

Capital Protection Certificate

ISIN: [ATSK035PREM0](#) / WKN: RC1F0T

Buy (Ask) 100.65%

Sell (Bid) 98.65%

Underlying [MSCI World Top ESG Select 4.5% Decrement Index](#)

Underlying ISIN [GB00BNR44V41](#)

Starting price underlying EUR 2,683.20

Underlying price (delayed) EUR 2,704.97
100.8% of the starting value

Last update: Nov 26, 2024, 6:17 pm

Nov 13, 2024
Issue date

Nov 13, 2030
Maturity date

Today

Simply explained

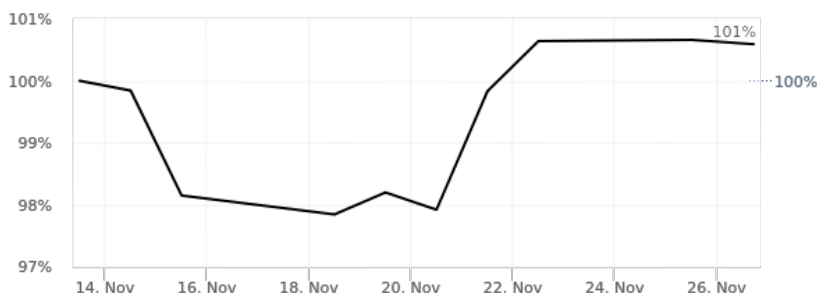
Repayment at the end of the term depending on the performance of the underlying asset.

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

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 returnⁱⁱⁱ⁾:



ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount EUR 1.000

ⁱⁱⁱ⁾based on the current underlying price

Capital Protection Certificate

ISIN: [ATSK035PREM0](#) / WKN: RC1F0T**Tradeable unit/
nominal value** EUR 1,000**Product currency** EUR**Underlying
currency** EUR**Taxation** Withholding tax
for SK Tax-
residents at the
maturity date**Listing** Vienna, Stuttgart**End of the term** 5Y 11M 17D

Last update: Nov 26, 2024, 6:17 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.

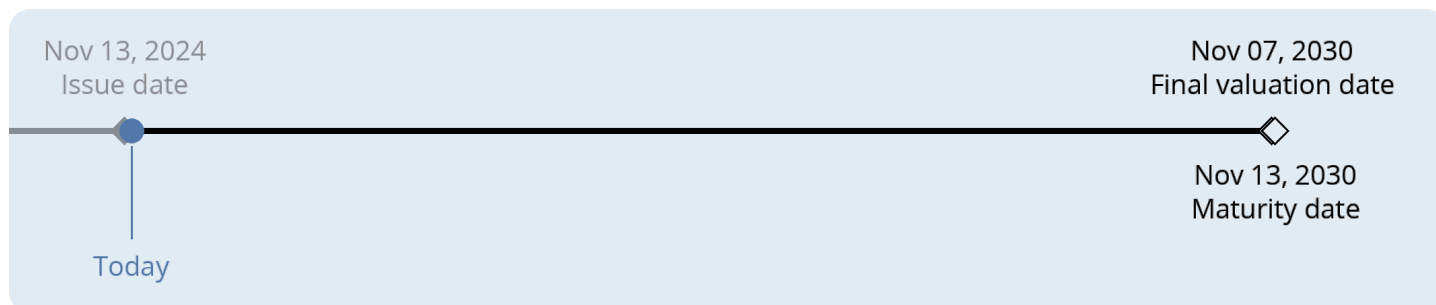
Best in class: Only shares of the top 50% companies with the highest sustainability rating (ESG) calculated by MSCI in the respective sector are taken into account.

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 100% (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.

Premium ESG Protected Certificate 13

Investment product with Capital Protection

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Opportunity to obtain 1.5 times the index performance up to a max. of +50.00% at the end of the term (max. yield of 75.00% / 12.50% annually / 9.77% p.a.)*
- 100% capital protection at the end of the 6 year term

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. Annual yield is calculated through simple interest (interest is always calculated only from the original principal), p.a. yield is calculated through compound interest (interest is reinvested and increases the basis for interest calculation in the next period). The financial instrument described herein is based on MSCI® index.



The certificate is equipped with 100% capital protection and enables you to obtain 1.5 times (150% participation) the positive performance of the index up to a max. of +50.00% in relation to its starting value at the end of the term. This means that you can obtain a yield up to max. 75.00% (12.50% annually/9.77% p.a.).

How the certificate works

At the initial valuation date, the starting value of the underlying index is determined. At the end of the term, the performance of the underlying index is evaluated. This means that at the final valuation date the index closing price is compared to the starting value.

At the final valuation date one of the following scenarios may occur:

1. Index above the starting value

You will be paid a coupon together with 100% of the nominal value. The coupon will be equal to 1.5 times (150% participation) the increase of the underlying index from the starting value to the closing price on the final valuation day up to max. +50.00%. The maximum amount of the coupon is 75.00% of the nominal value (= max. 50.00% increase in the underlying index x 150% participation).

2. Index at/below the starting value

Capital protection of 100% applies, but you do not obtain any coupon.

Redemption and yield payment examples at the end of the term

Index performance*	Mechanism		Yield**	
+50.00%	Max. coupon	+	75.00%	of the nominal value
+20.00%	150% participation	+	30.00%	of the nominal value
-20.00%	100% capital protection	+	0.00%	of the nominal value
-50.00%	100% capital protection	+	0.00%	of the nominal value

* at the final valuation date, in comparison to the starting value.

** provided the certificate was purchased at the issue price of 100%.

Opportunities



- The underlying index MSCI® World Top ESG Select 4.5% Decrement contains more than 500 sustainable companies from developed countries around the world.
- You can obtain 1.5 times the performance of the index up to max. 50.00%, (max. yield of 75.00%) without having to bear the full market risk at the end of the term.
- You can sell the certificate at any time during its term, the certificate has no management fees.

Risks



- No coupon in case of zero or negative performance of the index
- The price of a certificate is subject to various influencing factors, including the performance of the underlying, its volatility and expected dividends, as well as the level of interest rates.
- During the term the price of the certificate may drop below 100%, 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.

Issuer¹	Raiffeisen Bank International AG through its Slovak branch
ISIN	ATSK035PREM0
Issue price	100%
Nominal value	EUR 1,000
Purchase fee²	up to 3.00%
Subs. period³	Oct 14 - Nov 08, 2024
Initial valuation date	Nov 12, 2024
Issue value date	Nov 13, 2024
Final valuation date	Nov 07, 2030
Maturity date	Nov 13, 2030
Capital protection	100% of the nominal value at the end of the term
Underlying (index)	MSCI® World Top ESG Select 4.5% Decrement Index (EUR)
Starting value	closing price of underlying index at the initial valuation date
Participation	150% on positive index performance up to +50% at maturity
Maximum coupon	75% (= increase in the index up to max. +50% x 150% participation)
Yield payout date	Nov 13, 2030
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 market expectation

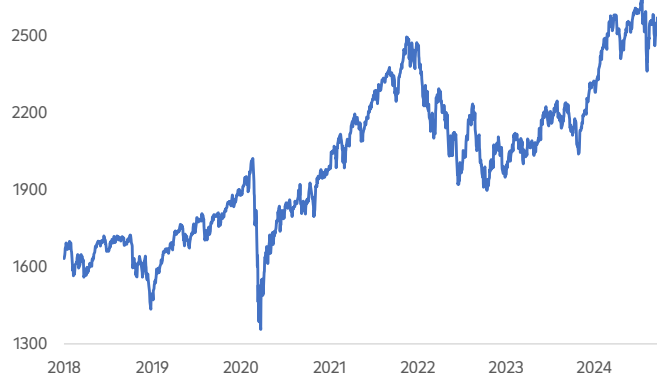
declining ↘ sideways → rising ↗

My investment horizon

< 3 years 3 to 5 years > 5 years

Underlying (Index): MSCI® World 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	4.5%
Visa	Financials	3.5%
Novo Nordisk	Healthcare	3.1%
ASML	IT	2.5%
AMD	IT	2.0%
Adobe	IT	1.8%
ServiceNow	IT	1.5%
Texas Instruments	IT	1.5%
Amgen	Healthcare	1.4%
Intuit	IT	1.4%
		23.2%

As of: September 27, 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.