

Dividendenaktien Bond 9



Capital Protection Certificate

ISIN: [AT0000A338K5](#) / WKN: RC08UV

Simply explained

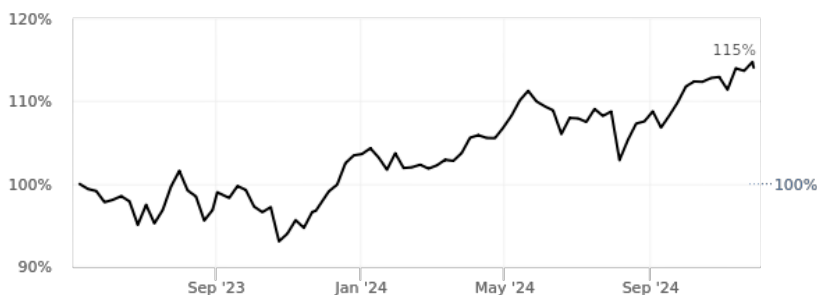
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (capital protection) - Max. 153%

Price certificate (% of the starting value)

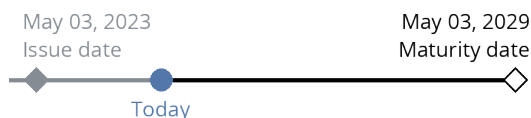


Price underlying (% of the starting value)



Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

Buy (Ask)	117.68%
Sell (Bid)	116.18%
Underlying	<u>STOXX® Global Select Dividend 100 EUR Price Index</u>
Underlying ISIN	<u>US26063V1180</u>
Starting price underlying	EUR 2,692.50
Underlying price (delayed)	EUR 3,092.41 114.9% of the starting value
Last update: Nov 26, 2024, 2:33 pm	



Repayment at the end of the term

Currently the underlying quotes atⁱ⁾...

...and is in the range...

...at the end of the term this would trigger the following repayment...

If you buy the certificate at the current purchase price, this would correspond to the following returnⁱⁱ⁾:



ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount EUR 1.000

ⁱⁱⁱ⁾based on the current underlying price

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Tradeable unit/ nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	4Y 5M 7D

Last update: Nov 26, 2024, 2:33 pm

The Underlying

The STOXX® Global Select Dividend 100 contains only equities that are included in the STOXX® Global 1800 Index (investment universe).

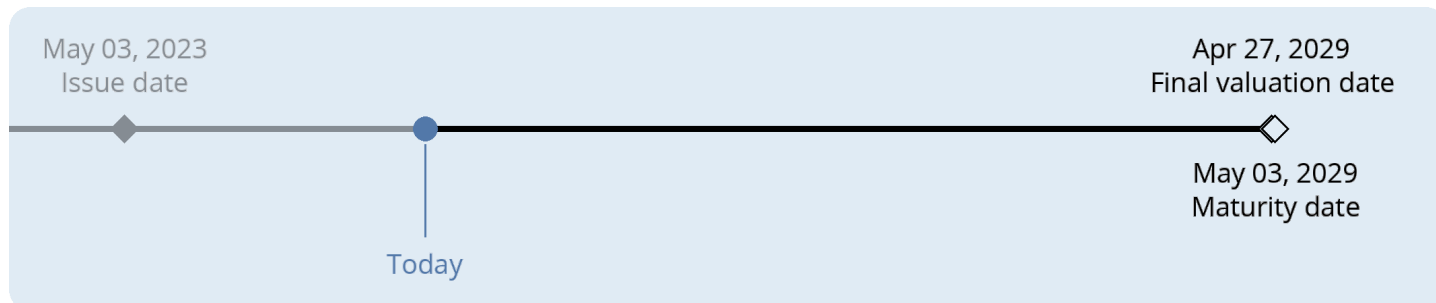
Further criteria for inclusion in the underlying are:

Global: 40 shares from North America, 30 from Europe, 30 from Asia/Australia

Select Dividend: Growth, regularity and amount of dividend payments as criteria for inclusion

Price index: Dividends paid out are not reinvested in the index, but are used by the issuer to define the payout profile.

Information on the term



Please note:

- 100% of the nominal amount will in any case be paid out at maturity; during the term, the price may fall below the issue price or the capital protection level. Selling the certificate prior to maturity may result in a partial loss of the invested capital.
- The maximum repayment is limited to 153% (of the nominal amount).
- Loss of purchasing power due to inflation is not offset by the capital protection.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

You are about to purchase a product that is not easy and difficult to understand. For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at raiffeisenzertifikate.at/en/securitiesprospectus (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at <https://www.raiffeisenzertifikate.at/en/customer-information>. The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.

Dividend Stocks Bond 9

- Underlying: STOXX® Global Select Dividend 100 Price EUR Index
- Opportunity to obtain an attractive yield at the end of the term:
53% if the index quotes at or above the starting value
- 100% capital protection at the end of the term
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 6 years

STOXX® is a registered trademark of STOXX Ltd.

Investment product with 100% capital protection
Capital Protection Certificate



The certificate has two possible redemption scenarios: 1) Redemption at 153% if the underlying STOXX® Global Select Dividend 100 Price EUR Index is at/above 100% of the starting value at the end of the term; 2) 100% capital protection if the index is below 100% of the starting value at the end of the term.

ISIN / WKN	AT0000A338K5
Issuer¹	Raiffeisen Bank International AG
Issue price	100%
Nominal value	EUR 1,000
Subscr. period²	Mar 30 - Apr 28, 2023
Initial valuation date	May 2, 2023
Issue value date	May 3, 2023
Final valuation date	Apr 27, 2029
Maturity date	May 3, 2029
Underlying	STOXX® Global Select Dividend 100 Price EUR Index
Calculation Agent	STOXX Ltd.
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
Relevant payout levels	1) 100% of the starting value
Redemption per level	1) 153% of the nominal value
Maximum amount	153% of the nominal value
Listing	Vienna, Frankfurt, Stuttgart

1 ... Rating: rbinternational.com/ir/ratings

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

Functionality

At the initial valuation date the starting value and at the final valuation date the final value of the underlying are determined. At the final valuation date the final value is compared to the starting value and one of the following scenarios will apply:

- Final value \geq 100% of the starting value → Redemption at 153%
If the final value is greater or equal to 100% of the starting value, the certificate will be redeemed at the maturity date at 153% of the nominal value. This amount also represents the maximum redemption (maximum amount).
- Final value < 100% of the starting value → Redemption at 100%
If the final value is below 100% of the starting value, the certificate will be redeemed at the maturity date at 100% of the nominal value.

Example payout profile

Final value*	Redemption**
+50%	153%
+25%	153%
+10%	153%
+5%	153%
+/-0% (= Starting value)	153%
-5%	100%
-10%	100%
-30%	100%

* in comparison to the starting value ** in percent of the nominal value

The nominal value is capital protected by Raiffeisen Bank International AG at the end of the term, i.e. during the term the price of the certificate can fall below the capital protection level, but at the end of the term investors obtain at least the capital protection amount.

For details on risks and opportunities please see the following pages.

STOXX® Global Select Dividend 100 Price EUR Index



As of: March 14, 2023; Source: Bloomberg (.SDGP)
ISIN: US26063V1180

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

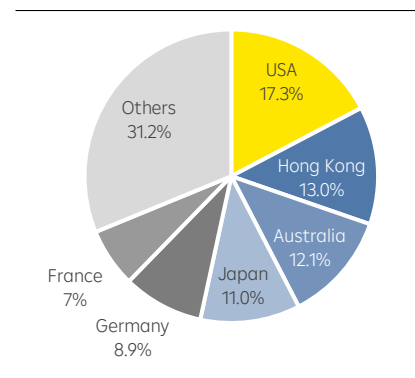
Underlying: STOXX® Global Select Dividend 100 Price EUR Index

- Baseline: STOXX® Global 1800 Index
- Selection criteria: Indicative net annual dividend yield; non-negative dividend growth rate over the past five years; Dividend payment in four out of five calendar years; non-negative dividend payout ratio of no more than 60%; minimum level of liquidity.
- Inclusion: Shares with the highest net dividend yield from North America (40 shares), Europe (30 shares) and Asia/Australia (30 shares). Review/adjustment: Quarterly
- Review/adjustment: Annually
- Index weighting: According to indicative net annual dividend yield, whereby in the process of the annual adjustment the weighting of an individual share may not exceed 10%.

Top 10 Constituents

	Sector	Country	Weighting
SITC International	Industrials	HK	4.6%
Fortescue Metals	Materials	AU	4.3%
Rio Tinto	Materials	GB	2.2%
Rio Tinto	Materials	AU	2.2%
ACS	Industrials	ES	1.9%
Taylor Wimpey	Consumer Discr.	GB	1.8%
Mitsui O.S.K. Lines	Industrials	JP	1.8%
AP Moller-Maersk	Industrials	DK	1.7%
Nippon Steel	Materials	JP	1.7%
BMW	Consumer Discr.	DE	1.6%
			23.8%

Country weighting



Source: STOXX; As of: March 2023

My expected market trend

declining ↘ **sideways →** rising ↗

My investment horizon

< 3 years 3 to 5 years **> 5 years**

Note

The referenced opportunities and risks represent a selection of the most important facts regarding the product.

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/customer-information

Opportunities

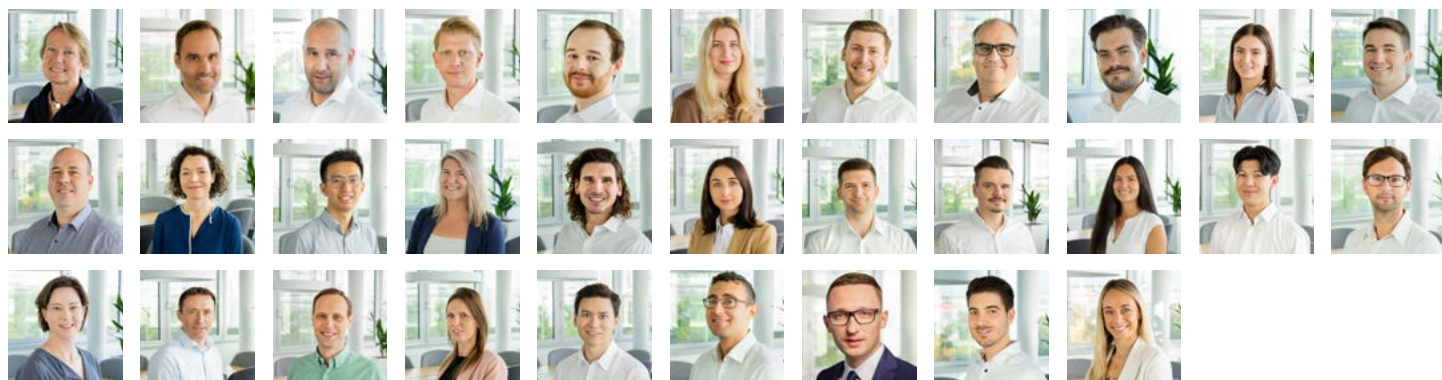
- Return opportunity: Investors can already achieve a return if the price of the index remains constant.
- Capital protection: At the end of the term, the investor obtains at least the capital protection amount.
- Flexibility: Tradability on the secondary market, no management fees

Risks

- Limited yield opportunity: The maximum redemption is limited by the maximum amount.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the capital protection level; the capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the 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.

For further information, please contact your bank advisor, visit raiffeisenzertifikate.at or call the Raiffeisen Bank International AG certificate hotline: +43 1/717 07 - 5454 or info@raiffeisenzertifikate.at. Your Raiffeisen Certificates contacts, Am Stadtpark 9, 1030 Vienna/Austria:

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

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/basag. A total loss of the invested capital is possible.

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