

Capital Protection Certificate

 ISIN: [AT0000A3FVY9](#) / WKN: RC1F32

chg. 1D	-0.080 (-0.08%)
Sell (Bid)	EUR 100.650
Buy (Ask)	EUR 102.150
Underlying price (delayed)	128.89
Strike	EUR 126.18
Leverage	-
Underlying	HICP ECOICOP ver.2 (2015=100) MD - Overall index excl. tob. EA
Starting price underlying	EUR 126.18
Capital protection amount	100%
Participation factor	-
Maturity date	Nov 27, 2028
Final valuation date	Nov 23, 2028
Issue date	Nov 25, 2024
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
Paid interest rate	

1.9813% (EUR 19.81) on Nov 25, 2025

Last update: Jun 05, 2026, 8:00 pm

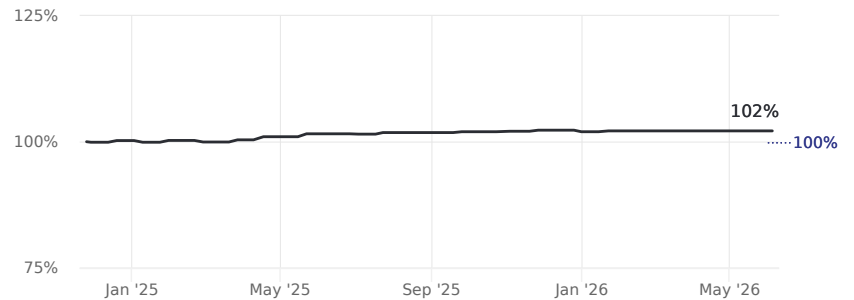
Description

The **Inflation Bond 10** offers you an interest rate in line with inflation for the 1st and 2nd year of the term. In the following years, you will receive a fixed interest rate of 2.6% p.a. Redemption after the 4th year is affected at 100%.

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 10

Investment product with capital protection

- Interest rate = inflation rate* in the 1st and 2nd year
- 2.6% p.a. fixed interest rate for the following years
- 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



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



The Inflation Bond offers you an interest rate equal to the inflation rate for the 1st and 2nd year of the term. In the following years, you receive a fixed interest rate of 2.6% p.a. The redemption after the 4th year is affected at 100%.

How the certificate works

For the 1st and 2nd year of the term, you receive an interest rate equal to the inflation rate.

From the 3rd year of the term, you will receive an annual fixed interest rate of 2.6%.

Examples for the calculation of the interest rate

Year	Inflation rate	Fixed interest rate	→	Interest rate
1	3.5%			3.5% (inflation rate)
2	1.8%			1.8% (inflation rate)
3	1.9%	2.6%		2.6% (fixed interest rate)
4	2.4%	2.6%		2.6% (fixed interest rate)

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

Inflation rate: Annual percentage change in the underlying, whereby the prices of the valuation month are used.

Emittent¹	Raiffeisen Bank International AG
ISIN	AT0000A3FVY9
Issue price	100%
Nominal value	EUR 1,000
Subscri. period²	Oct 18 - Nov 21, 2024
Issue value date	Nov 25, 2024
Maturity date	Nov 27, 2028
Variable interest rate (years 1-2)	Inflation rate
Fixed interest rate (years 3-4)	2.6% of the nominal value
Underlying	HICP-total index excluding tobacco for the euro zone
Valuation month	August
Capital protection	100% at the end of term
Interest rate payout dates	Nov 25, 2025, Nov 25, 2026, Nov 25, 2027, Nov 27, 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 value is repaid at the end of term
- Loss of value due to inflation is not covered by the capital protection.



During the term

- Yield limitation: The yield is in any case limited to the amount of the annual interest payments
- 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.

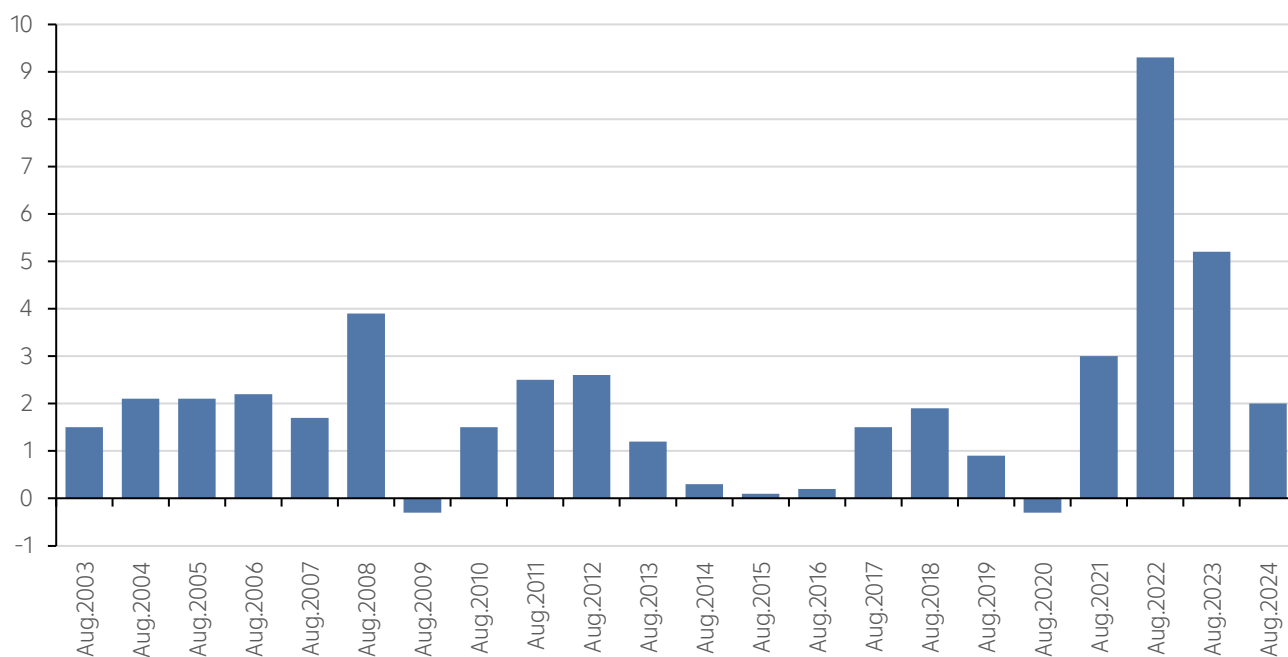
Underlying

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: August 31, 2024; Source: Bloomberg (CPTFEMU Index)

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

Note

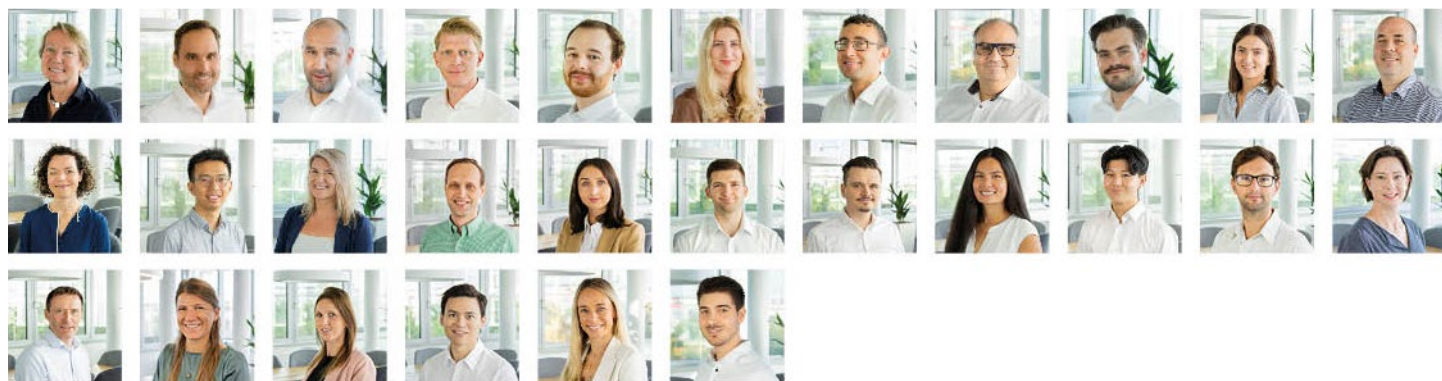
You are about to purchase a product that is not easy and difficult to understand.

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



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 100% 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.

Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

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.