

Austria Stocks Bond 4

Capital Protection Certificate

- Underlyings: Andritz share, Erste Group Bank share and OMV share
- 12% annual yield opportunity
- 100% capital protection after 6 year-term

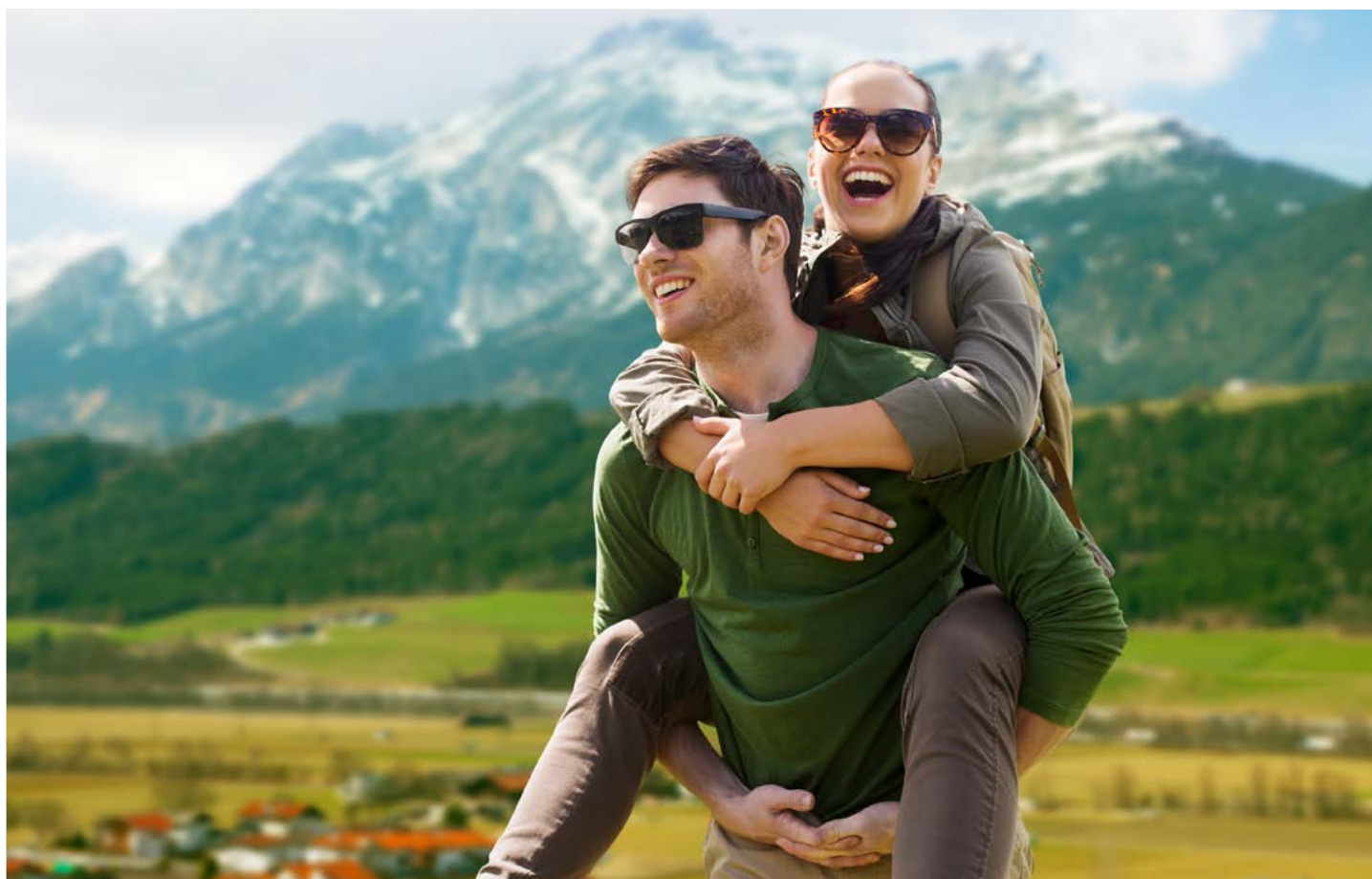
Please note the issuer risk.

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



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



This certificate offers a capital protection of 100% at the end of term. In addition, there is the opportunity to receive an interest payment of 12% each year. This interest rate is paid out if all 3 underlying shares quote at or above their starting value on the annual valuation date. If this is not the case, no interest rate is paid out for the corresponding year.

The pharmaceutical and healthcare industry is currently experiencing significant developments, particularly as a result of advances in biotechnological research and personalised medicine. Driven by demographic change and a stronger focus on health, innovative companies in the sector are increasingly attracting investors.

How the certificate works

The respective starting values of the underlyings are determined on the initial valuation date. On the annual valuation date, the underlying prices are compared with their starting value and one of the following scenarios occurs:

- All shares quote at or above their starting value
If all underlyings quote at or above their starting value on the respective valuation date, the interest rate of 12% (EUR 120) is paid out in this year.
- At least one share quotes below its starting value
If one or more underlyings quote below their starting value, the interest payment for that year is cancelled. However, the opportunity to receive the annual interest rate of 12% continues to exist in the following years.

Redemption is affected at 100% (capital protection) at the end of term.

Example payout profile

Year	Share performance*			Redemption**
	1	2	3	
1	+10%	+7%	+8%	12% (EUR 120)
2	+2%	+15%	-5%	No interest payment
3	+5%	+2%	+9%	12% (EUR 120)
4	+10%	+6%	+25%	12% (EUR 120)
5	-5%	-20%	+3%	No interest payment
6	+30%	+25%	+12%	12% (EUR 120)

* in comparison to the starting value

** related to the nominal amount



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 additional yield is limited to the amount of the possible interest payments.
- Loss of value due to inflation is not covered by the capital protection.



During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price may drop below the issue price or the level of capital protection. Selling the certificate prior to maturity may result in a partial loss of the invested capital.



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
ISIN / WKN	AT0000A3HFV4 / RC1GSW
Issue price	100 %
Nominal value	EUR 1,000
Subscr. period²	Jan 9 - Feb 12, 2025
Initial valuation date	Feb 13, 2025
Issue value date	Feb 14, 2025
Observation	annually (closing price) on the respective valuation date
Annual valuation dates	Feb 11, 2026, Feb 10, 2027, Feb 9, 2028, Feb 9, 2029, Feb 11, 2030, Feb 11, 2030
Interest rate payout dates	Feb 16, 2026, Feb 15, 2027, Feb 14, 2028, Feb 14, 2029, Feb 14, 2030, Feb 14, 2030
Maturity date	Oct 21, 2030
Underlyings	Andritz, Erste Group Bank, OMV
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Interest rate opportunity	12% of the nominal value annually
Capital protect.	100% at the end of term
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 underlying

falling ↘

sideway →

rising ↗

Andritz share

Austrian technology group

Andritz is an Austrian technology group specializing in machinery and plant engineering, primarily for the hydroelectric, pulp, paper, metal, and food industries.

Erste Group Bank share

Austrian financial sector

The universal bank with a focus on the retail sector concentrates primarily on the markets of Central and Eastern Europe.

OMV share

Austrian oil and gas company

OMV is an integrated, international oil and gas company with activities in the up- and downstream sector.

Development over the past 6 years



AT0000730007



AT0000652011



AT0000743059

As of December 18, 2024; Source: Bloomberg (ANDR AV, EBS AV, OMV AV)

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 should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

You can find further information at raiffeisencertificates.com or contact your advisor.

You can reach your Raiffeisen Certificates team at:

- Certificates Hotline: +431 71707 5454
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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.

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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. Loss of value due to inflation is not covered by the capital protection. 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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