

German Large Electrification Companies 100% Capital Protected Certificate

Express Certificate with Capital Protection

- Underlying shares: Infineon Technologies AG and Siemens AG
- 10%* annual yield opportunity, 1-4 year term and decreasing termination level
- 100% capital protection after 4 years

Please note the issuer risk.

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

*Excluding transaction fees

Investment product with capital protection



With this certificate, you have an annual yield opportunity of 10% as well as the option of early redemption. If the underlying is at or above the respective termination level on one of the annual valuation dates, (early) redemption is affected including interest of 10% per year of term. If at least one of the shares quotes below the starting value, the term extends by another year – up to a maximum of 4 years.

How the certificate works

On the first valuation date, the starting value of the underlyings are fixed and the termination levels are defined. On the annual valuation dates, the prices of the underlyings are compared to the termination level. If the underlyings are at or above the termination level, the certificate is redeemed (early) at the defined termination price. The maximum possible redemption is limited by the maximum amount.

Annual valuation days	Is the underlying price greater than/ equal to the termination level?	Termination price
14.07.2025	100% of the starting value? no	yes ▶ 110% (HUF 11,000)
14.07.2026	99% of the starting value? no	yes ▶ 120% (HUF 12,000)
14.07.2027	98% of the starting value? no	yes ▶ 130% (HUF 13,000)
13.07.2028	97% of the starting value? no	yes ▶ 140% (HUF 14,000)

100 % capital protection at the end of term

In case the closing price of at least one share quotes below the starting value at the end of the term, the capital protection of 100% applies at maturity. In this case, 100% of the nominal value is paid out on the redemption date.

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 of the certificate is subject to various influencing factors, including the performance of the underlying assets, their fluctuation range, correlation and dividend expectations as well as the interest rate level. The price may fall below the issue price or the level of capital protection and fluctuate sharply.

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3DH75
Issue price	100%
Nominal value	HUF 10,000
Subscr. period²	June 17 - July 12, 2024
Initial valuation date	July 15, 2024
Issue value date	July 16, 2024
Annual valuation dates	July 14, 2025; July 14, 2026; July 14, 2027; July 13, 2028
Early maturity dates	July 17, 2025; July 17, 2026; July 19, 2027
Maturity date	July 18, 2028
Underlyings	Infineon Technologies AG share Siemens AG 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
Termination levels	1) 100%, 2) 99%, 3) 98%, 4) 97% of starting value
Observation of termination levels	on the annual valuation days (closing prices)
Termination prices	1) 110%, 2) 120%, 3) 130%, 4) 140% of nominal value
Capital protect.	100% at the end of term
Maximum amount	140% of nominal value
Quotes	Vienna

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

2 ... Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

Infineon Technologies AG

Infineon Technologies AG is the largest semiconductor manufacturer in Germany and one of the ten largest worldwide.

Development over the past 5 years



DE0006231004

As of June 11, 2024; Source: Bloomberg (IFX GY Equity, SIE GY Equity)

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

Siemens AG

Siemens is a German multinational technology conglomerate. It is focused on industrial automation, distributed energy resources, rail transport and health technology.



DE0007236101

The Certificate is designed for investors who have the following views:

- Investors who believe that the value of all shares may rise in the next four years.
- Investors who are prepared to invest (a portion) of their assets for the entire maturity.
- Investors who do not need to receive regular income from the investment. The Certificate does not pay any dividends.



Limited yield opportunity: The maximum yield is limited to 10% per annum. If any of the underlying shares does not quote at or above the termination level at any of the valuation dates, no (early) redemption at the predefined termination price will be effected and investors will not obtain any yield.

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 fulfill 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.

Liquidity risk: Raiffeisen Bank International AG will attempt to issue daily bid and offer prices for the Certificate under normal market and financing conditions as determined by Raiffeisen Bank International AG at its own discretion. The price depends on the market conditions at the time of trading and may be above or below the issue price. Liquidity may disappear, as a result of which there may be no secondary market for the Certificate. This means that, due to a possible limited market ability of the Certificate, you must keep the Certificate until Maturity.

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" raiffeisenzertifikate.at/en/customerinformation. 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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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.

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The price of the Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, 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 Express Certificate may drop below the agreed capital protection amount. During the term, the Express 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 Express 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 Express Certificate and are not paid out.

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