

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.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



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:

- 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.
- 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*			Redemption**
	1	2	3	
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)

* in comparison to the starting value

** related to the nominal amount



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.

ISIN / WKN	AT0000A3EK46 / RC1E84
Issuer¹	Raiffeisen Bank International AG
Issue price	100 %
Nominal value	EUR 1,000
Subscr. period²	Sep 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, 2027, Oct 18, 2028, Oct 17, 2029, Oct 16, 2030
Interest rate payout dates	Oct 21, 2025, Oct 21, 2026, Oct 21, 2027, Oct 23, 2028, Oct 22, 2029, Oct 21, 2030
Maturity date	Oct 21, 2030
Underlyings	Fresenius, Roche, Sanofi
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Interest rate opportunity	7.5% of the nominal value annually
Capital protect.	106% at the end of term
Listing	Vienna, Stuttgart

1 ... Rating: rbinternational.com/ir/ratings

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

My expectations for the underlying

falling ↘

sideway →

rising ↗

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



DE0005785604



CH0012032048



FR0000120578

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.

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 should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

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

You can reach your Raiffeisen Certificates team at:

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



LEGAL/RISK DISCLAIMER

In spite of all possible care taken, the data contained in this advertisement are provided purely as non-binding information. This advertisement constitutes neither investment advice nor an offer nor a recommendation nor an invitation to execute a transaction. The information contained in this advertisement is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this advertisement substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This advertisement has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Registration Document approved by the Luxembourg Financial Market Authority (CSSF) and the Securities Note approved by the Austrian Financial Market Authority (FMA) - both documents together form the Base Prospectus - together with any supplements and the respective Final Terms of the described financial filed with the FMA. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Bank International AG (raiffeisenzertifikate.at/en) by entering the International Securities Identification Number (ISIN) of the respective financial instrument.

Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein.

Raiffeisen Bank International AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein.

Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying.

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/bail-in. 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.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

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 106% 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.

Certificates issued by Raiffeisen Bank International AG are no financial products as defined in the Regulation (EU) 2019/2088.

Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Bank International AG, Am Stadtpark 9, 1030 Vienna/Austria.