

Climate Change Express 6

Express Certificate

- Underlying: MSCI® World Climate Change Top ESG Select 4.5% Decrement Index
- 7% annual yield opportunity, 1-5 year term
- 60% barrier (only active at maturity), market risk if the barrier is violated

Please note the issuer risk.

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

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



With this certificate, you have an annual yield opportunity of 7% as well as the option of early redemption. If the underlying quotes at or above its starting value on one of the annual valuation dates, (early) redemption is affected, including interest of 7% per year of term. In the event of a barrier violation at the end of term, investors are exposed to market risk on a one-to-one basis. This means in this case that a significant loss of capital is possible.

How the certificate works

On the initial valuation date the starting value of the underlying is fixed and the barrier is determined. On the annual valuation date, the price of the underlying is compared to its starting value. If the underlying quotes at or above its starting value, the certificate is redeemed (early) at the defined termination price. The maximum possible redemption is limited by the maximum amount.

Annual valuation days	Is the underlying price greater than/ equal to the termination level?	Termination price
2025	100% of the starting value? no	yes ▶ 107% (EUR 1,070)
2026	100% of the starting value? no	yes ▶ 114% (EUR 1,140)
2027	100% of the starting value? no	yes ▶ 121% (EUR 1,210)
2028	100% of the starting value? no	yes ▶ 128% (EUR 1,280)
2029	100% of the starting value? no	yes ▶ 135% (EUR 1,350)
Is the underlying's price above the barrier? no		yes ▶ 100% (EUR 1,000)

Redemption 1:1 according to the index performance

If there has been no early redemption by the last year of the term and the underlying price is also below the payout level on the final valuation date, the barrier is observed: If the underlying price is above the barrier, redemption is at 100% of the nominal amount. If the underlying price quotes at or below the barrier, redemption is affected at the maturity date in accordance with the performance of the underlying (percentage development from the starting value to the final value).

Details on the share delivery can be found on the following page.

During the term

- You can buy and sell the certificate on the secondary market at any time.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying assets, their fluctuation range, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and fluctuate sharply, especially if the underlying is close to the barrier.

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
ISIN	AT0000A3CT80
Issue price	100%
Nominal value	EUR 1,000
Subscr. period²	May 13 - Jun 6, 2024
Initial valuation date	Jun 7, 2024
Issue value date	Jun 10, 2024

Annual valuation dates	Jun 6, 2025; Jun 8, 2026; Jun 8, 2027; Jun 8, 2028; Jun 7, 2029
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Early maturity dates	Jun 11, 2025; Jun 11, 2026; Jun 11, 2027; Jun 13, 2028; Jun 12, 2029
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Underlying	MSCI® World Climate Change Top ESG Select 4.5% Decrement Index
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Starting value	Closing price of the underlying at the initial valuation date
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Final value	Closing price of the underlying at the final valuation date
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Barrier	60% of starting value
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Barrier observation	Only on the last valuation date (closing price)
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Termination levels	1) 100%, 2) 100%, 3) 100%, 4) 100%, 5) 100% of starting value
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Observation of termination levels	on the annual valuation days (closing prices)
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Termination prices	1) 107%, 2) 114%, 3) 121%, 4) 128%, 5) 135% of nominal value
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Maximum amount	135% of nominal value
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Quotes	Vienna, Stuttgart
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1 ... Rating: rbinternational.com/ir/ratings

2 ... Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

My expectation for the underlying

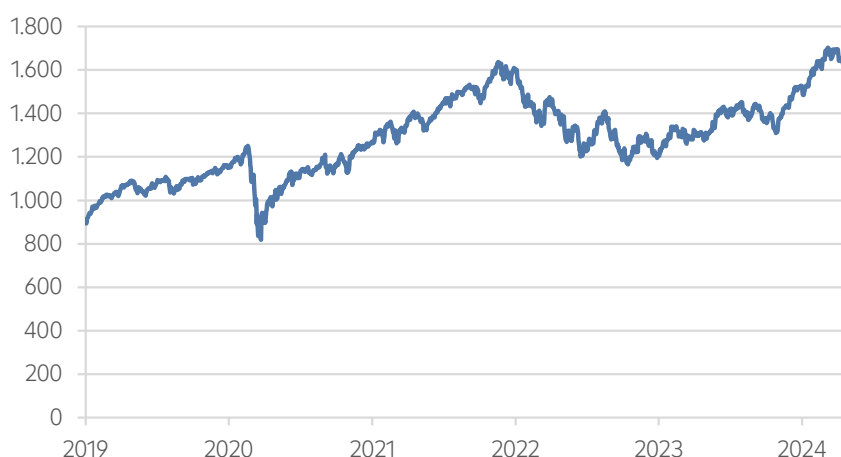
falling ↘	sideway →	rising ↗
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MSCI® World Climate Change Top ESG Select 4.5% Decrement Index

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
Intel	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 April 19, 2024; Source: Bloomberg (DE747460 Index); 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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Issuer Risk/Creditor Participation ("bail-in"): Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore 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"). The resolution authority may also issue such an order before any insolvency proceedings

if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed further information is available at raiffeisenzertifikate.at/en/basag. A total loss of the invested capital is possible. Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information.

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ject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

The price of the Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Express Certificate is subject to several influencing factors and need not develop simultaneously to and in accordance with the underlying's performance. Such influencing factors include e.g. intensity of the underlying's price fluctuations (volatility), interest rates, solvency of the issuer or remaining term. If the Express Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Express Certificate and are not paid out.

Austrian Ecolabel for sustainable financial products- The Austrian Ecolabel has been awarded by the Austrian Federal Ministry for Climate Action, Environment, Energy, Mobility, Innovation and Technology to the Climate Change Express 6 as shares/bonds/equity instruments/real estate or capital protection certificates financed with current/savings deposits or green bonds are selected pursuant to economic, ecological and social criteria. The Ecolabel ensures that these criteria and their implementation are certified by an independent authority to be suited to select shares/bonds/equity instruments, real estate, projects or capital protection certificates. Being awarded the Ecolabel does not imply an economic valuation and is no reliable indicator of the financial instrument's future results.

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