

4.5% Europe/USA Bonus&Safety 2

Bonus Certificate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 4.5% fixed annual interest rate with a term of 4 years
- 49% barrier, market risk if the 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.

EURO STOXX 50® is a registered trademark of STOXX Ltd.
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



This certificate offers you an annual fixed interest rate of 4.5%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 49% of their respective starting value during the term. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.

How the certificate works

At the initial valuation date the starting values of the underlyings are fixed and from that the barriers are determined. During the observation period the underlying prices are compared with the according barrier.

The fixed interest rate is paid out in any case, regardless of the underlying performance. The yield is in any case limited to the fixed annual interest payments.

The following options are available at the end of the term:

- Barrier not touched or undercut
In this case redemption is affected at 100%.
- At least one barrier was touched or undercut at least once
In this case redemption on the maturity date will be affected according to the performance of the underlying with the worst performance. The maximum redemption remains capped at 100% of the nominal value amount.

The performance is defined as the percentage development from the starting value to the final value.

Payout profile at the end of term

| Final Value* | | Redemption** if barrier | |
|--------------|--------------|-------------------------|------------------|
| Underlying 1 | Underlying 2 | not violated | violated |
| +20% | +30% | 100% (EUR 1,000) | 100% (EUR 1,000) |
| +15% | +5% | 100% (EUR 1,000) | 100% (EUR 1,000) |
| +/-0% | +/-0% | 100% (EUR 1,000) | 100% (EUR 1,000) |
| -10% | +25% | 100% (EUR 1,000) | 90% (EUR 900) |
| +10% | -20% | 100% (EUR 1,000) | 80% (EUR 800) |
| -20% | -40% | 100% (EUR 1,000) | 60% (EUR 600) |

* in comparison to the starting value

** based on the nominal value

| | |
|----------------------------------|----------------------------------------------------------------|
| Issuer ¹ | Raiffeisen Bank International AG |
| ISIN | AT0000A3GAX3 |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscription period ² | Nov 19 - Dec 16, 2024 |
| Initial valuation date | Dec 17, 2024 |
| Issue value date | Dec 18, 2024 |
| Final valuation date | Dec 13, 2028 |
| Maturity date | Dec 18, 2028 |
| Underlyings | EURO STOXX 50 [®] Index S&P 500 [®] Index |

Calculation agent underlying

EURO STOXX 50[®]: STOXX Ltd.

S&P 500[®]: S&P Dow Jones Indices LLC

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 49% of the starting value

Barrier observation continuously (every price)

Observation period

Dec 18, 2024 - Dec 13, 2028

Fixed interest rate 4.5% of the nominal value per year of term

Interest rate payout dates Dec 18, 2025; Dec 18, 2026; Dec 18, 2027; Dec 17, 2028

Listing Vienna, Stuttgart

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 underlyings

falling ↘

sideway →

rising ↗

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 underlyings, their volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings 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.

EURO STOXX 50®

50 largest (listed) companies in the Euro area

S&P 500®

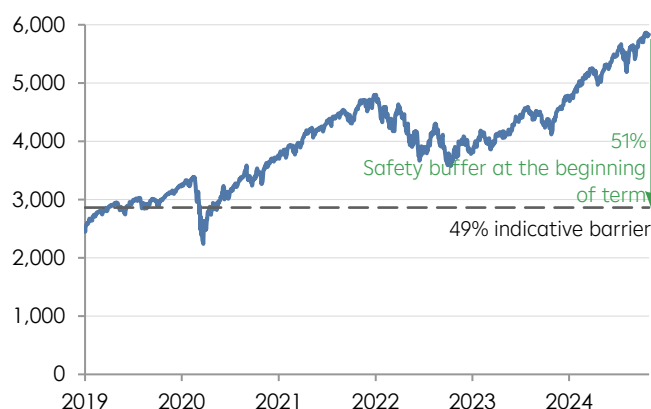
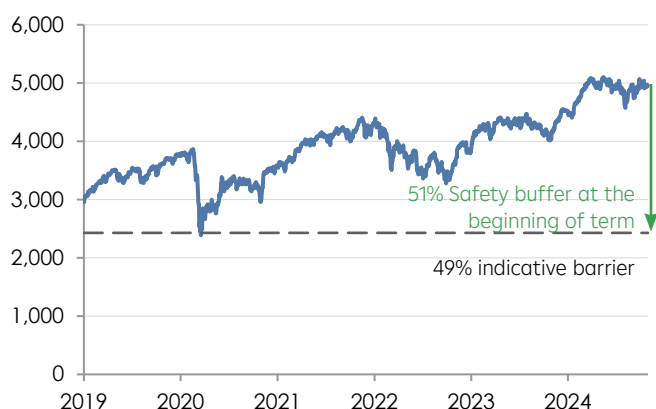
500 largest (listed) companies in US America

Well-known index members

| | Sector | |
|---------------|-----------------|----|
| ASML | Technology | NL |
| SAP | IT | DE |
| LVMH | Luxury Goods | FR |
| TotalEnergies | Energy | FR |
| Siemens | Industrials | DE |
| L'Oreal | Consumption | FR |
| Sanofi | Pharmaceuticals | FR |
| Allianz | Financials | DE |
| Airbus SE | Industrials | FR |
| Iberdrola | Utilities | ES |

| | Sector |
|------------|-----------------|
| Apple | IT |
| Microsoft | IT |
| Amazon.com | IT |
| Alphabet | IT |
| NVIDIA | IT |
| Pfizer | Pharmaceuticals |
| CocaCola | Consumption |
| Visa | Financials |
| Nike | Consumption |
| Tesla | Automobile |

Development over the past 5 years



EU0009658145

US78378X1072

As of October 30, 2024; Source: Bloomberg (SX5E Index, SPX Index)

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.

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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