

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: [ATSK044PREM2](#) / WKN: RC1J80

Buy (Ask) 104.84%
Sell (Bid) 102.84%
Underlying [MSCI World Top ESG Select 4.5% Decrement Index](#)
Underlying ISIN [GB00BNR44V41](#)
Starting price EUR 2,554.63
Underlying price EUR 3,004.15
Underlying price (delayed) **117.6%** of starting value

Last update: Jul 22, 2026, 11:59 am

Simply explained

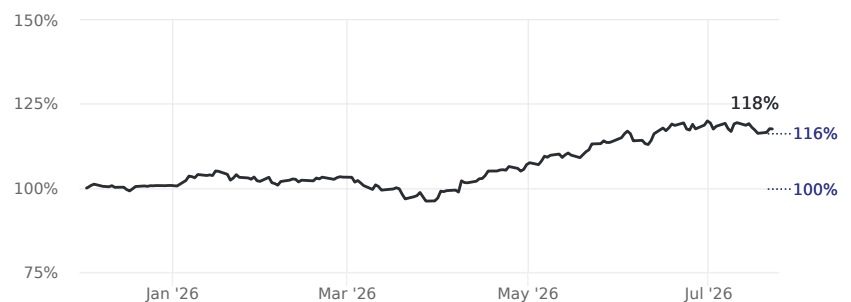
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (capital protection) - Max. 100% + 16.5%

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)}:

117.6%	above 116.5%	>	100% + 16.5% (EUR 1,165) ^{II)}	>	+11.12% (+4.55% p.a.)
	between 100% and 116.5%	>	1:1 performance of the underlying	>	from +11.12% (+4.55% p.a.) to -4.62% (-1.97% p.a.)
	below 100%	>	100% (EUR 1,000) ^{II)}	>	-4.62% (-1.97% p.a.)

^{I)} compared to the starting price

^{II)} assumption: investment amount EUR 1.000

^{III)} based on the current underlying price

Capital Protection Certificate

ISIN: [ATSK044PREM2](#) / WKN: RC1J80

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 4M 13D

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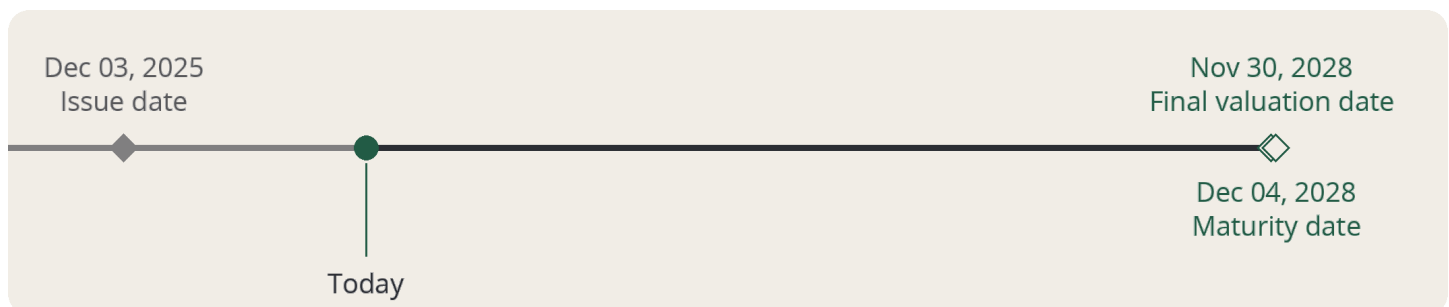
The Certificate

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% + 16.5% (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 18

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 up to max. 16.50% (5.50% annually/5.21% p.a.)* in relation to the starting value
- 100% capital protection at the end of the 3 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 is equipped with 100% capital protection and enables investors to participate 1:1 in the positive performance of the index up to a maximum of 16.50% (5.50% annually/5.21% p.a.), in relation to its starting value at the end of the term.

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, on the final valuation date, the index's closing price is compared to its starting value.

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

1. Index above the starting value

You get a coupon together with 100% of the nominal value. The coupon amount equals 1:1 to the increase in the underlying index. The increase is measured from the starting value to the closing price of the underlying index on the final valuation day, up to max. 16.50%.

2. Index at/below the starting value

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

Redemption and yield payment examples at the end of the term

Index performance*	Mechanism		Yield**	
+20.00%	Max. coupon	+	16.50%	of the nominal value
+10.00%	100% participation	+	10.00%	of the nominal value
-10.00%	100% capital protection	+	0.00%	of the nominal value
-20.00%	100% capital protection	+	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%.

Issuer ¹	Raiffeisen Bank International AG through its Slovak branch
ISIN	ATSK044PREM2
Issue price	100%
Nominal value	EUR 1,000
Purchase fee ²	up to 3.00%
Subs. period ³	Oct 15 - Nov 28, 2025
Initial valuation date	Dec 02, 2025
Issue value date	Dec 03, 2025
Final valuation date	Nov 30, 2028
Maturity date	Dec 04, 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
Participation	100% on positive index performance up to 16.50% at maturity
Maximum coupon	16.50% of the nominal value
Yield payout date	Dec 04, 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.

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 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.

My market expectation

declining ↘	sideways →	rising ↗
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My investment horizon

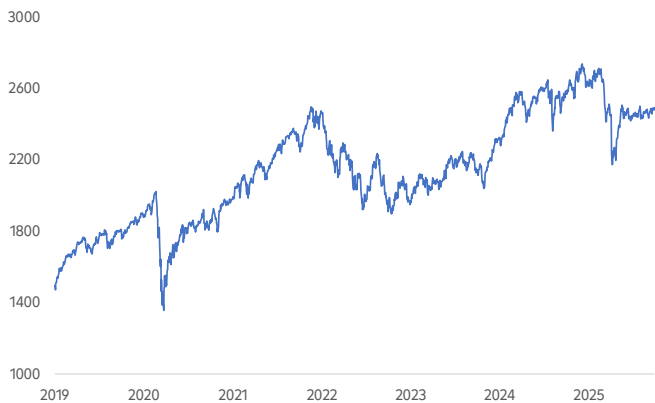
< 3 years	3 to 5 years	> 5 years
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Issuer risk / Bail-in: Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect 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

	Sector	Weight
Broadcom	IT	5.3%
ASML	IT	2.9%
AMD	IT	2.0%
Intuit	IT	1.5%
ServiceNow	IT	1.5%
American Express	Financials	1.3%
Shopify	IT	1.3%
Texas Instruments	IT	1.3%
Lam Research	IT	1.2%
Applied Materials	IT	1.2%
		19.5%

As of October 13, 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 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.

Legal and Risk Disclaimer for investors

The information provided is for general information purposes only and does not constitute advice, a recommendation or an invitation to enter into a transaction. The set of information contained in this advertisement is not a proposal for the conclusion of a contract, a public proposal for the conclusion of a contract, a part of a contract, an instruction, a public tender announcement, a public promise or an invitation to subscribe to a financial instrument in the sense of the generally binding rules valid in the Slovak Republic and also is not related to the portfolio management investment service. The information is of a general nature and does not take into account the personal circumstances of potential investors. It is therefore not a substitute for individual investor and investment advice and risk disclosure. The advertisement was not prepared in accordance with the legal requirements designed to promote the independence of investment research and is not subject to the prohibition on trading after the dissemination of investment research.

The complete legal basis for a possible transaction in a financial instrument described here is formed by 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 – along with any supplements and the respective final terms filed with the FMA. The approval of the base prospectus by the competent authority should not be understood as an endorsement of the financial instruments described by this authority. 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. 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 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.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to 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.

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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.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K."). Certificates issued by Raiffeisen Bank International AG are no financial products as defined in the Regulation (EU) 2019/2088. The Purchase fee is not a product cost and thus it's not included in the Reduction in Yield ("RIY") calculation in the respective Key Information Document ("KID"). Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Bank International AG, Am Stadtpark 9, 1030 Vienna/Austria.