

Premium ESG expresný certifikát 5

ISIN: ATSK033PREM5 / WKN: RC1E1C
 INVESTMENT Product without Capital Protection
 Express Certificate

CHG. 1D **-0.130 (-0.13%)** BID **102.77%** ASK **104.77%**

LAST UPDATE
Nov 26, 2024
13:25:25.743

UNDERLYING PRICE (DELAYED) STARTING VALUE NEXT REDEMPTION LEVEL MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE
1,851.87 (-0.20%) 1,641.32 1,641.32 -

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 1,851.87
Underlying date/time	Nov 26, 2024 13:21:29.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 1,641.32
Barrier	EUR 656.53
Distance to barrier	64.55%
Observation barrier (early) redemption level	continuously 1,641.32 / 1,641.32 / 1,641.32 / 1,641.32
Distance to next termination level	11.37%
Max. yield until next observation date	-4.55%
Max. yield p.a. until next observation date	-
Underlying currency	EUR
Valuation dates	Sep 03, 2026 / Sep 02, 2027 / Sep 01, 2028 / Sep 04, 2029 / Sep 04, 2030
(early) redemption amount	100.00% / 100.00% / 100.00% / 100.00% / 100.00%
Maturity date	Sep 09, 2030
Final valuation date	Sep 04, 2030
Issue date	Sep 06, 2024
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 5

Express Certificate

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Yield opportunity between 14.00% and 42.00% (7.00% annually)
- Early redemption possible from the 2nd year, maximum term of 6 years
- 40% barrier, continuous observation, market risk in case of its violation

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



The certificate provides the opportunity for early redemption from the 2nd year and enables investors to obtain a yield between 14.00% and 42.00% (7.00% annually). If the underlying index quotes at or above the termination level at one of the respective valuation dates, the certificate is redeemed prior to the maturity with an attractive yield.

How the certificate works

At the initial valuation date the starting value of the underlying index (closing price) equal to the termination level is fixed and the barrier is determined. At the annual valuation dates the closing price of the underlying index is compared to the termination level and one of the following scenarios may occur:

Annual valuation dates	Is the price of the underlying index equal/greater to...	Notional redemption*	Coupon payment*
Sept 03, 2026	100% of the starting value no	100%	+ 14.00%
Sept 02, 2027	100% of the starting value no	100%	+ 21.00%
Sept 01, 2028	100% of the starting value no	100%	+ 28.00%
Sept 04, 2029	100% of the starting value no	100%	+ 35.00%
Sept 04, 2030	100% of the starting value no	100%	+ 42.00%

*in % of the nominal value

In case no early redemption occurred and the barrier...

- a) was never touched/undercut by the underlying index, the investor obtains 100% of the nominal value at the maturity date and no coupon paid out.
- b) was touched/undercut by the underlying index, the redemption at the maturity date is effected according to the performance of the underlying index and no coupon is paid out.

Opportunities



- The opportunity to achieve an attractive yield even with zero performance of the underlying index.
- Protection against decline in the underlying index up to the barrier level. Termination level has priority over the barrier.
- You can sell the certificate at any time during its term, the certificate has no management fees.

Risks



- The price of a certificate is subject to various influencing factors, including the performance of the underlying, its volatility, expected dividends, as well as the level of interest rates. This price may fall below the issue price and fluctuate significantly, particularly if the underlying index is close to the barrier.
- If the barrier is touched/undercut, investors might be entirely subject to market risk at the maturity date, without any protective mechanism.

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.

Issuer¹	Raiffeisen Bank International through its Slovak branch
ISIN	ATSK033PREM5
Issue price	100%
Nominal value	EUR 1,000
Purchase fee²	up to 3.00%
Subscription period	Jul 22 - Aug 30, 2024
Initial valuation date	Sept 05, 2024
Issue value date	Sept 06, 2024
Annual valuation dates	Sept 03, 2026; Sept 02, 2027; Sept 01, 2028; Sept 04, 2029
Final valuation date	Sept 04, 2030
Early maturity dates	Sept 08, 2026; Sept 07, 2027; Sept 07, 2028; Sept 07, 2029
Maturity date	Sept 09, 2030
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	at each annual valuation date
Barrier	40% of the starting value
Observation of the barrier	continuously Sept 06, 2024 (incl.) – Sept 04, 2030 (incl.)
Quotes	Vienna, 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.

My expected market trend

declining ↘ **sideways →** rising ↗

My investment horizon

< 3 years 3 to 5 years > 5 years

Underlying (Index): MSCI® World Climate Change 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	6.3%
ServiceNow	IT	5.0%
Adobe	IT	3.4%
AMD	IT	3.4%
Intuit	IT	2.4%
American Express	Financials	1.8%
Intel	IT	1.8%
Elevance	Healthcare	1.7%
Autodesk	IT	1.6%
Digital Reality Trust	Real Estate	1.5%
		28.9%

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

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/ (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. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

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 set of information contained in this advertisement is not a proposal for the conclusion of a contract, a public proposal for the conclusion of a contract, a part of a contract, an instruction, a public tender announcement, a public promise or an invitation to subscribe to a financial instrument in the sense of the generally binding rules valid in the Slovak Republic and also is not related to the portfolio management investment service. 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. 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.