

# USD Premium ESG Protected Certificate 2

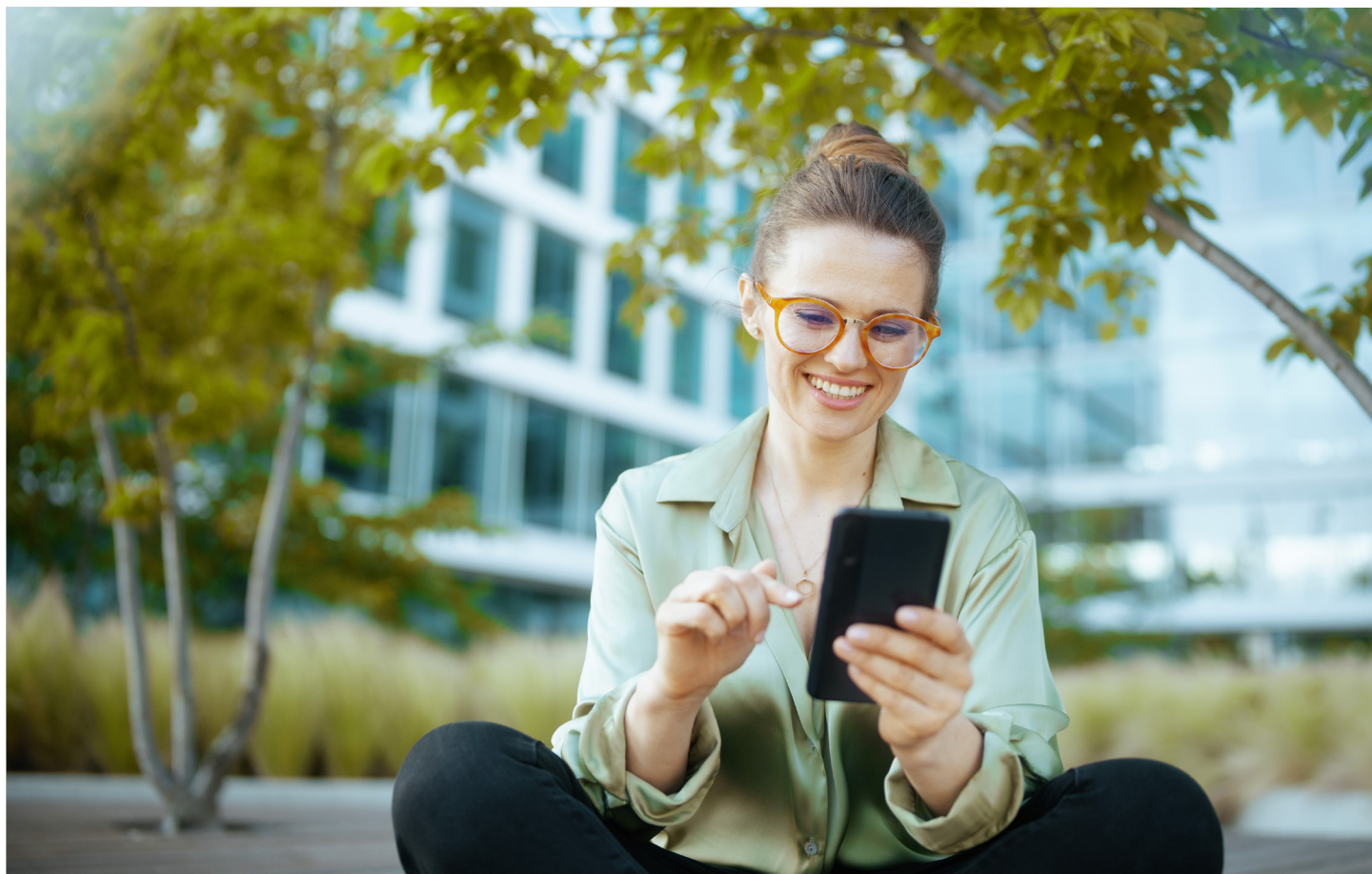
## Investment product with Capital Protection

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Opportunity to obtain a coupon of 12.00% (3.00% annually/2.87% p.a.)\* or coupon of 24.00% (6.00% annually/5,52% p.a.)\* in case the underlying index increases by 12.00% or more at the end of the term
- 100% capital protection at the end of the 4 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 100% of the nominal value and a coupon at the predetermined rate of 24.00% (6.00% annually/5.52% p.a.) in case the index increases by 12.00% or more compared to the starting value at the end of the term. Otherwise, investors receive a coupon at the predetermined rate of 12.00% (3.00% annually/2.87% p.a.) in addition to 100% of the nominal value.

### 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 $\geq$ 12.00% from the starting value

In addition to the 100% of the nominal value, you obtain the coupon of 24.00% of the nominal value (equals USD 240 per EUR 1,000 nominal value).

#### 2. Index performance $<$ 12.00% from the starting value

In addition to the 100% of the nominal value, you obtain the coupon of 12.00% of the nominal value (equals USD 120 per USD 1,000 nominal value).

### Redemption and coupons payment examples at the end of the term

Index performance*	Capital protection	Coupon**	
+50.00%	100%	24.00%	of the nominal value
+12.00%	100%	24.00%	of the nominal value
-12.00%	100%	12.00%	of the nominal value
-50.00%	100%	12.00%	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%.

<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG through its Slovak branch
<b>ISIN</b>	ATSKUS8PREM9
<b>Issue price</b>	100%
<b>Nominal value</b>	USD 1,000
<b>Purchase fee<sup>2</sup></b>	up to 3.00%
<b>Subs. period<sup>3</sup></b>	Jul 22 - Aug 30, 2024
<b>Initial valuation date</b>	Sept 05, 2024
<b>Issue value date</b>	Sept 06, 2024
<b>Final valuation date</b>	Sept 01, 2028
<b>Maturity date</b>	Sept 06, 2028
<b>Capital protection</b>	100% of the nominal value at the end of the term
<b>Underlying (Index)</b>	MSCI® World Top ESG Select 4.5% Decrement Index (EUR)
<b>Starting value</b>	closing price of underlying index at the initial valuation date
<b>Coupon</b>	12% or 24% of the nominal value
<b>Coupon payout date</b>	Sept 06, 2028
<b>Quotes</b>	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.

### 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



- The opportunity to achieve a yield is in any case limited and the maximum yield is 24.00% of the nominal value (6.00% annually/5.52% p.a.).
- 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.

### My market expectation

declining ↘	sideways →	rising ↗
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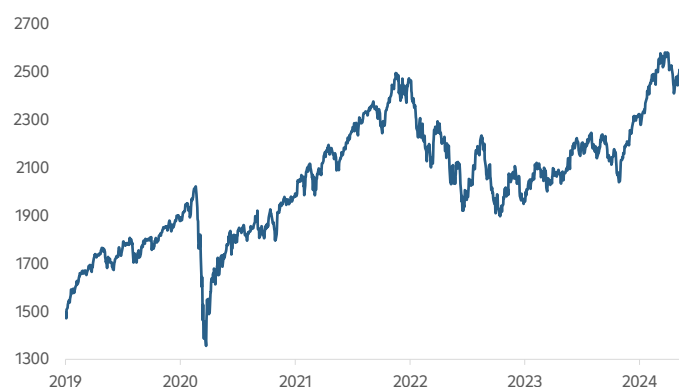
### My investment horizon

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

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

- 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	6.3%
Novo Nordisk	Healthcare	3.8%
ASML	IT	3.3%
AMD	IT	2.0%
Adobe	IT	2.0%
Applied Materials	IT	1.6%
Intuit	IT	1.5%
Texas Instruments	IT	1.4%
Danaher	Healthcare	1.4%
Amgen	Healthcare	1.4%
		24.7%

As of: July 01, 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/en/sustainability](https://raiffeisenzertifikate.at/en/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/](https://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](https://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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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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