

Premium ESG expresný certifikát 3

ISIN: ATSK023PREM6 / WKN: RC08UW
INVESTMENT Product without Capital Protection
 Express Certificate

CHG. 1D **+0.020 (+0.02%)** BID **111.66%** ASK **113.66%**

LAST UPDATE
Nov 26, 2024
12:36:06.031

UNDERLYING PRICE (DELAYED) STARTING VALUE NEXT REDEMPTION LEVEL MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE
1,847.50 (-0.43%) 1,312.03 1,312.03 -

This factsheet contains current key figures for the certificate and a short general description. Find further information on the certificate and its opportunities and risks in the following product brochure, which was created at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates team at info@raiffeisenzertifikate.at or your personal consultant.

KEY DATA

Underlying	MSCI World Climate Change Top ESG Select 4.5% Decrement Index
Underlying price (delayed)	EUR 1,847.50
Underlying date/time	Nov 26, 2024 12:34:57.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 1,312.03
Barrier	EUR 524.81
Distance to barrier	71.59%
Observation barrier (early) redemption level	continuously 1,312.03 / 1,312.03 / 1,312.03 / 1,312.03
Distance to next termination level	28.98%
Max. yield until next observation date	-12.02%
Max. yield p.a. until next observation date	-
Underlying currency	EUR
Valuation dates	Apr 23, 2025 / Apr 23, 2026 / Apr 22, 2027 / Apr 21, 2028
(early) redemption amount	100.00% / 100.00% / 100.00% / 100.00%
Maturity date	Apr 26, 2028
Final valuation date	Apr 21, 2028
Issue date	Apr 18, 2023
Tradeable unit/nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

DESCRIPTION

The certificate has a pre-defined maximum term. Higher early redemption is made, if, at any of the valuation dates, the underlying quotes at or above the termination level.

If the underlying price is below the termination level the term extends to the next valuation date. At the end of the maximum term, the barrier serves as additional safety mechanism.

This certificates complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

PRICE DEVELOPMENT SINCE ISSUE DATE

Past performance is no reliable indicator of future results.

CONTACT/INFORMATION

E: info@raiffeisencertificates.com
 T: +431 71707 5454
 W: www.raiffeisencertificates.com

Disclaimer

Issuer Risk:

As a bearer bond, a certificate is not subject to Austria's deposit protection. If, in the event of insolvency, the issuer is unable to meet its obligations from the certificate, or is only able to meet them in part, certificate holders may lose a substantial part of the capital invested, or even a total loss. This risk is often also referred to as "issuer risk" or "creditworthiness risk".

Possibility of Bail-in:

The Federal Act on the Recovery and Resolution of Banks ("BaSAG") applies. The BaSAG regulates the possibility of the regulatory resolution of banks that have run into difficulties. Holders of certificates may be affected by such a regulatory measure with their claims to payment(s) (the so-called "bail-in"), and this may result in the loss of a substantial part of the invested capital or even a total loss for all types of certificates.

What You Should Consider Before the Purchase of Express Certificates:

- **Market risk:** The value of the Express Certificate depends on the value of the underlying asset. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Express Certificate. This can lead to the loss of part of the invested capital or even to a total loss.
- **Barrier event:** If the barrier of the Express Certificate is touched or undercut on the last valuation date, the protection mechanism is suspended. In this case, the investor(s) is/are exposed to the market risk on a 1:1 basis and a substantial loss of capital is possible. Redemption at the end of the term is then usually 1:1 to the underlying performance, or in the case of Express Certificates on individual shares, in the form of physical delivery of shares. The market value of delivered shares will be below the nominal value of the certificate.
- **Price performance:** The price of the Express Certificate depends on several influencing factors during the term and does not exclusively follow the performance of the underlying. Such influencing factors are, for example, volatility (intensity of value fluctuations), the interest rate level or the remaining term, as well as the credit rating of the issuer. If the Express Certificate is sold before the end of the term, this can lead to the loss of part of the capital invested or even to a total loss.
- **Price performance:** The price of the Express Certificate depends on several influencing factors during the term and does not exclusively follow the performance of the underlying. Such influencing factors are, for example, volatility (intensity of value fluctuations), the interest rate level or the remaining term, as well as the credit rating of the issuer. If the Express Certificate is sold before maturity, this can lead to the loss of part of the capital invested or even a total loss.
- **Currency risk:** If the underlying asset is quoted in a different currency than the Express Certificate and the product does not provide for currency hedging, developments in the exchange rate during the term of the Express Certificate will also have an impact on the value of the certificate. This can additionally increase the loss from the Express Certificate due to the market risk.
- **Payouts of the underlying:** Dividends and comparable claims from the ownership of the underlying are taken into account in the certificate's structure and are not paid out.

Please also note our comprehensive information on our website raiffeisencertificates.com/kundeninformation and raiffeisencertificates.com/basag

Premium ESG Express Certificate 3

Investment product without capital protection
Express certificate

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Early redemption possible from the 2nd year, maximum term of 5 years and one week
- Yield opportunity between 15.0% and 37.5% (7.5% annually)
- Protection against decline in the underlying index up to -60% (excl.), barrier set at 40% of the starting value, continuous observation
- Full market risk if barrier is touched/violated, issuer risk
- Further opportunities/risks on the following pages

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



YIELD OPPORTUNITY WITH SUSTAINABLE INVESTMENT

The Premium ESG Express Certificate 3 provides the opportunity for early redemption from the 2nd year and enables investors to obtain a yield from 15.0% to 37.5% (7.5% annually). In case that closing price of underlying the index MSCI® World Climate Change Top ESG Select 4.5% Decrement quotes at or above its starting value at one of the respective valuation dates, the certificate is automatically redeemed prior to the maturity with an attractive yield.



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

Key Facts

Issuer	Raiffeisen Bank International AG ¹ through its Slovak branch
ISIN	ATSK023PREM6
Issue price	100 %
Nominal value	EUR 1,000
Purchase fee ²	up to 3.00%
Subscription period ³	Mar 20 - Apr 14, 2023
Initial valuation date	Apr 17, 2023
Issue value date	Apr 18, 2023
Annual valuation dates	Apr 23, 2025, Apr 23, 2026, Apr 22, 2027
Final valuation date	Apr 21, 2028
Early maturity dates	Apr 28, 2025, Apr 28, 2026, Apr 27, 2027
Maturity date	Apr 26, 2028
Underlying (Index)	
MSCI® World Climate Change Top ESG Select 4.5% Decrement Index (EUR)	
Starting value = Termination level	
closing price of the underlying index at the initial valuation date	
Observation of the termination level	
from the 2 nd year at each annual valuation date	
Barrier	40% of the starting value
Observation of the barrier	continuously Apr 18, 2023 (incl.) – Apr 21, 2028 (incl.)
Quotes	Vienna, Frankfurt, 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.

How the certificate works

At the **initial valuation date** the **starting value** equal to the **termination level** (closing price of the underlying index) and the **barrier** (40% of the starting value) are determined. **At the annual valuation dates** the closing price of the underlying index is compared to the termination level. If the index closing price quotes at or above the termination level at one of the respective valuation dates, the certificate (notional and coupon) is redeemed prior to the maturity at the **predefined conditions**:

Annual valuation dates	Is the price of the underlying index equal/greater to...		Notional redemption*	Coupon payment*
Apr 23, 2025	100% of the starting value	yes ▶	100%	+ 15.0%
	▼ no			
Apr 23, 2026	100% of the starting value	yes ▶	100%	+ 22.5%
	▼ no			
Apr 22, 2027	100% of the starting value	yes ▶	100%	+ 30.0%
	▼ no			
Apr 21, 2028	100% of the starting value	yes ▶	100%	+ 37.5%

* in % of the nominal value

In case no early termination occurred, the barrier was never touched/violated during the observation period from Apr 18, 2023 (incl.) to Apr 21, 2028 (incl.) and at the final valuation date the underlying index quotes below the termination level (but above the barrier), the investor obtains 100% of the nominal value at the maturity date and coupon is not paid out.

Termination level has priority over barrier. This means that even if the barrier was touched or undercut by the underlying, the investor still has a chance for redemption at the predetermined conditions (notional, coupon) if the underlying quotes at or above the termination level at any of the annual valuation dates.

In case the **barrier** of 40% was **touched or undercut** and no (early) termination occurred, redemption at the maturity date is effected according to the performance of the underlying index (performance of the underlying index from the starting value as of Apr 17, 2023 to the final reference price as of Apr 21, 2028) and coupon is not paid out.

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

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



As of: Mar 14, 2023; Source: Bloomberg (DE747460)
 ISIN: GB00BPKC0Q67
 Please note that the past performance is not a reliable indicator for the future performance of this underlying.

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

- The index is derived from the well-known benchmark index MSCI® World.
- 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 etc.
- Review/adjustment: Quarterly

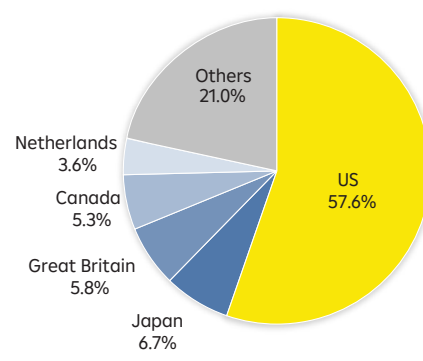
Consideration of major adverse impacts on sustainability (PAI):

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

Top 10 companies in the index

Name	Sector	Weight
NVIDIA	IT	7.09%
Salesforce	IT	3.90%
Home Depot	Spotreba	3.28%
ASML Holding	IT	2.58%
PepsiCo	Spotreba	2.35%
ServiceNow	IT	2.18%
Adobe	IT	1.60%
AIA Group	Financie	1.40%
Toronto-Dominion Bank	Financie	1.34%
S&P Global	Financie	1.27%
		25.9%

Country weighting



Source: MSCI; As of: March 2023

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/customerinformation

Opportunities

- Opportunity to generate an attractive yield (15.0% to 37.5%) even in a case of zero performance of the underlying index from the 2nd year of the term.
- Protection against decline in the underlying stock index up to -60% (excl.) thanks to the barrier set at 40% of starting value of the index.
- Flexibility through tradability on the secondary market, no management fees.

Risks

- In case that the underlying index does not quote at or above the termination level at any of the valuation dates, no (early) redemption of the notional and coupon will be effected.
- If the barrier is touched or undercut, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate can also occur during 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.

DISCLAIMER

In spite of all possible care taken, the data contained in this advertisement are provided purely as non-binding information. This advertisement constitutes neither investment advice nor an offer nor a recommendation nor an invitation to execute a transaction. The information contained in this advertisement is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this advertisement substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This advertisement has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Registration Document approved by the Luxembourg Financial Market Authority (CSSF) and the Securities Note approved by the Austrian Financial Market Authority (FMA) - both documents together form the Base Prospectus - together with any supplements and the respective Final Terms of the described financial filed with the FMA. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Bank International AG (raiffeisenzertifikate.at) by entering the International Securities Identification Number (ISIN) of the respective financial instrument. 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. Raiffeisen Bank International AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein. 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 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. Investment certificates do not constitute bank deposits and are not covered by a deposit protection scheme. 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 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 certificate's price 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), bond interest rates, solvency of the issuer or remaining term. If the 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.

The MSCI indices are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by Raiffeisen Bank International AG. The financial securities referred to herein are not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such financial securities. The Base Prospectus of Raiffeisen Bank International AG contains a more detailed description of the limited relationship MSCI has with Raiffeisen Bank International AG and any related financial securities. No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI. Decrement indices show the value of respective stocks plus reinvested net dividends minus fixed dividend (4.5% p.a., daily deduction). The decrement index may underperform the reference price index in case the fixed dividend is higher than the actual dividends paid from the index. Exchange of a variable real dividends for a fixed dividend in the index calculation allows to structure more attractive certificates with better conditions for the investor. The dividends described herein associated with the underlying are taken into account when structuring the certificate and are not paid out (neither to the issuer nor to the distributor nor to the investor).

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

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").

Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Bank International AG, Am Stadtpark 9, 1030 Vienna/Austria.

Raiffeisen Bank International AG Slovak Branch, pobočka zahraničnej banky with registered office in Bratislava.