

Premium ESG Protected Certificate 9

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 28.00% (5.60% annually/5.05% p.a.)* even in the case of zero performance of the index at the end of the term
- 100% capital protection at the end of the 5 year term

Please note the issuer risk.

Further information on payout profile, underlying index and risks can be found 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.



The certificate enables investors to obtain a coupon at the predetermined rate of 28.00% (5.60% annually/5.05% p.a.) at the end of the term if the underlying quotes at or above the starting value at the final valuation date. In case the index quotes below the starting value at the end of the term, the capital protection of 100% applies and no coupon is paid out.

How the certificate works

At the initial valuation date, the starting value of the underlying index is determined. At the end of the term, the performance of the underlying index is evaluated. This means that at the final valuation date the index closing price is compared to the starting value.

At the final valuation date one of the following scenarios may occur:

1. Index performance \geq 0% from the starting value

In addition to the 100% of the nominal value, you obtain the coupon of 28.00% of the nominal value (equals EUR 280 per EUR 1,000 nominal value).

2. Index performance $<$ 0% from the starting value

Capital protection of 100% applies, but you do not obtain any coupon.

Redemption and coupons payment examples at the end of the term

| Index performance* | Capital protection | Coupon** | |
|-----------------------------|--------------------|----------|----------------------|
| +50.00% | 100% | 28.00% | of the nominal value |
| +10.00% | 100% | 28.00% | of the nominal value |
| +/-0.00% (= starting value) | 100% | 28.00% | of the nominal value |
| -10.00% | 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%.

Opportunities



- Yield opportunity even in a case of zero performance of the underlying index at the end of the term.
- 100% capital protection in case of a negative performance of the underlying index at the end of the term.
- You can sell the certificate at any time during its term, the certificate has no management fees.

Risks



- No coupon in case of a negative index performance.
- The price of a certificate is subject to various influencing factors, including the performance of the underlying, its volatility and expected dividends, as well as the level of interest rates.
- 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.

| | |
|---------------------------------|--|
| Issuer¹ | Raiffeisen Bank International AG through its Slovak branch |
| ISIN | ATSK029PREM3 |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Purchase fee² | up to 3.00% |
| Subs. period³ | Apr 15 - May 03, 2024 |
| Initial valuation date | May 08, 2024 |
| Issue value date | May 09, 2024 |
| Final valuation date | May 04, 2029 |
| Maturity date | May 09, 2029 |
| 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 28% of the nominal value |
| Coupon payout level | 100% of the starting value, observation only at the final valuation date |
| Coupon payout date | May 09, 2029 |
| Quotes | Vienna, 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.

My market expectation

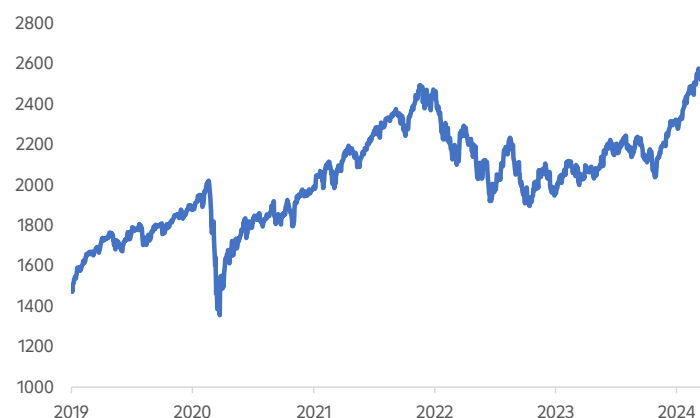
declining ↘ **sideways →** rising ↗

My investment horizon

< 3 years **3 to 5 years** > 5 years

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

- 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.
- **Revision of the index:** quarterly.








Top 10 companies

| Name | Sector | Weight |
|-------------------|----------------|--------|
| NVIDIA | IT | 6.2% |
| Novo Nordisk | Health Care | 3.1% |
| ASML | IT | 2.9% |
| Home Depot | Consumer Disc. | 2.9% |
| AMD | IT | 2.1% |
| Adobe | IT | 1.7% |
| Intuit | IT | 1.3% |
| Intel | IT | 1.3% |
| Danaher | Health Care | 1.3% |
| Applied Materials | IT | 1.3% |
| | | 24.1% |

As of: March 27, 2024; Source: Bloomberg (MXWOTES4); ISIN: GB00BNR44V41. Please note that the past performance is not a reliable indicator for the future performance of this underlying.

Meets the sustainability standard for Raiffeisen raiffeisenzertifikate.at/com/sustainability

This means that both the issuer and the underlying asset take into account the negative effects of on these sustainability factors:

-  Greenhouse gas emissions
-  Water saving and water consumption
-  Prevention of waste
-  Species diversity (biodiversity)
-  Social, labour and human rights issues including 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 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. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

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