

## Capital Protection Certificate

 ISIN: [AT0000A3BYP0](#) / WKN: RC1DZ4

<b>chg. 1D</b>	+0.020 (+0.02%)
<b>Sell (Bid)</b>	EUR 99.590
<b>Buy (Ask)</b>	EUR 101.090
<b>Underlying price (delayed)</b>	128.89
<b>Strike</b>	EUR 123.91
<b>Leverage</b>	-
<b>Underlying</b>	<a href="#">HICP ECOICOP ver.2 (2015=100) MD</a> - Overall index excl. tob. EA
<b>Starting price underlying</b>	EUR 123.91
<b>Capital protection amount</b>	100%
<b>Participation factor</b>	-
<b>Maturity date</b>	May 23, 2028
<b>Final valuation date</b>	May 18, 2028
<b>Issue date</b>	May 24, 2024
<b>Nominal value</b>	EUR 1,000
<b>Expected market trend</b>	bullish
<b>Listing</b>	Vienna, Stuttgart
<b>Product currency</b>	EUR
<b>Underlying currency</b>	EUR
<b>Currency hedged (quanto)</b>	no
<b>Settlement method</b>	Cash settlement
<b>Taxation</b>	Capital Gains Tax
<b>Paid interest rate</b>	

2.2113% (EUR 22.11) on May 26, 2025

1.84% (EUR 18.40) on May 26, 2026

Last update: Jun 04, 2026, 1:45 pm

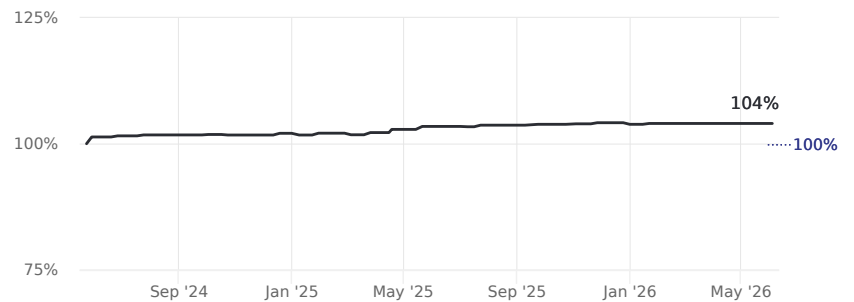
### Description

The **Inflation Bond 5** has an annual interest rate equal to the inflation rate, but at least 1.75% 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 1.75%.

### 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.

# Inflation Bond 5

## Investment product with capital protection

- Annual interest rate = inflation rate\*, but at least 1.75%
- 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



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### How the certificate works

You receive an annual interest rate equal to the inflation rate. If this is below 1.75%, the minimum interest rate of 1.75% 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 (1.75%)
3	3%		Inflation rate (3%)
4	1.5%		Minimum interest rate (1.75%)

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.

<b>Emittent<sup>1</sup></b>	Raiffeisen Bank International AG
<b>ISIN</b>	AT0000A3BYPO
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1,000
<b>Subscri. period<sup>2</sup></b>	Apr 18 - May 22, 2024
<b>Issue value date</b>	May 24, 2024
<b>Maturity date</b>	May 23, 2028
<b>Minimum interest rate</b>	1.75% of the nominal value
<b>Variable interest rate</b>	Inflation rate (if this above 1.75%)
<b>Underlying</b>	HICP-total index excluding tobacco for the euro zone
<b>Valuation month</b>	February
<b>Capital protection</b>	100% at the end of term
<b>Interest rate payout dates</b>	May 26, 2025; May 26, 2026; May 24, 2027; May 23, 2028
<b>Quotes</b>	Vienna, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](http://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.

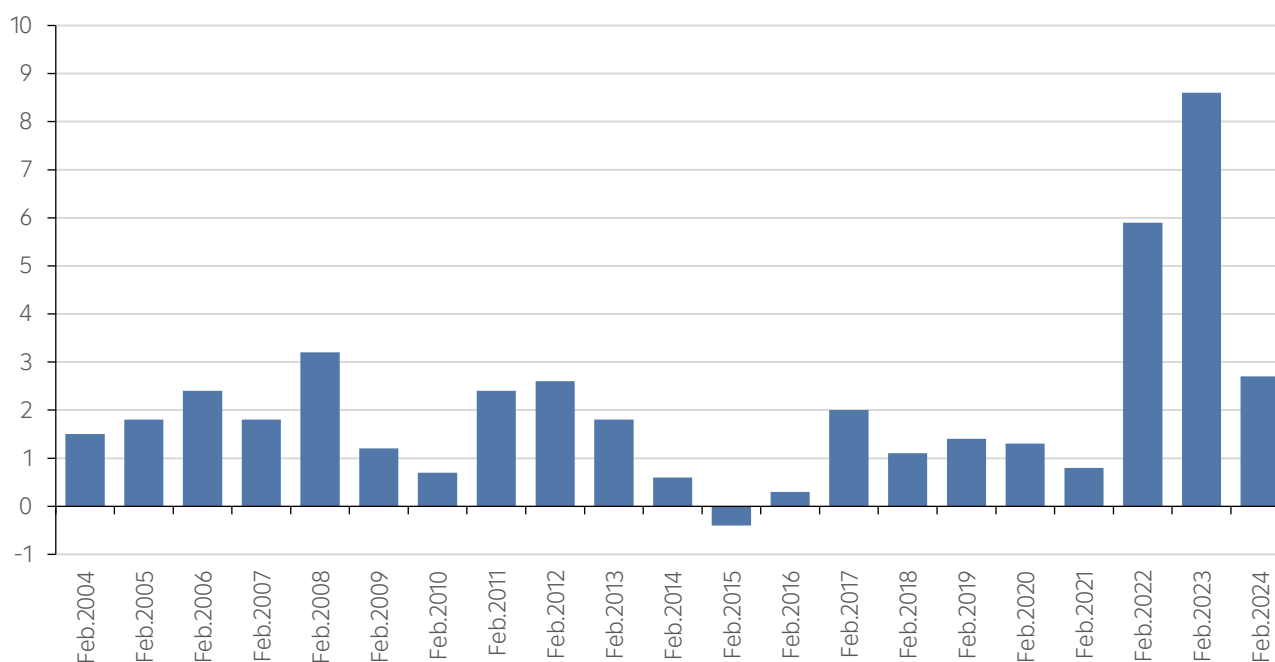
## Underlying

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: February 29, 2024; Source: Bloomberg (CPTFEMU Index)

Please note that past performance is no reliable indicator of performance.

## Note

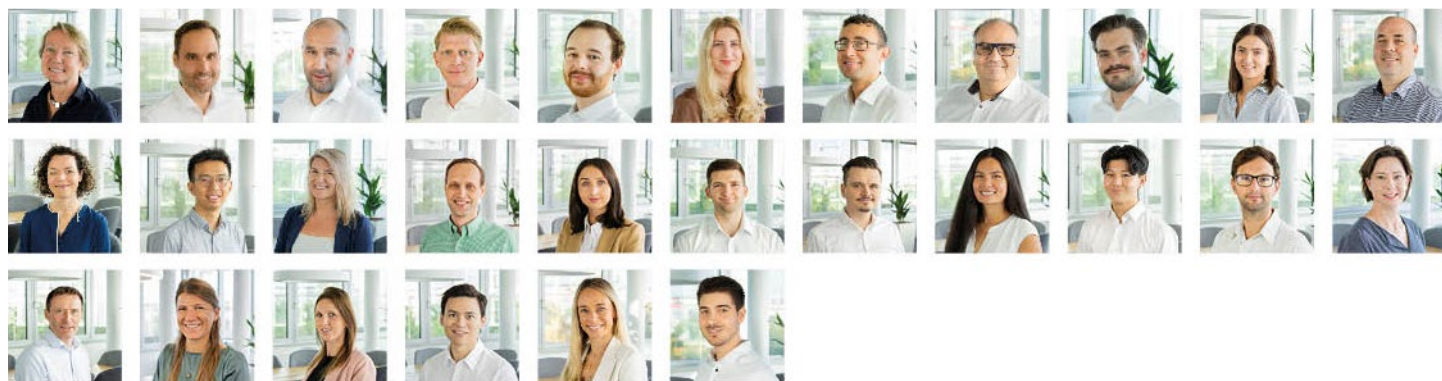
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