

# Premium ESG Protected Certificate 13

## Investment product with Capital Protection

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Opportunity to obtain 1.5 times the index performance up to a max. of +50.00% at the end of the term (max. yield of 75.00% / 12.50% annually / 9.77% p.a.)\*
- 100% capital protection at the end of the 6 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 is equipped with 100% capital protection and enables you to obtain 1.5 times (150% participation) the positive performance of the index up to a max. of +50.00% in relation to its starting value at the end of the term. This means that you can obtain a yield up to max. 75.00% (12.50% annually/9.77% p.a.).

### 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 above the starting value

You will be paid a coupon together with 100% of the nominal value. The coupon will be equal to 1.5 times (150% participation) the increase of the underlying index from the starting value to the closing price on the final valuation day up to max. +50.00%. The maximum amount of the coupon is 75.00% of the nominal value (= max. 50.00% increase in the underlying index x 150% participation).

#### 2. Index at/below the starting value

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

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

Index performance*	Mechanism		Yield**	
+50.00%	Max. coupon	+	75.00%	of the nominal value
+20.00%	150% participation	+	30.00%	of the nominal value
-20.00%	100% capital protection	+	0.00%	of the nominal value
-50.00%	100% capital protection	+	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



- The underlying index MSCI® World Top ESG Select 4.5% Decrement contains more than 500 sustainable companies from developed countries around the world.
- You can obtain 1.5 times the performance of the index up to max. 50.00%, (max. yield of 75.00%) without having to bear the full market risk 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 zero or negative performance of the index
- 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.

<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG through its Slovak branch
<b>ISIN</b>	ATSK035PREM0
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1,000
<b>Purchase fee<sup>2</sup></b>	up to 3.00%
<b>Subs. period<sup>3</sup></b>	Oct 14 - Nov 08, 2024
<b>Initial valuation date</b>	Nov 12, 2024
<b>Issue value date</b>	Nov 13, 2024
<b>Final valuation date</b>	Nov 07, 2030
<b>Maturity date</b>	Nov 13, 2030
<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>Participation</b>	150% on positive index performance up to +50% at maturity
<b>Maximum coupon</b>	75% (= increase in the index up to max. +50% x 150% participation)
<b>Yield payout date</b>	Nov 13, 2030
<b>Quotes</b>	Vienna, Stuttgart

<sup>1</sup> Rating: [rbinternational.com/ir/ratings](http://rbinternational.com/ir/ratings)

<sup>2</sup> The purchase fee is not a product cost thus it is not included in the Reduction in yield calculation.

<sup>3</sup> Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

#### My market expectation

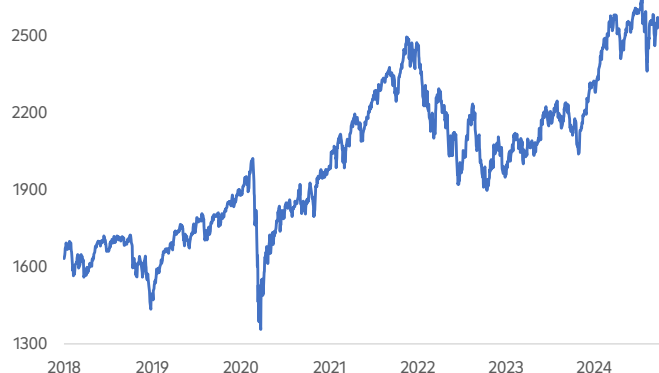
declining ▾ sideways → rising ↗

#### 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	4.5%
Visa	Financials	3.5%
Novo Nordisk	Healthcare	3.1%
ASML	IT	2.5%
AMD	IT	2.0%
Adobe	IT	1.8%
ServiceNow	IT	1.5%
Texas Instruments	IT	1.5%
Amgen	Healthcare	1.4%
Intuit	IT	1.4%
		<b>23.2%</b>

As of: September 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/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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