

# TOP PICKS

05/09/2024 (01:49)

A solid market opinion is essential for your investment in certificates. Below is a brief overview of current market developments based on key indices, commodity prices, and other financial market indicators.

## MARKET OVERVIEW

Name	Price (*)	% Day	% 2024
EURO STOXX 50®	5,042.46 EUR	+0.60%	+11.26%
ATX®	3,578.40 EUR	+0.09%	+4.85%
DAX® (TR) EUR	18,509.01 EUR	+0.37%	+10.32%
S&P 500	5,186.76 USD	-0.01%	+8.07%
MSCI Emerging Markets Price Index USD	1,066.36 USD	-0.12%	+4.27%
STOXX® Global Select Dividend 100 EUR Price Index	2,949.93 EUR	-0.20%	+5.01%
EURO STOXX® Select Dividend 30 Price Index	1,705.45 EUR	+0.22%	+7.93%
STOXX® Europe ESG Leaders Select 30 Price EUR Index	129.34 \$\$\$	+0.49%	+6.66%
STOXX® Global ESG Leaders Select 50 Price EUR Index	152.51 EUR	-0.12%	+5.32%

Name	Price (*)	% Day	% 2024
MSCI World Top ESG Select 4.5% Decrement Index	2,502.00 EUR	-0.38%	+7.93%
MSCI Europe Top ESG Select 4.5% Decrement Index	2,032.15 EUR	+0.48%	+6.43%
MSCI North America Top ESG Select 4.5% Decrement Index	3,142.20 EUR	-0.34%	+6.92%
MSCI Emerging Markets Top ESG Select 5% Decrement Index	986.76 EUR	-0.21%	+2.34%
MSCI AC Asia Pacific Top ESG Select 5% Decrement Index	1,469.17 EUR	-0.99%	+3.47%
Gold	2,309.35 USD	-0.24%	+11.95%
Silver	27.343 USD	+0.39%	+14.55%
Brent Crude Oil Future	83.74 USD	+0.64%	+7.35%

\* Price delayed

Please refer to the disclaimer at the end of this document.


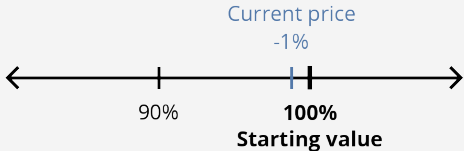
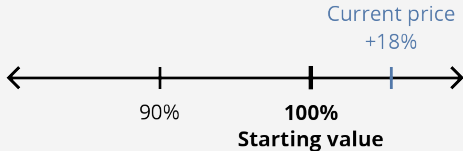
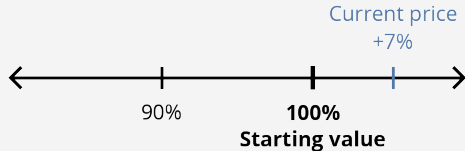
# TOP PICKS

05/09/2024 (01:49)

**Capital Protection Certificates** offer protection for the invested capital at the end of the term and thus, they are particularly suited for safety-oriented investors as entry-level products to the capital market. Indices, single shares and futures contracts on commodities most commonly serve as underlyings for this type of certificate. At the end of the term, investors either participate directly in the positive performance of the underlying or receive a predetermined redemption amount depending on the underlying's price. **The following Capital Protection Certificates might currently present interesting investment options:**

## CAPITAL PROTECTION CERTIFICATES

### Capital Protection Certificates: Bond

Name	Dividendenaktien Bond 90 %			Dividendenaktien Bond 90 % VII			MSCI Europe Nachhaltigkeits Bond 90 % VI 		
ISIN	AT0000A2C5J0			AT0000A2K9L8			AT0000A2VYD6		
Maturity	Feb 10, 2026			Nov 20, 2028			Apr 22, 2027		
Underlying	STOXX® Global Select Dividend 100 EUR Price Index			STOXX® Global Select Dividend 100 EUR Price Index			MSCI Europe Top ESG Select 4.5% Decrement Index		
Performance of the underlying compared to the starting value (*)									
Redemption at end of term	90% Capital protection	100%	124%	90% Capital protection	100%	124%	90% Capital protection	100%	122%
Current Buy Price (Ask)	101.31%			98.98%			102.51%		
Return (p.a.) (***)	-11.16% (-6.51%)	-1.29% (-0.74%)	22.40% (12.18%)	-9.07% (-2.07%)	1.03% (0.23%)	25.28% (5.09%)	-12.20% (-4.31%)	-2.45% (-0.84%)	19.01% (6.07%)

The product-relevant disclaimer can be found at the end of the document.

\* Price delayed \*\*\* Please note that the price of the underlying on the last valuation day is relevant for the redemption at the end of the term and that the above-mentioned key figures represent a current state. Purchase costs are not taken into account. Please check with your broker.


# TOP PICKS

05/09/2024 (01:49)

**Capital Protection Certificates** offer protection for the invested capital at the end of the term and thus, they are particularly suited for safety-oriented investors as entry-level products to the capital market. Indices, single shares and futures contracts on commodities most commonly serve as underlyings for this type of certificate. At the end of the term, investors either participate directly in the positive performance of the underlying or receive a predetermined redemption amount depending on the underlying's price. **The following Capital Protection Certificates might currently present interesting investment options:**

## CAPITAL PROTECTION CERTIFICATES

### Capital Protection Certificates: Winner

Name	0,8 % Dividendenaktien Winner			Dividendenaktien Winner 122 %			MSCI World Nachhaltigkeits Winner 90 % III 		
ISIN	AT0000A2YNV5			AT0000A34DD2			AT0000A2UVX2		
Maturity	Jul 27, 2028			Jul 06, 2029			Feb 09, 2027		
Underlying	STOXX® Global Select Dividend 100 EUR Price Index			STOXX® Global Select Dividend 100 EUR Price Index			MSCI World Top ESG Select 4.5% Decrement Index		
Performance of the underlying compared to the starting value (*)	<div><div>Current price +0%</div><div><div>←</div><div>100% Starting value</div><div>160% Cap</div><div>→</div></div></div>			<div><div>Current price +12%</div><div><div>←</div><div>100% Starting value</div><div>122% Cap</div><div>→</div></div></div>			<div><div>Current price +12%</div><div><div>←</div><div>100% Starting value</div><div>122% Cap</div><div>→</div></div></div>		
Redemption at end of term	100% Capital protection	1:1 underlying performance	160%	122% Capital protection	1:1 underlying performance	136%	90% Capital protection	1:1 underlying performance	122%
Current Buy Price (Ask)	96.90%			104.31%			98.80%		
Fixed interest rate annually	0.80%			-			-		
Return (p.a.) (***)	7.33% (1.69%)	7.64% (1.76%)	69.25% (13.28%)	16.96% (3.08%)	min. 16.96% (3.08%)	30.38% (5.27%)	-8.91% (-3.33%)	12.85% (4.49%)	23.48% (7.95%)

The product-relevant disclaimer can be found at the end of the document.

\* Price delayed \*\*\* Please note that the price of the underlying on the last valuation day is relevant for the redemption at the end of the term and that the information presented is only for informational purposes and does not constitute an offer. Purchase costs are not taken into account. Please check with your broker.

ADVERTISEMENT





# TOP PICKS

05/09/2024 (01:49)

**Bonus Certificates** combine the opportunity to generate sound returns with partial protection for the invested capital by the barrier. If the underlying always trades above the barrier during the observation period, the bonus amount – or in case of coupon-oriented Bonus Certificates the nominal value – will be paid out at the end of the term. Bonus Certificates are particularly suited for stagnating markets. In case of a barrier event, investors have 100% market risk of the underlying. **In the view of our experts, the following Bonus Certificates currently present interesting investment options:**

## BONUS CERTIFICATES

### Bonus certificates on indices: potential return on investment

Name	ISIN	Maturity	Curr.	Ask	Underlying price (*)	Barr. (**)	Barr. distance % (**)	Bonus amount	Bonus yield remaining term	Bonus yield rem. term p.a.
Wasserstoff Bonus&Wachstum 4	AT0000A31267	Nov 24, 2027	EUR	107.39%	2,083.98	1,091.92	47.60%	133.00%	23.85%	6.22%
Europa/Global Bonus&Sicherheit 5	AT0000A347X9	Jun 14, 2028	EUR	113.36%	-	49.00	55.75%	143.00%	26.15%	5.83%
Europa/Österreich Bonus&Sicherheit 4	AT0000A2SUY6	Oct 22, 2026	EUR	104.54%	-	49.00	48.41%	120.00%	14.79%	5.78%
Dividendenaktien Bonus&Sicherheit 2	AT0000A2WCB4	Apr 27, 2027	EUR	110.30%	2,949.93	1,502.93	49.05%	128.00%	16.05%	5.14%
Europa Bonus&Sicherheit 23	AT0000A382G1	Dec 11, 2026	EUR	106.79%	5,042.46	2,192.15	56.53%	120.00%	12.37%	4.60%

### Bonus Certificates with Coupon - Underlying: Indices

Name	ISIN	Maturity	Curr.	Ask	Underlying price (*)	Barr. (**)	Barr. distance % (**)	Bonus amount	Fixed interest rate annually	Maximum yield p.a.
5,2 % Europa/USA Bonus&Sicherheit 3	AT0000A38NH3	Jan 31, 2028	EUR	102.44%	-	49.00	53.47%	100.00%	5.20%	4.88%
3 % MSCI Europe/North America ... 	AT0000A2UVV6	Feb 10, 2027	EUR	96.37%	-	49.00	53.21%	100.00%	3.00%	4.71%
3 % MSCI World/Europe Nachhaltigkeits ... 	AT0000A2VKV7	Mar 30, 2027	EUR	96.22%	-	49.00	53.75%	100.00%	3.00%	4.55%
5,6 % Europa/USA Bonus&Sicherheit	AT0000A38J73	Dec 28, 2026	EUR	104.60%	-	49.00	54.83%	100.00%	5.60%	4.53%
3 % Europa/Österreich Bonus&Sicherheit 4	AT0000A2C5F8	Feb 03, 2025	EUR	99.91%	-	49.00	57.90%	100.00%	3.00%	4.20%

The product-relevant disclaimer can be found at the end of the document.

## TOP PICKS

05/09/2024 (01:49)

**Reverse Convertible Bonds** provide for an attractive fixed interest rate above market level: The interest amount is paid out in any case, regardless of the performance of the underlying. If the underlying quotes above the strike at the end of the term, the certificate is redeemed at 100% of the nominal value. Otherwise, redemption depends on the performance of the underlying. In case of a physical delivery on the maturity date, only the stock with the lowest performance will be delivered. Barrier Convertible Bonds are additionally equipped with a protection mechanism. **Below you can find a selection of Reverse Convertible Bonds, which you might find interesting:**

## REVERSE CONVERTIBLE BONDS

### Reverse Convertible Bonds - Single Underlying

Name	ISIN	Maturity	Curr.	Ask	Underlying price (*)	Strike	Strike distance %	Fixed interest	Maximum yield p.a.
Verbund AG 	AT0000A3C366	Sep 24, 2025	EUR	104.05%	70.02	65.50	6.46%	18.00%	9.57%
FACC AG	AT0000A37NB8	Mar 26, 2025	EUR	110.40%	6.38	5.50	13.73%	19.00%	8.93%
Raiffeisen Bank International AG 	AT0000A37EZ6	Mar 26, 2025	EUR	112.96%	17.18	15.00	12.66%	21.00%	8.15%
CA Immobilien Anlagen AG 	AT0000A38L04	Mar 26, 2025	EUR	105.80%	30.23	28.00	7.38%	13.00%	7.79%
Vienna Insurance Group AG Wiener ... 	AT0000A37HF1	Mar 26, 2025	EUR	112.15%	30.42	27.00	11.26%	18.00%	5.97%

The product-relevant disclaimer can be found at the end of the document.

\* Price delayed

Possible additional costs (e. g. acquisition costs, securities account fees) are not taken into account. These can be obtained from the custodian bank.


## TOP PICKS

05/09/2024 (01:49)

**Reverse Convertible Bonds** provide for an attractive fixed interest rate above market level: The interest amount is paid out in any case, regardless of the performance of the underlying. If the underlying quotes above the strike at the end of the term, the certificate is redeemed at 100% of the nominal value. Otherwise, redemption depends on the performance of the underlying. In case of a physical delivery on the maturity date, only the stock with the lowest performance will be delivered. Barrier Convertible Bonds are additionally equipped with a protection mechanism. **Below you can find a selection of Reverse Convertible Bonds, which you might find interesting:**

## REVERSE CONVERTIBLE BONDS

### Barrier Reverse Convertible Bonds - Several Underlyings

Name	ISIN	Maturity	Curr.	Ask	Underlying (*)(**)	Underlying price (*)	Barr. (*)(**)	Barr. distance % (**)	Fixed interest rate annually	Maximum yield p.a.
10 % Österreich Plus Aktienanleihe 3	AT0000A37DS3	Nov 10, 2025	EUR	108.27%	voestalpine AG	24.92	15.11	39.37%	10.00%	7.51%
8,75 % Österreich Plus Aktienanleihe	AT0000A3AFT3	Mar 16, 2026	EUR	104.11%	voestalpine AG	24.92	15.23	38.89%	8.75%	7.05%
8,5 % Versicherung Plus Aktienanleihe 	AT0000A32S60	Mar 21, 2025	EUR	103.92%	Uniqa Versicherungen AG	8.26	4.68	43.31%	8.50%	5.11%
8,3 % US-Technologie Plus Aktienanleihe	AT0000A36WR7	Oct 14, 2025	EUR	109.31%	Alphabet Inc (Class C)	171.17	84.17	50.82%	8.30%	4.86%

The product-relevant disclaimer can be found at the end of the document.

\* Price delayed \*\* In case a certificate has more than one underlying the worst-performing one is illustrated.  
Possible additional costs (e. g. acquisition costs, securities account fees) are not taken into account. These can be obtained from the custodian bank.



# TOP PICKS

05/09/2024 (01:49)

**Express Certificates** offer an annual opportunity for early redemption at a predefined amount, if the underlying quotes at or above the termination level at one of the valuation dates. If the underlying quotes below the termination level at the annual valuation date, the term extends by another year. At the same time, the potential termination price increases by a fixed percentage every year. In case of a barrier event, investors have 100% market risk of the underlying. **The following Express Certificates might currently present interesting investment options:**

## EXPRESS CERTIFICATES

### Express Certificates

Name	ISIN	Last maturity date	Curr.	Ask	Underlying price (*)	Next observation day	Next redemption level	Distance to next termination level	Redemption amount at next maturity date	Yield p.a. (until next observation day)
BMW Express 10 	AT0000A39G83	Feb 15, 2029	EUR	101.95%	101.00	Feb 12, 2025	100.88	0.12%	112.50%	13.75%
Erste Group Express 3 	AT0000A2U2W8	Dec 11, 2026	EUR	112.46%	45.62	Dec 06, 2024	40.09	12.13%	121.00%	13.50%
Infineon Express 3 	AT0000A36XA1	Oct 19, 2028	EUR	107.40%	36.12	Oct 17, 2024	31.12	13.83%	109.40%	4.27%

The product-relevant disclaimer can be found at the end of the document.

\* Price delayed

Possible additional costs (e. g. acquisition costs, securities account fees) are not taken into account. These can be obtained from the custodian bank.



## Disclaimer

In spite of all possible care taken, the data contained in this advertisement are provided purely as non-binding information. This advertisement constitutes neither investment advice, an offer or a recommendation nor an invitation to execute a transaction. The information contained in this advertisement is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this advertisement substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This advertisement has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

You are about to purchase a product that is not simple and may be difficult to understand. Certificates are not covered by the Deposit Protection Scheme. Additional information on the financial instruments described herein may also be obtained from the respective key information documents that are available for download on the website of Raiffeisen Bank International AG ([www.raiffeisenzertifikate.at/en](http://www.raiffeisenzertifikate.at/en)). The sole legal basis for all financial instruments described in this advertisement is the Base Prospectus (including any possible supplements or amendments) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the financial instruments. The approved Base Prospectus (including any possible supplements or amendments) has been deposited at the Oesterreichische Kontrollbank AG. The approval of the Base Prospectus by the FMA should not be understood as an endorsement of the financial instruments described herein by the FMA. We recommend that you read the prospectus before making an investment decision. These documents as well as further information are provided on the website of Raiffeisen Bank International AG at [www.raiffeisenzertifikate.at/en/securitiesprospectus](http://www.raiffeisenzertifikate.at/en/securitiesprospectus) or [www.raiffeisenzertifikate.at/en](http://www.raiffeisenzertifikate.at/en). Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Bank International AG ([www.raiffeisenzertifikate.at/en](http://www.raiffeisenzertifikate.at/en)) by entering the International Securities Identification Number (ISIN) of the respective financial instrument.

**The price of the Capital Protection Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital (market risk). The capital protection of the nominal value applies solely at the end of the term. During the term, the price of the Capital Protection Certificate may drop below the agreed capital protection amount. During the term, the Capital Protection Certificate's price is subject to several influencing factors and need 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 Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. The Capital Protection Certificate's final terms may provide for a maximum payout. If the underlying is not quoted in the same currency as the Capital Protection Certificate and if the Certificate is not currency hedged, the foreign exchange rate influences the Capital Protection Certificate's price during the term (currency risk). Dividends and similar rights associated with the underlying are taken into account when structuring the Capital Protection Certificate and are not paid out.**

**The Bonus Certificate's price is subject to several influencing factors and need 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), bond interest rates, solvency of the issuer or remaining term. If the Bonus Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital (price performance). If the underlying is not quoted in the same currency as the Bonus Certificate and if the Certificate is not currency hedged, the foreign exchange rate influences the Bonus Certificate's price during the term and may additionally increase a potential loss of the Bonus Certificate incurred due to the market risk (currency risk). Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.**

**The price of the Reverse Convertible Bond is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Reverse Convertible Bond. If the Reverse Convertible Bond is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital (market risk). If the Reverse Convertible Bond's final terms provide for a barrier, this protective mechanism is suspended if the barrier is touched or undercut during the term and the Reverse Convertible Bond is then fully subject to market risk. The Reverse Convertible is subject to several influencing factors and need 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 Reverse Convertible Bond is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital (price performance). If the underlying is not quoted in the same currency as the Reverse Convertible Bond and if the Reverse Convertible Bond is not currency hedged, the foreign exchange rate influences the Bonus Certificate's price during the term and may additionally increase a potential loss of the Reverse Convertible Bond incurred due to the market risk (currency risk). Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.**

**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 or even a total loss of the invested capital (market risk). If the Express Certificate's barrier is touched or undercut, the protective mechanism is suspended and the Express Certificate is fully subject to market risk (barrier event). The Certificate is then redeemed analogue to the underlying's performance or in the case of Express Certificates on single sales the shares are physically delivered. The Express Certificate is subject to several influencing factors and need 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 or even total loss of the invested capital (price performance). The maximum yield to be obtained from the underlying's performance is limited by the maximum payout (cap)). If the underlying is not quoted in the same currency as the Express Certificate and if the Express Certificate is not currency hedged, the foreign exchange rate influences the Express Certificate's price during the term and may additionally increase a potential loss of the Express Certificate incurred due to the market risk (currency risk). Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out. The maximum yield to be obtained from the underlying's performance is capped by the maximum payout.**

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 [www.raiffeisencertificates.at/basag](http://www.raiffeisencertificates.at/basag). A total loss of the capital invested 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.

The STOXX indices and their trade names, which are used under license, are the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland ("STOXX"), Deutsche Börse Group or its licensors. The certificates of Raiffeisen Bank International AG are neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability with respect to this financial instrument generally or specifically in relation to any errors, omissions or interruptions in the STOXX or its data. Further detailed information on this matter may also be found in the Base Prospectus at "Underlying Specific Disclaimer".

The MSCI indices are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by Raiffeisen Bank International AG on the basis of a license agreement. The financial instruments referred to herein are not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such financial instruments. The Base Prospectus of Raiffeisen Bank International AG contains a more detailed description of the limited relationship MSCI has with Raiffeisen Bank International AG and any related financial instruments. No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

Certificates issued by RBI are no financial products as defined in the Regulation (EU) 2019/2088. Supervisory Authorities: Austrian Financial Market Authority (FMA), Austrian National Bank, European Central Bank within the Single Supervisory Mechanism (SSM). Imprint according to the Austrian Media Act: Media owner and publisher: Raiffeisen Bank International AG, Am Stadtpark 9, 1030 Vienna, Austria.



Further information may be obtained from the consultant at your local bank, on the Internet at [www.raiffeisencertificates.com](http://www.raiffeisencertificates.com) or on the product hotline: +431 71707 5454.