

Europa Inflations Bonus&Sicherheit 31



ISIN: AT0000A38NG5 / WKN: RC1B0Q
 INVESTMENT Product without Capital Protection
 Bonus Certificate with Coupon

CHG. 1D -0.130 (-0.13%)	BID 102.49%	ASK 103.99%	LAST UPDATE Nov 26, 2024 14:20:56.564
UNDERLYING PRICE (INDICATIVE) 4,789.77 (+0.10%)	BARR. DIST. % 53.12%	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 4,789.77
Underlying date/time	Nov 26, 2024 14:22:29.000
Starting value	EUR 4,582.26
Barrier	EUR 2,245.31
Barrier reached	no
Observation barrier	Closing Price
Distance to barrier	53.12%
Bonus level	EUR 4,582.26
Bonus amount	100.00%
Cap	EUR 4,582.26
Maximum amount	100.00%
Fixed interest rate annually	-
Max. yield p.a.	-
Accrued interest	Dirty (included in the price)
Maturity date	Jan 26, 2027
Final valuation date	Jan 21, 2027
Issue date	Jan 26, 2024
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

DESCRIPTION

The certificate **Europe Inflation Bonus&Safety 31** offers you an annual interest rate based on the inflation rate plus a premium of 2%. Redemption at the end of the term is 100%, provided the underlying always quoted above the barrier of 49% during the term. If the barrier is violated, you are exposed to the market risk on a one-to-one basis and a significant loss of capital 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.

CONTACT/INFORMATION

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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 31

Bonus Certificate

- Underlying: EURO STOXX 50® Index
- Annual total interest rate: 2% + inflation rate* with a term of 3 years
- 49% barrier, market risk if the barrier is violated

Please note the issuer risk.

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

*Harmonized consumer price index excl. tobacco of the eurozone
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.



This certificate offers you an annual interest rate based on the inflation rate plus a premium of 2%. Redemption at the end of the term is 100%, provided the underlying always quoted above the barrier during the term. If the barrier is violated, you are exposed to the market risk on a one-to-one basis and a significant loss of capital is possible.

How the certificate works

The total annual interest rate is made up of a fixed interest rate of 2% plus an extra interest rate equal to the inflation rate. It is paid out regardless of the performance of the underlying asset.

The maximum yield is limited to the amount of the interest payments.

On the first valuation date, the starting value of the underlying is determined and the barrier of 49% of the starting value is defined on this basis. During the observation period, the price of the underlying is compared with the barrier.

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

1. Barrier not touched or undercut

In this case, the redemption is 100%. This also corresponds to the maximum redemption.

2. Barrier touched or undercut at least once

In this case, payment is made on the maturity date in line with the performance of the underlying.

The maximum redemption remains limited to 100% of the nominal amount.

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

Issuer¹	Raiffeisen Bank International AG
ISIN / WKN	AT0000A38NG5
Issue price	100%
Nominal value	EUR 1,000
Subscription period²	Dec 27, 2023 - Jan 24, 2024
Initial valuation date	Jan 25, 2024
Issue value date	Jan 26, 2024
Final valuation date	Jan 21, 2027
Maturity date	Jan 26, 2027
Underlying	EURO STOXX 50® Index
Calculation agent underlying	STOXX Ltd.
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	Jan 26, 2024 - Jan 21, 2027
Fixed interest rate	2% of the nominal value per year of term
Coupon underlying	HVPI - Gesamtindex ohne Tabak für den Euroraum
Calculation agent coupon underlying	Eurostat
Extra interest rate	Annual positive percentage change in the coupon base value
Valuation month	October
Interest rate payout dates	Jan 27, 2025; Jan 26, 2026; Jan 26, 2027
Quotes	Vienna, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](https://www.rbinternational.com/ir/ratings)

2 ... Eine vorzeitige Beendigung/Verlängerung der Zeichnungsfrist liegt im Ermessen der Raiffeisen Bank International AG.



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 underlyings, their fluctuation range, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, particularly if at least one of the underlyings moves close to the barrier, may fluctuate significantly.



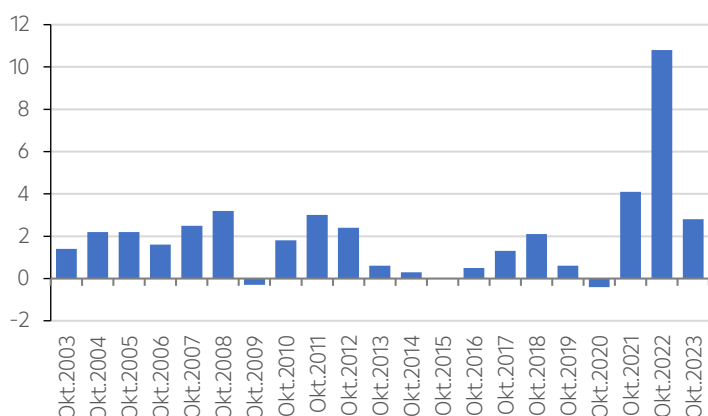
Issuer risk / creditor participation: Certificates are not covered by the deposit guarantee scheme.

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.

Examples for the calculation of the total interest rate

Year	Fixed interest rate	+	Extra interest rate*	=	Total interest rate
2021	2%		4.07%		6.07%
2022	2%		10.83%		12.83%
2023	2%		2.80%		4.80%

Extra interest rate: Inflation rate (Harmonized Index of Consumer Prices excluding tobacco in the eurozone)



The index reflects the change in the general price level in the eurozone.

The annual change, if positive, is paid out in addition to the fixed interest rate of 2% p.a.. If the annual change is negative (deflation), only the fixed interest rate is paid out.

*Percentage change in the coupon base value from the valuation month of the previous year to the valuation month of the following year.

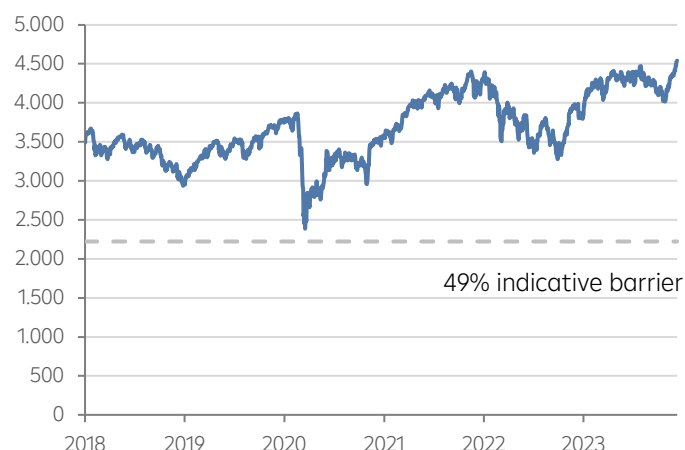
Source: Bloomberg (CPTFEMU Index).

Please note that past performance does not allow any conclusions to be drawn about future performance.

Underlying: EURO STOXX 50®

50 largest (listed) companies in the Euro area.

Development over the past 5 years



ISIN: EU0009658145; As of: December 11, 2023; Source: Bloomberg (SX5E)

Please note that past performance does not allow any conclusions to be drawn about future performance.

Well-known index members

	Sector	Country
ASML Holding	Technology	NL
LVMH	Luxury goods	FR
TotalEnergies	Energy	FR
SAP	IT	DE
Siemens	Industry	DE
L'Oreal	Basic consumption	FR
Sanofi	Pharmaceuticals	FR
Allianz	Finance	DE
Iberdrola	Utilities	ES
Mercedes-Benz Group	Automobile	DE

Notes

You are about to purchase a product that is not simple and may be difficult to understand. Further information can be found in the base prospectus approved by the competent authorities (including any supplements) - published at raiffeisenzertifikate.at/en/securities-prospectus (we recommend reading the prospectus before making an investment decision) - and in the key information documents as well as under "Customer information and regulatory matters" raiffeisenzertifikate.at/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.

For further information please visit raiffeisencertificates.com or contact your advisor.

You can reach your Raiffeisen Certificates Team at:

- Certificates Hotline: +431 71707 5454
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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.

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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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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