

## Capital Protection Certificate

ISIN: [AT0000A32257](#) / WKN: RC08KD

**Buy (Ask)** 124.25%

**Sell (Bid)** 122.75%

**Underlying**

MSCI World Climate Change Top ESG Select 4.5% Decrement Index

**Underlying ISIN**

GB00BPKC0Q67

**Starting price underlying**

EUR 1,195.65

**Underlying price (delayed)**

EUR 1,854.11  
**155.1%** of the starting value

Last update: Nov 26, 2024, 3:25 pm

Dec 29, 2022  
Issue date

Dec 29, 2028  
Maturity date

Today

### Simply explained

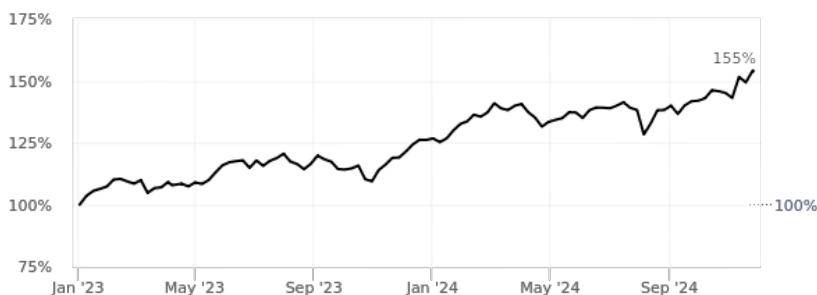
Repayment at the end of the term depending on the performance of the underlying asset.

**Min. 100% (capital protection) - Max. 144%**

#### Price certificate (% of the starting value)



#### Price underlying (% of the starting value)



Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

## Repayment at the end of the term

Currently the underlying quotes at<sup>i)</sup>...

...and is in the range...

...at the end of the term this would trigger the following repayment...

If you buy the certificate at the current purchase price, this would correspond to the following return<sup>iii)</sup>:



<sup>i)</sup>compared to the starting price

<sup>ii)</sup>assumption: investment amount EUR 1.000

<sup>iii)</sup>based on the current underlying price

## Capital Protection Certificate

ISIN: [AT0000A32257](#) / WKN: RC08KD

<b>Tradeable unit/ nominal value</b>	EUR 1,000
<b>Product currency</b>	EUR
<b>Underlying currency</b>	EUR
<b>Taxation</b>	Capital Gains Tax
<b>Listing</b>	Vienna, Stuttgart
<b>End of the term</b>	4Y 1M 3D

Last update: Nov 26, 2024, 3:25 pm

### The Underlying

The MSCI® World Climate Change Top ESG Select 4.5% Decrement Index contains only equities that are included in the MSCI World Climate Change Top ESG Select Index (investment universe).

**Exclusion criteria:** Exclusion criteria are used to identify sustainable companies. These include the production of weapons, gambling or energy generation from nuclear power, oil or gas.

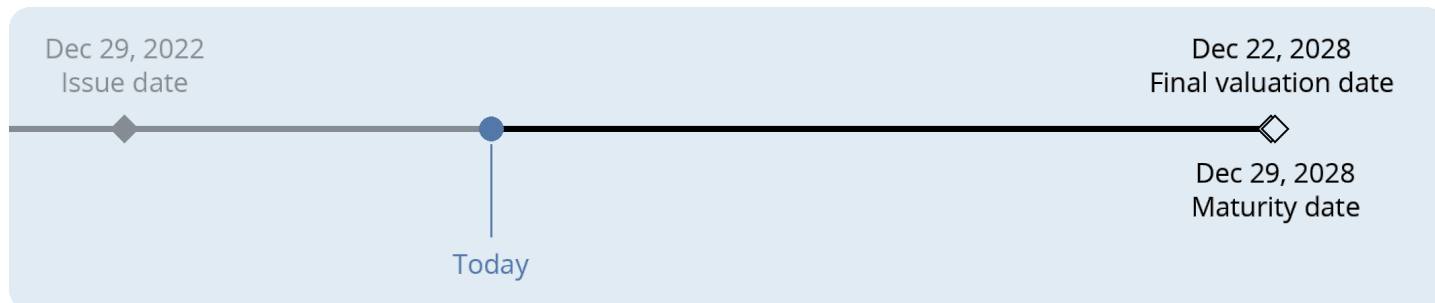
**Best in class:** Only shares of the top 50% companies with the highest sustainability rating (ESG) calculated by MSCI in the respective sector are taken into account.

**Decrement:** Reinvestment of net dividends, in exchange deduction of 5% p.a. from the index price (daily adjustment).

### Sustainability

This certificate complies with the sustainability standard for Raiffeisen Certificates.

## Information on the term



Please note:

- 100% of the nominal amount will in any case be paid out at maturity; during the term, the price may fall below the issue price or the capital protection level. Selling the certificate prior to maturity may result in a partial loss of the invested capital.
- The maximum repayment is limited to 144% (of the nominal amount).
- Loss of purchasing power due to inflation is not offset by the capital protection.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

You are about to purchase a product that is not easy and difficult to understand. For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at [raiffeisenzertifikate.at/en/securitiesprospectus](https://www.raiffeisenzertifikate.at/en/securitiesprospectus) (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at <https://www.raiffeisenzertifikate.at/en/customer-information>. The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.

# MSCI World Climate Change Bond IX

- Underlying: MSCI® World Climate Change Top ESG Select 4.5% Decrement Index
- Opportunity to obtain an attractive yield at the end of the term:  
44% if the index quotes at or above the starting value
- 100% capital protection at the end of the term
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 6 years

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

**Investment product** with 100% capital protection  
Guarantee Certificate



The certificate has two possible redemption scenarios: 1) Redemption at 144% if the underlying MSCI® World Climate Change Top ESG Select 4.5% Decrement index is at/above 100% of the starting value at the end of the term; 2) 100% capital protection if the index is below 100% of the starting value at the end of the term.



This investment product complies with the sustainability standard for Raiffeisen Certificates and takes into account significant adverse impacts on sustainability factors ("PAIs"). [raiffeisenzertifikate.at/en/sustainability](https://raiffeisenzertifikate.at/en/sustainability)

<b>ISIN / WKN</b>	AT0000A32257
<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1,000
<b>Subscr. period<sup>2</sup></b>	Dec 12 - Dec 27, 2022
<b>Initial valuation date</b>	Dec 28, 2022
<b>Issue value date</b>	Dec 29, 2022
<b>Final valuation date</b>	Dec 22, 2028
<b>Maturity date</b>	Dec 29, 2028
<b>Underlying</b>	MSCI® World Climate Change Top ESG Select 4.5% Decrement Index
<b>Calculation Agent</b>	MSCI Inc.
<b>Starting value</b>	Closing price of the underlying on the initial valuation date
<b>Final value</b>	Closing price of the underlying on the final valuation date
<b>Capital protect.</b>	100% at the end of term
<b>Relevant payout levels</b>	1) 100% of the starting value
<b>Redemption per level</b>	1) 144% of the nominal value
<b>Maximum amount</b>	144% of the nominal value
<b>Listing</b>	Vienna, Frankfurt, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](https://rbinternational.com/ir/ratings)

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

Ethical, ecological and socially responsible action has become an increasingly important criterion in investment. Raiffeisen Bank International AG issues this certificate to make the topic of sustainability easy to invest in.

### Functionality

At the initial valuation date the starting value and at the final valuation date the final value of the underlying are determined. At the final valuation date the final value is compared to the starting value and one of the following scenarios will apply:

1. Final value  $\geq$  100% of the starting value  $\rightarrow$  Redemption at 144%  
If the final value is greater or equal to 100% of the starting value, the certificate will be redeemed at the maturity date at 144% of the nominal value. This amount also represents the maximum redemption (maximum amount).
2. Final value  $<$  100% of the starting value  $\rightarrow$  Redemption at 100%  
If the final value is below 100% of the starting value, the certificate will be redeemed at the maturity date at 100% of the nominal value.

### Example payout profile

Final value*	Redemption**
+50%	144%
+25%	144%
+10%	144%
+5%	144%
+/-0% (= Starting value)	144%
-5%	100%
-10%	100%
-30%	100%

\* in comparison to the starting value    \*\* in percent of the nominal value

The nominal value is capital protected by Raiffeisen Bank International AG at the end of the term, i.e. during the term the price of the certificate can fall below the capital protection level, but at the end of the term investors obtain at least the capital protection amount.

For details on risks and opportunities please see the following pages.

**MSCI® World Climate Change Top ESG Select 4.5% Decrement Index**



As of: December 5, 2022; Source: Bloomberg (DE747460) ISIN: GB00BPKC0Q67

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

**Consideration of major adverse impacts on sustainability (PAI):**

- Greenhouse gas emissions
- Species diversity (biodiversity)
- Waste prevention
- Water conservation and water consumption
- Social, labor and human rights issues incl. corruption and bribery

**My expected market trend**

declining ↘ **sideways →** rising ↗

**My investment horizon**

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

**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/](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)

**Underlying: MSCI® World Climate Change Top ESG Select 4.5% Decrement Index**

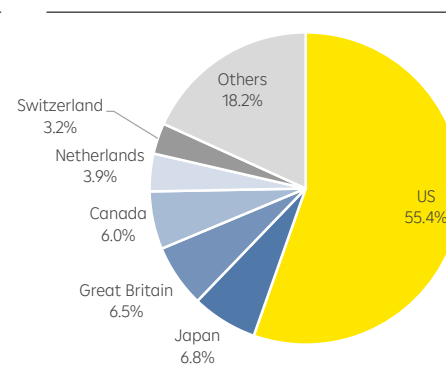
- Underlying: MSCI® World Index
- Inclusion: Shares of the top 50% companies with the highest ESG (Environmental, Social, Governance) ratings calculated by MSCI within their respective industries („Best-in-Class“ selection).
- Exclusion criteria: Serious violations of ESG principles; violations of UN Global Compact principles; violations of ILO\* labor standards; operating in controversial business areas e.g. related to arms, armaments, tobacco, gambling, adult entertainment, coal, nuclear power, oil & gas extraction animal exploitation, animal skins, genetic engineering and stem cells.
- Review/adjustment: Quarterly
- Index weighting: Market cap (free float), capped at 5% per share at each rebalance
- Decrement: Paid out net dividends are reinvested in the index; in exchange, 4.5% p.a. (= decrement) are deducted from the index price (daily aliquot)

\* International Labour Organization

**Top 10 Constituents**

	Sector	Country	Weighting
NVIDIA	IT	US	5.3%
Home Depot	Consumer Discr.	US	3.7%
Salesforce	IT	US	3.3%
ASML Holding	IT	NL	2.6%
PepsiCo	Basic Consump.	US	2.6%
ServiceNow	IT	US	2.1%
Adobe	IT	US	1.7%
AIA Group	Financials	HK	1.5%
Elevance Health	Health Care	US	1.4%
Toronto-Dominion Bank	Financials	CA	1.4%
			25.7%

**Country weighting**



Source: MSCI; As of: December 2022

**Opportunities**

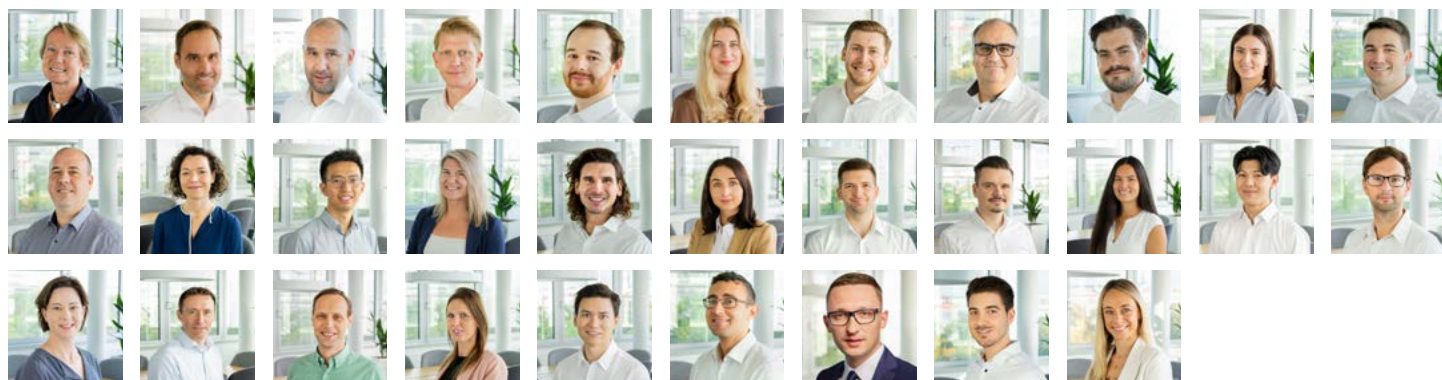
- Return opportunity: Investors can already achieve a return if the price of the index remains constant.
- Capital protection: At the end of the term, the investor obtains at least the capital protection amount.
- Flexibility: Tradability on the secondary market, no management fees

**Risks**

- Limited yield opportunity: The maximum redemption is limited by the maximum amount.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the capital protection level; 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.

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

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Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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