

Capital Protection Certificate

ISIN: [AT0000A2YAW0](#) / WKN: RC06X9

Buy (Ask) 115.52%
 Sell (Bid) 114.02%
 Underlying [MSCI World Top ESG Select 4.5% Decrement Index](#)
 Underlying ISIN [GB00BNR44V41](#)
 Starting price underlying EUR 2,052.54
 Underlying price (delayed) EUR 2,702.98
131.7% of the starting value

Last update: Nov 26, 2024, 5:16 pm



Simply explained

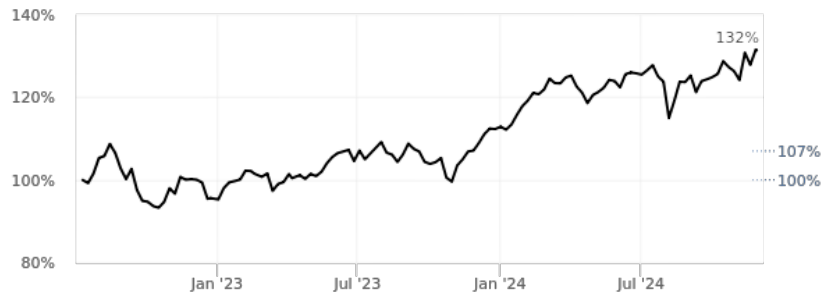
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (capital protection) - Max. 142%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



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⁾ **131.7%** ...and is in the range... above 107% ...at the end of the term this would trigger the following repayment... 142% (EUR 1,420)ⁱⁱ⁾ If you buy the certificate at the current purchase price, this would correspond to the following returnⁱⁱⁱ⁾: +22.92% (+4.57% p.a.)

131.7%	above 107%	▶	142% (EUR 1,420) ⁱⁱ⁾	▶	+22.92% (+4.57% p.a.)
	between 100% and 107%	▶	107% (EUR 1,070) ⁱⁱ⁾	▶	-7.38% (-1.65% p.a.)
	below 100%	▶	100% (EUR 1,000) ⁱⁱ⁾	▶	-13.43% (-3.08% 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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Tradeable unit/nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	4Y 7M 13D

Last update: Nov 26, 2024, 5:16 pm

The Underlying

The MSCI® World Top ESG Select 4.5% Decrement Index contains only equities that are included in the MSCI World Index (investment universe).

Exclusion criteria: Exclusion criteria are used to identify sustainable companies. These include the production of weapons, gambling or energy generation from nuclear power, oil or gas.

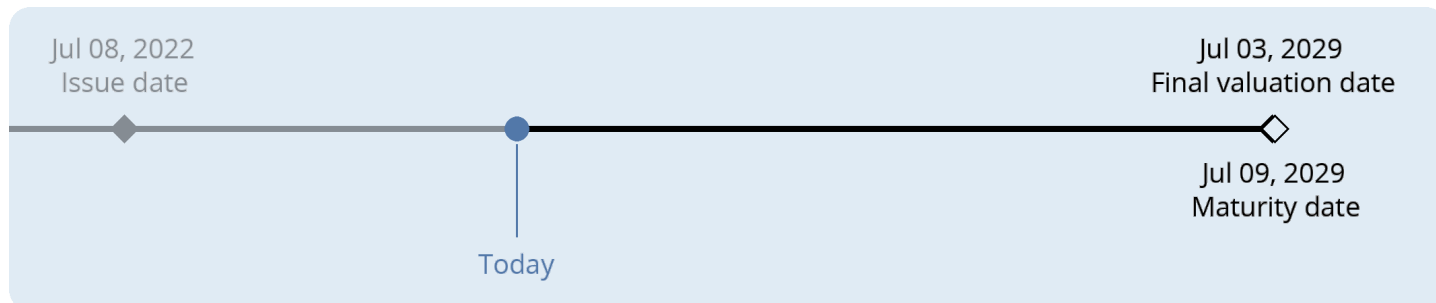
Best in class: Only shares of the top 50% companies with the highest sustainability rating (ESG) calculated by MSCI in the respective sector are taken into account.

Decrement: Reinvestment of net dividends, in exchange deduction of 5% p.a. from the index price (daily adjustment).

Sustainability

This certificate complies with the sustainability standard for Raiffeisen Certificates.

Information on the term



Please note:

- 100% of the nominal amount will in any case be paid out at maturity; during the term, the price may fall below the issue price or the capital protection level. Selling the certificate prior to maturity may result in a partial loss of the invested capital.
- The maximum repayment is limited to 142% (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 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 <https://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.



Effective as of 1 December 2022 Raiffeisen Centrobank AG has transferred its certificates business to Raiffeisen Bank International AG including (i) all associated rights and obligations, and (ii) the legal position as issuer of existing securities, i.e. outstanding securities issued by Raiffeisen Centrobank AG. Therefore, as of 1 December 2022, Raiffeisen Bank International AG constitutes the issuer of and the debtor under the securities referred to in the product brochure.

Please be aware that the product brochure reflects the legal situation at the date of its creation and does not contain any updated information about the issuer.

MSCI WORLD SUSTAINABILITY BOND 2

INVESTMENT PRODUCT WITH 100% CAPITAL PROTECTION
GUARANTEE CERTIFICATE

- Underlying: MSCI® World Top ESG Select 4.5% Decrement Index
- Opportunity to obtain an attractive yield at the end of the term:
7% if the index quotes at or above 100% of the starting value
42% if the index quotes at or above 107% of the starting value
- 100 % capital protection at the end of the term
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 7 years

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



Certificates by

 **Raiffeisen
CENTROBANK**

SUSTAINABLE INVESTMENT WITH CAPITAL PROTECTION

In short:

The certificate has three possible redemption scenarios: 1) Redemption at 142% if the underlying MSCI® World Top ESG Select 4.5% Decrement Index is at/above 107% of the starting value at the end of the term; 2) Redemption at 107% if the index is below 107% but at/above 100% of the starting value at the end of the term; 3) 100% capital protection if the index is below 100% of the starting value at the end of the term.



This certificate complies with RCB's sustainability standard. For further information please click here: www.rcb.at/en/sustainability

Issuer	Raiffeisen Centrobank AG*
ISIN	AT0000A2YAW0
Issue price	100%
Nominal value	EUR 1,000
Subscr. period¹	Jun 17 - Jul 5, 2022
Initial valuation date	Jul 7, 2022
Issue value date	Jul 8, 2022
Final valuation date	Jul 3, 2029
Maturity date	Jul 9, 2029
Underlying	MSCI® World Top ESG Select 4.5% Decrement Index
Calculation Agent	MSCI Inc
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Capital protect.	100% at the end of the term
Relevant payout levels	1) 100% 2) 107% of the starting value
Redemption per level	1) 107% 3) 142% of the nominal value
Maximum amount	142% of the nominal value
Listing	Vienna, Frankfurt, Stuttgart

¹ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG - rating of RBI: www.rbiinternational.com/ir/ratings

Ethical, ecological and socially responsible action has become an increasingly important criterion in investment. Raiffeisen Centrobank issues this certificate to make the topic of sustainability easy to invest in.

FUNCTIONALITY

At the **initial valuation date** the **starting value** and at the **final valuation date** the **final value** of the underlying are determined. At the final valuation date the final value is compared to the starting value and one of the following **scenarios** will apply:

1) Final value \geq 107% of the starting value → Redemption at 142%

If the final value is greater or equal to 107% of the starting value, the certificate will be redeemed at the maturity date at 142% of the nominal value. This amount also represents the maximum redemption (maximum amount).

2) Final value \geq 100% & < 107% of the starting value → Redemption of 107%

If the final value is greater or equal to 100% but less than 107% of the starting value, the certificate will be redeemed at the maturity date at 107% of the nominal value.

3) Final value < 100% of the starting value → Redemption at 100%

If the final value is below 100% of the starting value, the certificate will be redeemed at the maturity date at 100% of the nominal value.

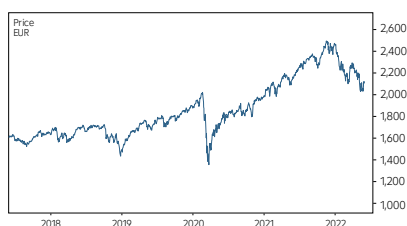
PAYOUT PROFILE: EXEMPLARY PRESENTATION

FINAL VALUE*	REDEMPTION**
+50%	142%
+30%	142%
+7%	142%
+5%	107%
+/- 0% (= Starting value)	107%
- 5%	100%
- 10%	100%
- 30%	100%

* in comparison to the starting value; ** in % of the nominal value

For details on risks and opportunities please see the following pages.

MSCI® WORLD TOP ESG SELECT 4.5% DECREMENT INDEX



As of: May 31, 2022; Source: Bloomberg (MXWOTES4)
ISIN: GB00BNR44V41

Please note that the past performance is not a reliable indicator for the future performance of this underlying.

Less than five years have passed since this index was launched.

The nominal value is **capital protected** by Raiffeisen Centrobank AG at the end of the term, i.e. during the term the price of the certificate can fall below the capital protection level, but at the end of the term investors obtain at least the capital protection amount.

YOUR EXPECTED MARKET TREND

declining

sideways

rising

YOUR INVESTMENT HORIZON

< 3 years

3 to 5 years

> 5 years

NOTE

The referenced opportunities and risks represent a selection of the most important facts regarding the product.

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.rcb.at/en/securitiesprospectus (we recommend reading the prospectus before making an investment decision), in the key information document among „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation

BASISWERT: MSCI® WORLD TOP ESG SELECT 4.5% DECREMENT INDEX

- **Index calculation:** By the independent index provider MSCI
- **Underlying:** MSCI World Index
- **Inclusion:** Shares of the top 50% companies with the highest ESG (Environmental, Social, Governance) ratings calculated by MSCI within their respective industries („Best-in-Class“ selection).
- **Exclusion criteria:** Serious violations of ESG principles; violations of UN Global Compact principles; violations of ILO* labor standards; operating in controversial business areas e.g. related to arms, armaments, tobacco, gambling, adult entertainment, coal, nuclear power, oil & gas extraction animal exploitation, animal skins, genetic engineering and stem cells.
- **Review/adjustment:** Quarterly
- **Index weighting:** Market cap (free float), capped at 5% per share at each rebalance
- **Decrement:** Paid out net dividends are reinvested in the index; in exchange, 4.5% p.a. (= decrement) are deducted from the index price (daily aliquot)

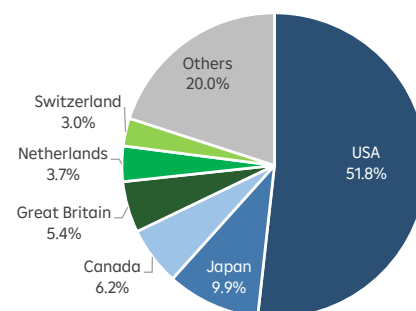
TOP 10 CONSTITUENTS

	Sector	Country	Weighting
NVIDIA	IT	US	3.6%
HOME DEPOT	Consumer discr.	US	2.5%
COCA-COLA	Basic consumption	US	2.0%
PEPISCO	Basic consumption	US	1.8%
ASML	IT	NL	1.8%
ADOBE	IT	US	1.5%
CISCO SYSTEMS	IT	US	1.5%
NOVO NORDISK	Pharma	DK	1.4%
TEXAS INSTRUMENTS	IT	GB	1.3%
SALESFORCE	IT	US	1.2%

18.7%

Source: MSCI; As of: June 2022

COUNTRY WEIGHTING



OPPORTUNITIES

- **Return opportunity:** Investors can already achieve a return if the price of the index remains constant.
- **Capital protection:** At the end of the term, the investor obtains at least the capital protection amount.
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **Limited yield opportunity:** The maximum redemption is limited by the maximum amount.
- **Capital protection only at the end of the term:** During the term the price of the certificate may drop below the capital protection level; 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 Centrobank 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.

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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 Centrobank 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 www.rcb.at/en/basag. A total loss of the invested capital is possible.

Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information. 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, opinions of financial authorities, jurisdiction etc.

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. 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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Certificates issued by RCB are no financial products as defined in the Regulation (EU) 2019/2088

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Further information may be obtained from the consultant at your local bank, on the Internet at www.rcb.at or on the product hotline of Raiffeisen Centrobank AG: +43 1/51520 - 484.

Your contacts at Raiffeisen Centrobank AG, Am Stadtpark 9, 1030 Vienna/Austria:

Product Hotline	Ph.: +43 1/51520 - 484	produkte@rcb.at
Heike Arbter (Member of the Board)	Ph.: +43 1/51520 - 407	heike.arbter@rcb.at
Philipp Arnold (Head of Structured Products Sales)	Ph.: +43 1/51520 - 469	philipp.arnold@rcb.at
Roman Bauer (Head of Trading)	Ph.: +43 1/51520 - 384	roman.bauer@rcb.at
Mariusz Adamiak	Ph.: +43 1/51520 - 395	mariusz.adamiak@rcb.at
Raphael Bischinger	Ph.: +43 1/51520 - 432	raphael.bischinger@rcb.at
Maida Blentic	Ph.: +43 1/51520 - 394	maida.blentic@rcb.at
Anton Bondar	Ph.: +43 1/51520 - 471	anton.bondar@rcb.at
Peidong Cao	Ph.: +43 1/51520 - 493	peidong.cao@rcb.at
Lukas Florreither	Ph.: +43 1/51520 - 397	lukas.florreither@rcb.at
Walter Friehsinger	Ph.: +43 1/51520 - 392	walter.friehsinger@rcb.at
Levin Gollner	Ph.: +43 1/51520 - 473	levin.gollner@rcb.at
Lukas Hackl	Ph.: +43 1/51520 - 468	lukas.hackl@rcb.at
Jan Kausek	Ph.: +43 1/51520 - 486	jan.kausek@rcb.at
Paul Kieselbach	Ph.: +43 1/51520 - 434	paul.kieselbach@rcb.at
Kathrin Korinek	Ph.: +43 1/51520 - 401	kathrin.korinek@rcb.at
Jaroslav Kysela	Ph.: +43 1/51520 - 481	jaroslav.kysela@rcb.at
Aleksandar Makuljevic	Ph.: +43 1/51520 - 385	aleksandar.makuljevic@rcb.at
Monika Mrnustikova	Ph.: +43 1/51520 - 386	monika.mrnustikova@rcb.at
Anja Niederreiter	Ph.: +43 1/51520 - 483	anja.niederreiter@rcb.at
Michal Polin	Ph.: +421/257203 - 041	michal.polin@rcb.sk
Martin Rainer	Ph.: +43 1/51520 - 391	martin.rainer@rcb.at
Gabriele Rihtar	Ph.: +43 1/51520 - 379	gabriele.rihtar@rcb.at
Ludwig Schweighofer	Ph.: +43 1/51520 - 460	ludwig.schweighofer@rcb.at
Johanna Stich	Ph.: +43/51520 - 351	johanna.stich@rcb.at
Alexander Unger	Ph.: +43 1/51520 - 478	alexander.unger@rcb.at
Fabiola Vicenova	Ph.: +421/257203 - 040	fabiola.vicenova@rcb.sk
Martin Vonwald	Ph.: +43 1/51520 - 338	martin.vonwald@rcb.at
Wilhelmine Wagner-Freudenthal	Ph.: +43 1/51520 - 381	wilhelmine.wagner-freudenthal@rcb.at



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