

4% Europe/USA Bonus&Safety 3

Bonus Certificate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 4% fixed annual interest rate with a term of 4 years
- 39% barrier, market risk if the barrier is violated

Please note the issuer risk.

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

EURO STOXX 50® is a registered trademark of STOXX Ltd.
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



This certificate offers you an annual fixed interest rate of 4%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 39% of their respective starting value during the term. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.

How the certificate works

At the initial valuation date the starting values of the underlyings are fixed and from that the barriers are determined. During the observation period the underlying prices are compared with the according barrier.

The fixed interest rate is paid out in any case, regardless of the underlying performance. The yield is in any case limited to the fixed annual interest payments.

The following options are available at the end of the term:

- Barrier not touched or undercut
In this case redemption is affected at 100%.
- At least one barrier was touched or undercut at least once
In this case redemption on the maturity date will be affected according to the performance of the underlying with the worst performance. The maximum redemption remains capped at 100% of the nominal value amount.

The performance is defined as the percentage development from the starting value to the final value.

Payout profile at the end of term

Final Value*		Redemption** if barrier	
Underlying 1	Underlying 2	not violated	violated
+20%	+30%	100% (EUR 1,000)	100% (EUR 1,000)
+15%	+5%	100% (EUR 1,000)	100% (EUR 1,000)
+/-0%	+/-0%	100% (EUR 1,000)	100% (EUR 1,000)
-10%	+25%	100% (EUR 1,000)	90% (EUR 900)
+10%	-20%	100% (EUR 1,000)	80% (EUR 800)
-20%	-40%	100% (EUR 1,000)	60% (EUR 600)

* in comparison to the starting value

** based on the nominal value

Issuer ¹	Raiffeisen Bank International AG
ISIN	AT0000A3HG49
Issue price	100%
Nominal value	EUR 1,000
Subscription period ²	Jan 14, 2025 - Feb 10, 2025
Initial valuation date	Feb 11, 2025
Issue value date	Feb 12, 2025
Final valuation date	Feb 7, 2029
Maturity date	Feb 12, 2029
Underlyings	EURO STOXX 50 [®] Index S&P 500 [®] Index

Calculation agent underlying

EURO STOXX 50 [®] :	STOXX Ltd.
S&P 500 [®] :	S&P Dow Jones Indices LLC

Starting value	closing price of the index at the initial valuation date
Final value	closing price of the index at the final valuation date
Barrier	39% of the starting value
Barrier observation	continuously (every price)

Observation period

Observation period	Feb 12, 2025 - Feb 7, 2029
Fixed interest rate	4% of the nominal value per year of term

Interest rate payout dates

Interest rate payout dates	Feb 12, 2026; Feb 12, 2027; Feb 12, 2028; Feb 11, 2029
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Listing	Vienna, Stuttgart
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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 underlyings

falling ↘	sideway →	rising ↗
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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 volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.

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.

EURO STOXX 50®

50 largest (listed) companies in the Euro area

Well-known index members

	Sector	Country
ASML	Technology	NL
SAP	IT	DE
LVMH	Luxury Goods	FR
TotalEnergies	Energy	FR
Siemens	Industrials	DE
L'Oreal	Consumption	FR
Sanofi	Pharmaceuticals	FR
Allianz	Financials	DE
Airbus SE	Industrials	FR
Iberdrola	Utilities	ES

S&P 500®

500 largest (listed) companies in US America

	Sector
Apple	IT
Microsoft	IT
Amazon.com	IT
Alphabet	IT
NVIDIA	IT
Pfizer	Pharmaceuticals
CocaCola	Consumption
Visa	Financials
Nike	Consumption
Tesla	Automobile

Development over the past 5 years



EU0009658145

As of December 20, 2024; Source: Bloomberg (SX5E Index, SPX Index)



US78378X1072

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

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



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