

Capital Protection Certificate

ISIN: [AT0000A3UL45](#) / WKN: RC1L3Y

Buy (Ask)	100.14%
Sell (Bid)	98.64%
Underlying	MSCI Europe Top ESG Select 4.5% Decrement Index
Underlying ISIN	GB00BNHRDM73
Starting price	EUR 2,120.34
Underlying price	EUR 2,135.40
Underlying price (delayed)	100.7% of starting value

Last update: Jun 25, 2026, 6:15 pm

Simply explained

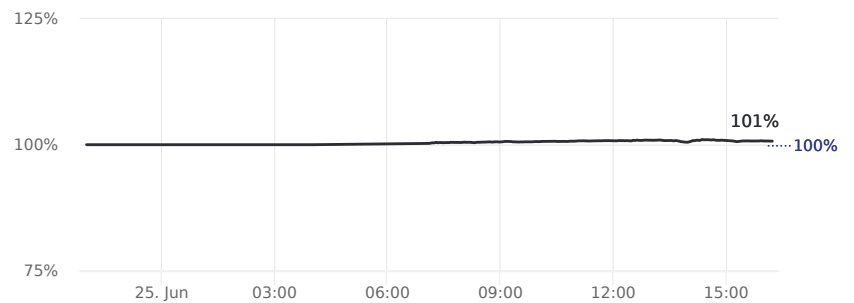
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 104% (capital protection) - Max. 119%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



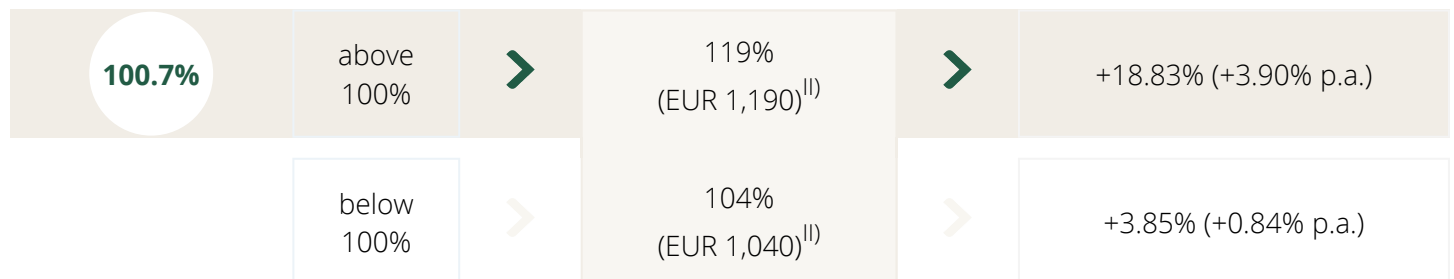
[Learn more about these charts](#)

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 atⁱ⁾... 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 returnⁱⁱⁱ⁾:



ⁱ⁾ compared to the starting price

ⁱⁱ⁾ assumption: investment amount EUR 1.000

ⁱⁱⁱ⁾ based on the current underlying price

Capital Protection Certificate

ISIN: [AT0000A3UL45](#) / WKN: RC1L3Y

Nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	4Y 6M 2D

Last update: Jun 25, 2026, 6:15 pm

The Certificate

The Capital Protection Certificate Sustainability Bond 104% III offers a redemption of 119% 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 104% takes affect.

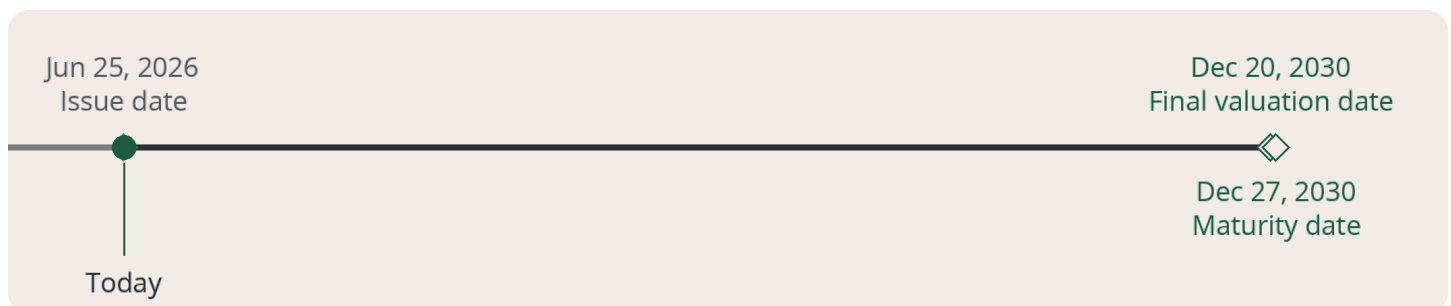
The clear payout profile at maturity is already fixed when the certificate is issued. It is suitable for investors who (at least) expect the index to move sideways.

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:

- 104% 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 119% (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.

For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.

You can reach your Raiffeisen Certificates team at

Certificates Hotline: +431 71707 5454

info@raiffeisenzertifikate.at



Legal and Risk Disclaimer for investors

This advertisement serves exclusively as non-binding information, for whose correctness, topicality and completeness no guarantee is assumed by the creator. The information contained herein does not constitute an offer and is neither recommendations nor financial analyses. They are not a substitute for investor and investment-oriented advice on buying and selling the financial instrument.

The base prospectus (and any supplements) of the financial instrument, as well as the respective basic information sheet (KID), can be downloaded from the website of Raiffeisen Bank International AG (RBI) raiffeisenzertifikate.at/en/securities-prospectus/. The approval of the base prospectus does not constitute an endorsement of this financial instrument by the competent authority (FMA). You are about to acquire a product that is not easy and may be difficult to understand. We recommend reading the prospectus before making an investment decision.

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/bail-in. A total loss of the invested capital 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.

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 104% of the nominal value applies solely at the end of the term. During the term, the price of the Capital Protection Certificate may drop below the agreed 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.

Please note the legal information regarding MSCI indices at the end of the following product brochure: <https://www.raiffeisenzertifikate.at/en/file/pdf/?ISIN=AT0000A3UL45>

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.").

Raiffeisen Bank International AG is registered in the Commercial Register of the Commercial Court of Vienna under FN 117507f, Am Stadtpark 9, 1030 Vienna/ Austria.

Media owner/producer: Raiffeisen Bank International AG

Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria