

## Capital Protection Certificate

 ISIN: [AT0000A3H1U0](#) / WKN: RC1GJL

<b>chg. 1D</b>	+0.010 (+0.01%)
<b>Sell (Bid)</b>	EUR 99.900
<b>Buy (Ask)</b>	EUR 101.400
<b>Underlying price (delayed)</b>	128.89
<b>Strike</b>	EUR 126.47
<b>Leverage</b>	-
<b>Underlying</b>	<a href="#">HICP ECOICOP ver.2 (2015=100) MD - Overall index excl. tob. EA</a>
<b>Starting price underlying</b>	EUR 126.47
<b>Capital protection amount</b>	100%
<b>Participation factor</b>	-
<b>Maturity date</b>	Jan 31, 2029
<b>Final valuation date</b>	Jan 29, 2029
<b>Issue date</b>	Jan 29, 2025
<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>	

2.06% (EUR 20.56) on Jan 29, 2026

Last update: Jun 04, 2026, 12:20 pm

### Description

The **Inflation Bond 12** 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 2.3% 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 12

## Investment product with capital protection

- Interest rate = inflation rate\* in the 1<sup>st</sup> and 2<sup>nd</sup> year
- 2.3% 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 1<sup>st</sup> and 2<sup>nd</sup> year of the term. In the following years, you receive a fixed interest rate of 2.3% p.a. The redemption after the 4<sup>th</sup> year is affected at 100%.

### How the certificate works

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

From the 3<sup>rd</sup> year of the term, you will receive an annual fixed interest rate of 2.3%.

### 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%	2.3%		2.3% (fixed interest rate)
4	2.4%	2.3%		2.3% (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.

<b>Emittent</b> <sup>1</sup>	Raiffeisen Bank International AG
<b>ISIN</b>	AT0000A3H1U0
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1,000
<b>Subscri. period</b> <sup>2</sup>	Dec 23, 2024 - Jan 27, 2025
<b>Issue value date</b>	Jan 29, 2025
<b>Maturity date</b>	Jan 31, 2029
<b>Variable interest rate (years 1-2)</b>	Inflation rate
<b>Fixed interest rate (years 3-4)</b>	2.3% of the nominal value
<b>Underlying</b>	HICP-total index excluding tobacco for the euro zone
<b>Valuation month</b>	September
<b>Capital protection</b>	100% at the end of term
<b>Interest rate payout dates</b>	Jan 29, 2026; Jan 29, 2027; Jan 31, 2028; Jan 31, 2029
<b>Quotes</b>	Vienna, Stuttgart

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

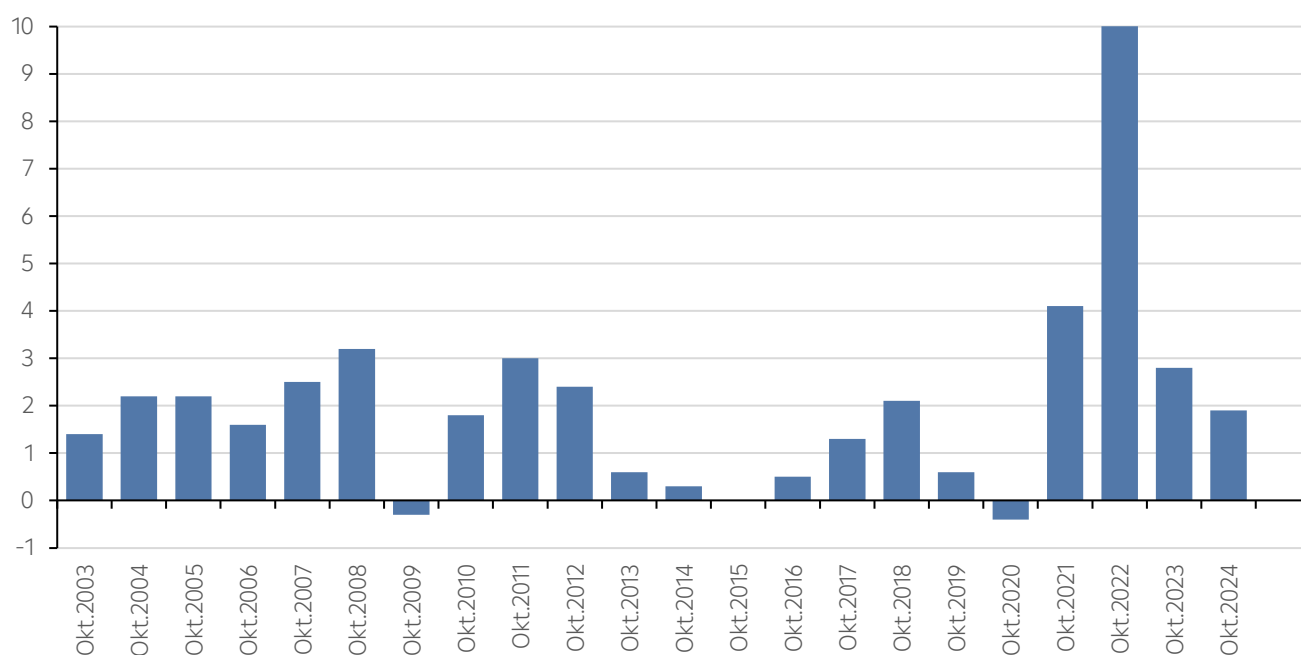
## Underlying

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: October 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.

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

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