

ISIN: AT0000A34CV6 / WKN: RC09K5
INVESTMENT Product without Capital Protection
Express Certificate

CHG. 1D
+1.520 (+1.98%)

BID
77.50%

ASK
79.00%

LAST UPDATE
Aug 23, 2024
18:00:02.608

UNDERLYING PRICE (INDICATIVE) **84.41 (+1.64%)** STARTING VALUE **110.52** NEXT REDEMPTION LEVEL **110.52** MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE **73.39%**

This factsheet contains current key figures for the certificate and a short general description. Find further information on the certificate and its opportunities and risks in the following product brochure, which was created at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates team at info@raiffeisenzertifikate.at or your personal consultant.

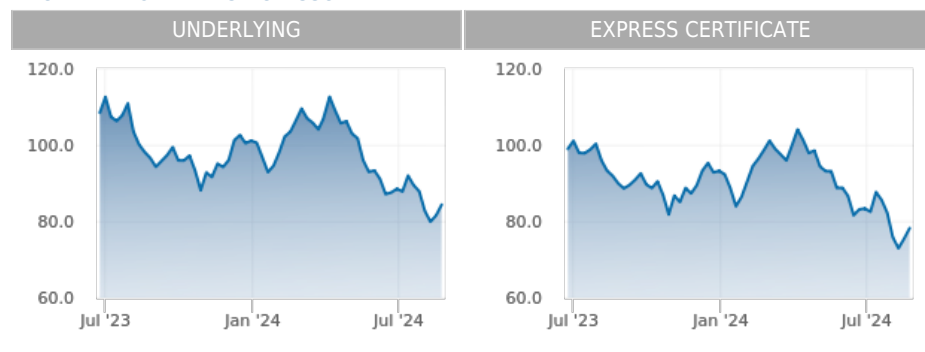
KEY DATA

Underlying	BMW AG Stämme
Underlying price (indicative)	EUR 84.41
Underlying date/time	Aug 23, 2024 19:59:59.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 110.52
Barrier	EUR 66.31
Distance to barrier	21.44%
Observation barrier	on the final valuation date
(early) redemption level	110.52 / 110.52 / 110.52 / 110.52 / 110.52
Distance to next termination level	-30.93%
Max. yield until next observation date	56.96%
Max. yield p.a. until next observation date	73.39%
Underlying currency	EUR
Valuation dates	Jun 19, 2024 / Jun 19, 2025 / Jun 18, 2026 / Jun 17, 2027 / Jun 19, 2028
(early) redemption amount	112.00% / 124.00% / 136.00% / 148.00% / 160.00%
Maturity date	Jun 22, 2028
Final valuation date	Jun 19, 2028
Issue date	Jun 21, 2023
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement / Physical delivery
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

DESCRIPTION

The certificate **BMW Express 8** offers an annual opportunity for early redemption, enabling investors to obtain a yield of 12% per year if the share of BMW AG quotes at or above its starting value at one of the valuation dates. If the share quotes below the starting value, the term extends by another year - up to a maximum of five years. In the event of a barrier violation (60 % of the starting value) at the final valuation date, the investor is entirely subject to market risk and physical delivery of BMW shares is effected. This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

PRICE DEVELOPMENT SINCE ISSUE DATE



CONTACT/INFORMATION

E: info@raiffeisencertificates.com
T: +431 71707 5454
W: www.raiffeisencertificates.com

BMW Express 8

- Underlying: share of BMW AG
- Annual yield opportunity of 12%
- Barrier at 60% of the starting value,
only active at the end of the term (share delivery possible)
- Full market risk in case of barrier violation, issuer risk
- Further information on opportunities/risks on the following pages
- Term: 1 to 5 years (early redemption possible)

Investment product without capital protection
Express Certificate



This certificate provides the opportunity for early redemption each year and enables investors to obtain a yield of 12% per year if the price of the BMW share quotes on one of the annual valuation days at or above the annually termination level. In case the share price quotes below the respective termination level, the term will be extended by another year – up to a maximum of 5 years. If the barrier is violated at the end of the term, the investor is entirely subject to market risk.



This investment product complies with the sustainability standard for Raiffeisen Certificates and takes into account significant adverse impacts on sustainability factors ("PAIs"). raiffeisenzertifikate.at/en/sustainability

How the certificate works

On the initial valuation date, the starting value of the underlying is determined and based on that the barrier and the termination levels are defined. On the respective annual valuation date, the price of the underlying is compared with the respective termination level. If the price of the underlying is at or above the termination level, (early) redemption of the certificate is effected at the predefined termination price:

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A34CV6
Issue price	100%
Nominal value	EUR 1,000
Subscr. period²	May 23 - June 19, 2023
Initial valuation date	June 20, 2023
Issue value date	June 21, 2023
Annual valuation dates	June 19, 2024; June 19, 2025; June 18, 2026; June 17, 2027, June 19, 2028
Early maturity dates	June 24, 2024; June 24, 2025; June 23, 2026; June 22, 2027, June 22, 2028
Underlying	BMW AG common share
Calculation agent of underlying	XETRA Frankfurt
Starting value	Closing price of the underlying at the initial valuation date
Final value	Closing price of the underlying at the final valuation date
Barrier	60% of the starting value
Observation of the barrier	only at the final valuation date (closing price)
Termination levels	1) 100%, 2) 100%, 3) 100%, 4) 100%, 5) 60% of the starting value
Observation of the termination levels	at each annual valuation date (closing prices)
Termination prices	1) 112%, 2) 124%, 3) 136% , 4) 148%, 5) 160% of the starting value
Max. amount	160% of the nominal value
Quotes	Vienna, Frankfurt, Stuttgart

Annual valuation dates	Is the price of the underlying greater/ equal to ...		Termination price
2024	100% of the starting value	yes ▶	112%
	no ▼		
2025	100% of the starting value	yes ▶	124%
	no ▼		
2026	100% of the starting value	yes ▶	136%
	no ▼		
2027	100% of the starting value	yes ▶	148%
	no ▼		
2028	100% of the starting value	yes ▶	160%
	no ▼		
	Is the underlying's price above the barrier?	yes ▶	100%
	no ▼		

physical delivery of shares

If there has been no early redemption by the last year of the term and if the price of the underlying is also below the termination level (corresponds to the barrier) on the final valuation date, physical delivery of shares is effected:

Physical delivery of shares

A defined number of shares is booked into the investor's securities account. The number is calculated as follows:

$$\text{Number of shares} = \text{Nominal value} / \text{starting value}$$

Usually this does not result in whole numbers. Due to the fact that shares are traded in whole numbers only, in the event of physical delivery the residual value is paid out in cash (= cash settlement) according to the market value:

$$\text{Cash settlement} = \text{Fraction of the shares} \times \text{final value}$$

Details on the opportunities and risks are given on the following page.


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

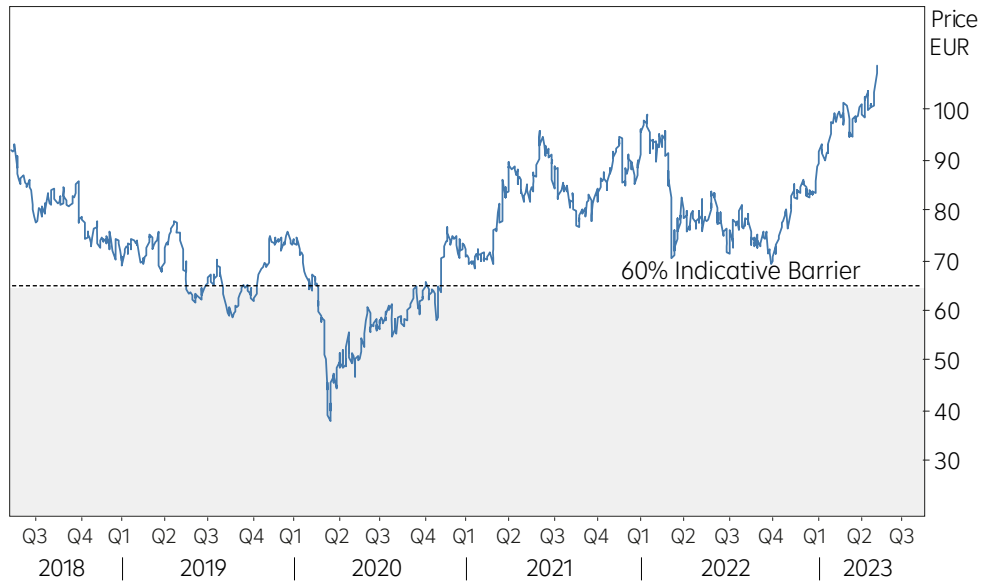
² ... Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

Underlying: BMW share

BMW is a German car manufacturer, which is mainly active in the premium segment.

Consideration of major adverse impacts on sustainability (PAI):

-  Greenhouse gas emissions
-  Species diversity (biodiversity)
-  Waste prevention
-  Water conservation and water consumption
-  Social, labor and human rights issues incl. corruption and bribery



As of: May 8, 2023; Source: Bloomberg (BMW.GY), ISIN: DE0005190003
Please note that past performance is no reliable indicator for future results.

My market expectation

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

- Yield opportunity: Yield opportunity already with constant underlying prices
- Safety buffer: Partial protection against price losses due to the initial safety buffer of 40% - barrier at 60% of the starting value
- Flexibility: Tradability on secondary market, no management fees

Risks

- Limited yield opportunity: The maximum yield is limited by the maximum amount.
- Barrier violation: If the barrier is touched or undercut, investors are entirely subject to market risk, without any protective mechanism. In the event of a physical delivery, the market value of the delivered shares will be less than the nominal value. Close to the barrier, disproportionate price movements of the certificate can also occur during the term.
- 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/en 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:

Heike Arbter, Head of Division	heike.arbter@rbinternational.com	Gabriele Rihtar	gabriele.rihtar@rbinternational.com
Philipp Arnold, Head of Department	philipp.arnold@rbinternational.com	Daniel Szabo	daniel.szabo@rbinternational.com
Mariusz Adamiak	mariusz.adamiak@rbinternational.com	W. Wagner-Freudenthal	wilhelmine.wagner-freudenthal@rbinternational.com
Raphael Bischinger	raphael.bischinger@rbinternational.com	Roman Bauer, Head of Department	roman.bauer@rbinternational.com
Maida Blentic	maida.blentic@rbinternational.com	Peidong Cao	peidong.cao@rbinternational.com
Anton Bondar	anton.bondar@rbinternational.com	Yung Pin Chen	yungpin.chen@rbinternational.com
Lukas Florreither	lukas.florreither@rbinternational.com	Walter Friehsinger	walter.friehsinger@rbinternational.com
Jan Kausek	jan.kausek@rbinternational.com	Lukas Hackl	lukas.hackl@rbinternational.com
Paul Kieselbach	paul.kieselbach@rbinternational.com	Monika Mrnustikova	monika.mrnustikova@rbinternational.com
Marianne Kögel	marianne.koegel@rbinternational.com	Catarina Penela Amado	catarina.amado@rbinternational.com
Kathrin Korinek	kathrin.korinek@rbinternational.com	Ludwig Schweighofer	ludwig.schweighofer@rbinternational.com
Anna Kujawska	anna.kujawska@rbinternational.com	Martin Vonwald	martin.vonwald@rbinternational.com
Aleksandar Makuljevic	aleksandar.makuljevic@rbinternational.com	Alexander Unger, Head of Department	alexander.unger@rbinternational.com
Patrick Paul	patrick.paul@rbinternational.com	Markus Auer	markus.auer@rbinternational.com
Elisa Pichlbauer	elisa.pichlbauer@rbinternational.com	Levin Gollner	levin.gollner@rbinternational.com
Michal Polin	michael.polin@rbinternational.com	Julius Mozdzierz	julius.mozdzierz@rbinternational.com
Martin Rainer	martin.rainer@rbinternational.com	Veronika Oberpertinger	veronika.oberpertinger@rbinternational.com



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