

Raiffeisen 304 - ESG - Euro Corporates (I)

Current fund strategy

Raiffeisen 304 - ESG - Euro Corporates (I) is a bond fund. It invests predominantly in EUR-denominated corporate bonds with high ratings (investment grade), with broad diversification. The Fund promotes ecological/social characteristics and to this end it invests in bonds on the basis of ESG (environmental, social, governance) criteria. At least 51% of the Fund's investments are sustainable with social and environmental objectives; at this time, investment in line with the EU Taxonomy Regulation is not targeted. The Fund is particularly suitable for investors who wish to benefit from the earnings potential of a well-diversified investment in EUR-denominated corporate bonds with good ratings while at the same time supporting sustainable business practices and who are aware of the related higher risks, ranging from elevated price volatility to possible loss of capital.

The fund is actively managed with reference to a benchmark. Such reference to a benchmark does not restrict the fund management's scope of action.

Risk indicator ²



Lower risk

Higher risk

Raiffeisen ESG Indicator (0-100) ⁵

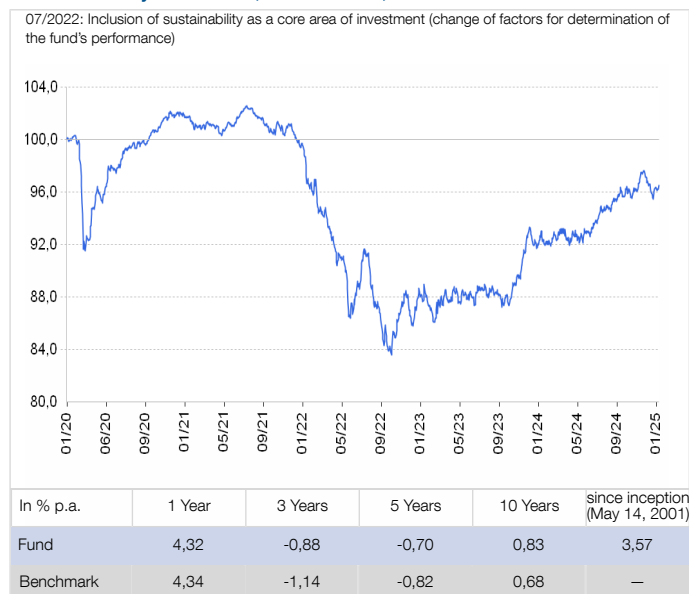
73,67

General fund information

Fund launch	May 14, 2001
Fund volume in mn	511,16
Accounting year	01.07. - 30.06.
Bloomberg-Ticker	R304AFD
ISIN full income-retaining (V)	AT0000607270

Past value is not a reliable indicator of the fund's future performance.

Performance 5 years: Jan 31, 2020 - Jan 31, 2025



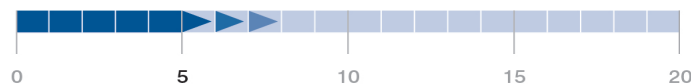
Source: Custodian Bank (Raiffeisen Bank International AG)

Benchmark

Weighting in %

iBoxx Euro Corporates Non-Financials TR 100,00

Recommended holding period in years



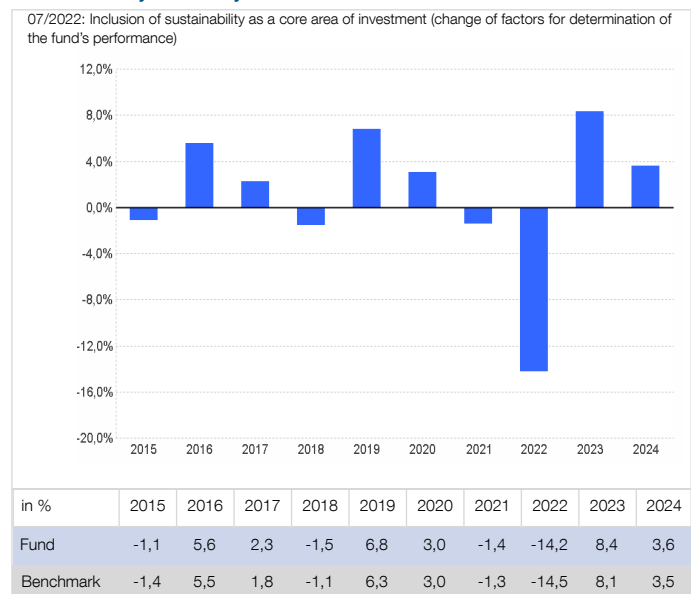
Comments from fund management

The bond market started the year 2025 with opposing trends. Rising government bond yields were offset by falling risk premiums on corporate bonds. Overall, the Fund started the year with slight losses, although the current interest rate increased.

The Fund was mostly fully invested and active in new issues. The Fund's average duration was raised slightly at the beginning of the year. Financials are weighted at just under 17%, with a focus on Issuers with good qualities.

Weak eurozone growth will lead to further interest rate cuts by the ECB, which should provide a favourable environment for corporate bonds with good credit quality. The steeper yield curve also makes longer maturities attractive again. (24.01.2025)

Performance by calendar years



Source: Custodian Bank (Raiffeisen Bank International AG)

Raiffeisen KAG calculates performance based on the published fund price, using the OeKB methodology. For more details on the calculation, please see the next page. ¹

The performance scenarios can be found in the key information document.

The benchmark is presented without costs and is not directly investable.

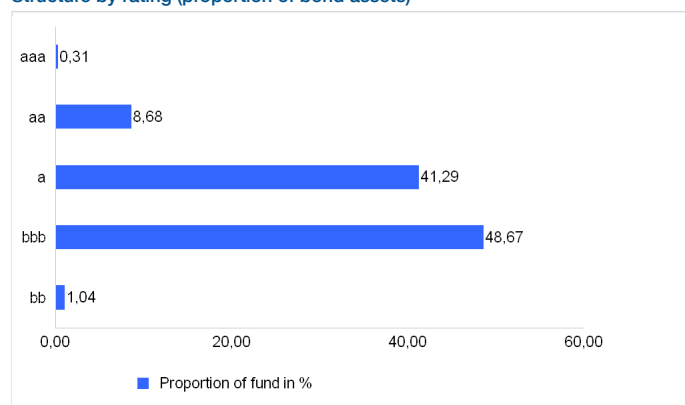
Presentation in accordance with the benchmark used in the past, which may deviate from the benchmark reported. We can also provide you with more detailed information free of charge on request.

The management company may change the benchmark in the interests of the unitholders. The respective current benchmark will be shown in the Key information document, the prospectus or in the information pursuant to § 21 of the Austrian Alternative Investment Fund Managers Act (AIFMG).

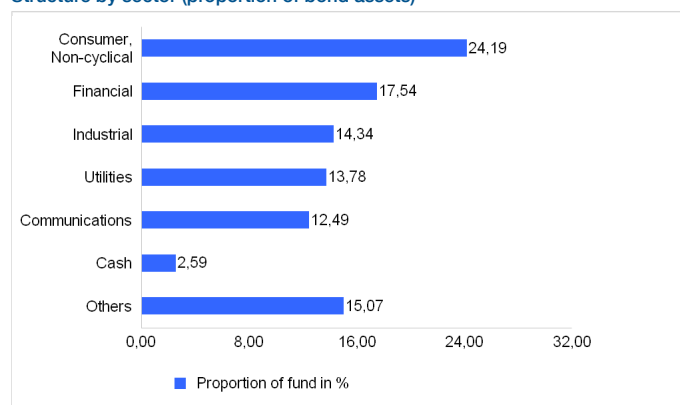
Each of the indices mentioned is a registered brand. The licensing party does not sponsor the fund, subsidize it, sell it or support it in any other way. Index calculation and index licensing of indices or index brands do not represent a recommendation to invest. The respective licensor is not liable to third parties for any errors in the index. For legal information regarding licensors, see www.rcm.at/lizenzgeberhinweise or www.rcm-international.com on the website of the corresponding country.

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Structure by rating (proportion of bond assets)



Structure by sector (proportion of bond assets)



Share class information

	ISIN	Launch
ISIN full income-retaining (V)	AT0000607270	Feb 1, 2005
Redemption fee max. (%)	-	-
Ongoing charges (%) ³		0,61
of which: management fee (%)		0,36
Performance fees: There is no performance fee for this product.		
The management company notes that the sales office can charge fees for the purchase and/or redemption of unit certificates.		

Risk indicators

Volatility (% p. a., 3 years)	7,13
Sharpe Ratio (p. a., 3 years)	-0,40
Maximum Drawdown (% , since inception)	-18,47

Indicators (based on bond volume) ⁴

Ø Yield (%)	3,44
Ø Remaining maturity (years)	5,91
Ø Duration (years)	5,15
Ø Coupon (%)	2,98
Ø Rating	a

This is a marketing notice. All of the data and information have been collected and assessed with great care; the sources used are considered to be reliable. The information is current as of the time of update. No liability or guaranty can be assumed for the accuracy or completeness of the information.

The German-language and English-language versions of the published prospectuses and the information for investors pursuant to § 21 of the Austrian Alternative Investment Fund Managers Act (Alternative Investmentfonds Manager-Gesetz, AIFMG) and the Italian key information documents for the funds of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. authorized for distribution in Italy may be downloaded from the "Prezzi e Documenti" section of the website www.rcm-international.com/RCMIT. The prospectus and the key information documents have been submitted to Österreichische Kontrollbank AG. A summary of investors' rights in German and English is available via the following link: <https://www.rcm.at/corporategovernance>. Please note that Raiffeisen Kapitalanlage-Gesellschaft m.b.H. has the right to terminate the arrangements made for the distribution of fund unit certificates outside of the fund's country of domicile, Austria.

¹ The performance is calculated by Raiffeisen KAG on the basis of published fund prices, using the method developed by OeKB (Österreichische Kontrollbank AG). Individual costs such as transaction fees, the subscription fee, the redemption fee, the custody charges of the investor and taxes are not included in the performance calculation. If included, these would lead to a lower performance. Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. Based on the illustration, you can assess how the fund was managed in the past and compare it to its benchmark. Notice for investors with a different functional currency than the fund currency: We expressly point out that returns may rise or fall due to currency fluctuations.

² The risk indicator assumes you keep the product for 5 years.

³ These are the ongoing costs incurred if you exit after 1 year. The ongoing costs are comprised of management fees and other administrative or operating costs (Estimate on the basis of the actual costs over the last year) as well as transaction costs (estimate of the costs incurred when the management company buys and sells the underlying investments for the fund. The actual amount will vary depending on how much the management company buys and sells.) Value pursuant to the key information document valid at the time of preparing this information.

⁴ For securities with an early call right, this is taken into account when calculating bond indicators. If issuers do not exercise the early call option, this results in a corresponding extension of the maturity structure and thus changes the above-mentioned indicators.

⁵ Raiffeisen Kapitalanlage-Gesellschaft m.b.H. continually analyses companies and countries with the help of internal and external research providers. Together with an overall ESG rating including an ESG risk assessment, the results of the sustainability research are converted into the so-called Raiffeisen ESG Indicator. The Raiffeisen ESG Indicator is measured on a scale of 0-100. The assessment is made in consideration of each company's respective branch of business.