

Premium protiinflačný zaistený certifikát



Capital Protection Certificate

ISIN: [ATSK028PREM5](#) / WKN: RC1BYD

Simply explained

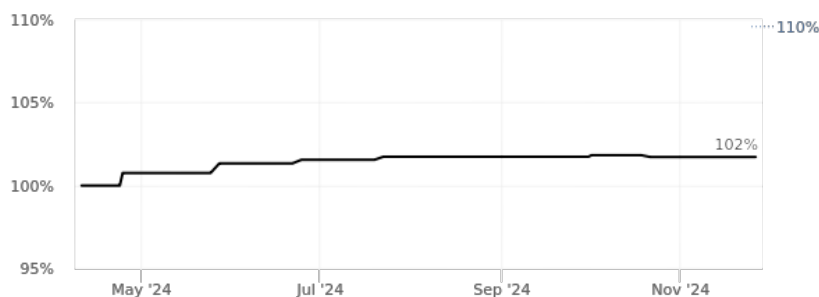
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (capital protection) + 9.6%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



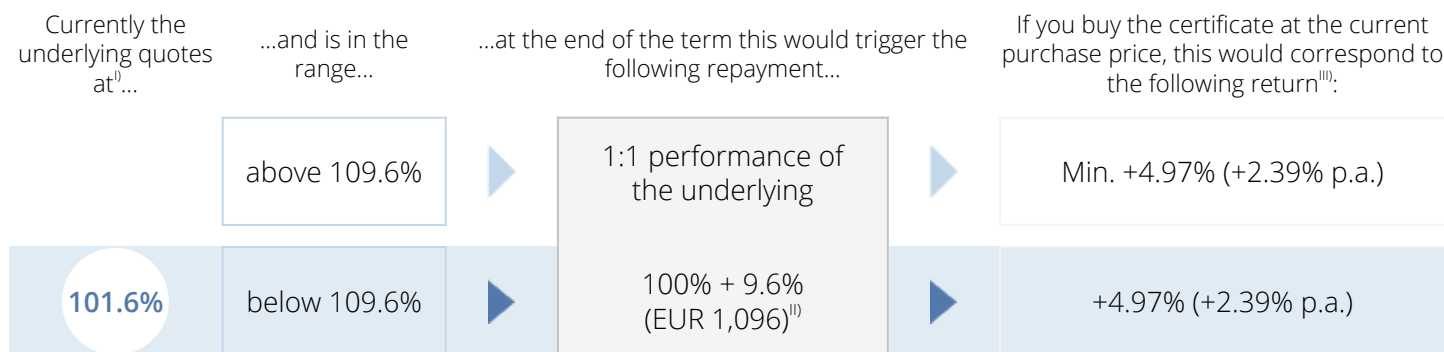
Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

Buy (Ask)	104.41%
Sell (Bid)	102.41%
Underlying	HICP (2015=100) monthly data - Overall index excl. tobacco EA
Underlying ISIN	RCB000048764
Starting price underlying	EUR 124.06
Underlying price (delayed)	EUR 126.05 101.6% of the starting value

Last update: Nov 26, 2024, 2:20 pm



Repayment at the end of the term



ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount EUR 1.000

ⁱⁱⁱ⁾based on the current underlying price

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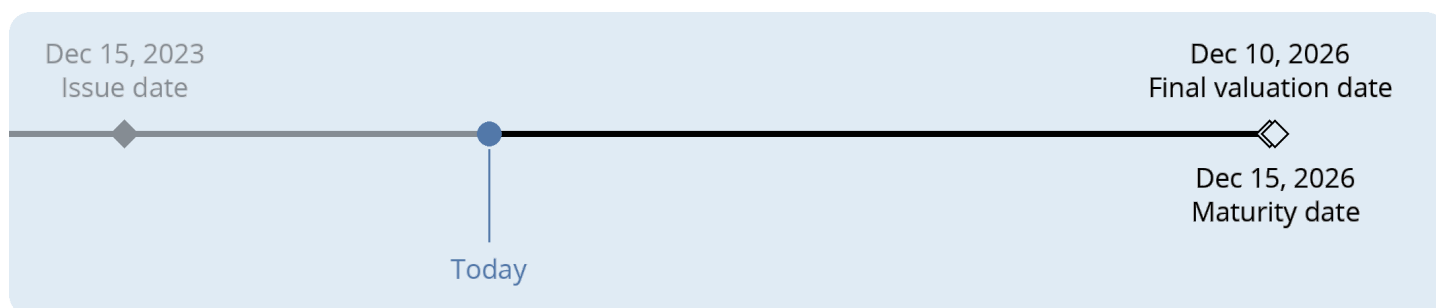
The Underlying

The harmonized index of consumer prices shows the change in the general price level in the eurozone. The calculation of the HICP provides an overview of inflation for the entire eurozone. The HICP excluding tobacco in the eurozone is used for this certificate.

Tradeable unit/nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Withholding tax for SK Tax-residents at the maturity date
Listing	Vienna, Stuttgart
End of the term	2Y 0M 19D

Last update: Nov 26, 2024, 2:20 pm

Information on the term



Please note:

- 100% of the nominal amount will in any case be paid out at maturity; during the term, the price may fall below the issue price or the capital protection level. Selling the certificate prior to maturity may result in a partial loss of the invested capital.
- Loss of purchasing power due to inflation is not offset by the capital protection.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

You are about to purchase a product that is not easy and difficult to understand. For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at [raiffeisenzertifikate.at/en/securitiesprospectus](https://www.raiffeisenzertifikate.at/en/securitiesprospectus) (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at <https://www.raiffeisenzertifikate.at/en/customer-information>. The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.

Premium Inflation Protected Certificate

Investment product with capital protection

- **Underlying:** inflation rate in the euro area*
- **Yield opportunity:** fixed yield of 9.60% (3.20% annually / 3.10% p.a.) and 1:1 inflation compensation above the level of the fixed yield at the end of the term**
- **Term:** 3 years
- **Capital protection:** 100% at the end of the term

Please note the issuer risk.

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

* Inflation rate in the euro area = Harmonized Index of Consumer Prices (HICP) all items index excluding tobacco for the Euro area (CPTFEMU Index)

** The purchase fee is not taken into account in the yield calculation. The amount of margin does not affect the overall yield.

Annual yield is calculated through simple interest (interest is always calculated only from the original principal),

p.a. yield is calculated through compound interest (interest is reinvested and increases the basis for interest calculation in the next period).



The Premium Inflation Protected Certificate is equipped with 100% capital protection, a fixed yield of 9.60% (3.20% annually / 3.10% p.a.) and at the same time protects the invested capital against inflation above the level of the fixed yield at the end of the term.

The underlying of the certificate is inflation rate in the euro area represented by the Harmonized Index of Consumer Prices (HICP) excluding tobacco for the euro area countries.

How the certificate works

At the initial valuation date, the starting value of the underlying (Inflation Index price from September 2023) is determined. At the final valuation date, the final value of the underlying (Inflation Index price from September 2026) is determined. At the final valuation date, the performance of the underlying (a cumulative increase in the inflation) is evaluated, i.e. the final value is compared to the starting value and **one of the following scenarios applies:**

1. Cumulative increase in inflation ≤ 9.60% → Fixed coupon of 9.60%

In addition to the notional (100% of the nominal value) you will receive a coupon of 9.60% of the nominal value at the maturity date. The certificate also protects you from possible deflation because the minimum coupon amount is equal to a fixed yield of 9.60%.

2. Cumulative increase in inflation > 9.60% → Coupon equal 1:1 to the cumulative increase in the inflation

In addition to the notional (100% of the nominal value) you will receive a coupon in the amount of the actual increase in inflation (percentage performance of the index from the starting value to the final value on the final valuation day). The amount of the coupon has no cap.

Redemption and coupon payment examples at the end of the term

Cumulative increase in inflation*	Capital Protection	Coupon
+20.00%	100%	20.00 % of the nominal value
+13.00%	100%	13.00 % of the nominal value
+ 5.00%	100%	9.60 % of the nominal value
- 15.00%	100%	9.60 % of the nominal value

*examples of a possible percentage change in the underlying index from September 2023 to September 2026.

Opportunities

- Attractive fixed yield of 9.60% (3.20% annually / 3.10% p.a.) and, in addition, protection of the invested capital against inflation above the level of the fixed yield.
- 100% capital protection at the end of the term.
- You can sell the certificate at any time during its term, the certificate has no management fees.

Risks

- During the term, the price may fall below the issue price or the capital protection level
- Capital protection only applies at the end of 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.

ISIN	ATSK028PREM5
Issuer ¹	Raiffeisen Bank International AG through its Slovak branch
Issue price	100%
Nominal value	EUR 1,000
Purchase fee ²	up to 3.00 %
Subscription period ³	Nov 22 – Dec 08, 2023
Initial valuation date	Dec 14, 2023
Issue value date	Dec 15, 2023
Final valuation date	Dec 10, 2026
Maturity date	Dec 15, 2026
Underlying (index)	Inflation rate in the euro area represented by the Harmonized Index of Consumer Prices (HICP) excluding tobacco for the euro area countries (CPTFEMU Index). Calculation agent: Eurostat
Starting value	Index price from September 2023
Final value	Index price from September 2026
Capital protection	100% of the nominal value at the end of the term
Coupon	Fixed coupon of 9.60 % (minimum coupon amount) and 1:1 participation in the index performance above +9.60 % without cap at the end of the term
Coupon payout date	Dec 15, 2026
Quotes	Vienna, Stuttgart

¹ Rating: rbinternational.com/ir/ratings

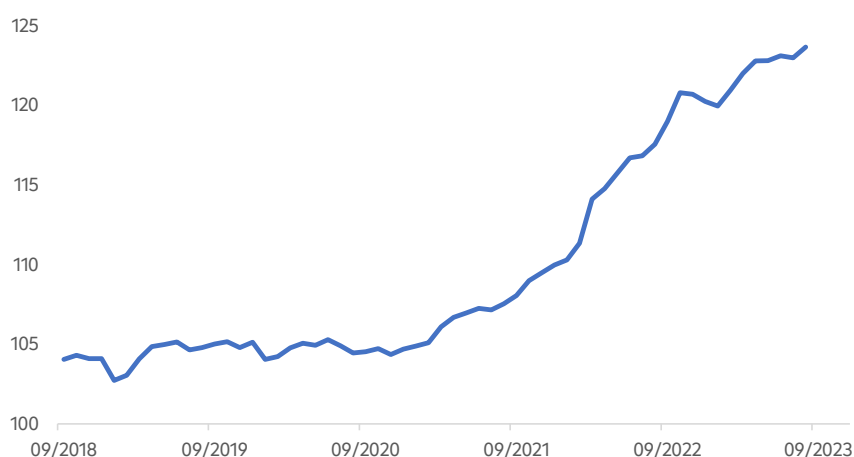
² The purchase fee is not a product cost thus it is not included in the Reduction in yield calculation.

³ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

Underlying (index): Harmonized Index of Consumer Prices (HICP) excluding tobacco for the euro area countries

- Inflation in the eurozone is represented in this certificate through the harmonized index of consumer prices, which monitors the change in the general price level in the eurozone.
- Thanks to the index, it is possible to get an overview about inflation in the entire euro area.
- The index is calculated by EUROSTAT.
- The index is also used by the European Central Bank (ECB) to monitor price stability in the context of monetary policy. The ECB defines price stability based on the rate of inflation measured by the HICP index for the euro area.

Development of the HICP excluding tobacco for the euro area countries



Your market expectation

declining ↘ sideways → rising ↗

Your investment horizon

< 3 years 3 to 5 years > 5 years

As of: November 13, 2023; Source: Bloomberg (CPTFEMU Index)

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

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 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/customerinformation. The approval of the base prospectus by the competent authorities should not be construed as an endorsement of the product by such authorities.

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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/basag. A total loss of the invested capital is possible. Investment certificates do not constitute bank deposits and are not covered by a deposit protection scheme. 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.

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