

Sustainability Winner 112%

Capital Protection Certificate

- Underlying: MSCI® World Top ESG Select 4.5% Decrement Index
- 100% participation in the rising underlying up to maximum +33%
- 112% capital protection after 6 years

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.







This certificate offers you a redemption of at least 112% at the end of term (capital protection). In addition, you have the chance of a higher redemption if the underlying rises strongly. The maximum redemption is 133%.

The underlying of the certificate is the MSCI® World 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 final value is compared to the starting value and one of the following scenarios will apply:

- 1. Redemption at 112% if the underlying has risen by less than 12%.
- 2. Redemption in line with the performance of the underlying if it has risen by 12% or more. The maximum redemption of the certificate is 133%.

The performance is defined as the percentage development of the underlying from the starting value to the closing price on the last valuation date.

Example payout profile

Final value*	Redemption**	
+50%	133% (EUR 1,330)	
+20%	120% (EUR 1,200)	
+15%	115% (EUR 1,150)	
+10%	112% (EUR 1,120)	
+5%	112% (EUR 1,120)	
+/-0% (= starting value)	112% (EUR 1,120)	
-30%	112% (EUR 1,120)	

^{*} in comparison to the starting value

133del RailTels	CIT DUTIK ITTECTTUETOTIAL AO		
ISIN	AT0000A3HRG0		
Issue price	100%		
Nominal value	EUR 1,000		
Subscr. period ²	Jan 28 - Mar 3, 2025		
Initial valuation do	nte Mar 4, 2025		
Issue value date	Mar 5, 2025		
Final valuation da	te Mar 3, 2031		
Maturity date	Mar 5, 2031		
Underlying: MS	CI® World 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. 112% at the end of term			
Participation factor 10			
Maximum amount	:		
133% of the nominal value			
Listing	isting Vienna, Stuttgar		
1 Rating rhinternati	ional com/ir/ratings		

Raiffeisen Bank International AG

Issuer1

1... Rating: <u>rbinternational.com/ir/ratings</u>

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 🗷



The payout profile applies at the end of the term

- In any case, 112% of the nominal value will be paid out at the end of the term.
- The maximum redemption is limited by 133% (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. Selling the certificate prior to maturity may result in a partial loss of the invested capital.



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.

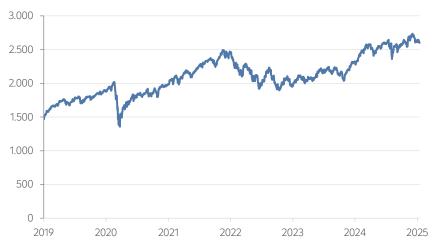
^{**} related to the nominal amount

MSCI® World 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 6 years



Well-known index members

	Sector	Country
NVIDIA	IT	US
ASML Holding	IT	Netherlands
Novo Nordisk	Health Care	Denmark
AstraZenecas	Health Care	Great Britain
Adobe	IT	US
American Express	Finance	US
Münchener Rück	Finance	Germany
Hermes Int.	Cons. Discret.	France
National Grid	Utilities	Great Britain
Infineon Tech.	IT	Germany

As of January 13, 2025; Source: Bloomberg (MXWOTES4 Index); ISIN: GB00BNR44V41

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

Corresponds to the Sustainability Ctandard 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





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 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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