

PROHIBITION OF SALES TO EEA AND UK RETAIL INVESTORS: The Securities are not intended to be offered, sold or otherwise made available to and may not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("**EEA**") or in the United Kingdom (the "**UK**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU on Markets in Financial Instruments (as may be amended, varied or replaced from time to time) ("**MiFID II**"); (ii) a customer within the meaning of Directive (EU) 2016/97 (the "**Insurance Distribution Directive**"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in the Prospectus Regulation. Consequently no key information document required by Regulation (EU) No 1286/2014 (the "**PRIIPs Regulation**") for offering or selling the Securities or otherwise making them available to retail investors in the EEA or in the UK has been prepared and therefore offering or selling such Securities or otherwise making them available to any retail investors in the EEA or in the UK may be unlawful under the PRIIPs Regulation.



Final Terms dated 24 September 2020

Credit Suisse AG, London Branch

Legal Entity Identifier (LEI): ANGGYXNX0JLX3X63JN86

RUB 106,750,000 Trigger Equity-linked Securities due September 2025

linked to a Share Basket (the "**Securities**")

Series SPLB2020-1MDP

ISIN: XS2223284030

issued pursuant to the Trigger Redeemable and Phoenix Securities Base Prospectus

as part of the **Structured Products Programme for the issuance of Notes, Certificates and Warrants**

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such in the General Conditions, the Product Conditions and the applicable Asset Terms (as may be amended and/or supplemented up to, and including, the Issue Date) set forth in the Securities Note dated 10 July 2020 (the "**Securities Note**") which, together with the Registration Document dated 7 April 2020, as supplemented on 17 April 2020, 8 May 2020 and 5 August 2020, and by any further supplements up to, and including, the later of the Issue Date and the date of listing of the Securities (together, the "**Registration Document**"), constitutes a base prospectus for the purposes of the Prospectus Regulation (the "**Base Prospectus**"). This document constitutes the Final Terms of the Securities described herein for the purposes of Article 8(4) of the Prospectus Regulation and must be read in conjunction with such Base Prospectus in order to obtain all the relevant information. A summary of the Securities is annexed to these Final Terms. Copies of the documents comprising the Base Prospectus may be obtained from the website of Credit Suisse (<https://derivative.credit-suisse.com>).

These Final Terms comprise the final terms for the issue and admission to trading on the regulated market of the Luxembourg Stock Exchange of the Securities. The Final Terms will be available on the website of Credit Suisse (<https://derivative.credit-suisse.com>) and for viewing on the website of the Luxembourg Stock Exchange (www.bourse.lu).

1. Series Number: SPLB2020-1MDP

- | | | |
|----|--|--------------------------------|
| 2. | Tranche Number: | Not Applicable |
| 3. | Applicable General Terms and Conditions: | General Note Conditions |
| 4. | Type of Security: | Trigger Securities |
| 5. | Settlement Currency: | Russian Ruble (" RUB ") |
| 6. | Institutional: | Applicable |

PROVISIONS RELATING TO NOTES AND CERTIFICATES Applicable

- | | | |
|-----|--|--|
| 7. | Aggregate Nominal Amount: | |
| | (i) Series: | RUB 106,750,000 |
| | (ii) Tranche: | Not Applicable |
| 8. | Issue Price: | 100 per cent. of the Aggregate Nominal Amount |
| 9. | Specified Denomination: | RUB 1,000 |
| 10. | Minimum Transferable Number of Securities: | Not Applicable |
| 11. | Transferable Number of Securities: | Not Applicable |
| 12. | Minimum Trading Lot: | Not Applicable |
| 13. | Issue Date: | 24 September 2020 |
| 14. | Maturity Date: | 5 Currency Business Days following the Final Fixing Date or, if such date falls on different dates for different Underlying Assets, the latest of such dates to occur (expected to be 17 September 2025) |
| 15. | Coupon Basis: | Not Applicable |
| 16. | Redemption/Payment Basis: | Equity-linked |
| 17. | Put/Call Options: | Not Applicable |

PROVISIONS RELATING TO WARRANTS Not Applicable

(Paragraphs 18 to 28 have been intentionally deleted)

PROVISIONS RELATING TO COUPON AMOUNTS

- | | | |
|-----|---|----------------|
| 29. | Fixed Rate Provisions (General Note Condition 4 or General Certificate Condition 4): | Not Applicable |
| 30. | Floating Rate Provisions (General Note Condition 4 or General Certificate Condition 4): | Not Applicable |
| 31. | Premium Provisions (General Note Condition 4 or General Certificate Condition 4): | Not Applicable |
| 32. | Other Coupon Provisions (Product | Not Applicable |

Condition 2):

PROVISIONS RELATING TO REDEMPTION/SETTLEMENT

33. Redemption Amount or (in the case of Warrants) Settlement Amount (Product Condition 3): Worst of Trigger Redeemable
- (i) Redemption Option Percentage: Applicable: 100 per cent.
 - (ii) Redemption Performance: Not Applicable
 - (iii) Redemption Amount Cap/Floor: Not Applicable
 - (iv) Redemption Strike Price: In respect of an Underlying Asset, an amount equal to 60 per cent. of the Strike Price of such Underlying Asset
 - (v) Redemption FX Adjustment: Not Applicable
 - (vi) PPT: Not Applicable
 - (vii) Strike: Not Applicable
 - (viii) Nth (for the purposes of determining the Worst Performing Underlying Asset): 1st lowest (i.e. the lowest) as specified in Product Condition 1
34. Initial Setting Date: 10 September 2020
35. Initial Averaging Dates: Not Applicable
36. Final Fixing Date: 10 September 2025
37. Averaging Dates: Not Applicable
38. Final Price: In respect of an Underlying Asset, the Level (with regard to the Valuation Time) of such Underlying Asset on the Final Fixing Date
- (i) Final Price Cap: Not Applicable
 - (ii) Final Price Floor: Not Applicable
39. Strike Price: In respect of an Underlying Asset, the Level (with regard to the Valuation Time) of such Underlying Asset on the Initial Setting Date
- (i) Strike Cap: Not Applicable
 - (ii) Strike Floor: Not Applicable
40. Knock-in Provisions: Applicable
- (i) Knock-in Event: On the Knock-in Observation Date, the Level (with regard to the Valuation Time) of any Underlying Asset is below the Knock-in Barrier of such Underlying Asset
 - (ii) Knock-in Barrier: In respect of the Knock-in Observation Date and an Underlying Asset, an amount equal to 60 per cent. of the Strike Price of such Underlying Asset

- (iii) Knock-in Observation Date(s): 10 September 2025
- (iv) Knock-in Observation Date subject to Valuation Date adjustment: Valuation Date adjustment applicable in respect of the Knock-in Observation Date
- (v) Knock-in Observation Period: Not Applicable
- (vi) Knock-in Fixing Price: Not Applicable
- (vii) Redemption Participation: Not Applicable
- (viii) Floor: Not Applicable
- (ix) Knock-out Event Override Condition: Not Applicable
41. Knock-out Provisions: Not Applicable
42. Trigger Redemption (Product Condition 3(c)):
- (i) Trigger Event: On any Trigger Barrier Observation Date, the Level (with regard to the Valuation Time) of each Underlying Asset is at or above the Trigger Barrier of such Underlying Asset
- (ii) Trigger Barrier Redemption Date(s): In respect of a Trigger Barrier Observation Date, as specified in the table below in respect of such Trigger Barrier Observation Date
- (iii) Trigger Barrier Redemption Amount: In respect of a Trigger Barrier Redemption Date, as specified in the table below in respect of such Trigger Barrier Redemption Date
- (iv) Trigger Barrier: In respect of a Trigger Barrier Observation Date and an Underlying Asset, as specified in the table below in respect of such Trigger Barrier Observation Date
- (v) Trigger Barrier Observation Date(s): In respect of an Underlying Asset and a Trigger Barrier Redemption Date, as specified in the table below in respect of such Trigger Barrier Redemption Date
- (vi) Trigger Barrier Observation Date subject to Valuation Date adjustment: Valuation Date adjustment applicable in respect of all Trigger Barrier Observation Dates
- (vii) Trigger Barrier Observation Period(s): Not Applicable

	Trigger Barrier Observation Date_n	Trigger Barrier_n	Trigger Barrier Redemption Amount_n	Trigger Barrier Redemption Date_n
1.	10 March 2021	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 119 per cent. of the Nominal Amount	5 Currency Days following the occurrence of a Trigger Event
2.	10 June 2021	An amount equal to 100 per cent. of the	An amount equal to 128.50 per cent. of	5 Currency Days following the

		Strike Price of such Underlying Asset	the Nominal Amount	occurrence of a Trigger Event
3.	10 September 2021	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 138 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
4.	10 December 2021	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 147.50 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
5.	10 March 2022	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 157 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
6.	10 June 2022	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 166.50 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
7.	10 September 2022	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 176 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
8.	10 December 2022	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 185.50 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
9.	10 March 2023	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 195 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
10.	10 June 2023	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 204.50 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
11.	10 September 2023	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 214 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
12.	10 December 2023	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 223.50 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event

				Trigger Event
13.	10 March 2024	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 233 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
14.	10 June 2024	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 242.50 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
15.	10 September 2024	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 252 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
16.	10 December 2024	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 261.50 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
17.	10 March 2025	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 271 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
18.	10 June 2025	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 280.50 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
19.	10 September 2025	An amount equal to 100 per cent. of the Strike Price of such Underlying Asset	An amount equal to 290 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
(viii)	Knock-in Event Condition:	Override	Not Applicable	
(ix)	Trigger Barrier Fixing Price:		Not Applicable	
(x)	Trigger Coupon Condition:	Override	Not Applicable	
(xi)	Trigger Knock-out Barrier:		Not Applicable	
(xii)	Trigger Knock-out Event:		Not Applicable	
(xiii)	Trigger Knock-out Observation Period Start Date(s):		Not Applicable	
(xiv)	Trigger Knock-out Observation Period End Date(s):		Not Applicable	

43. Lock-in Redemption: Not Applicable
44. Single Factor Trigger Redeemable (Step-Up) / Single Factor Trigger Redeemable (Star) / Worst of Trigger Redeemable (Step-Up) / Worst of Trigger Redeemable (Star): Not Applicable
45. Details relating to Instalment Securities: Not Applicable
46. Physical Settlement Provisions (Product Condition 4): Not Applicable
47. Put Option: Not Applicable
48. Call Option: Not Applicable
49. Unscheduled Termination Amount:
- (i) Unscheduled Termination at Par: Not Applicable
- (ii) Minimum Payment Amount: Not Applicable
- (iii) Deduction for Hedge Costs: Not Applicable
50. Payment Disruption: Not Applicable
51. Interest and Currency Rate Additional Disruption Event: Not Applicable

UNDERLYING ASSET(S)

52. List of Underlying Asset(s): Applicable
- | i | Underlying Asset _i | Weight _i | Composite _i |
|----|--|---------------------|------------------------|
| 1. | The ordinary shares of Southwest Airlines Co. (the " Southwest Airlines Shares ") | Not Applicable | Not Applicable |
| 2. | The ordinary shares of Ralph Lauren Corporation (the " Ralph Lauren Shares ") | Not Applicable | Not Applicable |
| 3. | The ordinary shares of BP PLC (the " BP Shares ") | Not Applicable | Not Applicable |
| 4. | The preferred shares of Volkswagen AG (the " Volkswagen Shares ") | Not Applicable | Not Applicable |
53. Equity-linked Securities: Applicable
- Single Share, Share Basket or Multi-Asset Basket: Share Basket
- In respect of the Southwest Airlines Shares:**
- (i) Share Issuer: Southwest Airlines Co.
- (ii) Share: The Southwest Airlines Shares

(iii)	ISIN:	US8447411088
(iv)	Bloomberg Code:	LUV UN <Equity>
(v)	Information Source:	www.nyse.com
(vi)	Exchange:	New York Stock Exchange
(vii)	Related Exchange:	All Exchanges
(viii)	Maximum Days of Disruption:	Eight Scheduled Trading Days as specified in Asset Term 1
(ix)	Adjustment basis for Share Basket and Reference Dates:	In respect of the Initial Setting Date, each Trigger Barrier Observation Date, the Knock-in Observation Date and the Final Fixing Date: Share Basket and Reference Dates - Individual/Individual
(x)	Adjustment basis for Share Basket and Averaging Reference Dates:	Not Applicable
(xi)	Trade Date:	10 September 2020
(xii)	Jurisdictional Event:	Not Applicable
(xiii)	Jurisdictional Event Jurisdiction(s):	Not Applicable
(xiv)	Share Substitution:	Applicable
(xv)	Additional Disruption Events:	
	(a) Change in Law:	Change in Law Option 1 Applicable
	(b) Foreign Ownership Event:	Not Applicable
	(c) FX Disruption:	Not Applicable
	(d) Insolvency Filing:	Applicable
	(e) Hedging Disruption:	Applicable
	(f) Increased Cost of Hedging:	Not Applicable
	(g) Loss of Stock Borrow:	Not Applicable
	(h) Increased Cost of Stock Borrow:	Not Applicable

In respect of the Ralph Lauren Shares:

(i)	Share Issuer:	Ralph Lauren Corporation
(ii)	Share:	The Ralph Lauren Shares
(iii)	ISIN:	US7512121010
(iv)	Bloomberg Code:	RL UN <Equity>
(v)	Information Source:	www.nyse.com

(vi)	Exchange:	New York Stock Exchange
(vii)	Related Exchange:	All Exchanges
(viii)	Maximum Days of Disruption:	Eight Scheduled Trading Days as specified in Asset Term 1
(ix)	Adjustment basis for Share Basket and Reference Dates:	In respect of the Initial Setting Date, each Trigger Barrier Observation Date, the Knock-in Observation Date and the Final Fixing Date: Share Basket and Reference Dates - Individual/Individual
(x)	Adjustment basis for Share Basket and Averaging Reference Dates:	Not Applicable
(xi)	Trade Date:	10 September 2020
(xii)	Jurisdictional Event:	Not Applicable
(xiii)	Jurisdictional Event Jurisdiction(s):	Not Applicable
(xiv)	Share Substitution:	Applicable
(xv)	Additional Disruption Events:	
	(a) Change in Law:	Change in Law Option 1 Applicable
	(b) Foreign Ownership Event:	Not Applicable
	(c) FX Disruption:	Not Applicable
	(d) Insolvency Filing:	Applicable
	(e) Hedging Disruption:	Applicable
	(f) Increased Cost of Hedging:	Not Applicable
	(g) Loss of Stock Borrow:	Not Applicable
	(h) Increased Cost of Stock Borrow:	Not Applicable

In respect of the BP Shares:

(i)	Share Issuer:	BP PLC
(ii)	Share:	The BP Shares
(iii)	ISIN:	GB0007980591
(iv)	Bloomberg Code:	BP/ LN <Equity>
(v)	Information Source:	www.londonstockexchange.com
(vi)	Exchange:	London Stock Exchange
(vii)	Related Exchange:	All Exchanges
(viii)	Maximum Days of Disruption:	Eight Scheduled Trading Days as specified in Asset Term 1

(ix)	Adjustment basis for Share Basket and Reference Dates:	In respect of the Initial Setting Date, each Trigger Barrier Observation Date, the Knock-in Observation Date and the Final Fixing Date: Share Basket and Reference Dates - Individual/Individual
(x)	Adjustment basis for Share Basket and Averaging Reference Dates:	Not Applicable
(xi)	Trade Date:	10 September 2020
(xii)	Jurisdictional Event:	Not Applicable
(xiii)	Jurisdictional Event Jurisdiction(s):	Not Applicable
(xiv)	Share Substitution:	Applicable
(xv)	Additional Disruption Events:	
	(a) Change in Law:	Change in Law Option 1 Applicable
	(b) Foreign Ownership Event:	Not Applicable
	(c) FX Disruption:	Not Applicable
	(d) Insolvency Filing:	Applicable
	(e) Hedging Disruption:	Applicable
	(f) Increased Cost of Hedging:	Not Applicable
	(g) Loss of Stock Borrow:	Not Applicable
	(h) Increased Cost of Stock Borrow:	Not Applicable

In respect of the Volkswagen Shares:

(i)	Share Issuer:	Volkswagen AG
(ii)	Share:	The Volkswagen Shares
(iii)	ISIN:	DE0007664039
(iv)	Bloomberg Code:	VOW3 GY <Equity>
(v)	Information Source:	www.xetra.com
(vi)	Exchange:	Deutsche Börse Xetra
(vii)	Related Exchange:	All Exchanges
(viii)	Maximum Days of Disruption:	Eight Scheduled Trading Days as specified in Asset Term 1
(ix)	Adjustment basis for Share Basket and Reference Dates:	In respect of the Initial Setting Date, each Trigger Barrier Observation Date, the Knock-in Observation Date and the Final Fixing Date: Share Basket and Reference Dates - Individual/Individual

(x)	Adjustment basis for Share Basket and Averaging Reference Dates:	Not Applicable
(xi)	Trade Date:	10 September 2020
(xii)	Jurisdictional Event:	Not Applicable
(xiii)	Jurisdictional Event Jurisdiction(s):	Not Applicable
(xiv)	Share Substitution:	Applicable
(xv)	Additional Disruption Events:	
	(a) Change in Law:	Change in Law Option 1 Applicable
	(b) Foreign Ownership Event:	Not Applicable
	(c) FX Disruption:	Not Applicable
	(d) Insolvency Filing:	Applicable
	(e) Hedging Disruption:	Applicable
	(f) Increased Cost of Hedging:	Not Applicable
	(g) Loss of Stock Borrow:	Not Applicable
	(h) Increased Cost of Stock Borrow:	Not Applicable
54.	Index-linked Securities:	Not Applicable
55.	Commodity-linked Securities:	Not Applicable
56.	Commodity Index-linked Securities:	Not Applicable
57.	ETF-linked Securities:	Not Applicable
58.	ETC-linked Securities:	Not Applicable
59.	FX-linked Securities:	Not Applicable
60.	FX Index-linked Securities:	Not Applicable
61.	Inflation Index-linked Securities:	Not Applicable
62.	Interest Rate Index-linked Securities:	Not Applicable
63.	Cash Index-linked Securities:	Not Applicable
64.	Multi-Asset Basket-linked Securities:	Not Applicable
65.	Valuation Time:	As determined in accordance with Equity-linked Securities Asset Term 1

GENERAL PROVISIONS

66.	(i) Form of Securities:	Bearer Securities
	(ii) Global Security:	Applicable

(iii)	NGN Form:	Not Applicable
(iv)	Intended to be held in a manner which would allow Eurosystem eligibility:	No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Securities are capable of meeting them the Securities may then be deposited with one of the ICSDs as common safekeeper. Note that this does not necessarily mean that the Securities will then be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the European Central Bank being satisfied that Eurosystem eligibility criteria have been met
(v)	The Issuer intends to permit indirect interests in the Securities to be held through CREST Depository Interests to be issued by the CREST Depository:	Not Applicable
67.	Financial Centre(s):	Not Applicable
68.	Business Centre(s):	Not Applicable
69.	Listing and Admission to Trading:	Application will be made for the Securities to be listed on the Official List of the Luxembourg Stock Exchange and admitted to trading on the regulated market of the Luxembourg Stock Exchange with effect from or around the Issue Date provided, however, no assurance can be given that such application for listing and admission to trading will be granted (or, if granted, will be granted by the Issue Date or any specific date thereafter)
70.	Security Codes and Ticker Symbols:	
	ISIN:	XS2223284030
	Common Code:	222328403
	Swiss Security Number:	56680823
	Telekurs Ticker:	Not Applicable
	WKN Number:	Not Applicable
71.	Clearing and Trading:	
	Clearing System(s) and any relevant identification number(s):	Euroclear Bank S.A./N.V. and Clearstream Banking, <i>société anonyme</i>
72.	Delivery:	Delivery against payment
73.	Agents:	
	Calculation Agent:	Credit Suisse International One Cabot Square London E14 4QJ
	Fiscal Agent:	The Bank of New York Mellon, acting through its

	London Branch One Canada Square London E14 5AL
Paying Agent(s):	The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL
Additional Agents:	Not Applicable
74. Dealer(s):	Credit Suisse International
75. Specified newspaper for the purposes of notices to Securityholders:	Not Applicable
76. 871(m) Securities:	The Issuer has determined that the Securities (without regard to any other transactions) should not be treated as transactions that are subject to U.S. withholding tax under section 871(m)
77. Prohibition of Sales to EEA and UK Retail Investors:	Applicable – see the cover page of these Final Terms
78. Additional U.S. Tax Selling Restrictions:	Applicable – see "Additional U.S. Tax Selling Restrictions" under "UNITED STATES", as set out in the section headed "Selling Restrictions"
79. Additional Provisions:	Not Applicable

PART B – OTHER INFORMATION

TERMS AND CONDITIONS OF THE OFFER Not Applicable

INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

So far as the Issuer is aware, no person involved in the issue of the Securities has an interest material to the issue, save for any fees payable to the distributor(s).

The Securities will be sold by the Dealer to the distributor(s) at a discount of up to 10 per cent. of the Issue Price. Such discount represents the fee or commission retained by the distributor(s) out of the Issue Price paid by investors. The Issue Price and the terms of the Securities take into account such fee or commission and may be more than the market value of the Securities on the Issue Date.

PERFORMANCE OF SHARE/INDEX/COMMODITY/COMMODITY INDEX/ETF SHARE/ETC/FX RATE/FX INDEX/INFLATION INDEX/INTEREST RATE INDEX/CASH INDEX AND OTHER INFORMATION CONCERNING THE UNDERLYING ASSET(S)

Information in relation to the Underlying Assets, including information about the past and future performance and volatility of such Underlying Assets, can be found free of charge at, in respect of:

- (a) the Southwest Airlines Shares, www.nyse.com;
- (b) the Ralph Lauren Shares, www.nyse.com;
- (c) the BP Shares, www.londonstockexchange.com; and
- (d) the Volkswagen Shares, www.xetra.com,

but the information appearing on such websites does not form part of these Final Terms.

The Securities relate to a basket of Underlying Assets. The Securities have a "worst of" feature and therefore no weightings apply.

POST-ISSUANCE INFORMATION

The Issuer will not provide any post-issuance information with respect to the Underlying Assets, unless required to do so by applicable law or regulation.

REASONS FOR THE ISSUE, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

- | | |
|---------------------------------|---|
| (i) Reasons for the issue: | See "Use of Proceeds" section in the Securities Note. |
| (ii) Estimated net proceeds: | RUB 106,750,000. |
| (iii) Estimated total expenses: | Not Applicable. |

Signed on behalf of the Issuer:

By: 
Duly authorised

Julien Bieren
Managing Director

By: 
Duly authorised

Dominic Savage
Authorised Signatory