

Capital Protection Certificate

 ISIN: [AT0000A3VE35](#) / WKN: RC1MB5

Buy (Ask)	-
Sell (Bid)	-
Underlying	MSCI Europe Top ESG Select 4.5% Decrement Index
Underlying ISIN	GB00BNHRDM73
Starting price	-
underlying price	-
Underlying price (delayed)	EUR 2,140.52 - of starting value
Last update:	-

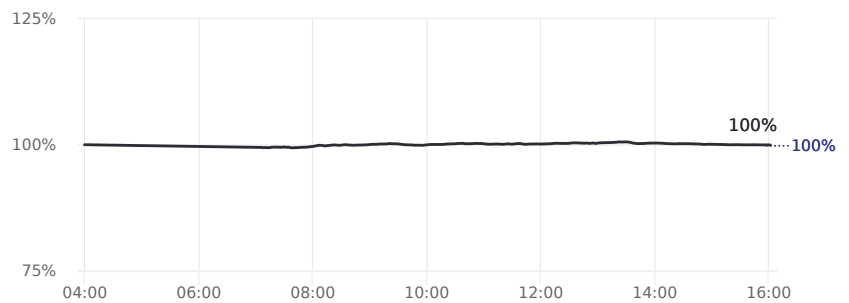
Simply explained

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 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 100%	>	119% (EUR 1,190) ^{II)}	>	+19.00% (+3.94% p.a.)
-	below 100%	>	104% (EUR 1,040) ^{II)}	>	+4.00% (+0.87% p.a.)

^{I)} compared to the starting price

^{II)} assumption: investment amount EUR 1.000

^{III)} based on the current underlying price

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Nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	4Y 6M 0D

Last update: -

The Certificate

The Capital Protection Certificate Sustainability Bond 104% IV 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:

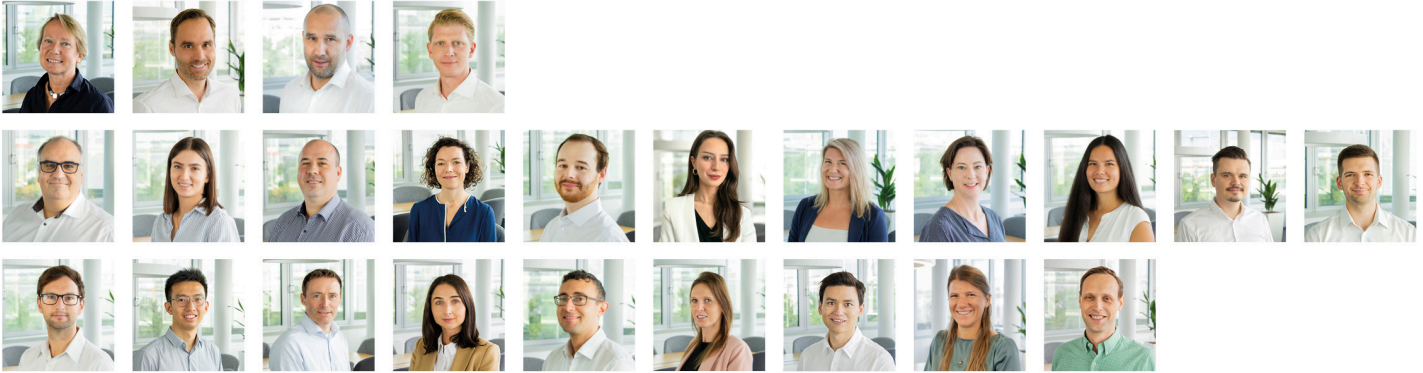
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The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change.

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.

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