

Capital Protection Certificate

ISIN: [AT0000A330B1](#) / WKN: RC08UB

Buy (Ask) 107.85%

Sell (Bid) 104.85%

Underlying [MSCI World Top ESG](#)

Select 4.5%

Decrement Index

Underlying ISIN [GB00BNR44V41](#)

Starting price underlying EUR 2,059.39

Underlying price (delayed) EUR 2,706.12
131.4% of the starting value

Last update: Nov 26, 2024, 3:22 pm

Apr 28, 2023
Issue date

Oct 28, 2026
Maturity date

Today

Simply explained

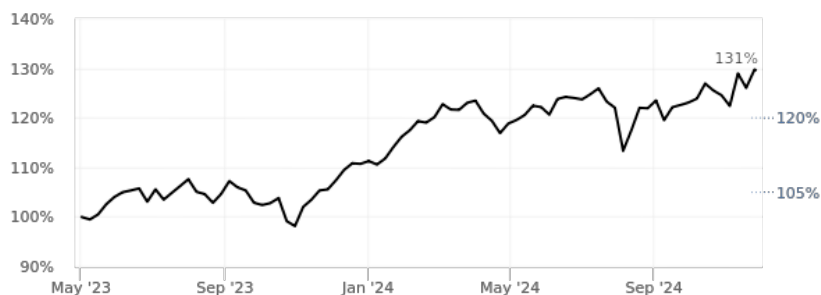
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 105% (capital protection) - Max. 120%

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 atⁱ⁾...

...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 returnⁱⁱ⁾:

131.4%	above 120%	▶	120% (USD 1,200) ⁱⁱ⁾	▶	+11.27% (+5.72% p.a.)
	between 105% and 120%	▶	1:1 performance of the underlying	▶	from +11.27% (+5.72% p.a.) to -2.64% (-1.39% p.a.)
	below 105%	▶	105% (USD 1,050) ⁱⁱ⁾	▶	-2.64% (-1.39% p.a.)

ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount USD 1.000

ⁱⁱⁱ⁾based on the current underlying price

Capital Protection Certificate

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Tradeable unit/ nominal value	USD 1,000
Product currency	USD
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Stuttgart
End of the term	1Y 11M 2D

Last update: Nov 26, 2024, 3:22 pm

The Underlying

The MSCI® World Top ESG Select 4.5% Decrement Index contains only equities that are included in the MSCI World 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.

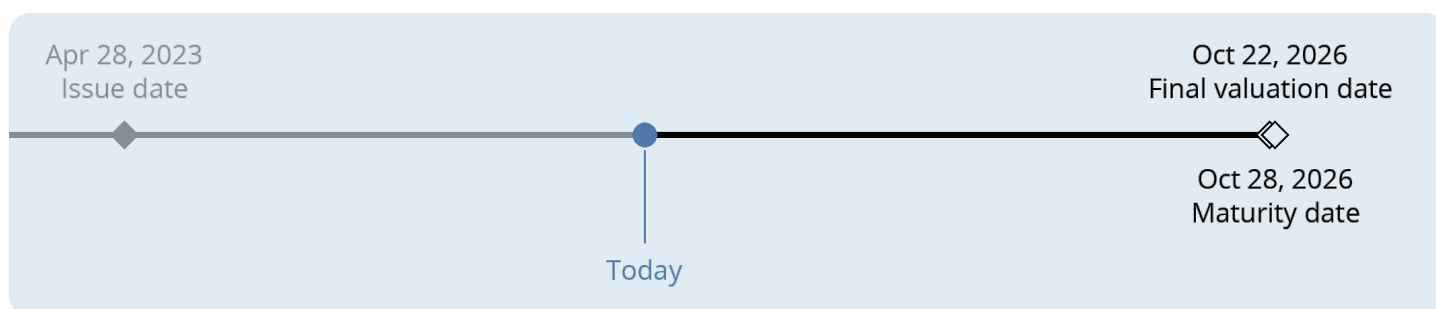
Best in class: Only shares of the top 50% companies with the highest sustainability rating (ESG) calculated by MSCI in the respective sector are taken into account.

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:

- 105% 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 120% (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 (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.

105% Global Stocks Winner

- Underlying: MSCI® World Top ESG Select 4.5% Decrement Index
- Full participation in the index performance up to max. +20% (redemption at the end of the term)
- 105% capital protection at the end of the term
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 3.5 years

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

Investment product with capital protection
Guarantee Certificate



With this certificate investors participate at 100% in the performance of the MSCI® World Top ESG Select 4.5% Decrement Index at the end of the term – up to a maximum of +20% compared to the starting value. In the event of a negative index performance capital protection of 105% takes affect at the end of the term.

ISIN / WKN	AT0000A330B1 / RC08UB
Issuer¹	Raiffeisen Bank International AG
Issue price	100%
Nominal value	USD 1,000
Subscr. period²	Mar 3 - Apr 26, 2023
Initial valuation date	Apr 27, 2023
Issue value date	Apr 28, 2023
Final valuation date	Oct 22, 2026
Maturity date	Oct 28, 2026
Underlying	MSCI® World Top ESG Select 4.5% Decrement Index
Calculation Agent	MSCI Inc.
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Capital protect.	105% at the end of term
Participation factor	100%
Cap	120%
Listing	Vienna, Frankfurt, Stuttgart

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

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

Functionality

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

1. Final value \geq 120% of the starting value → Redemption at 120%
If the final value is greater or equal to 120% of the starting value, the certificate will be redeemed on the maturity date at 120% of the nominal value. This also represents the maximum redemption (maximum amount).
2. Final value \geq 105% & < 120% of the starting value → 100% Participation
If the final value is greater than or equal to 100% but less than 120% of the starting value, the certificate will be redeemed on the maturity date according to the performance of the underlying (percentage development from the starting value to the final value).
3. Final value < 105% of the starting value → Redemption at 105%
If the final value is less than 105% of the initial value, the capital protection of 105% applies at maturity. In this case, 105% of the nominal value is paid out on the redemption date.

Example payout profile

Final value*	Redemption**
+70%	120%
+50%	120%
+20%	120%
+3%	105%
+/-0% (= Starting value)	105%
-5%	105%
-15%	105%
-30%	105%

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

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

MSCI® World Top ESG Select 4.5% Decrement Index



As of: February 6, 2023; Source: Bloomberg (MXWOTES4) ISIN: GB00BNR44V41

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/ (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

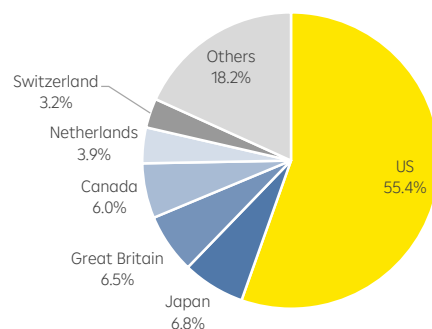
Underlying: MSCI® World Top ESG Select 4.5% Decrement Index

- 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; 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)

Top 10 Constituents

	Sector	Country	Weighting
Microsoft	IT	US	4.8%
NVIDIA	IT	US	4.2%
Home Depot	Consumer Discr.	US	2.2%
ASML Holding	IT	NL	1.9%
Coca Cola	Basic Consump.	US	1.8%
Novo Nordisk	Health Care	DK	1.8%
PepsiCo	Basic Consump.	US	1.8%
Cisco Systems	IT	US	1.5%
Salesforce	IT	US	1.5%
Danaher	Health Care	US	1.3%
			22.5%

Country weighting



Source: MSCI; As of: February 2023

Opportunities

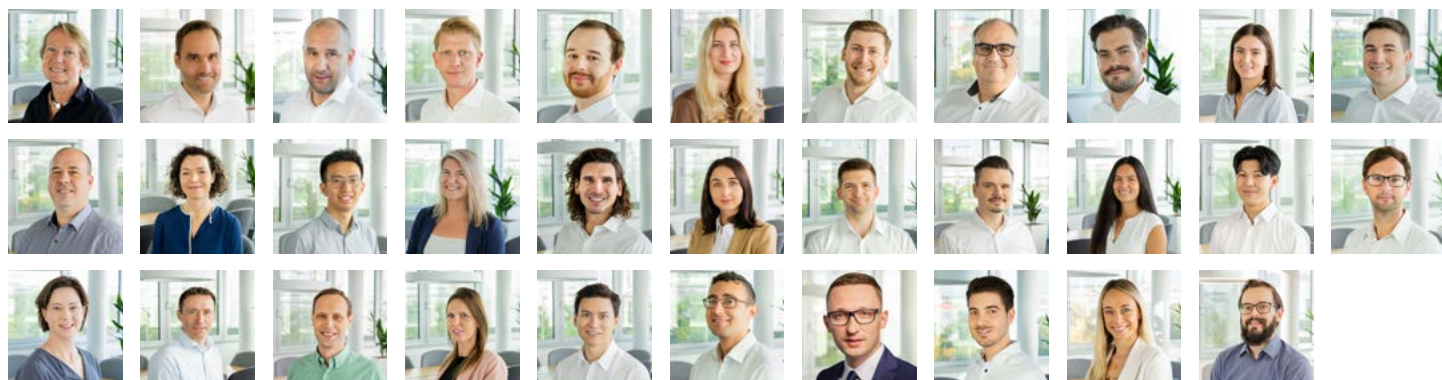
- Return opportunity: Full participation of the underlying performance up to the cap
- Capital protection: At the end of the term, the investor obtains at least the capital protection amount.
- Flexibility: Tradability on the secondary market, no management fees

Risks

- No guaranteed minimum yield: The payout of the certificate depends on the underlying performance. There is no guaranteed minimum payout.
- 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.

For further information, please contact your bank advisor, visit [raiffeisenzertifikate.at](https://www.raiffeisen.at/raiffeisenzertifikate) 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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Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein.

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Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying.

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

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 fulfill 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](https://www.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.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact

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The price of the Capital Protection Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 100% of the nominal value applies solely at the end of the term. During the term, the price of the Capital Protection Certificate may drop below the agreed capital protection amount. During the term, the Capital Protection Certificate's price is subject to several influencing factors and needs 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 Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Capital Protection Certificate and are not paid out.

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