

5,85 % Europa/USA Bonus&Sicherheit 2

ISIN: AT0000A36GD0 / WKN: RC1AZ9
INVESTMENT Product without Capital Protection
 Bonus Certificate with Coupon

| | | | |
|------------------------------------|--------------------------------|--|---|
| CHG. 1D -0.020 (-0.02%) | BID 103.77% | ASK 105.27% | LAST UPDATE Nov 26, 2024 13:16:23.799 |
| UNDERLYING PRICE (INDICATIVE) - | BARR. DIST. % 56.55% | INTEREST RATE ANNUALLY 5.85% | MAX. YIELD P.A. 3.42% |

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 (indicative) | - |
| Underlying date/time | - |
| Barrier | EUR 49.00 |
| Barrier reached | no |
| Observation barrier | continuously |
| Distance to barrier | 56.55% |
| Bonus level | EUR 100.00 |
| Bonus amount | 100.00% |
| Cap | EUR 100.00 |
| Maximum amount | 100.00% |
| Fixed interest rate annually | 5.85% |
| Max. yield p.a. | 3.42% |
| Accrued interest | Dirty (included in the price) |
| Maturity date | Sep 21, 2026 |
| Final valuation date | Sep 16, 2026 |
| Issue date | Sep 20, 2023 |
| Tradeable unit/nominal value | EUR 1,000 |
| Multiplier | - |
| Expected market trend | sideways, bullish |
| Listing | Vienna, Stuttgart |
| Product currency | EUR |
| Underlying currency | EUR |
| Settlement method | Cash settlement |
| Taxation | Capital Gains Tax / Foreign Capital Gains Tax |
| Paid interest rate | 5.85% (EUR 58.50) on Sep 19, 2024 |

DESCRIPTION

The certificate **5.85% Europe/USA Bonus&Safety 2** enables investors to obtain a fixed interest rate of 5.85% annually. Redemption is effected at 100% at the end of the term (September 2026) provided that the EURO STOXX 50® index and the S&P 500® index always quote above the barrier of 49% of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk.

Details on the **EURO STOXX 50® Index** as well as the current list of index members can be found on the website of the index provider STOXX Ltd. For details on the **S&P 500® index** visit www.spglobal.com

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 |
|--------------------------------|-----|----------------|----------|--------------------------|------------------------|------------------------|-----------------|-------------------------|
| S&P 500 US78378X1072 | USD | 4,443.95 | 2,177.54 | 6,002.56 (indicative) | 63.72% | 0.23% | 35.07% | Nov 26, 2024 2:20 pm |
| EURO STOXX 50® EU0009658145 | EUR | 4,242.70 | 2,078.92 | 4,785.15 (indicative) | 56.55% | -0.00% | 12.79% | Nov 26, 2024 2:20 pm |

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| W: | www.raiffeisencertificates.com |

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

5.85% Europe/USA Bonus&Safety 2

- Underlyings: EURO STOXX 50® index and S&P 500® index
- 5.85% fixed annual interest rate
- Barrier at 49% of the respective index starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term 3 years

EURO STOXX 50® is a registered trademark of STOXX Ltd.
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.

Investment product without capital protection
Bonus Certificate



With this certificate investors obtain a fixed interest rate of 5.85% annually. At the end of the term, redemption is effected at 100% provided that the EURO STOXX 50® index and the S&P 500® index always quoted above the barrier of 49% 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.

| | |
|-----------------------------------|---|
| Issuer | Raiffeisen Bank International AG ¹ |
| ISIN / WKN | AT0000A36GD0 |
| Issue price | 100 % |
| Nominal value | EUR 1.000 |
| Subscr. period² | Aug 22 - Sep 18, 2023 |
| Initial valuation date | Sep 19, 2023 |
| Issue value date | Sep 20, 2023 |
| Final valuation date | Sep 16, 2026 |
| Maturity date | Sep 21, 2026 |
| Underlyings | EURO STOXX 50® Index S&P 500® Index |

Calculation agent underlying

| | |
|----------------------------|--|
| EURO STOXX 50®: | STOXX Ltd. |
| S&P 500®: | 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 | 49% of the starting value |
| Barrier observation | continuously (every price) |

Observation period

| | |
|-----------------------------------|---|
| | Sep 20, 2023 - Sep 16, 2026 |
| Fixed interest rate | 5.85% of the nominal value per year of term |
| Interest rate payout dates | Sep 19, 2024, Sep 19, 2025, Sep 19, 2026 |
| Listings | Vienna, Stuttgart |

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 barriers are determined. During the observation period the underlying prices are compared with the according barrier. On the final valuation date one of the following scenarios will apply:

1. Barrier not touched or undercut
If the underlying prices always quoted above their respective barrier, 100% of the nominal amount is redeemed on the maturity date. This also represents the maximum redemption.
2. Barrier touched or undercut at least once
If at least one of the underlyings quoted at or below its respective barrier, 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 100% of the nominal amount.

The fixed interest rate is paid out in any case, regardless of the underlying performance.

Redemption profile: exemplary presentation

| | Final Value* | | Redemption** if Barrier | |
|-------|--------------|--------------|-------------------------|----------|
| | Underlying 1 | Underlying 2 | not violated | violated |
| +20% | +30% | 100% | 100% | |
| +15% | +5% | 100% | 100% | |
| +/-0% | +/-0% | 100% | 100% | |
| -10% | +25% | 100% | 90% | |
| +10% | -20% | 100% | 80% | |
| -20% | -40% | 100% | 60% | |

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

Note: The redemption is always based on the underlying with the worst performance!

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

EURO STOXX 50® - Well-known index members

| | Branche | Land |
|---------------------|-------------------|------|
| LVMH | Luxury Goods | FR |
| TotalEnergies | Oil&Gas | FR |
| Siemens | Industrial | DE |
| Sanofi | Pharmaceuticals | FR |
| L'Oreal | Basic Consumption | FR |
| Schneider Electric | Industrials | FR |
| Allianz | Financials | DE |
| Iberdrola | Energy | ES |
| Mercedes-Benz Group | Automobile | DE |



EU0009658145

S&P 500® - Well-known index members

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



US78378X1072

As of August 4, 2023; Source: Bloomberg (SX5E Index, SPX 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

- Fixed interest rate: The fixed annual interest rate (5.85% p.a.) is paid out regardless of the underlying performance.
- Safety buffer: Partial protection against declining prices due to the initial safety buffer of 51% - barrier at 49% 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 fixed annual interest payments, 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 [raiffeisen-zertifikate.at](https://www.raiffeisen-zertifikate.at) or call the Raiffeisen Bank International AG certificate hotline: +43 1/717 07 - 5454 or info@raiffeisen-zertifikate.at. Your Raiffeisen Certificates contacts, Am Stadtpark 9, 1030 Vienna/Austria:

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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. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

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