 31, 2029; Aug 30, 2030
Final valuation date	Dec 02, 2031
Early maturity dates	Dec 07, 2026; Mar 07, 2028; Jun 05, 2029; Sep 05, 2030
Maturity date	Dec 05, 2031
Underlying (Index)	MSCI World Climate Change Top ESG Select 4.5% Decrement Index (EUR)
Starting value = Termination level	closing price of the underlying index at the initial valuation date
Observation of the Termination level	at each annual valuation date
Barrier	40% of the starting value
Observation of the barrier	continuously Sep 04, 2025 (incl.) – Dec 02, 2031 (incl.)
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 expected market trend

declining ↘ | **sideways →** | rising ↗

My investment horizon

< 3 years | **3 to 5 years** | **> 5 years**

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 Climate Change 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.
- **Climate score:** The better a company is at minimizing its climate-related risks, the higher it will be weighted in the underlying value.
- **Revision of the index:** quarterly.

Top 10 constituents

Name	Sector	Weight
ServiceNow	IT	4.8%
AMD	IT	2.8%
Intuit	IT	2.8%
Equinix	Real estate	2.4%
American Express	Financials	2.3%
Adobe	IT	2.2%
S&P	Financials	2.1%
Autodesk	IT	2.0%
Marvell	IT	1.9%
3i Group PLC	Financials	1.7%
		25.2%

As of: July 11, 2025; Source: Bloomberg (DE747460); ISIN: GB00BPKC0Q67. 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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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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