

# EURCZK linked Capital Protected Certificate

## Capital Protection Certificate

- 100% capital protection after 3 year term
- 2.25% CZK semi-annual yield (4.5% in total, annually), if no barrier event has occurred
- Coupon Lower Barrier and Coupon Upper Barrier: EUR/CZK 0.01 and 25.5, respectively

Please note the issuer risk.

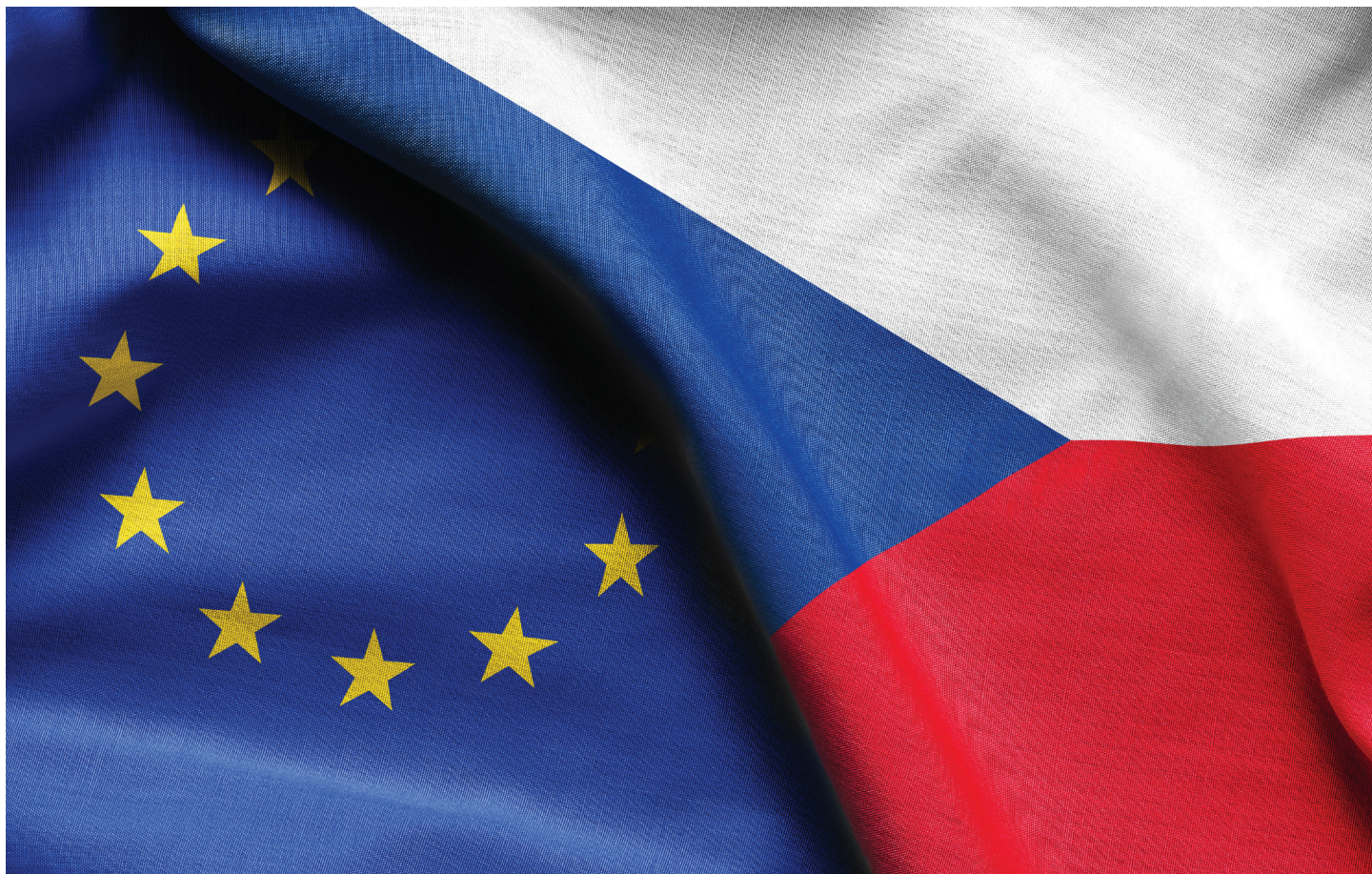
Further information on the payout profile and the risks can be found on the following pages.



ZERTIFIKATE  
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**Investment product** with 100% capital protection



This certificate has a lifetime of 3 years, denominated in Euro and the redemption price is 100% of the Nominal Value. The certificate provides the opportunity for investors to obtain a yield of 2.25% semi-annually if the Reference Price of EURCZK exchange rate is fixed on the semi-annually Valuation Date within the Coupon Upper Barrier and Coupon Lower Barrier. If any of the Barrier 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 Face Value for each semi-annual period for which the Reference Price on the relevant Valuation Date is set below 25.50 but above 0.01. Otherwise, no coupon is paid for the relevant period.

Coupons are calculated semi-annually and are independent of each other. Depending on the Reference Price set on the Valuation Date in each period, investors may receive either a 2.25% or 0% coupon, up to a maximum of 4.5% in total over the course of any one year.

### Example payout profile

Valuation Dates	EURCZK Reference Price - is it between Upper and Lower Barrier?	semi-annually Coupon
June 25, 2025	EURCZK rate is 23.55 <span>yes</span>	2.25% (CZK 22.50)
Dec 22, 2025	EURCZK rate is 23.65 <span>yes</span>	2.25% (CZK 22.50)
June 25, 2026	EURCZK rate is 25.50 <span>no</span>	0.00% (CZK 0.00)
Dec 22, 2026	EURCZK rate is 24.25 <span>yes</span>	2.25% (CZK 22.50)
June 24, 2027	EURCZK rate is 25.55 <span>no</span>	0.00% (CZK 0.00)
Dec 22, 2027	EURCZK rate is 25.45 <span>yes</span>	2.25% (CZK 22.50)

The investor would receive in total coupon payments of 9% over the period of 3 years. (2.25% + 2.25% + 0% + 2.25% + 0%+ 2.25%).

#### 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 EURCZK 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 13.5% 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	AT0000A3GAE3
Issuer <sup>1</sup>	Raiffeisen Bank International AG
Issue Price	100%
Nominal Value	CZK 1,000
Subscr. Period <sup>2</sup>	Oct 30 - Dec 20, 2024
Initial valuation date	Dec 23, 2024
Issue Value Date	Dec 27, 2024
Final valuation date	Dec 22, 2027
Maturity Date	Dec 27, 2027
Coupon Periods	semi-annually
Valuation Dates	Jun 25, 2025; Dec 22, 2025; Jun 25, 2026; Dec 22, 2026; Jun 24, 2027; Dec 22, 2027
Coupon Payment Dates	Jun 27, 2025; Dec 29, 2025; Jun 29, 2026; Dec 28, 2026; Jun 28, 2027; Dec 27, 2027
Coupon Lower Barrier	0.01
Coupon Upper Barrier	25.50
Variable Coupon Rate	2.25% 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 EUR-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

falling ↘	sideway →	rising ↗
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## EURCZK currency exchange rate

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

### Development of EURCZK exchange rate over the past decade



As of October 14, 2024; Source: Bloomberg (EURCZK 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 (Raiffeisenbank a.s.) under the email address [info@raiffeisencertificates.com](mailto:info@raiffeisencertificates.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“.

### Note

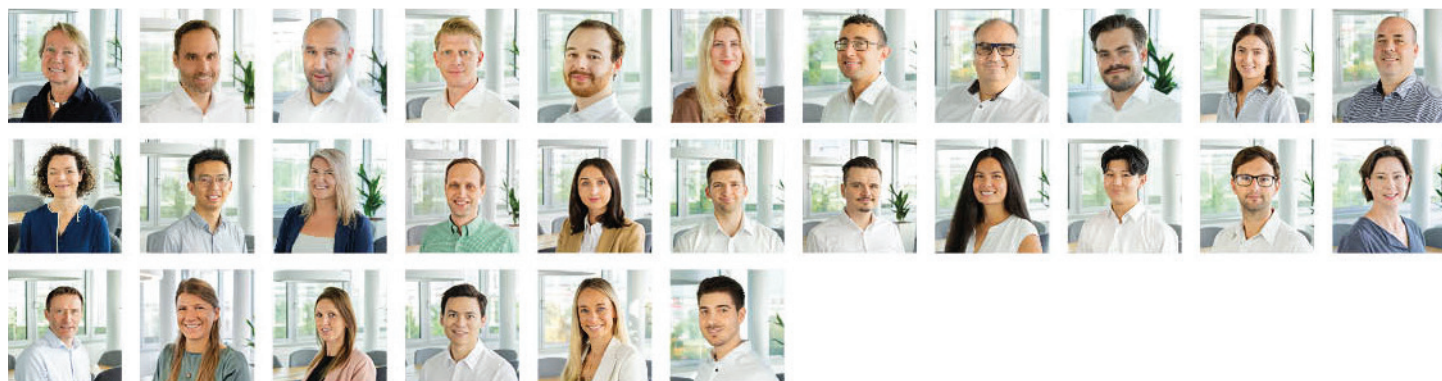
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For further information visit [raiffeisencertificates.com](https://raiffeisencertificates.com) or contact your bank advisor.

You can reach your Raiffeisen certificates team at:

- Certificate 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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The price of the Capital Protection Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 100% of the nominal value applies solely at the end of the term. During the term, the price of the Capital Protection Certificate may drop below the agreed capital protection amount. During the term, the Capital Protection Certificate's price is subject to several influencing factors and needs 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), interest rates, solvency of the issuer or remaining term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Capital Protection Certificate and are not paid out.

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