

USDCZK linked Capital Protected Certificate

Capital Protection Certificate

- 100% capital protection after 2 year term
- 2.5% USD semi-annually yield (5% in total, annually), if no barrier event has occurred
- Coupon Lower Barrier and Coupon Upper Barrier: 21.75 and 23.50, respectively

Please note the issuer risk.

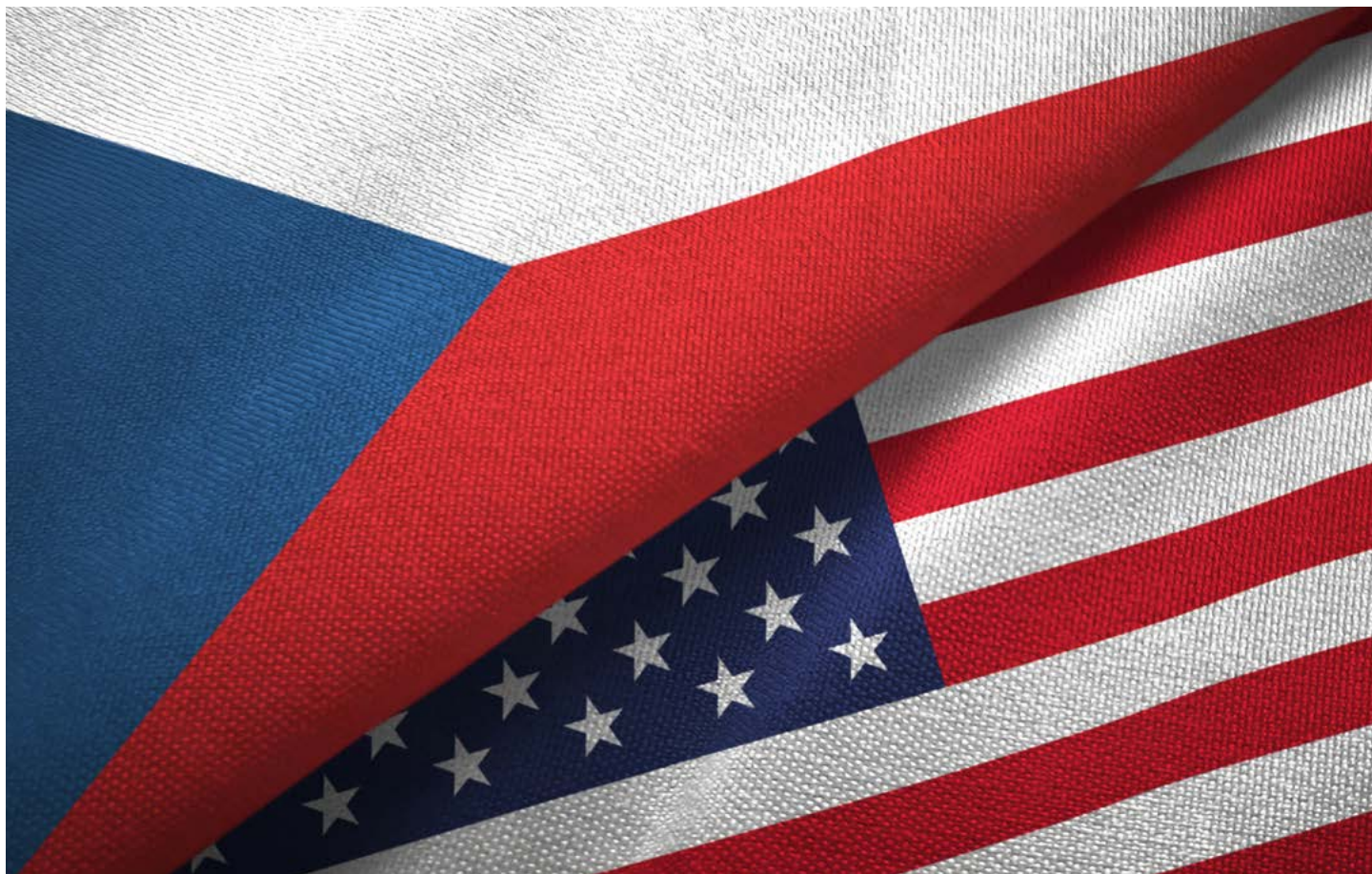
Further information on the payout profile and the risks can be found on the following pages.

Investment product with 100% capital protection



ZERTIFIKATE
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2024



This certificate has a lifetime of 2 years, denominated in USD and the redemption price is 100% of the Nominal Value. The certificate provides the opportunity for investors to obtain a yield of 2.5% semi-annually if the Reference Price of USDCZK exchange rate is fixed on the semi-annually Valuation Date within the Coupon Upper Barrier and Coupon Lower Barrier. If any of the Barriers is violated on any Valuation Date, no coupon is paid for the respective Coupon Period.

How the certificate works

The certificate pays a coupon of 2.25% of the Nominal Value for each Coupon Period for which the Reference Price is neither fixed at or below 21.75 nor at or above 23.50 on the respective Valuation Date. Otherwise, no coupon is paid for the respective Coupon Period. Coupons are calculated semi-annually and are independent from each other. Depending on the Reference Price fixed on the Valuation Date in each Coupon Period, investors may receive either 2.5% or 0% coupon for such Coupon Period, up to a total of 5% over the course of one year.

Example payout profile

Valuation Dates	USDCZK Reference Price - is it between Upper and Lower Barrier?	semi-annually Coupon
June 25, 2025	USDCZK rate is 21.85 yes	2.5% (USD 25.00)
Dec 22, 2025	USDCZK rate is 23.45 yes	2.5% (USD 25.00)
June 25, 2026	USDCZK rate is 23.50 no	0.00% (USD 0.00)
Dec 22, 2026	USDCZK rate is 21.90 yes	2.5% (USD 25.00)

The investor would receive in total coupon payments of 7.5% for the period of 2 years (2.5% + 2.5% + 0% + 2.5%).

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 capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.

During the term



- You can buy and sell the certificate on the secondary market at any time.
- The price of the certificate is subject to various influencing factors, including the performance of the USDCZK exchange rate, its fluctuation range or the interest rate level. The price may drop below the issue price or the level of capital protection.



Limited yield opportunity: The coupon payments are limited to 10% of the Nominal Value within the term of the certificate.

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 fulfill 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	AT0000A3GAFO
Issuer ¹	Raiffeisen Bank International AG
Issue Price	100%
Nominal Value	USD 1,000
Subscr. Period ²	Oct 30 - Dec 20, 2024
Initial valuation date	Dec 23, 2024
Issue Value Date	Dec 27, 2024
Final valuation date	Dec 22, 2025
Maturity Date	Dec 28, 2026
Coupon Periods	semi-annually
Valuation Dates	Jun 25, 2025; Dec 22, 2025; Jun 25, 2026; Dec 22, 2026
Coupon Payment Dates	Jun 27, 2025; Dec 29, 2025; Jun 29, 2026; Dec 28, 2026
Coupon Lower Barrier	21.75
Coupon Upper Barrier	23.50
Variable Coupon Rate	2.5% of the Nominal Value if no Barrier Event has occurred, 0.00% otherwise
Barrier Event	if the Reference Price was (i) less than or equal to the Coupon Lower Barrier, or (ii) greater than or equal to the Coupon Upper Barrier.
Reference Price	The Bloomberg USD-CZK Frankfurt 2:00 pm Spot Rate for the Coupon Valuation Date as published by Bloomberg Index Services Limited.
Capital Protection	100% at the end of term
Listing	Frankfurt

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 exchange rate

USDCZK currency exchange rate

USDCZK exchange rate is a rate indicating an amount of units in CZK, which will be exchanged against one unit of the USD. The USDCZK currency exchange rate is one of the main and most important indicators influencing the everyday life in Czech Republic.



As of October 10, 2024; Source: Bloomberg (USDCZK Currency)

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

Reference Price

Reference Price is Bloomberg BFIX fixing set at 2:00 p.m. Frankfurt Time, which is currently the finance industry currency exchange rate standard. The investor can obtain the current value of the exchange rate directly from the Issuer and the Distribution Partner (Raiffeisen Bank Zrt.) under the email address info@raiffeisencertifikates.com or find it on the Bloomberg website: [bloomberg.com/markets/currencies/fx-fixings](https://www.bloomberg.com/markets/currencies/fx-fixings) under „Frankfurt 2:00 PM“.

Possible scenarios for calculating the currency exchange rate dependent coupon

Moderate rise of USDCZK currency exchange rate

P o s i t i v e The USDCZK currency exchange rate fixed on the Valuation Date in the current Coupon Period would rise to the value of 22.75. This rate is still lower than the Coupon Upper Barrier of 23.5. The calculated currency exchange rate dependent coupon would be 2.5%. With a denomination of USD 1,000, the certificate would pay a coupon of USD 25.0 (2.50% out of USD 1,000) for this Coupon Period.

Moderate fall of USDCZK currency exchange rate

P o s i t i v e The USDCZK currency exchange rate fixed on the Valuation Date in the current Coupon Period would fall to the value of 22.45. This rate is still higher than the Coupon Lower Barrier of 21.75. The calculated currency exchange rate dependent coupon would be 2.5%. With a denomination of USD 1,000, the certificate would pay a coupon of USD 25.0 (2.50% out of USD 1,000) for this Coupon Period.

Sharp rise of USDCZK currency exchange rate

N e g a t i v e The USDCZK currency exchange rate fixed on the Valuation Date in the current Coupon Period would rise to the value of 24.20. This rate is higher than the Coupon Upper Barrier of 23.50. The calculated currency exchange rate dependent coupon would be 0.00% p.a. The certificate would pay no coupon for this Coupon Period.

Sharp fall of USDCZK currency exchange rate

N e g a t i v e The USDCZK currency exchange rate fixed on the Valuation Date in the current Coupon Period would fall to the value of 20.70. This rate is lower than the Coupon Lower Barrier of 21.75. The calculated currency exchange rate dependent coupon would be 0.00% p.a. The certificate would pay no coupon for this Coupon Period.

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 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/en/customer-information. The approval of the base prospectus by the competent authorities should not be construed as an endorsement of the product by such authorities.

For further information visit raiffeisencertificates.com or contact your bank 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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