

Europa Inflations Bonus&Sicherheit 29

ISIN: AT0000A37DY1 / WKN: RC1A96
INVESTMENT Product without Capital Protection
Bonus Certificate with Coupon

| | | | |
|---|--------------------------------|-----------------------------|---|
| CHG. 1D -1.170 (-1.15%) | BID 100.07% | ASK 101.57% | LAST UPDATE Nov 26, 2024 08:50:22.248 |
| UNDERLYING PRICE (INDICATIVE) 4,759.72 (-0.53%) | BARR. DIST. % 55.10% | INTEREST RATE ANNUALLY - | BONUS YIELD P.A. - |

This factsheet contains current key figures for the certificate and a short general description. Find further information on the certificate and its opportunities and risks in the following product brochure, which was created at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates team at info@raiffeisenzertifikate.at or your personal consultant.

KEY DATA

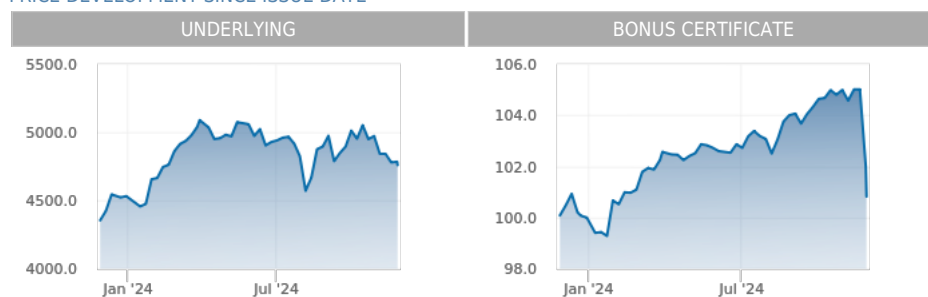
| | |
|-------------------------------|---|
| Underlying | EURO STOXX 50® |
| Underlying price (indicative) | EUR 4,759.72 |
| Underlying date/time | Nov 26, 2024 08:50:20.000 |
| Starting value | EUR 4,361.32 |
| Barrier | EUR 2,137.05 |
| Barrier reached | no |
| Observation barrier | continuously |
| Distance to barrier | 55.10% |
| Bonus level | EUR 4,361.32 |
| Bonus amount | 100.00% |
| Cap | EUR 4,361.32 |
| Maximum amount | 100.00% |
| Fixed interest rate annually | - |
| Max. yield p.a. | - |
| Accrued interest | Dirty (included in the price) |
| Maturity date | Nov 23, 2026 |
| Final valuation date | Nov 18, 2026 |
| Issue date | Nov 24, 2023 |
| Tradeable unit/nominal value | EUR 1,000 |
| Multiplier | - |
| Expected market trend | sideways, bullish |
| Listing | Vienna, Stuttgart |
| Product currency | EUR |
| Underlying currency | EUR |
| Settlement method | Cash settlement |
| Taxation | Capital Gains Tax / no Foreign Capital Gains Tax |
| Paid interest rate | 4.29% (EUR 42.88) on Nov 25, 2024 |

DESCRIPTION

With the certificate **Europe Inflation Bonus&Safety 29** investors receive an annual interest rate consisting of two components: 2.25% fixed interest rate plus the euro area inflation rate. The nominal amount is repaid at 100% if the EURO STOXX 50® index always quotes above the barrier of 49% of its starting value during the term. In the event of a barrier violation, investors are exposed to market risk on a one-to-one basis. In this case, a substantial capital loss is possible.

Details on the index can be found on the website of the index provider STOXX

PRICE DEVELOPMENT SINCE ISSUE DATE



Past performance is no reliable indicator of future results.

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Disclaimer

Issuer Risk:

As a bearer bond, a certificate is not subject to Austria's deposit protection. If, in the event of insolvency, the issuer is unable to meet its obligations from the certificate, or is only able to meet them in part, certificate holders may lose a substantial part of the capital invested, or even a total loss. This risk is often also referred to as "issuer risk" or "creditworthiness risk".

Possibility of Bail-in:

The Federal Act on the Recovery and Resolution of Banks ("BaSAG") applies. The BaSAG regulates the possibility of the regulatory resolution of banks that have run into difficulties. Holders of certificates may be affected by such a regulatory measure with their claims to payment(s) (the so-called "bail-in"), and this may result in the loss of a substantial part of the invested capital or even a total loss for all types of certificates.

What You Should Consider Before the Purchase of Bonus Certificates:

- **Market risk:** The price of the Bonus Certificate is dependent on the underlying's performance. An unfavourable performance of the underlying may result in price fluctuations of the certificate during the term. This may result in a partial or even total loss of the invested capital.
- **Barrier event:** If the barrier of the Bonus Certificate is touched or undercut during the term, the protection mechanism is suspended. In this case, the investor is exposed to the market risk on a one-to-one basis and a substantial capital loss is possible. The redemption at the end of the term is then usually one-to-one with the underlying performance.
- **Price performance:** During the term, the certificate's price is not only dependent on the underlying's performance but on various influencing factors such as the underlying's volatility, interest rates, issuer's solvency or remaining term. Selling the Bonus Certificate prior to maturity may result in a partial or even total loss of the invested capital.
- **Yield limitation:** Depending on the product structure, a Bonus Certificate may have a maximum payout amount (e.g. cap/maximum amount or fixed interest amount).
- **Currency risk:** If the underlying quotes in a currency that is different and the product does not provide for currency hedging, changes in the exchange rate during the term of the Bonus Certificate will also affect the value of the certificate. This can additionally increase the loss from the Bonus Certificate due to the market risk.
- **Payouts of the underlying:** Dividends and comparable claims from the ownership of the underlying are taken into account in the certificate's structure and are not paid out.

Please also note our comprehensive information on our website raiffeisencertificates.com/kundeninformation and raiffeisencertificates.com/basag

Europe Inflation Bonus&Safety 29

- Underlying: EURO STOXX 50® Index
- 2.25% fixed annual interest rate + additional interest rate in the amount of the annual inflation (HICP excluding tobacco)
- Barrier at 49% of the starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 3 years

EURO STOXX 50® is a registered trademark of STOXX Ltd.

Investment product without capital protection
Bonus Certificate



With the certificate, investors receive an annual interest rate consisting of two components: 2.25% fixed annual interest rate plus the euro area inflation rate. At the end of the term, redemption is effected at 100% provided that the closing price of the EURO STOXX 50® index always quotes above the barrier of 49% of the starting value during the observation period. In the event of a barrier violation by the underlying, investors are exposed one to one to market risk. This means that a substantial loss of capital is possible.

| | |
|---|---|
| Emittent¹ | Raiffeisen Bank International AG |
| ISIN | AT0000A37DY1 |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscri. period² | Oct 19 - Nov 22, 2023 |
| Initial valuation date | Nov 23, 2023 |
| Issue value date | Nov 24, 2023 |
| Final valuation date | Nov 18, 2026 |
| Maturity date | Nov 23, 2026 |
| Underlying | EURO STOXX 50® Index |
| Calculation agent of underlying | STOXX Ltd. |
| Starting value | closing price of the underlying on the initial valuation date |
| Final value | closing price of the underlying on the final valuation date |
| Barrier | 49% of the starting value |
| Observation | continuously (each price) |
| Observation period | Nov 24, 2023 - Nov 18, 2026 |
| Fixed interest rate | 2.25% of the nominal value per year of term |
| Coupon underlying | HICP-total index excluding tobacco for the euro zone (19 countries) |
| Calculation agent of coupon underlying | Eurostat |
| Additional interest rate | annual positive rate of change of the coupon underlying |
| Valuation month | August |
| Interest rate payout dates | Nov 25, 2024; Nov 24, 2025; Nov 23, 2026 |
| Quotes | Vienna, Stuttgart |

1 ... Rating: rbinternational.com/ir/ratings

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

How the certificate works

At the initial valuation date, the initial value of the underlying is determined and the barrier is defined on this basis. The underlying price is compared with the barrier during the observation period. At the final valuation date one of the following scenarios will apply:

1. Barrier not touched or undercut
If the underlying price was always above the barrier, 100% of the nominal value is paid out on the maturity date. This amount represents the maximum payout.
2. Barrier touched or undercut at least once
If the price of the underlying was at least once at or below the barrier, the payout on the maturity date is made in accordance with the performance of the underlying (percentage change from the starting value to the closing price at the final valuation date). The maximum payout amount remains limited to 100 % of the nominal value.

The fixed interest rate is paid in any case, regardless of the underlying performance. In addition, you will receive the extra interest rate equal to the annual inflation rate (euro area HICP excluding tobacco). In the event of a negative inflation rate (deflation), only the fixed interest rate is paid out.

Example for the calculation of the interest rate

| Year | Fixed interest rate | + | Additional interest* | = | Total interest |
|------|---------------------|---|----------------------|---|----------------|
| 2021 | 2.25% | | 2.96% | | 5.21% |
| 2022 | 2.25% | | 9.31% | | 11.56% |
| 2023 | 2.25% | | 5.20% | | 7.45% |

* Percentage change in the coupon reference price from the coupon reference month of the previous year to the coupon reference month of the following year. Source: Bloomberg (CPTFEMU Index). Please note that past performance is no reliable indicator of performance.

Details on the opportunities and risks are given on the following page.

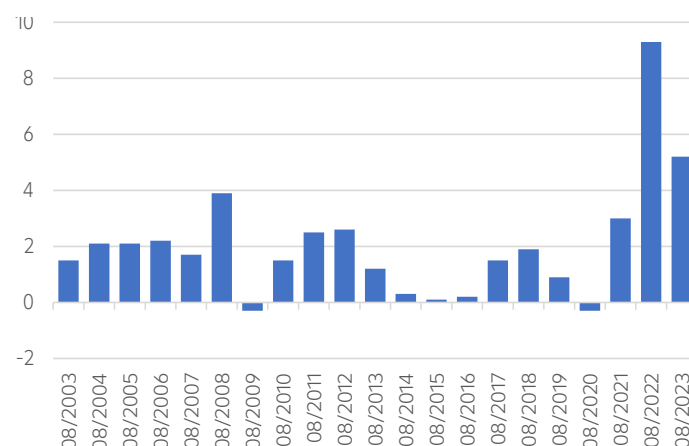
EURO STOXX 50® - Top 10 Index constituents

| | Sector | Country |
|---------------------|-------------------|---------|
| ASML | IT | NL |
| LVMH | Luxury Goods | FR |
| Siemens | Industrials | DE |
| Sanofi | Pharmaceuticals | FR |
| L'Oreal | Basic Consumption | FR |
| SAP | IT | DE |
| Allianz | Financials | DE |
| Iberdrola | Energy | ES |
| Mercedes-Benz Group | Automobile | DE |



Euroregion HICP - Total index excluding tobacco

The harmonized consumer price index reflects the change in the general price level of the euro region. The calculation of the HICP provides an overview of the inflation for the euro region as a whole. It thus serves the European Central Bank to monitor price stability in the context of price stability as part of its monetary policy. The ECB defines price stability on the basis of the annual rate of change in the HICP for the currency area. For the certificate, the HICP excluding tobacco is used.



EU0009658145

As of: September 27, 2023; Source: Reuters (SX5E Index), Bloomberg (CPTFEMU Index); Please note that past performance is no reliable indicator of performance.

My market expectation

declining ↘ **sideways →** rising ↗

My investment horizon

< 3 years 3 to 5 years > 5 years

Note

The referenced opportunities and risks represent a selection of the most important facts regarding the product.

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/customer-information

Opportunities

- Interest rate: The annual interest rate is paid out regardless of the performance of the underlying
- Safety buffer: Partial protection against price losses through the initial safety buffer of 51% - barrier at 49% of the starting value
- Flexibility: Tradability on the secondary market, no management fees

Risks

- Limited yield opportunity: The yield is in any case limited to the fixed annual interest payments. Investors do not participate in price increases of the underlyings beyond their starting values.
- Barrier violation: If the respective barrier is violated, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate may also occur during the term.
- 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.

For further information, please contact your bank advisor, visit raiffeisenzertifikate.at/en or call the Raiffeisen Bank International AG certificate hotline: +43 1/717 07 - 5454 or info@raiffeisenzertifikate.at. Your Raiffeisen Certificates contacts, Am Stadtpark 9, 1030 Vienna/Austria:

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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.

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