

Climate Change Bond 106% VII

Capital Protection Certificate

- Underlying: MSCI® World Climate Change Top ESG Select 4.5% Decrement Index
- 28% yield, if the underlying is at or above its starting value at the end of the term
- 106% capital protection after 6 year term

Please note the issuer risk.

Further information on the payout profile, underlying and the risks can be found on the following pages.

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





Sustainable Best Issuer Financial Product 2024



There are 2 possible redemption options for this certificate, depending on the price of the underlying at the end of the term:

- 1. underlying at or above the starting value: redemption of 128%
- 2. underlying below the starting value: 106% capital protection at maturity

The underlying of the certificate is the MSCI® World Climate Change Top ESG Select 4.5% Decrement Index. It consists of companies that meet sustainability criteria. A higher weighting is given to companies that are actively shaping the transition to an emission-free future.

How the certificate works

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

- 1. If the closing price of the underlying is at or above the starting value, you will receive 128% of the nominal amount at the maturity date.
- 2. If the closing price of the underlying is below the starting value, capital protection takes effect and you will receive 106% of the nominal amount at the maturity date (capital protection).

Example payout profile

Final value*	Redemption**
+50%	128% (EUR 1,280)
+15%	128% (EUR 1,280)
+5%	128% (EUR 1,280)
+/-0% (= starting value)	128% (EUR 1,280)
-5 %	106% (EUR 1,060)
-10%	106% (EUR 1,060)
-30%	106% (EUR 1,060)

^{*} in comparison to the starting value

Issuer	Raitteisen	Bank International AG
ISIN		AT0000A3GB94
Issue price		100%
Nominal va	lue	EUR 1,000
Subscr. peri	od ²	Nov 22 - Dec 20, 2024
Initial valua	tion date	Dec 23, 2024
Issue value date		Dec 27, 2024
Final valuat	ion date	Dec 17, 2030
Maturity do	ite	Dec 19, 2030
Underlying	MSCI®	World Climate Change
Top ESG Select 4.5% Decrement Index		
Starting val	ue	Closing price of the
underlying on the initial valuation date		
Final value	Closing	price of the underlying
	on th	ne final valuation date
Capital protect. 106% at the end of term		
Maximum amount		
128% of the nominal value		
Listing		Vienna Stuttaart

- 1 ... Rating: <u>rbinternational.com/ir/ratings</u>
- $2\dots$ Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

My expectations for the underlying



The payout profile applies at the end of the term

- In any case, 106% of the nominal value will be paid out at the end of the term.
- The maximum redemption is limited by 128% (maximum amount).
- Loss of value due to inflation is not covered by the capital protection.



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.

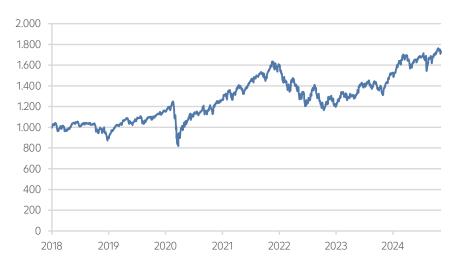
^{**} related to the nominal amount

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

The investment universe is the MSCI World Index, which reflects the performance of over 1,500 shares from 23 industrialized countries. The MSCI® World Climate Change Top ESG Select 4.5% Decrement Index contains about 300 companies, which are selected using the following 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.
- Climate score: The better a company is at minimizing its climate-related risks, the higher it will be weighted in the
- **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 6 years



Well-known index members

	Sector	
NVIDIA	IT	US
Generali	Financials	IT
Adobe	IT	US
Intel	IT	US
American Express	Financials	US
First Solar	Industrials	US
Vestas Wind Systems	Industrials	DK
Zurich Insurance	Financials	СН
Shopify	IT	CA
Munich RE	Financials	DE

As of November 5, 2024; Source: Bloomberg (DE747460 Index); ISIN: GB00BPKC0Q67

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

Corresponds to the Sustainability Ctandard for Raiffeisen Certificates (ESG) 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:



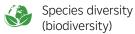
Greenhouse gas emissions



Water conservation and water consumption



Waste prevention





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 <u>raiffeisencertificates.com/securities-prospectus</u> (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.

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Austrian Ecolabel for sustainable financial products- The Austrian Ecolabel has been awarded by the Austrian Federal Ministry for Climate Action, Environment, Energy, Mobility, Innovation and Technology to the Climate Change Bond 106% VII as shares/bonds/equity instruments/real estate or capital protection certificates financed with current/savings deposits or green bonds are selected pursuant to economic, ecological and social criteria. The Ecolabel ensures that these criteria and their implementation are certified by an independent authority to be suited to select shares/bonds/equity instruments, real estate, projects or capital protection certificates. Being awarded the Ecolabel does not imply an economic valuation and is no reliable indicator of the financial instrument's future results.

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