

Climate Change Bond 106% II

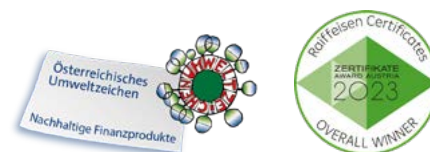
Capital Protection Certificate

- Underlying: MSCI® World Climate Change Top ESG Select 4.5% Decrement Index
- 32% yield, if the underlying is at or above its starting value at the end of the term
- 106% capital protection after 6 year term

Please note the issuer risk.

Further information on the payout profile, underlying and the risks can be found on the following pages.

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



There are 2 possible redemption options for this certificate, depending on the price of the underlying at the end of the term:

1. underlying at or above the starting value: redemption of 132%
2. underlying below the starting value: 106% capital protection at maturity

The underlying of the certificate is the MSCI® World Climate Change Top ESG Select 4.5% Decrement Index. This consists of companies that meet strict sustainability criteria. A higher weighting is given to companies that are actively shaping the transition to an emission-free future.

How the certificate works

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

1. If the closing price of the underlying is at or above the starting value, you will receive 132% of the nominal amount at the maturity date.
2. If the closing price of the underlying is below the starting value, capital protection takes effect and you will receive 106% of the nominal amount at the maturity date (capital protection).

Example payout profile

| Final value* | Redemption** |
|--------------------------|------------------|
| +50% | 132% (EUR 1,320) |
| +20% | 132% (EUR 1,320) |
| +5% | 132% (EUR 1,320) |
| +/-0% (= starting value) | 132% (EUR 1,320) |
| -5 % | 106% (EUR 1,060) |
| -10% | 106% (EUR 1,060) |
| -30% | 106% (EUR 1,060) |

* in comparison to the starting value

** related to the nominal amount

| | |
|-----------------------------|--|
| ISIN | AT0000A3AWG5 |
| Issuer ¹ | Raiffeisen Bank International AG |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscr. period ² | Mar 7 - Apr 17, 2024 |
| Initial valuation date | Apr 18, 2024 |
| Issue value date | Apr 19, 2024 |
| Final valuation date | Apr 16, 2030 |
| Maturity date | Apr 23, 2030 |
| Underlying | MSCI® World Climate Change Top ESG Select 4.5% Decrement Index |
| 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. | 106% at the end of term |
| Maximum amount | 132% of the nominal value |
| Listing | Vienna, Stuttgart |

1 ... Rating: rbinternational.com/ir/ratings

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

My expectations for the underlying

falling ▾

sideway →

rising ↗



The payout profile applies at the end of the term

- In any case, 106% of the nominal value will be paid out at the end of the term.
- The maximum redemption is limited by 132% (maximum amount).
- Loss of value due to inflation is not covered by the capital protection.



During the term

- You can buy and sell the certificate on the secondary market at any time.
- The price may drop below the issue price or the level of 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.

MSCI® World Climate Change Top ESG Select 4.5% Decrement Index

The investment universe is the MSCI World Index, which reflects the performance of over 1,600 shares from 23 industrialized countries. The MSCI® World Climate Change Top ESG Select 4.5% Decrement Index contains about 300 companies, which are selected calculated using the following criteria:

- **Exclusion criteria:** Exclusion criteria are used to identify sustainable companies. These include, among other things, the production of weapons or energy generation from nuclear power, oil or gas.
- **„Best in Class“ approach:** All remaining companies will be assessed on their environmental, social and responsible corporate governance (ESG) efforts. Only the best 50% of companies in an industry are selected.
- **Climate score:** The better a company is at minimizing its climate-related risks, the higher it will be weighted in the underlying value.
- **Decrement:** Paid out net dividends are reinvested in the index; in exchange, 4.5% p.a. are deducted from the index price (daily adjustment).

Development over the past 5 years



Well-known index members






| | Sector |
|------------------------|-------------|
| NVIDIA | IT |
| Microsoft | IT |
| ASML Holding | IT |
| Adobe | IT |
| American Express | Financials |
| Vestas Wind Systems | Industrials |
| Zurich Insurance Group | Financials |
| First Solar | Industrials |
| Munich RE | Financials |
| Shopify | IT |

As of February 20, 2024; Source: Bloomberg (DE747460); ISIN: GB00BPKC0Q67

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

Corresponds to the sustainability standard for Raiffeisen Certificates raiffeisencertificates.com/sustainability

This means that both the issuer and the underlying, in their economic actions, take into account negative impacts on the following sustainability factors:

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

Note

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 raiffeisencertificates.com/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" raiffeisencertificates.com/en/customer-information. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

You can find further information at raiffeisencertificates.com oder or contact your advisor.

You can reach your Raiffeisen certificates team at:

- Certificate Hotline: +431 71707 5454
- info@raiffeisencertificates.com



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Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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