

Premium ESG Protected Certificate 7

Investment product with capital protection

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Opportunity to obtain a coupon of 26% (6.5% annually/5.94% p.a.)* even in the case of zero performance of the underlying index at the end of the term
- 100% capital protection at the end of the term
- Term of 4 years, permanent liquidity
- Issuer risk
- Further information on opportunities/risks 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.



YIELD OPPORTUNITY WITH SUSTAINABLE INVESTING

The Premium ESG Protected Certificate 7 enables investors to obtain a coupon at the predetermined rate of 26% (6.5% annually/5.94% p.a.) in addition to 100% of the nominal value at the end of the term. The coupon is paid out if the underlying MSCI® World Top ESG Select 4.5% Decrement index quotes at or above the starting value at the final valuation date (25.06.2027). In case the index declines below the starting value at the end of the term, the capital protection of 100% applies and no coupon is paid out.



This investment product complies with the sustainability standard for Raiffeisen Certificates and takes into account significant adverse impacts on sustainability factors ("PAIs"). raiffeisenzertifikate.at/en/sustainability

Key Facts

Issuer	Raiffeisen Bank International AG ¹ through its Slovak branch
ISIN	ATSK025PREM1
Issue price	100%
Nominal value	EUR 1,000
Purchase fee²	up to 3.00%
Subs. period³	Jun 05 - Jun 23, 2023
Initial valuation date	Jun 29, 2023
Issue value date	Jun 30, 2023
Final valuation date	Jun 25, 2027
Maturity date	Jun 30, 2027
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
Coupon	0% or 26% of the nominal value
Coupon payout level	100% of the starting value, observation only at the final valuation date
Coupon payout date	Jun 30, 2027
Quotes	Vienna, Frankfurt, 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.

In recent years, people have increasingly focused on environmental, social and governance (ESG) criteria not only in everyday decisions, but also in investing. Therefore, many investors have become interested in investing in the stock market of sustainable companies, but may still be concerned about the full market risk. The Premium ESG Protected Certificate 7, which is based on the global index of sustainable stocks from the renowned company MSCI®, can be the solution to this dilemma.

How the certificate works

At the initial valuation date, the starting value of the MSCI® World Top ESG Select 4.5% Decrement Index is determined (closing price as of Jun 29, 2023). At the end of the term, the performance of the MSCI® World Top ESG Select 4.5% Decrement Index is evaluated. This means that at the final valuation date (Jun 25, 2027) the index closing price is compared to the starting value. At the final valuation date one **of the following scenarios applies:**

1. Final value of the index \geq 100% of the starting value

→ 26% coupon and redemption at 100% of the nominal value

In addition to the 100% of the nominal value, investors obtain the coupon of 26% of the nominal value (equals EUR 260 per EUR 1,000 nominal value).

2. Final value of the index $<$ 100% of the starting value

→ redemption at 100% of the nominal value (capital protection) and no coupon payment

In case the underlying index declines below the starting value at the end of the term, the investor obtains no coupon and the capital protection of 100% applies.

Redemption and coupons payment examples at the end of the term

Index performance*	Capital protection	Coupon**
+50.00%	100%	26.00%
+20.00%	100%	26.00%
+10.00%	100%	26.00%
+/-0.00% (= starting value)	100%	26.00%
-10.00%	100%	0.00%
-20.00%	100%	0.00%
-50.00%	100%	0.00%

* at the final valuation date, in comparison to the starting value.

** provided the certificate was purchased at the issue price of 100%.

Permanent liquidity

The term of the certificate is 4 years. Raiffeisen Certificates provides permanent liquidity for the certificate during the whole term. This means it is possible to sell the certificate at current market price anytime before the maturity date.

MSCI® World Top ESG Select 4.5% Decrement Index



As of: May 19, 2023; Source: Bloomberg (MXWOTES4)
 ISIN: GB00BNR44V41
 Please note that the past performance is not a reliable indicator for the future performance of this underlying.

Consideration of major adverse impacts on sustainability (PAI):

- Greenhouse gas emissions
- Species diversity (biodiversity)
- Waste prevention
- Water conservation and water consumption
- Social, labor and human rights issues incl. corruption and bribery

Underlying (Index): MSCI® World Climate Change Top ESG Select 4.5% Decrement Index

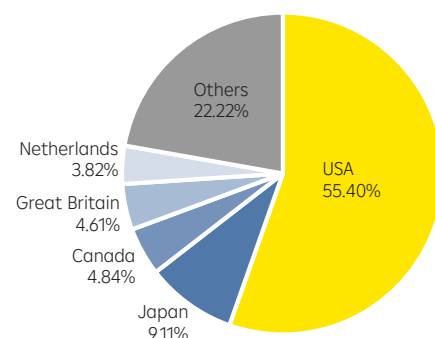
- The index is derived from the well-known benchmark index MSCI® World.
- Inclusion: Shares of the top 50% companies with the highest ESG (Environmental, Social, Governance) ratings calculated by MSCI within their respective industries ("Best-in-Class" selection).
- Exclusion criteria: Serious violations 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 etc.
- Review/adjustment: Quarterly.

Top 10 companies in the index

Name	Sector	Weight
Microsoft	IT	5.80%
NVIDIA	IT	5.00%
Home Depot	Consumption	2.12%
Novo Nordisk	Health Care	2.03%
PepsiCo	Consumption	1.94%
Coca-Cola	Consumption	1.89%
ASML Holding	IT	1.88%
Salesforce	IT	1.45%
Cisco Systems	IT	1.38%
Danaher	Health Care	1.13%

24.61%

Country weighting



Source: MSCI; As of: May 19, 2023

My market expectation

- declining ▾
- sideways →
- rising ↗

My 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, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisenzertifikate.at/en/securities-prospectus/ (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" raiffeisenzertifikate.at/customer-information

Opportunities

- **Yield opportunity even in a case of zero performance of the underlying index:**
 With this certificate investors obtain a yield not only in rising markets, but even in case of zero performance of the underlying index at the end of the term.
- **100% capital protection at the end of the term:**
 In case that the underlying index declines quotes below the starting value at the final valuation date (Jun 25, 2027), investor is protected by 100% capital protection.
- **Secondary market:**
 Flexibility through tradability on the secondary market, no management fees.

Risks

- **No coupon in case of a negative index performance:**
 In case that the underlying index quotes below the starting value at the end of the term, investors obtain no coupon.
- **Price fluctuations during the term:**
 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.
- **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.

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