

Bonus MXNATES4/NDXNNEE5 CZK

ISIN: AT0000A36BW1 / WKN: RC1AWW
 INVESTMENT Product without Capital Protection
 Plus Bonus Certificate with Cap

CHG. 1D +0.160 (+0.14%)	BID 112.68%	ASK 115.68%	LAST UPDATE Nov 26, 2024 17:34:09.738
UNDERLYING PRICE (DELAYED) -	BARR. DIST. % 53.23%	INTEREST RATE ANNUALLY -	BONUS YIELD P.A. 5.20%

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	Worst of Basket
Underlying price (delayed)	-
Underlying date/time	-
Barrier	CZK 60.00
Barrier reached	no
Observation barrier	on the final valuation date
Distance to barrier	53.23%
Bonus level	CZK 140.00
Bonus amount	140.00%
Cap	CZK 140.00
Maximum amount	140.00%
Bonus yield p.a.	5.20%
Bonus yield remaining term	21.02%
Agio	-9.83%
Agio p.a. in %	-2.71%
Maturity date	Aug 31, 2028
Final valuation date	Aug 28, 2028
Issue date	Aug 31, 2023
Tradeable unit/nominal value	CZK 1,000
Multiplier	-
Expected market trend	sideways, bullish
Listing	Stuttgart
Product currency	CZK
Underlying currency	CZK
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

DESCRIPTION

The barrier is observed solely at the end of the term. If, at the final valuation date, the closing price of the underlying quotes above the barrier, the bonus amount is paid out at the maturity date. The cap represents the maximum amount.

If, at the valuation date, the barrier is touched or undercut by the closing price, the bonus mechanism is suspended. At the maturity date, payout is effected analogue to the performance of the underlying.

PRICE DEVELOPMENT SINCE ISSUE DATE

Past performance is no reliable indicator of future results.

UNDERLYING WORST OF BASKET - BASKET MEMBERS**1 to 2 from 2 results**

NAME ISIN	CUR	START VALUE	BARR.	PRICE	DIST. % TO BARR.	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
NASDAQ-100 Notional Net Return EUR Excess Return Index RCB000043781	EUR	1,440.2 4	864.14	1,923.53 (delayed)	55.08%	1.13%	33.56%	Nov 22, 2 024 11:35 pm
MSCI North America Top ESG Select 4.5% Decrement Index GB00BMCQG893	EUR	2,791.4 3	1,674.8 6	3,581.22 (delayed)	53.23%	0.11%	28.29%	Nov 26, 2 024 6:25 pm

CONTACT/INFORMATION

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Disclaimer

Issuer Risk:

As a bearer bond, a certificate is not subject to Austria's deposit protection. If, in the event of insolvency, the issuer is unable to meet its obligations from the certificate, or is only able to meet them in part, certificate holders may lose a substantial part of the capital invested, or even a total loss. This risk is often also referred to as "issuer risk" or "creditworthiness risk".

Possibility of Bail-in:

The Federal Act on the Recovery and Resolution of Banks ("BaSAG") applies. The BaSAG regulates the possibility of the regulatory resolution of banks that have run into difficulties. Holders of certificates may be affected by such a regulatory measure with their claims to payment(s) (the so-called "bail-in"), and this may result in the loss of a substantial part of the invested capital or even a total loss for all types of certificates.

What You Should Consider Before the Purchase of Bonus Certificates:

- **Market risk:** The price of the Bonus Certificate is dependent on the underlying's performance. An unfavourable performance of the underlying may result in price fluctuations of the certificate during the term. This may result in a partial or even total loss of the invested capital.
- **Barrier event:** If the barrier of the Bonus Certificate is touched or undercut during the term, the protection mechanism is suspended. In this case, the investor is exposed to the market risk on a one-to-one basis and a substantial capital loss is possible. The redemption at the end of the term is then usually one-to-one with the underlying performance.
- **Price performance:** During the term, the certificate's price is not only dependent on the underlying's performance but on various influencing factors such as the underlying's volatility, interest rates, issuer's solvency or remaining term. Selling the Bonus Certificate prior to maturity may result in a partial or even total loss of the invested capital.
- **Yield limitation:** Depending on the product structure, a Bonus Certificate may have a maximum payout amount (e.g. cap/maximum amount or fixed interest amount).
- **Currency risk:** If the underlying quotes in a currency that is different and the product does not provide for currency hedging, changes in the exchange rate during the term of the Bonus Certificate will also affect the value of the certificate. This can additionally increase the loss from the Bonus Certificate due to the market risk.
- **Payouts of the underlying:** Dividends and comparable claims from the ownership of the underlying are taken into account in the certificate's structure and are not paid out.

Please also note our comprehensive information on our website raiffeisencertificates.com/kundeninformation and raiffeisencertificates.com/basag

US Stocks Bonus Certificate

- Underlyings:
MSCI® North America Top ESG Select 4.5% Decrement index and
NASDAQ-100® Notional Net Return EUR Excess Return index
- Opportunity for redemption at 140% of the nominal value
- Barrier at 60% of the index starting value
- Observation of the barrier only at the final valuation date
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term 5 years

Nasdaq-100® is a registered trademark of Nasdaq Inc.
The financial instrument described herein is based on an MSCI® index.

Investment product without capital protection
Bonus Certificate



At the end of the term, redemption of the nominal value is effected at 140% provided that the closing price of the MSCI North America Top ESG Select 4.5% Decrement Index and the NASDAQ-100® Notional Net Return EUR Excess Return Index quote above the barrier of 60% of their respective starting values at the end of the term. In the event of a barrier violation by at least one of the underlyings, investors are exposed to full market risk.

Issuer	Raiffeisen Bank International AG ¹
ISIN / WKN	AT0000A36BW1
Issue price	100 %
Nominal value	CZK 1.000
Subscr. period²	July 12 - Aug 29, 2023
Initial valuation date	Aug 30, 2023
Issue value date	Aug 31, 2023
Final valuation date	Aug 28, 2028
Maturity date	Aug 31, 2028
Underlyings	MSCI® North America Top ESG Select 4.5% Decrement EUR index NASDAQ-100® Notional Net Return EUR Excess Return Index
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	60% of the starting value
Barrier observation	final valuation date (closing prices)
Bonus amount	140% of the nominal value
Cap	140%

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.

How the certificate works

At the initial valuation date the starting values of the underlyings are fixed and from that the respective barriers are determined. On the final valuation date one of the following scenarios will apply:

1. Barrier not touched or undercut
If the underlying prices quoted above their respective barrier on final valuation date, 140% of the nominal amount is redeemed on the maturity date. This also represents the maximum redemption.
2. At least one underlying price \leq barrier
If at least one of the underlyings quoted at or below its respective barrier on final valuation date, redemption on the maturity date will be affected according to the performance of the underlying with the worst performance (percentage performance from the starting value to the final value). The maximum redemption remains capped at 140% of the nominal amount.

Redemption profile: exemplary presentation

Final value*		Redemption
Underlying 1	Underlying 2	
+50%	+60%	140%
+20%	+50%	140%
+/-0%	+/-0%	140%
-10%	-39%	140%
-15%	-40%	60%
-20%	-60%	40%

* in comparison to the starting value; ** in % of the nominal value

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

NASDAQ-100 Notional Net Return EUR Excess Return Index

MSCI North America Top ESG Select 4.5% Decrement Index



As of June 12, 2023; Source: Bloomberg (MXNATES4 Index, NDXNNEE5 Index); Please note that past performance is no reliable indicator for future performance of this underlying.

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

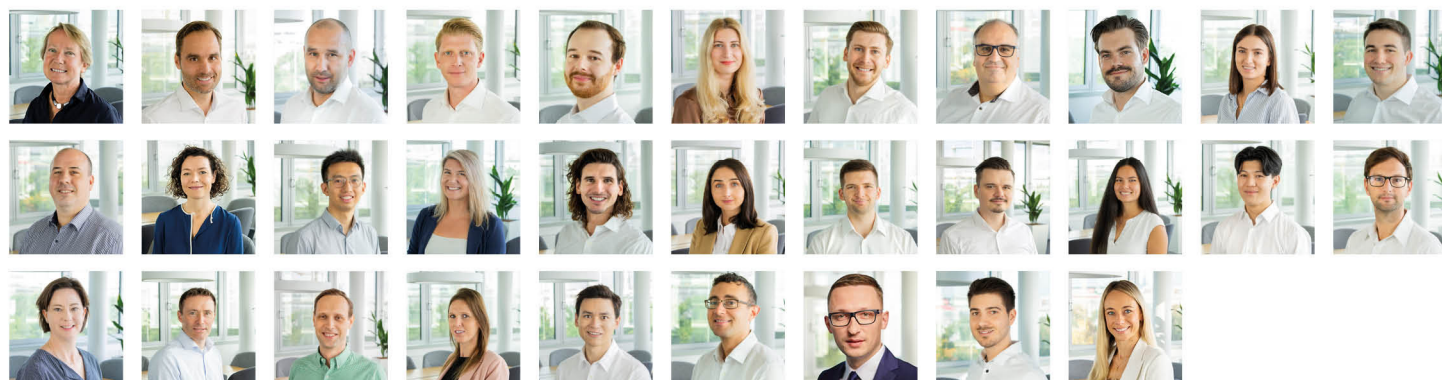
- Bonus yield: Chance of redemption at 140% of nominal value even if underlying prices trend sideways and fall conditionally
- Safety buffer: Partial protection against declining prices due to the initial safety buffer of 40% - barrier at 60% of the starting value
- Flexibility: Tradability on the secondary market, no management fees

Risks

- Limited yield opportunity: The yield is in any case limited to the bonus amount, investors do not participate in price increases of the underlyings beyond their starting values.
- Barrier violation: In case of barrier violation, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate can occur.
- 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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