

Guarantee Lock-In Certificate Global Stocks

- Underlying: MSCI World Top ESG Select 4.5% Decrement Index
- 100% capital protected certificate in CZK
- Automatic positive lock-in option every 3 months up to 25% of underlying performance
- Term: 5 years
- Further information on opportunities/risks on the following pages

The financial product described here is based on MSCI®



Investment product with capital protection



This certificate provides the opportunity to automatically lock-in positive development of the underlying index up to the cap. The positive locked-in value will be paid to the investor on the maturity date. At the same time, the investor is protected from negative development of the underlying asset by 100% capital protection of the nominal value of the certificate on the maturity date.

ISIN / WKN	AT0000A3BQ43
Issuer¹	Raiffeisen Bank International AG
Issue price	100 %
Nominal value	CZK 1 000
Subscr. period²	15.04.-27.05.2024
Initial valuation date	28.05.2024
Issue value date	29.05.2024
Final Valuation date	23.05.2029
Maturity date	29.05.2029
Observation date	23.08.2024, 22.11.2024, 21.02.2025, 23.05.2025 22.08.2025, 21.11.2025, 23.02.2026, 22.05.2026 21.08.2026, 23.11.2026 23.02.2027, 21.05.2027 23.08.2027, 23.11.2027 23.02.2028, 23.05.2028 23.08.2028, 24.11.2028 23.02.2029, 23.05.2029
Starting value	Closing price of the underlying on the initial valuation date
Capital protect.	100% at the end of term
Cap	125 %
Maximum amount	At the end of term, the positive locked-in index performance is redeemed up to a maximum of +25%. In case of negative index performance, capital protection of 100% is applied. Redemption is dependent on the solvency of RBI.

Guarantee Lock-In Certificate Global Stocks denominated in CZK with a maturity of 5 years allows you to quarterly lock in your yield in case of positive performance of underlying using the lock-In feature. The investor will not lose the locked-in yield even if the markets subsequently fall.

The underlying index is **MSCI World Top ESG Select 4.5% Decrement Index**, which is composed of leading ESG stocks in North American markets such as NVIDIA, HOME DEPOT, MICROSOFT, ADOBE, CISCO SYSTEMS.

Functionalities

This certificate offers investors a return linked to the performance of the underlying index measured on quarterly basis, over the period from starting value to each of 20 observation dates up to the cap. Investors are protected with 100% capital protection at maturity.

One of the following scenarios occurs at maturity:

SCENARIO 1: Closing price of the underlying between the first observation date and final observation date is higher than its starting value.

Highest positive performance of the underlying on any of the specified observation dates from the first observation date to the final observation date will be paid out in addition to the nominal value of CZK 1,000. The maximum return is limited to 25 %.

SCENARIO 2: Redemption at 100% if the underlying has negative performance on each of the 20 observation dates compared to the starting value.

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

2 ... Early termination/extension of the subscription period

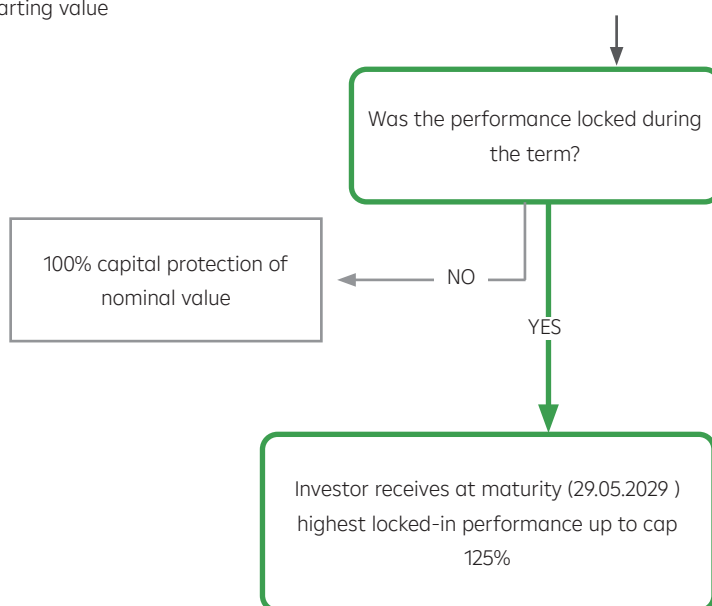
Example payout profile

Fixing date Initial values of the underlying assets
28.05.2024

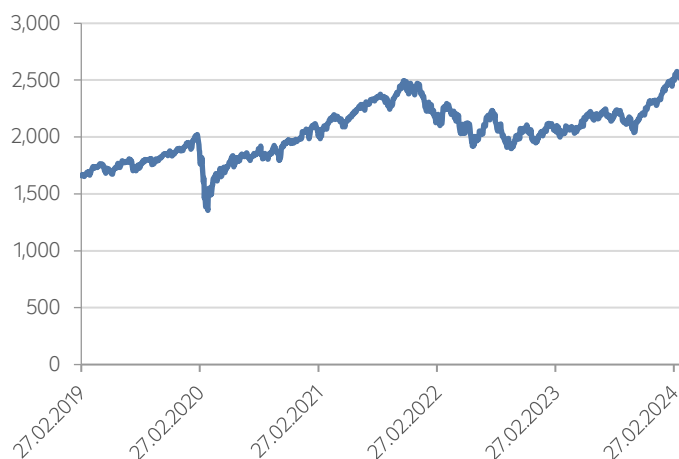
Valuation dates (quarterly) Closing value of the underlying index on observation dates*

Valuation dates (quarterly)	Underlying	Lock-In	Redemption at maturity
23.08.2024	80%	100%	1 000 CZK
22.11.2024	90%	100%	1 000 CZK
21.02.2025	95%	100%	1 000 CZK
23.05.2025	103%	103% (locked)	1 030 CZK
22.08.2025	109%	109% (locked)	1 090 CZK
21.11.2025	115%	115% (locked)	1 150 CZK
23.02.2026	104%	115%	1 150 CZK
22.05.2026	98%	115%	1 150 CZK
21.08.2026	95%	115%	1 150 CZK
23.11.2026	90%	115%	1 150 CZK
23.02.2027	85%	115%	1 150 CZK
23.05.2027	93%	115%	1 150 CZK
21.08.2027	101%	115%	1 150 CZK
23.11.2027	109%	115%	1 150 CZK
23.02.2028	117%	117% (locked)	1 170 CZK
23.05.2028	120%	120% (locked)	1 200 CZK
23.08.2028	114%	120%	1 200 CZK
24.11.2028	118%	120%	1 200 CZK
23.02.2029	126%	125% = CAP (locked)	1 250 CZK
23.05.2029	129%	125%	1 250 CZK

* Compared to the starting value



MSCI World Top ESG Select 4.5% Decrement Index



Bloomberg (MXWOTES4) ISIN: GB00BNR44V41

As of March 22 2024; Source: Bloomberg

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

Top Index Members

Microsoft	IT
NVIDIA	IT
Home Depot	Consumer Discretionary
Novo Nordisk	IT
ASML	IT
Adobe	IT
Salesforce	IT
Advanced Micro Devices	IT
Intel	IT
Cisco Systems	IT

My market expectation

My investment horizon

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






- Return opportunity: At maturity, investors receive the locked-in positive performance up cap without market risk.
- Capital protection: At the end of the term, the investor obtains at least the capital protection amount.
- Flexibility: Tradability on the secondary market, no management fees

Risks

- In the event that the underlying index does not have positive performance at any of the observation dates compared to its starting value, the investor will not receive any yield.
- During the term of the certificate, the value of the certificate may fall below 100%.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the capital protection level. For example, strongly rising interest rates have a negative impact on the price performance of the certificate. The capital protection applies exclusively at the end of the term.
- 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.

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

For further information, please contact your bank advisor, visit raiffeisenzertifikate.at/en or call the Raiffeisen Bank International AG certificate hotline: +43 1/717 07 - 5454 or info@raiffeisenzertifikate.at. Your Raiffeisen Certificates contacts, Am Stadtpark 9, 1030 Vienna/Austria:

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