

This Factsheet contains current key figures on the certificate and a brief general description. Further information on the certificate and its opportunities and risks can be found in the following Product Folder, which was produced 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 advisor.

Capital Protection Certificate

ISIN: [AT0000A3BK15](#) / WKN: RC1DM3

Simply explained

Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (capital protection) - Max. 120%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



[Learn more about these charts](#)

Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

Buy (Ask)	112.00%
Sell (Bid)	109.00%
Underlying	Solactive Robotics & AI EUR Index 5% AR
Underlying ISIN	DE000SLODEAO
Starting price underlying	EUR 2,439.23
Underlying price (delayed)	EUR 3,631.39 148.9% of starting value

Last update: Jun 04, 2026, 3:05 pm



Repayment at the end of the term

Currently the underlying quotes at ⁱ⁾...and is in the range...at the end of the term this would trigger the following repayment... If you buy the certificate at the current purchase price, this would correspond to the following return ⁱⁱⁱ⁾:

148.9%	above 120%	➤	120% (CZK 1,200) ⁱⁱ⁾	➤	+7.14% (+5.01% p.a.)
	between 100% and 120%	➤	1:1 performance of the underlying	➤	from +7.14% (+5.01% p.a.) to -10.71% (-7.71% p.a.)
	below 100%	➤	100% (CZK 1,000) ⁱⁱ⁾	➤	-10.71% (-7.71% p.a.)

ⁱ⁾ compared to the starting price

ⁱⁱ⁾ assumption: investment amount CZK 1.000

ⁱⁱⁱ⁾ based on the current underlying price

Capital Protection Certificate

ISIN: [AT0000A3BK15](#) / WKN: RC1DM3

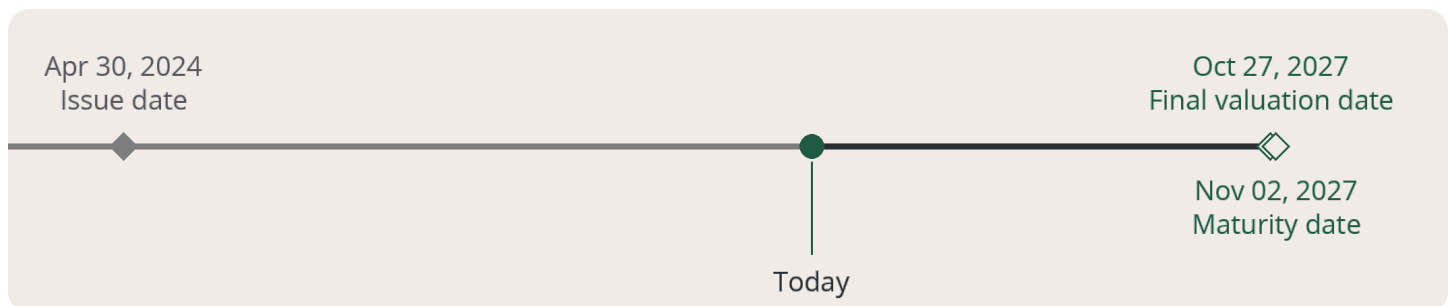
Nominal value	CZK 1,000
Product currency	CZK
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Stuttgart
End of the term	1Y 4M 28D

Last update: Jun 04, 2026, 3:05 pm

The Certificate

Capital Protection Certificates enable investors to invest into an underlying such as shares, indices, commodities etc. and to be capital protected at the end of the term. Investors obtain either interest payments or participate in the performance of the underlying.

Information on the term



Please note:

- 100% of the nominal amount is secured by capital protection at the end of the term. During the term, the price may fall below the issue price or the capital protection level. Selling the capital protection certificate before the end of the term may lead to a loss of part of the invested capital.
- The maximum repayment is limited to 120% (of the nominal amount).
- Loss of purchasing power due to inflation is not offset by the capital protection.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. 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.

Notes:

You are about to purchase a product that is not easy and difficult to understand. For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at www.raiffeisenzertifikate.at/en/securitiesprospectus (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at www.raiffeisenzertifikate.at/en/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.

Guarantee Certificate Robotics & Artificial Intelligence

Investment Product

- Underlying: Solactive Robotics & AI EUR Index 5% AR as the underlying asset for determining the payout at maturity of the certificate
- 100% protection of the face value of the certificate at maturity
- 100% participation in the positive index performance up to maximum + 20% (redemption at the end of the term)
- Certificate currency and yield in CZK
- Further information on opportunities/risks on the following pages
- Term of 3.5 years

The investment product described here is based on the Solactive AG index.



With this certificate if the product conditions are met, the investor will be paid 100% of the positive development of the underlying index up to the specified Cap Value on the Maturity Date at the Nominal Value of CZK 1,000. In the event of a negative index performance capital protection of 100% takes affect at the end of the term.

ISIN / WKN	AT0000A3BK15
Issuer¹	Raiffeisen Bank International AG
Issue price	100%
Nominal value	CZK 1,000
Subscr. period²	15.03.-26.04.2024
Initial valuation date	29.04.2024
Issue value date	30.04.2024
Final valuation date	27.10.2027
Maturity date	02.11.2027
Underlying	Solactive Robotics & AI EUR Index 5% AR
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Capital protect.	100% at the end of term
Participation factor	100%
Cap	120%
Redemption	At the end of term, the positive index performance is redeemed 1:1 up to a maximum of +20%. In case of negative index performance, capital protection of 100% is applied. Redemption is dependent on the solvency of RBI.

¹ Rating: rbinternational.com/ir/ratings

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

Certificate Robotics & Artificial Intelligence, linked to the performance of the Solactive® Index, is an investment product with 100% capital protection at maturity. The maturity of the certificate is 3.5 years. The underlying asset chosen is the Solactive Robotics & AI EUR Index 5% AR Index, which tracks the stock performance of 30 companies whose business activities are wholly or partially focused on robotics or artificial intelligence, such as Nvidia, Meta, Microsoft, Alphabet, Intel.

How the certificate works

At the initial valuation date the starting value of the underlying is determined. At the final valuation date the closing price of the final value is compared to the starting value and one of the following scenarios will apply:

1. Redemption at 100% if the underlying has negative performance.
2. Redemption in line with the positive performance of the underlying. The maximum redemption of the certificate is 120%. The performance is defined as the percentage development of the underlying from the starting value to the closing price on the last valuation date

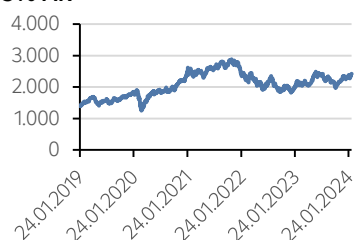
Example payout profile

Final value	Redemption
+70 %	120 % nominal value
+10 %	110 % nominal value
+5 %	105 % nominal value
+3 %	103 % nominal value
+/-0 %	100 % nominal value
-5 %	100 % nominal value
-15 %	100 % nominal value
-30 %	100 % nominal value

* in comparison to the starting value ** related to the nominal amount

Solactive Robotics & AI EUR Index

5% AR



As of: 12.02.2024; Source: Bloomberg (SOROBAI5)

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

My expected market trend

declining ↘ | sideways → | **rising ↗**

My investment horizon

< 3 years | **3 to 5 years** | > 5 years

Risk profile of the product

1 | **2** | 3 | 4 | 5 | 6 | 7

NOTE

The referenced opportunities and risks represent a selection of the most important facts regarding the product.

You are about to purchase a product that is complex and difficult to understand.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisenzertifikate.at/en/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" raiffeisenzertifikate.at/customer-information

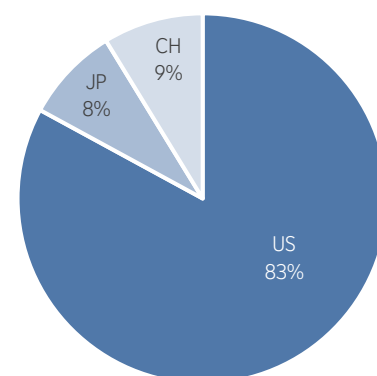
The distributor of the certificate in the Czech Republic is Raiffeisenbank a.s.

Underlying: Solactive Robotics & AI EUR Index 5% AR

- The index was founded by Germany-based index provider Solactive AG
- Includes: top 30 identified stocks
- Selection procedure: ARTIS®-Screening of publicly available information (e.g. annual data) reports, corporate publications, media reports) by thematic reference to AI/Robotics and then ranking the identified companies in descending order by relevance to the topic
- Review: quarterly
- Index Weighting: Market capitalization (free float), capped at 10% per share at each revision

Solactive Robotics & AI EUR Index 5% AR

	Sektor	Země
Recursion Pharmaceuticals	Health Care	US
NVIDIA Corp	IT	US
Advanced Micro Devices	IT	US
Meta Platforms Inc	Communication	US
Intuitive Surgical Inc	Health Care	US
Belden Inc	IT	US
ABB Ltd	Industrials	CH
Zebra Technologies Corp	IT	US
'Symbotic Inc	Industrial	US
Yamaha Motor Co	Consumer Discretionary	JP



Source: Solactive, February 2024

Opportunities

- Return opportunity: Investors participate 100% in the positive index performance up to a maximum of +20% without market risk.
- Capital protection: At the end of the term, the investor obtains at least the capital protection amount.
- Flexibility: Tradability on the secondary market, no management fees

Risks

- In the event that the Solactive Robotics & AI EUR Index 5% AR Index does not have positive performance at maturity, the investor will not receive any yield.
- During the term of the certificate, the value of the certificate may fall below 100%.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the capital protection level. For example, strongly rising interest rates have a negative impact on the price performance of the certificate. The capital protection applies exclusively at the end of the term.
- 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.

For further information, please contact your bank advisor, visit raiffeisenzertifikate.at or call the Raiffeisen Bank International AG certificate hotline: +43 1/717 07 - 5454 or info@raiffeisenzertifikate.at. Your Raiffeisen Certificates contacts, Am Stadtpark 9, 1030 Vienna/Austria:

Heike Arbter, Head of Division	heike.arbter@rbinternational.com	Gabriele Rihtar	gabriele.rihtar@rbinternational.com
Philipp Arnold, Head of Department	philipp.arnold@rbinternational.com	Daniel Szabo	daniel.szabo@rbinternational.com
Mariusz Adamiak	mariusz.adamiak@rbinternational.com	W. Wagner-Freudenthal	wilhelmine.wagner-freudenthal@rbinternational.com
Raphael Bischinger	raphael.bischinger@rbinternational.com	Roman Bauer, Head of Department	roman.bauer@rbinternational.com
Maida Blentic	maida.blentic@rbinternational.com	Peidong Cao	peidong.cao@rbinternational.com
Anton Bondar	anton.bondar@rbinternational.com	Yung Pin Chen	yungpin.chen@rbinternational.com
Lukas Florreither	lukas.florreither@rbinternational.com	Walter Friehsinger	walter.friehsinger@rbinternational.com
Jan Kausek	jan.kausek@rbinternational.com	Lukas Hackl	lukas.hackl@rbinternational.com
Marianne Kögel	marianne.koegel@rbinternational.com	Monika Mrnustikova	monika.mrnustikova@rbinternational.com
Kathrin Korinek	kathrin.korinek@rbinternational.com	Catarina Penela Amado	catarina.amado@rbinternational.com
Anna Kujawska	anna.kujawska@rbinternational.com	Ludwig Schweighofer	ludwig.schweighofer@rbinternational.com
Aleksandar Makuljevic	aleksandar.makuljevic@rbinternational.com	Martin Vonwald	martin.vonwald@rbinternational.com
Patrick Paul	patrick.paul@rbinternational.com	Alexander Unger, Head of Department	alexander.unger@rbinternational.com
Elisa Pichlbauer	elisa.pichlbauer@rbinternational.com	Levin Gollner	levin.gollner@rbinternational.com
Michal Polin	michael.polin@rbinternational.com	Juliusz Mozdzierz	juliusz.mozdzierz@rbinternational.com
Martin Rainer	martin.rainer@rbinternational.com	Veronika Oberpertinger	veronika.oberpertinger@rbinternational.com



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 (CSF) 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) 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/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.

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 100% of the nominal value applies solely at the end of the term. 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.

STOXX® Europe 600 Health Care EUR Price Index, which is used under license, is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland ("STOXX"), Deutsche Börse Group or its licensors. The Dividend Stocks Bond 6 certificate is neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the STOXX® Europe 600 Health Care EUR Price Index, or its data. Further detailed information on this matter may also be found in the Base Prospectus at "Underlying Specific Disclaimer".

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.