

Reverse Convertible Bond

 ISIN: [AT0000A3GQQ3](#) / WKN: RC1GCS

chg. 1D	+0.060 (+0.06%)
Sell (Bid)	EUR 104.690
Buy (Ask)	EUR 106.190
Underlying	<u>Worst of Basket</u>
Barrier	EUR 60.00
Barrier reached	no
Observation barrier	on the final valuation date
Distance to barrier	41.19%
Strike	EUR 100.00
Distance to strike	1.98%
Interest rate total term	-
Fixed interest rate annually	10.00%
Accrued interest	Dirty (included in the price)
Max. yield remaining term (%)	3.59%
Max. yield p.a.	6.08%
Maturity date	Jan 08, 2027
Final valuation date	Jan 04, 2027
Issue date	Jan 08, 2025
Nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement / Physical delivery
No. of shares	-
Taxation	Capital Gains Tax
Paid interest rate	10.00% (EUR 100.00) on Jan 08, 2026
	Last update: Jun 04, 2026, 1:15 pm

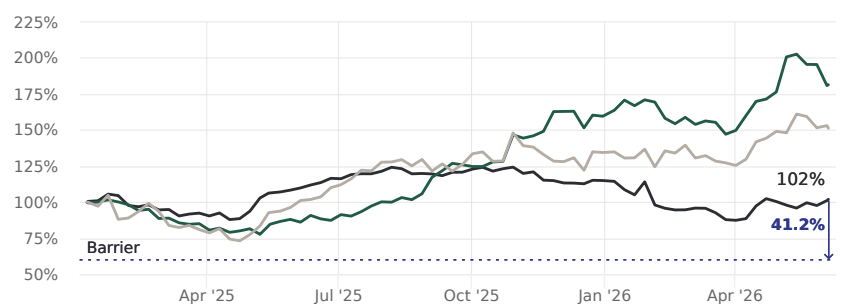
Description

With the **10% US-Technologie Plus Reverse Convertible Bond 4** you receive the fixed interest rate of 10% annually. Redemption at the end of term is affected at 100% if all 3 underlying shares (Alphabet, Microsoft & NVIDIA) quote above the barrier at the end of term. If at least one of the 3 shares quotes below the barrier, it results in delivery of shares. Only the share with the worst performance will be delivered; the value of the delivered shares will be significantly lower than the nominal amount of the Reverse Convertible Bond.

Price certificate (% of the starting value)



Prices underlyings (% of the starting value)


[Learn more about these charts](#)

Microsoft Corp

Alphabet Inc (Class C)

Nvidia Corporation

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

Underlying Worst of Basket - basket members

	CUR	Starting value	Barr.	Price	Dist. % to barr.	Num. shares	chg. % prev. day	chg. % start	Last update
Alphabet Inc (Class C)	USD	196.71	118.03	357.13 (indicative)	66.95%	5.08	0.32%	81.55%	Jun 04, 2026 1:44 pm
Nvidia Corporation	USD	140.14	84.08	212.12 (indicative)	60.36%	7.14	-1.20%	51.36%	Jun 04, 2026 1:44 pm
Microsoft Corp	USD	422.37	253.42	430.91 (indicative)	41.19%	2.37	0.85%	2.02%	Jun 04, 2026 1:44 pm

10% US-Technology Plus Reverse Convertible Bond 4

Reverse Convertible Bond

- Underlyings: Alphabet share, Microsoft share, NVIDIA share
- 10% fixed annual interest rate for a term of 2 years
- 60% barrier (only active at maturity),
share delivery if the barrier is violated (market risk)

Please note the issuer risk.

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



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



With this certificate, you receive the fixed interest rate of 10% annually. Redemption at the end of term is affected at 100% if all 3 underlying shares quote above the barrier at the end of term. If at least one of the 3 shares quotes below the barrier, it results in delivery of shares. Only the share with the worst performance will be delivered; the value of the delivered shares will be significantly lower than the nominal amount of the Reverse Convertible Bond.

How the certificate works

The annual fixed interest rate is paid out regardless of the underlying performance.

On the initial valuation date, the starting values of the underlyings are determined and the barriers are defined. One of the following scenarios occurs on the final valuation date:

1. All 3 shares are above their barrier

If the final value of each underlying is above the respective barrier, 100% of the nominal amount is paid out at the maturity date. This also corresponds to the maximum redemption.

2. At least 1 share is at or below its barrier

If the final value of at least one underlying is at or below the respective barrier, you will only receive the share with the worst performance (percentage performance from the starting value to the final value) in your securities account.

Details on share delivery can be found on the following page.

In any case, the yield is limited to the amount of the fixed interest payments; investors do not participate in price increases of the underlyings above the respective starting value.

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3GQQ3
Issue price	100 %
Nominal value	EUR 1.000
Subscr. period²	Dec 3, 2024 - Jan 2, 2025
Initial valuation date	Jan 7, 2025
Issue value date	Jan 8, 2025
Final valuation date	Jan 4, 2027
Maturity date	Jan 8, 2027
Underlyings	Alphabet share Microsoft share NVIDIA share
Starting value	Closing price of the underlying at the initial valuation date
Final value	Closing price of the underlying at the final valuation date
Barrier	60% of starting value
Barrier observation	Only on the last valuation date (closing price)
Fixed interest rate	10% of nominal value
Interest payment dates	Jan 8, 2026; Jan 8, 2027
Stock exchanges	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 ↗



During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their fluctuation range, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, particularly if at least one of the underlyings is close to the barrier, may fluctuate significantly.



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.

Alphabet

US technology giant

Alphabet is a holding company to which, among other things, the search engine Google, the video platform Youtube and the operating system Android belong.

Microsoft

US technology giant

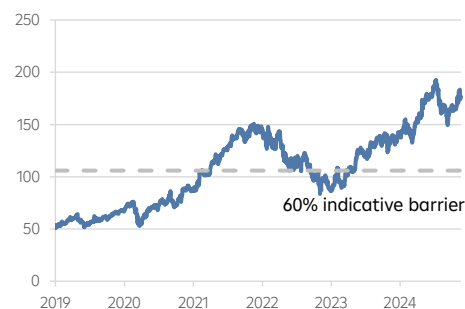
Microsoft is an international hardware and software manufacturer, best known for its Windows operating system.

NVIDIA share

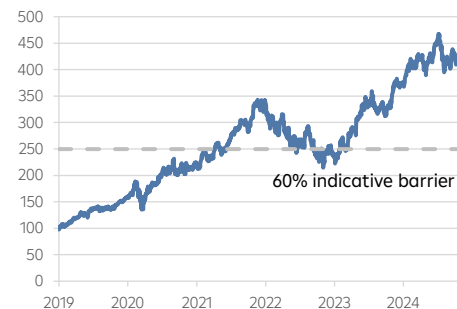
US technology giant

NVIDIA Corporation accelerates data processing to help solve computer problems.

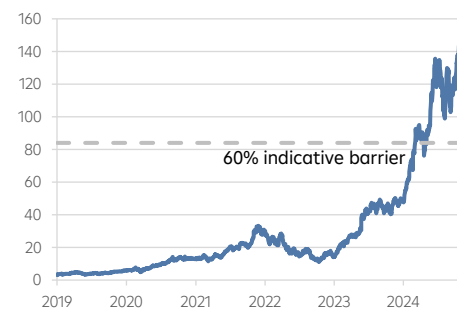
Development over the past 5 years



US02079K1079



US5949181045



US67066G1040

As of: November 18, 2024; Source: Bloomberg (ALPH-C, MSFT, NVDA)

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

Share delivery

The share with the worst performance is booked into your securities account. The number is calculated as follows:

$$\text{Number of shares} = \text{nominal amount} \times \text{exchange rate (EUR/USD)} / \text{starting value}$$

As a rule, this does not result in whole numbers. However, as only whole shares can be traded, the market value of the fractional share exceeding this is paid out:

$$\text{Cash settlement} = \text{fractional share} \times \text{final value} / \text{exchange rate (EUR/USD)}$$

Notes

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 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" 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:

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



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