

Guarantee certificate of Emerging Markets 200%

Capital Protection Certificate

- Underlying: MSCI® Emerging Markets Top ESG Select 5% Decrement 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. +28%)
- Certificate currency and returns in CZK
- 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® Emerging Markets Top ESG Select 5% Decrement Index at the end of the term – up to a cap of 114% compared to the starting value. In the event of negative index performance, capital protection of 100% is applied at the end of the term.

ISIN / WKN	AT0000A3DZC1
Issuer¹	Raiffeisen Bank International AG
Issue price	100%
Nominal value	CZK 1,000
Subscr. period²	Jul 23 - Aug 28, 2024
Initial valuation date	Aug 29, 2024
Issue value date	Aug 30, 2024
Final valuation date	Aug 28, 2028
Maturity date	Aug 30, 2028
Underlying	MSCI® Emerging Markets Top ESG Select 5% Decrement 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	114%

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

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

Functionality

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

1. Final value > 100%

A positive index performance multiplied by a participation ratio of 200% is paid on a nominal value of CZK 1,000. Investors participate in the positive index performance up to a specified cap value. The maximum return is limited to 28%.

2. Final value ≤ 100%

If the index development is not positive on the final valuation date, the investor will be granted 100% capital protection of the nominal value on the maturity date - this corresponds to a payout of the certificate value of CZK 1,000 on the maturity date.

Example payout profile

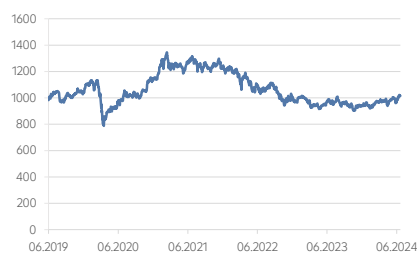
Final value*	Redemption**
+50%	128%
+14%	128%
+5%	110%
+3%	106%
+/-0% (= Starting value)	100%
-5%	100%
-15%	100%
-30%	100%

* 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.

MSCI® Emerging Markets Top ESG Select 5% Decrement Index



As of June 25, 2024, Source: Bloomberg (MXEFTES5)
Please note that the past performance is not a reliable indicator for the future performance.

My expected market trend

declining ↘ sideways → **rising ↗**

My investment horizon

< 3 years **3 to 5 years** > 5 years

Product risk profile

1 **2** 3 4 5 6 7

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/customer-information

Opportunities

- Investors who do not want to trade individual stocks participate in the positive development of the diversified index with this guaranteed certificate up to a specified Cap value.
- This certificate has 100% capital protection at the maturity date. This means that on the maturity date (August 2028) at least 100% of the nominal value will be paid back to the investor.
- Permanent secondary market, possibility of early sale of the certificate by the investor.

Risks

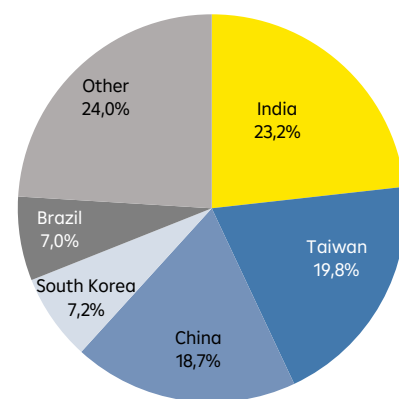
- In the event that the performance of the MSCI Emerging Markets Top ESG Select 5% Decrement Index is not positive during the product period or on the final valuation date, the investor will not receive any return.
- During the term of the certificate, the value of the certificate may fall below 100%.
- Capital protection is only valid on the maturity date.
- Payment of the Nominal Amount of the Certificate and any proceeds on the maturity date depends on the solvency of Raiffeisen Bank International AG (Issuer's credit risk). In the event of an insolvency of the Issuer or an official "Bail-in" order, the investor may suffer up to a total loss of the nominal value of the certificate.

Underlying: MSCI® Emerging Markets Top ESG Select 5% Decrement Index

- 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 animal exploitation, animal skins, genetic engineering and stem cells.
- Review/adjustment:** Quarterly
- Index weighting:** Market cap (free float), capped at 5% per share at each rebalance

MSCI® Emerging Markets Top ESG Select 5% Decrement Index

	Sector	Country
TAIWAN SEMICONDUCTOR MFG	IT	TW
MEITUAN B	IT	RC
SK HYNIX	Consumer Discr.	KR
INFOSYS	IT	IN
HDFC BANK	Financials	IN
MEDIATEK INC	IT	TW
AL RAJHI BANKING & INV	Financials	SA
TATA CONSULTANCY	IT	IN
NETEASE	Communications	RC
BHARTI AIRTEL	Communications	IN



Corresponds to the sustainability standard for Raiffeisen Certificates raiffeisencertificates.com/sustainability



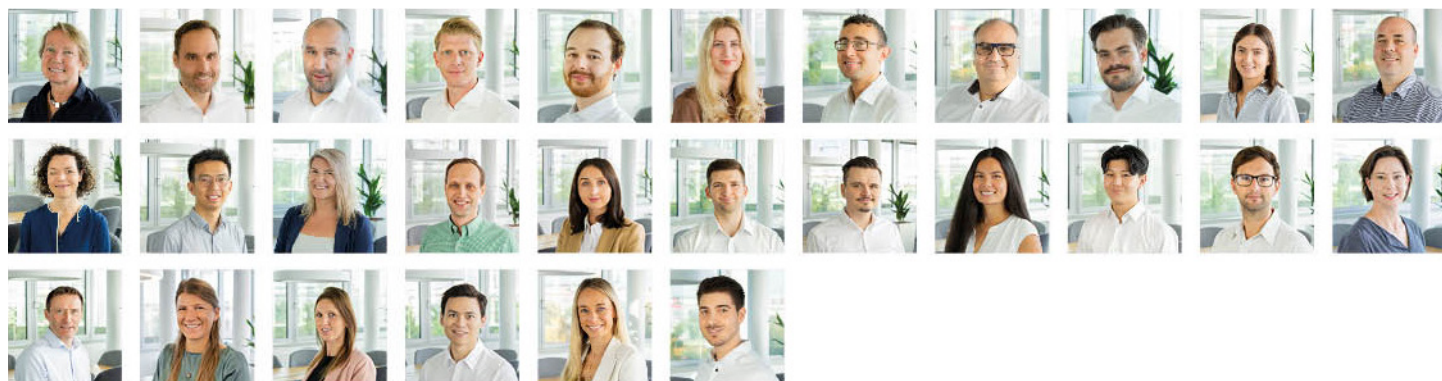
This means that both the issuer and the underlying, in their economic actions, take into account negative impacts on the following sustainability factors:

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

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

You can reach your Raiffeisen certificates team at:

- Certificate 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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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 100% 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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