

ISIN: AT0000A3AY28 / WKN: RC1C5A
INVESTMENT Product with Capital Protection
coupon orientated

CHG. 1D
+0.020 (+0.02%)

BID
98.83%

ASK
100.33%

LAST UPDATE
Jul 24, 2024
18:00:03.809

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 126.07
Underlying date/time	Jul 24, 2024 15:45:33.000
Starting value	EUR 123.16
Capital protection amount	100%
Participation factor	-
Cap	-
Maturity date	Apr 19, 2028
Final valuation date	Apr 12, 2028
Issue date	Apr 19, 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

DESCRIPTION

The **Inflation Bond 4** has an annual interest rate equal to the inflation rate, but at least 2% p.a.. It therefore offers you inflation protection and at the same time, in the event of low inflation rates, a minimum annual yield of 2%.

PRICE DEVELOPMENT SINCE ISSUE DATE



CONTACT/INFORMATION

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Inflation Bond 4

Investment product with capital protection

- Annual interest rate = inflation rate*, but at least 2%
- 100% Capital protection after 4 years of term

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 has an annual interest rate equal to the inflation rate, but at least 2% p.a. It therefore offers you inflation protection and at the same time, in the event of low inflation rates, a minimum annual yield of 2%.

How the certificate works

You receive an annual interest rate equal to the inflation rate. If this is below 2%, the minimum interest rate of 2% will be paid out for the relevant year of term.

Examples for the calculation of the interest rate

Year	Inflation rate	→	Total interest rate
1	2.5%		Inflation rate (2.5%)
2	1%		Minimum interest rate (2%)
3	3%		Inflation rate (3%)
4	1.5%		Minimum interest rate (2%)

The redemption at the end of term is affected at a 100%.

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

Emittent¹	Raiffeisen Bank International AG
ISIN	AT0000A3AY28
Issue price	100%
Nominal value	EUR 1,000
Subscri. period²	Mar 7 - Apr 17, 2024
Initial valuation date	Apr 19, 2024
Issue value date	Apr 19, 2028
Minimum interest rate	2% of the nominal value
Variable interest rate	Inflation rate (if this above 2%)
Underlying	HICP-total index excluding tobacco for the euro zone
Valuation month	January
Capital protection	100% at the end of term
Interest rate payout dates	Apr 22, 2025; Apr 20, 2026; Apr 19, 2027; Apr 19, 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.



The payout profile applies at the end of the term

- Capital protection: 100% of the nominal amount is repaid at maturity
- Flexibility: tradability on the secondary market, no management fee



During the term

- 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



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.

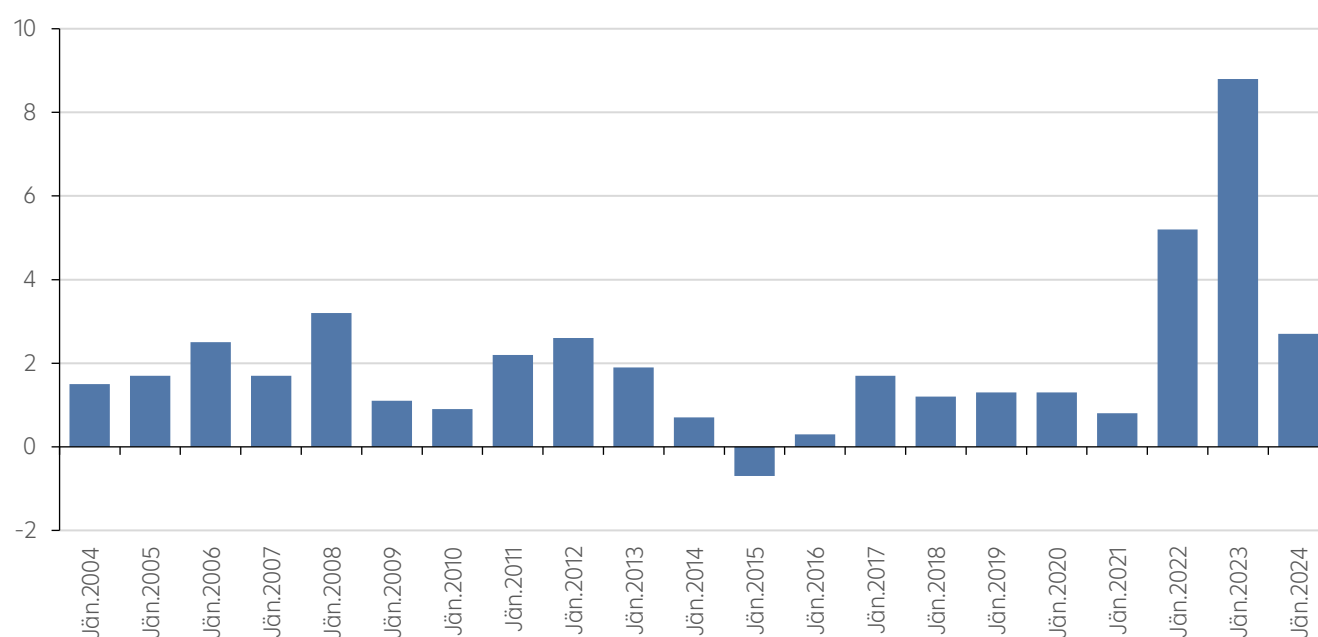
Underlying

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: January 31, 2024; 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.

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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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