

# 5% Europe/USA Bonus&Safety

## Bonus Certifikcate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 5% fixed annual interest rate with a term of 3 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.



This certificate offers you an annual fixed interest rate of 5%. 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:

1. Barrier not touched or undercut

In this case redemption is affected at 100%.

2. 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

### During the term

- You can buy and sell the certificate on the secondary market at any time.
- 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.

Issuer <sup>1</sup>	Raiffeisen Bank International AG
ISIN	AT0000A38J65
Issue price	100%
Nominal value	EUR 1,000
Subscription period <sup>2</sup>	Nov 21 - Dec 22, 2023
Initial valuation date	Dec 27, 2023
Issue value date	Dec 28, 2023
Final valuation date	Dec 21, 2026
Maturity date	Dec 28, 2026
Underlyings	EURO STOXX 50 <sup>®</sup> Index S&P 500 <sup>®</sup> Index

#### Calculation agent underlying

EURO STOXX 50<sup>®</sup>: STOXX Ltd.

S&P 500<sup>®</sup>: 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

Dec 28, 2023 - Dec 21, 2026

#### Fixed interest rate

5% of the nominal value per year of term

**Interest rate payout dates** Dec 27, 2024, Dec 27, 2025, Dec 27, 2026

**Listing** Vienna, Stuttgart

1... Rating: [rbiinternational.com/ir/ratings](https://www.rbiinternational.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 ↗

**EURO STOXX 50®**

50 largest (listed) companies in the Euro area

**Well-known index members**

	Sector	Country
ASML	Technology	NL
LVMH	Luxury Goods	FR
Siemens	Industrial	DE
Sanofi	Pharmaceuticals	FR
L'Oreal	Financials	FR
SAP	IT	DE
Allianz	Financials	DE
Iberdrola	Energy	ES
Mercedes-Benz Group	Automobile	DE

**S&P 500®**

500 largest (listed) companies in America

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

**Development over the past 5 years**



EU0009658145

As of November 10, 2023; 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.

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You can find further information at [raiffeisenzertifikate.at](https://raiffeisenzertifikate.at) oder or contact your advisor.

You can reach your Raiffeisen certificates team at:

- Certificate Hotline: +431 71707 5454
- [info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at)



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