

Premium ESG Protected Certificate 8

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% (6.50% 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 8 enables investors to obtain a coupon at the predetermined rate of 26% (6.50% 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 (Sep 24, 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").

Key Facts

| | |
|---------------------------------|----------------------------------------------------------------------------|
| Issuer | Raiffeisen Bank International AG ¹ through its Slovak branch |
| ISIN | ATSK026PREM9 |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Purchase fee² | up to 3.00% |
| Subs. period³ | Sep 04 - Sep 22, 2023 |
| Initial valuation date | Sep 28, 2023 |
| Issue value date | Sep 29, 2023 |
| Final valuation date | Sep 24, 2027 |
| Maturity date | Sep 29, 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 | Sep 29, 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 8, 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 Sep 28, 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 (Sep 24, 2027) the index closing price is compared to the starting value. At the final valuation date one **of the following scenarios applies:**

1. Index performance \geq 0 % from 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. Index performance < 0 % from 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% | of the nominal value |
| +20.00% | 100% | 26.00% | of the nominal value |
| +10.00% | 100% | 26.00% | of the nominal value |
| +/-0.00% (= starting value) | 100% | 26.00% | of the nominal value |
| -10.00% | 100% | 0.00% | of the nominal value |
| -20.00% | 100% | 0.00% | of the nominal value |
| -50.00% | 100% | 0.00% | of the nominal value |

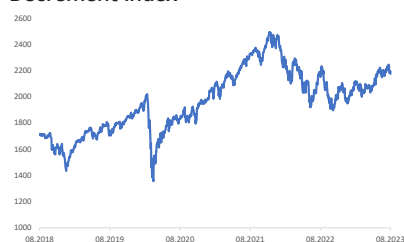
* at the final valuation date, in comparison to the starting value.

** 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: Aug 18, 2023; Source: Bloomberg (MXWOTES4)
 ISIN: GB00BNR44V41
 Please note that the past performance is not a reliable indicator for the future performance of this underlying.

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.
- Exclusion criteria: The criteria are applied to identify sustainable companies. These include, among others, the production of weapons or energy production from nuclear power, oil or gas.
- „Best in Class“ approach: All remaining companies are evaluated in their environmental, social and responsible governance (ESG) efforts. Only the top 50% of companies in an industry are selected.
- Find more information about our approach to sustainability at: raiffeisenzertifikate.at/en/sustainability/

Consideration of major adverse impacts on sustainability (PAI):

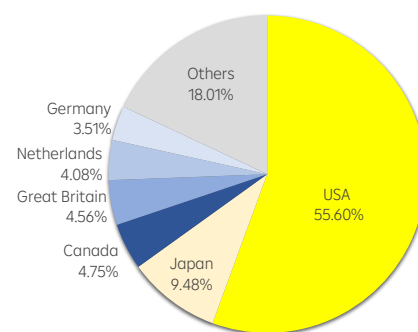
- Greenhouse gas emissions
- Species diversity (biodiversity)
- Waste prevention
- Water conservation and water consumption
- Social, labor and human rights issues incl. corruption and bribery

Top 10 companies in the index

| Name | Sector | Weight |
|--------------|----------------|--------|
| NVIDIA | IT | 6.48% |
| Microsoft | IT | 4.82% |
| Home Depot | Consumer Disc. | 2.39% |
| Novo Nordisk | Health Care | 2.19% |
| ASML Holding | IT | 1.99% |
| Adobe | IT | 1.70% |
| Cisco | IT | 1.56% |
| Salesforce | IT | 1.48% |
| AMD | IT | 1.28% |
| Danaher | Health Care | 1.28% |

25.17%

Country weighting



Source: MSCI; As of: August 18, 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 Key information document (KID) and 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 (Sep 24, 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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Certificates issued by Raiffeisen Bank International AG are no financial products as defined in the Regulation (EU) 2019/2088. The Purchase fee is not a product cost and thus it's not included in the Reduction in Yield ("RIY") calculation in the respective Key Information Document ("KID").

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