Advertisement from Raiffeisen Bank International AG - Factsheet

Inflations-Anleihe 2

ISIN: AT0000A38NB6 / WKN: RC1B00
INVESTMENT Product with Capital Protection
Inflation Bond

CHG. 1D	BID	ASK	LAST UPDATE
-0.050 (-0.05%)	101.93%	103.43%	Nov 26, 2024 13:35:51.742

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	HICP (2015=100) monthly data - Overall index excl. tobacco EA
Underlying price (delayed)	EUR 126.05
Underlying date/time	Nov 26, 2024 12:45:32.000
Starting value	EUR 123.46
Capital protection amount	100%
Participation factor	-
Cap	unlimited
Maturity date	Feb 04, 2028
Final valuation date	Feb 02, 2028
Issue date	Feb 02, 2024
Tradeable unit/nominal value	EUR 1,000
Expected market trend	bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Currency hedged (quanto)	no
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

CONTACT/INFORMATION

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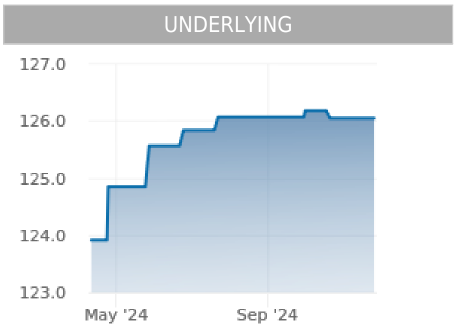
DESCRIPTION

The Inflation Bond 2 offers you a fixed interest rate of 3% for the 1st year of the term. In the subsequent years, the annual interest rate is made up of the inflation rate plus a premium of 0.5%. Redemption after the 4th year is at 100%.

PRICE DEVELOPMENT SINCE ISSUE DATE



Past performance is no reliable indicator of future results.

Raiffeisen Certificates

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 Capital Protection Certificates:

- **Market risk**: The price of the Capital Protection 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. Selling the certificate prior to maturity may result in a partial loss of the invested capital.
- **Capital protection**: The capital protection only applies at the end of term. During the term, the certificate price may drop below the agreed capital protection. Loss in value due to inflation is not covered by capital protection.
- **Price performance**: During the term, the Capital Protection 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 Capital Protection Certificate prior to maturity may result in a partial loss of the invested capital.
- **Limited yield opportunity**: Depending on the product design, a Capital Protection Certificate may have a maximum redemption (maximum amount).
- **Currency risk**: If the underlying quotes in a currency that is different to the Capital Protection Certificate's currency, and the certificate is not currency hedged, exchange rate fluctuations during the term impact the price of the Capital Protection Certificate.
- **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

Raiffeisen Certificates

Inflation Bond 2

Investment product with capital protection

- 3% Fixed interest rate for the 1st year
- 0.5% + Inflation rate* annually for the following years
- 100% Capital protection after 4 years

Please note the issuer risk.

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

*Annual change in the harmonized consumer price index excl. tobacco of the euro area

The Inflation Bond offers you a fixed interest rate of 3% for the 1st year of the term. In the subsequent years, the annual interest rate is made up of the inflation rate plus a premium of 0.5%. Redemption after the 4th year is at 100%.

How the Inflation Bond works

For the 1st year of the term, you will receive a fixed interest rate of 3%.

From the 2nd year of the term, you will receive an annual fixed interest rate of 0.5% plus the inflation rate. If the inflation rate is negative (deflation), only the fixed interest rate of 0.5% will be redeemed in that year.

Repayment at the end of the term is 100%.

Examples for the calculation of the interest rate

Year	Fixed interest rate	+	Variable interest rate	=	Total interest rate
1	3%		-		3%
2	0.5%		Inflation rate		0.5% + Inflation rate
3	0.5%		Inflation rate		0.5% + Inflation rate
4	0.5%		Inflation rate		0.5% + Inflation rate

Inflation rate: Annual percentage change in the underlying value, with the prices from August (valuation month) being used in each case.

Opportunities

- Annual interest payments plus inflation compensation as of the 2nd year of maturity
- Capital protection: 100% of the nominal amount is repaid at maturity
- Flexibility: tradability on the secondary market, no management fee

Risks

- Yield limitation: The yield is in any case limited to the amount of the annual interest payments
- Capital protection only applies at the end of the term
- During the term, the price may fall below the issue price or the capital protection level

Emittent[1]	Raiffeisen Bank International AG
ISIN	AT0000A38NB6
Issue price	100%
Nominal value	EUR 1,000
Subscri. period[2]	Dec 27, 2023 - Jan 31, 2024
Initial valuation date	Feb 2, 2024
Issue value date	Feb 4, 2028
Fixed interest rate (year 1)	3% of the nominal value per year of term
Fixed interest rate (years 2-4)	0.5% of the nominal value per year of term
Variable interest rate (years 2-4)	Inflation rate
Underlying	HICP-total index excluding tobacco for the euro zone (19 countries)
Valuation month	November
Calculation agent of coupon underlying	Eurostat
Capital protection	100% at the end of term
Interest rate payout dates	Feb 5, 2025; Feb 4, 2026; Feb 4, 2027; Feb 4, 2028
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.

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.

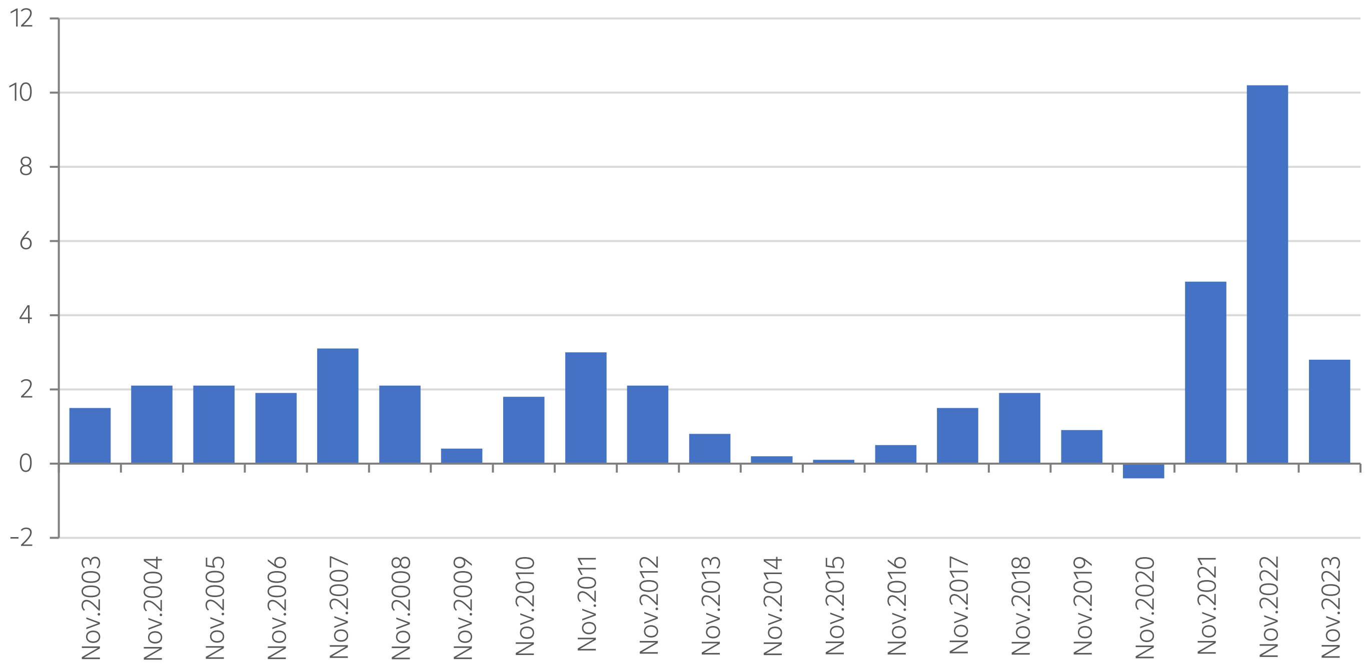
Underlying

The harmonized consumer price index tracks the change in the general price level in the euro area. By calculating the HICP, one obtains an overview of inflation for the entire euro area. It is thus used by the European Central Bank, among others, to monitor price stability as part of its mandate.

For the Inflation Bond, the HICP excluding euro area tobacco is used.

Inflation rate

Annual change in the underlying in %



As of: November 30, 2023; Source: Bloomberg (CPTFEMU Index)

Please note that past performance is no reliable indicator of 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:

- Certificates hotline: +431 71707 5454
- info@raiffeisencertificates.com

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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/basag. 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.

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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