

AI/Robotics Bonus&Growth 5

Bonus Certificate

- Underlying: Solactive® Robotics & AI EUR Index 3.5% AR
- After 5 years of term: Opportunity for redemption of 123%
In addition, unlimited participation in the underlying
- Barrier of 50%, market risk if barrier is violated

Please note the issuer risk.

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

Solactive® is a registered trademark of Solactive AG.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



This certificate offers you a redemption of at least 123% if the underlying quoted above the barrier of 50% of its starting value every day during the term. If the underlying has risen by more than 23% at the end of the term, you participate without any yield limitation. If the barrier is violated, investors are exposed to the market risk on a one-to-one basis. This means that a significant loss of capital is possible in this case.

As key technologies of the 21st century, artificial intelligence (AI) and robotics will revolutionize many industries from the ground up over the next few years. Already today, we come into contact with these technologies almost every day - often without realizing it.

How the certificate works

At the initial valuation date the starting value of the underlying is fixed and from that the barrier is determined. During the observation period the underlying price is compared with the barrier. The following options are available at the end of the term:

1. Barrier not touched or undercut

a) If the underlying price always quoted above the barrier and the final value is at or above the bonus level, redemption is affected on the maturity date according to the underlying performance (percentage performance from the starting value to the final value).

b) If the underlying price always quoted above the barrier and the final value is below the bonus level, the bonus amount is paid out on the maturity date.

2. Barrier was touched or undercut at least once

In this case redemption on the maturity date will be affected according to the underlying performance (percentage performance from the starting value to the final value).

Payout profile


Final value*	Redemption** if barrier	
	not violated	violated
+50%	150% (EUR 1,500)	150% (EUR 1,500)
+40%	140% (EUR 1,400)	140% (EUR 1,400)
+10%	123% (EUR 1,230)	110% (EUR 1,100)
+/-0%	123% (EUR 1,230)	100% (EUR 1,000)
-10%	123% (EUR 1,230)	90% (EUR 900)
-40%	123% (EUR 1,230)	60% (EUR 600)

* in comparison to the starting value, ** in % of the nominal value

During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying, its fluctuation range, dividend expectations and the interest rate level. This price may fall below the issue price and, especially if the underlying is close to the barrier, may fluctuate strongly.

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.

Issuer¹	Raiffeisen Bank International AG ¹
ISIN	AT0000A3GQZ4
Issue price	100 %
Nominal value	EUR 1.000
Subscr. period²	Dec 3, 2024 - Jan 2, 2025
Initial valuation date	Jan 3, 2025
Issue value date	Jan 7, 2025
Final valuation date	Jan 2, 2030
Maturity date	Jan 7, 2030
Underlyings	Solactive Robotics & AI EUR Index 3.5% AR
Starting value	Closing price of the index at the initial valuation date
Final value	Closing price of the index at the final valuation date
Barrier	50% of the starting value
Barrier observation	daily closing prices
Observation period	Jan 7, 2025 - Jan 2, 2030
Bonus level	123% of the starting value
Bonus amount	123% of the nominal value
Participation factor	100%
Cap	unlimited
Listings	Vienna, Stuttgart

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

2 ... Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

My expectations for the underlyings

falling ↘

sideway →

rising ↗

Solactive® Robotics & AI EUR Index 3.5% AR

The Solactive® Robotics & AI EUR Index 3.5 % AR Index tracks the performance of a maximum of 30 company stocks with significant business activities in the areas of robotics or artificial intelligence (AI). It includes both large and medium-sized companies worldwide that generate significant revenues in these innovative industries. The aim of the index is to offer investors an opportunity to benefit from growth opportunities in the fields of robotics and AI.

Development over the past 5 years



ISIN: DE000SL0DD97; As of: November 19, 2024; Source: Bloomberg (SOROBAI3)

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

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 raiffeisencertificates.com/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" raiffeisencertificates.com/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.

Well-known index members

	Sector	
Tesla Inc	Consumer Discretionary	USA
SoundHound AI Inc	IT	USA
NVIDIA Corp	IT	USA
Kawasaki Heavy Ind. Ltd	Industrials	Japan
Meta Platforms Inc	Communication Serv.	USA
Intel Corp	IT	USA
Alphabet Inc	Communication Serv.	USA
Apple Inc	IT	USA
Yamaha Motor Co Ltd	Consumer Discretionary	Japan
Microsoft Corp	IT	USA
Novanta Inc	IT	USA

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



Legal/Risk Disclaimer

In spite of all possible care taken, the data contained in this advertisement are provided purely as non-binding information. This advertisement constitutes neither investment advice nor an offer nor a recommendation nor an invitation to execute a transaction. The information contained in this advertisement is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this advertisement substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This advertisement has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Registration Document approved by the Luxembourg Financial Market Authority (CSSF) and the Securities Note approved by the Austrian Financial Market Authority (FMA) - both documents together form the Base Prospectus - together with any supplements and the respective Final Terms of the described financial filed with the FMA. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Bank International AG (raiffeisenzertifikate.at/en) by entering the International Securities Identification Number (ISIN) of the respective financial instrument. Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Bank International AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein. Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying. Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

Issuer Risk/Creditor Participation ("bail-in"): Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore 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"). The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed further information is available at raiffeisenzertifikate.at/en/bail-in. A total loss of the invested capital is possible. Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

The Bonus Certificate's price is subject to several influencing factors and need 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), bond interest rates, solvency of the issuer or remaining term. If the Bonus Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

The financial instrument is not sponsored, promoted, sold or supported in any other manner by Solactive AG nor does Solactive AG offer any express or implicit guarantee or assurance either with regard to the results of using the Index and/or Index trade mark or the Index Price at any time or in any other respect. The Index is calculated and published by Solactive AG. Solactive AG uses its best efforts to ensure that the Index is calculated correctly. Irrespective of its obligations towards the Issuer, Solactive AG has no obligation to point out errors in the Index to third parties including but not limited to investors and/or financial intermediaries of the financial instrument. Neither publication of the Index by Solactive AG nor the licensing of the Index or Index trade mark for the purpose of use in connection with the financial instrument constitutes a recommendation by Solactive AG to invest capital in said financial instrument nor does it in any way represent an assurance or opinion of Solactive AG with regard to any investment in this financial instrument.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K").

Certificates issued by Raiffeisen Bank International AG are no financial products as defined in the Regulation (EU) 2019/2088.

Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Bank International AG, Am Stadtpark 9, 1030 Vienna/Austria.