

Capital Protection Certificate

ISIN: [AT0000A3FMJ9](#) / WKN: RC1FOG

| | |
|----------------------------|--|
| Buy (Ask) | 101.88% |
| Sell (Bid) | 98.88% |
| Underlying | MSCI World Top ESG Select 4.5% Decrement Index |
| Underlying ISIN | GB00BNR44V41 |
| Starting price underlying | EUR 2,575.66 |
| Underlying price (delayed) | EUR 2,707.52 105.1% of the starting value |

Last update: Nov 26, 2024, 8:00 pm

Oct 31, 2024
Issue date

Oct 31, 2028
Maturity date

Today

Simply explained

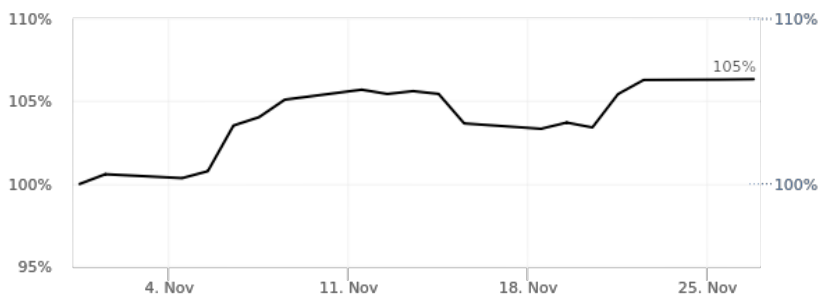
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (capital protection) - Max. 120%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



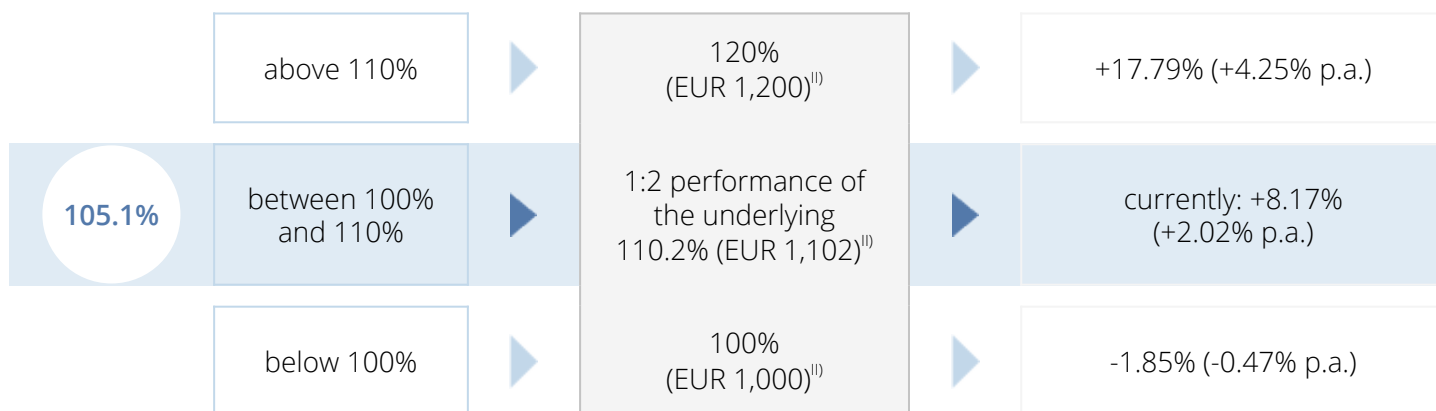
Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

Repayment at the end of the term

Currently the underlying quotes ...and is in the range... atⁱ⁾...

...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 returnⁱⁱⁱ⁾:



ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount EUR 1.000

ⁱⁱⁱ⁾based on the current underlying price

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| | |
|----------------------------------|----------------------|
| Tradeable unit/ nominal value | EUR 1,000 |
| Product currency | EUR |
| Underlying currency | EUR |
| Taxation | Capital Gains Tax |
| Listing | Stuttgart |
| End of the term | 3Y 11M 5D |

Last update: Nov 26, 2024, 8:00 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:

- 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 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.

Capital Protected Certificate of Global Stocks 200 % EUR

Capital Protection Certificate

- Underlying: MSCI World Top ESG Select 4.5% Decrement EUR Index
- 100% capital protection at the end of the term
- 200% participation in the positive index performance (redemption at the end of the term max. +20%)
- Certificate currency and returns in EUR
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 4 years

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




ZERTIFIKATE
AWARD AUSTRIA
Best Issuer
2024



With the certificate investors participate at 200% 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 +10% compared to the starting value. In the event of negative index performance, capital protection of 100% is applied at the end of the term.

How the certificate works

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:

- Final value \geq 110% of the starting value → Redemption at 120%
If the final value is greater or equal to 110% of the starting value, 120% of the nominal value is paid out on the redemption date. This also represents the maximum redemption (maximum amount).
- Final value \geq 100% and $<$ 110% of the starting value → 200% Participation
If the final value is greater or equal to 100% and less than 110% of the starting value, investors participate with 200% in the positive performance of the underlying index up to the cap. Therefore, the maximum redemption is limited to EUR 1,200 at face value. (percentage development from the starting value to the final reference value).
- Final value $<$ 100% of the starting value → Redemption at 100%
If the final value is less than 100% of the initial value, 100% of the nominal value (capital protection) is paid out on the redemption date.

Example payout profile

| Final value* | Redemption** |
|--------------------------|--------------|
| +70% | 120% |
| +10% | 120% |
| +4% | 108% |
| +3% | 106% |
| +/-0% (= Starting value) | 100% |
| -5% | 100% |
| -15% | 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 issue price, 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.

During the term



- You can buy and sell the certificate during trading hours at the current price.
- The price may drop below the issue price or the level of 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.

| | |
|-----------------------------|--|
| ISIN / WKN | AT0000A3FMJ9 |
| Issuer ¹ | Raiffeisen Bank International AG |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscr. period ² | Sep 20 - Oct 29, 2024 |
| Initial valuation date | Oct 30, 2024 |
| Issue value date | Oct 31, 2024 |
| Final valuation date | Oct 27, 2028 |
| Maturity date | Oct 31, 2028 |
| Underlying | MSCI World Top ESG Select 4.5% Decrement EUR Index |
| 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. | 100% at the end of term |
| Participation factor | 200% |
| Cap | 110% of Starting Value |
| Maximum Amount | 120% of Nominal Value |

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

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

MSCI® World Top ESG Select 4.5% Decrement Index

The MSCI® World Top ESG Select 4.5 % Decrement Index contains only equities that are included in the parent index MSCI® World (investment universe). The composition of the index is based on a careful selection of around 400 companies from 23 industrialised countries that meet certain criteria.

- **Exclusion criteria:** Exclusion criteria are used to identify sustainable companies. These include, among other things, the production of weapons or energy generation from nuclear power, oil or gas.
- **„Best in Class“ approach:** All remaining companies will be assessed on their environmental, social and responsible corporate governance (ESG) efforts. Only the best 50% of companies in an industry are selected.
- **Decrement:** Paid out net dividends are reinvested in the index; in exchange, 4.5% p.a. are deducted from the index price (daily adjustment).

Development over the past 5 years



Well-known index members






| | Sector | |
|---------------------|---------------------|----|
| NVIDIA | IT | US |
| Microsoft | IT | US |
| Home Depot | Cons. Discretionary | US |
| ASML Holding | IT | NL |
| Novo Nordisk | Health Care | DK |
| Adobe | IT | US |
| Cisco Systems | IT | US |
| Salesforce.com | IT | US |
| Advanced Micro Dev. | IT | US |
| Danaher Corp. | Health Care | US |

As of September 4, 2024; Source: Bloomberg (MXWOTES4); ISIN: GB00BNR44V41

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

Corresponds to the Sustainability Standard for Raiffeisen Certificates  raiffeisencertificates.com/sustainability

This means that with this certificate both the issuer and the underlying, in their economic actions, take into account negative impacts on the following sustainability factors:

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

Note

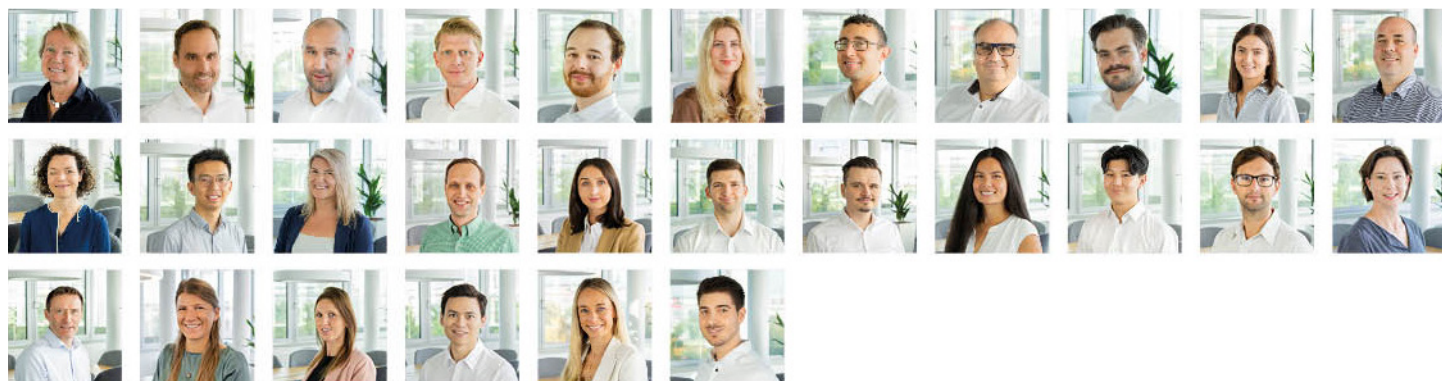
You are about to purchase a product that is not easy and difficult to understand.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisencertificates.com/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" raiffeisencertificates.com/en/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.

You can find further information at raiffeisencertificates.com or contact your advisor.

You can reach your Raiffeisen Certificates team at:

- Certificates Hotline: +431 71707 5454
- info@raiffeisencertificates.com



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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/bail-in. 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.

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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 106% of the nominal value applies solely at the end of the term. Loss of value due to inflation is not covered by the capital protection. 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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