

Dividend Stocks Bond 14

Capital Protection Certificate

- Underlying: STOXX® Global Select Dividend 100 Index
- 40% yield, if the underlying is at or above its starting value at the end of the term
- 100% capital protection after 6 year term

Please note the issuer risk.

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

STOXX® is a registered trademark of STOXX Ltd.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



There are 2 possible redemption options for this certificate, depending on the price of the underlying at the end of the term:

1. underlying at or above the starting value: redemption of 140%
2. underlying below the starting value: 100% capital protection at maturity

The underlying of the certificate is the STOXX® Global Select Dividend 100 Index. This comprises 100 high-dividend stocks worldwide. Selection and weighting are based on current and historical dividend payments.

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 underlying is compared to the starting value and one of the following scenarios will apply:

1. If the closing price of the underlying is at or above the starting value, you will receive 140% of the nominal amount at the maturity date.
2. If the closing price of the underlying is below the starting value, capital protection takes effect and you will receive 100% of the nominal amount at the maturity date (capital protection).

Example payout profile

Final value*	Redemption**
+50%	140% (EUR 1,400)
+15%	140% (EUR 1,400)
+5%	140% (EUR 1,400)
+/-0% (= starting value)	140% (EUR 1,400)
-5 %	100% (EUR 1,000)
-10%	100% (EUR 1,000)
-30%	100% (EUR 1,000)

* in comparison to the starting value

** related to the nominal amount

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3GWA5
Issue price	100%
Nominal value	EUR 1,000
Subscr. period²	Dec 23, 2024 - Jan 27, 2025
Initial valuation date	Jan 28, 2025
Issue value date	Jan 29, 2025
Final valuation date	Jan 27, 2031
Maturity date	Jan 29, 2031
Underlying:	STOXX® Global Select Dividend 100 Price EUR Index
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
Maximum amount	140% of the nominal value
Listing	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 ↗



The payout profile applies at the end of the term

- In any case, 100% of the nominal value will be paid out at the end of the term.
- The maximum redemption is limited by 140% (maximum amount).
- Loss of value due to inflation is not covered by the capital protection.



During the term

- 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.

STOXX® Global Select Dividend 100 Index

The investment universe is the STOXX® Global 1800 Index, der die größten 600 Unternehmen aus den Regionen Nordamerika, Europa und Asien/Australien enthält.

The STOXX® Global Select Dividend 100 Index is calculated using the following criteria:

- **Global:** 40 shares from North America, 30 shares from Europe and 30 shares from Asia/Australia are included.
- **Select Dividend:** Growth, regularity and amount of dividend payments are taken into account in order to select long-term high-dividend stocks. The 5 previous calendar years are decisive.
- **Price index:** Dividends paid out are not reinvested in the index, but are used by the issuer to present the payout profile. used by the issuer to present the payout profile.

Development over the past 6 years



As of December 2, 2024; Source: Bloomberg (SDGP Index); ISIN: US26063V1180

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

Well-known index members

	Sector	Country
ConocoPhillips	Energy	USA
Amgen	Health Care	USA
IBM	Technology	USA
HP	Technology	USA
Sun Life Fin.	Financials	Canada
Zurich Insur. Gr.	Financials	Switzerland
AP Moller	Industrials	Denmark
Pfizer	Health Care	USA
Rio Tinto	Materials	Australia
Orange	Communication	France

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 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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Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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