

# EU and US Stocks Capital Protected Certificate (USD)

## Capital Protection Certificate

- Underlyings: MSCI® Europe Top ESG Select 4.5% Decrement Index and MSCI® North America Top ESG Select 4.5% Decrement Index
- 29% yield, if both underlyings are at or above their starting value at the end of the term
- Currency risk, issuer risk
- 100% capital protection after 3.5 year term

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® indices.



  
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2024



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

1. underlyings at or above the starting value: redemption of 129%
2. at least one underlying below the starting value: 100% capital protection at maturity

The underlyings of the certificate are the MSCI® Europe Top ESG Select 4.5% Decrement Index and the MSCI® North America Top ESG Select 4.5% Decrement EUR Index. They consist 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 values of the underlyings are determined. At the final valuation date the closing prices of the underlyings are compared to the starting values and one of the following scenarios will apply:

1. If the closing prices of both underlyings quote at or above their starting values, you will receive 129% of the nominal amount at the maturity date.
2. If the closing price of at least one of the underlyings quotes below its starting value, capital protection takes effect and you will receive 100% of the nominal amount at the maturity date (capital protection).

### Example payout profile

Final value*	Redemption**
+50%	129% (USD 1,290)
+15%	129% (USD 1,290)
+5%	129% (USD 1,290)
+/-0% (= starting value)	129% (USD 1,290)
-5 %	100% (USD 1,000)
-10%	100% (USD 1,000)
-30%	100% (USD 1,000)

\* of index with worse performance in comparison to the starting value

\*\* related to the nominal amount



The certificate is quoted in USD, so there is a currency risk for euro investors.



### The payout profile applies at the end of the term

- In any case, 100% of the nominal value will be paid out at the end of the term.
- The maximum redemption is limited by 129% (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.

ISIN	AT0000A3GQM2
Issuer <sup>1</sup>	Raiffeisen Bank International AG
Issue price	100%
Nominal value	USD 1,000
Subscr. period <sup>2</sup>	Nov 20 - Dec 20, 2024
Initial valuation date	Dec 23, 2024
Issue value date	Dec 27, 2024
Final valuation date	June 22, 2028
Maturity date	June 27, 2028
Underlyings	MSCI® Europe Top ESG Select 4.5% Decrement Index MSCI® North America Top ESG Select 4.5% 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
Maximum amount	129% of the nominal value
Listing	Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](https://www.rbinternational.com/ir/ratings)

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

### My expectations for the underlying

falling ↘
sideway →
rising ↗

### MSCI® Europe Top ESG Select 4.5% Decrement Index

The index contains stocks of European companies with medium to large market capitalization. The titles with the largest representation in the index are: NOVO NORDISK, ASML HOLDING, SAP, ZURICH INSURANCE GROUP, DIAGEO and others.



ISIN:GB00BNHRDM73

### MSCI® North America Top ESG Select 4.5% Decrement Index

The index includes stocks of U.S. and Canadian companies with mid- to large market capitalizations. Companies represented in the index include NVIDIA, HOME DEPOT, MICROSOFT, ADOBE, CISCO SYSTEMS and others.








ISIN:GB00BMCQG893

As of November 5, 2024; Source: Bloomberg (MXEUTES4 Index, MXNATES4 Index)

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](https://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

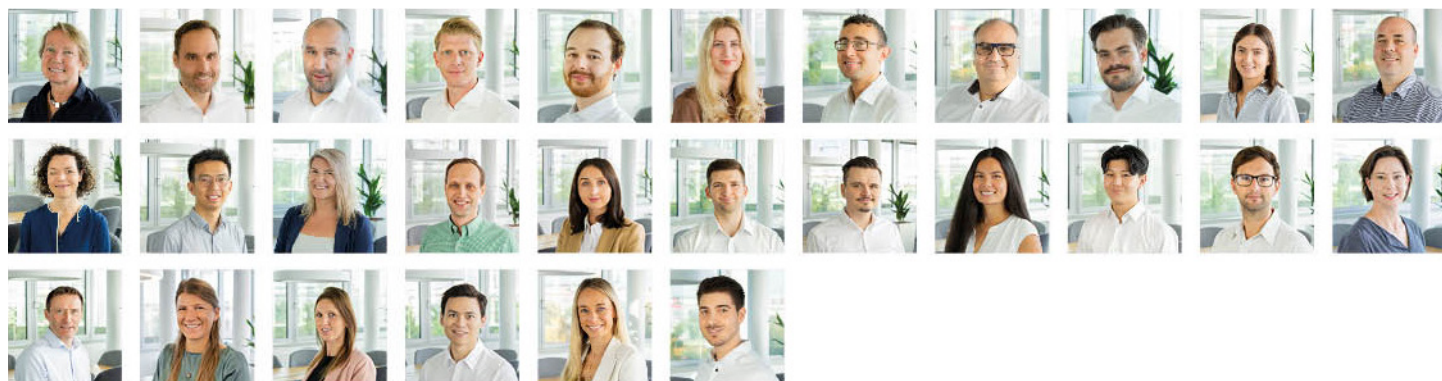
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You can reach your Raiffeisen Certificates team at:

- Certificates Hotline: +431 71707 5454
- [info@raiffeisencertificates.com](mailto: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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