

# Pharma Stocks Bond 106%

# **Capital Protection Certificate**

- Underlyings: Fresenius share, Roche share and Sanofi share
- 7.5% annual yield opportunity
- 106% capital protection after 6 year-term

Please note the issuer risk.

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





This certificate offers a capital protection of 106% at the end of term. In addition, there is the opportunity to receive an interest payment of 7.5% each year. This interest rate is paid out if all 3 underlying shares quote at or above their starting value on the annual valuation date. If this is not the case, no interest rate is paid out for the corresponding year.

The pharmaceutical and healthcare industry is currently experiencing significant developments, particularly as a result of advances in biotechnological research and personalised medicine. Driven by demographic change and a stronger focus on health, innovative companies in the sector are increasingly attracting investors.

#### How the certificate works

The respective starting values of the underlyings are determined on the initial valuation date. On the annual valuation date, the underlying prices are compared with their starting value and one of the following scenarios occurs:

- 1. All shares quote at or above their starting value If all underlyings quote at or above their starting value on the respective valuation date, the interest rate of 7.5% (EUR 75) is paid out in this year.
- 2. At least one share quotes below its starting value If one or more underlyings quote below their starting value, the interest payment for that year is cancelled. However, the opportunity to receive the annual interest rate of 7.5% continues to exist in the following years.

Redemption is affected at 106% (capital protection) at the end of term.

# Example payout profile

Year	Share performance*			
	1	2	3	Redemption**
1	+10%	+7%	+8%	7.5% (EUR 75)
2	+2%	+15%	-5%	No interest payment
3	+5%	+2%	+9%	7.5% (EUR 75)
4	+10%	+6%	+25%	7.5% (EUR 75)
5	-5%	-20%	+3%	No interest payment
6	+30%	+25%	+12%	7.5% (EUR 75)

 $<sup>\</sup>ensuremath{^{\star}}$  in comparison to the starting value

ISIN / WIKIN	ATOUUUAL	DEN40 / NC ILO4				
Issuer¹ Raiffei	sen Bank In	ternational AG				
Issue price		100 %				
Nominal value		EUR 1,000				
Subscr. period <sup>2</sup>	Sep 6	6 - Oct 17, 2024				
Initial valuation	date	Oct 18, 2024				
Issue value date		Oct 21, 2024				
Observation annually (closing price) on the						
	respective	valuation date				
Annual valuation	dates	Oct 16, 2025				
Oct 16, 2026,	Oct 18, 202	7, Oct 18, 2028				
	Oct 17, 202	.9, Oct 16, 2030				
Interest rate pay	out dates	Oct 21, 2025				
Oct 21, 2026,	Oct 21, 202	7, Oct 23, 2028				
	Oct 22, 202	29, Oct 21, 2030				
Maturity date		Oct 21, 2030				
Underlyings	Fresenius	, Roche, Sanof				
Starting value	Closi	ng price of the				
underlying or	n the initial	valuation date				
Final value Clos	ing price of	the underlying				
	on the final	valuation date				
Interest rate opp	ortunity	7.5% of the				
	nominal	value annually				
Capital protect.	106% at th	ne end of term				
Listing	Vie	enna, Stuttgart				
1 Rating rhinterno	tional com/ir	·/ratinas				

AT0000A3EK46 / RC1E84

ISIN / WKN

My expectations for the underlying

falling 🗵	sideway →	rising 7
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# The payout profile applies at the end of the term

- In any case, 106% of the nominal value will be paid out at the end of the term.
- The additional yield is limited to the amount of the possible interest payments.
- Loss of value due to inflation is not covered by the capital protection.



## During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price may drop below the issue price or the level of capital protection.



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.

<sup>\*\*</sup> related to the nominal amount

<sup>1...</sup> Rating: rbinternational.com/ir/ratings

<sup>2...</sup> Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

#### **Fresenius**

German healthcare group

Fresenius is an international healthcare group that offers specialised products and services for dialysis, hospital care and outpatient care.

#### Roche

Swiss biotechnology company

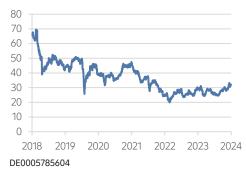
Roche has developed into one of the world's largest biotechnology companies and is a leader in the fields of pharmaceuticals and diagnostics. Through the increased use of data-based medical insights, Roche offers comprehensive personalised healthcare.

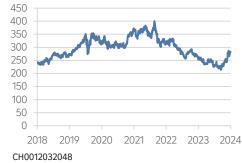
#### Sanofi

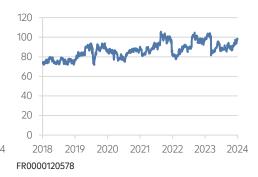
French pharmaceutical group

Sanofi is a global pharmaceutical company specialising in the research, development and marketing of innovative therapies for rare diseases, immunology and cancer.

### Development over the past 6 years







As of August 19, 2024; Source: Bloomberg (FRE GY, ROG SE, SAN FP)

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

# Note

You are about to purchase a product that is not easy and difficult to understand.

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You can find further information at raiffeisencertificates.com or contact your advisor.

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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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