5,85 % Europa/USA Bonus&Sicherheit 2



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

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% (E	EUR 58.50) on Sep 19, 2024

CONTACT/INFORMATION			
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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 towww.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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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 Raiff	eisen Bank Internationa	al AG¹		
ISIN / WKN AT0000A36GD0				
Issue price 100				
Nominal value	EUR	1.000		
Subscr. period ²	Aug 22 - Sep 18,	2023		
Initial valuation	date Sep 19,	2023		
Issue value dat	e Sep 20,	2023		
Final valuation	date Sep 16,	2026		
Maturity date	Sep 21,	2026		
Underlyings	EURO STOXX 50® I	ndex		
	S&P 500® I	ndex		
Calculation age	ent underlying			
EURO STOXX 50°	STOX	K Ltd.		
S&P 500®:	S&P Dow Jones Indice	s LLC		
Starting value closing price of the index				
	at the initial valuation	date		
Final value	closing price of the i	ndex		
	at the final valuation	date		
Barrier	49% of the starting	value		
Barrier observation continuous				
	(every p	orice)		
Observation period				
	Sep 20, 2023 - Sep 16,	2026		
Fixed interest r	ate 5.85% of the nor	minal		

Interest rate payout dates Sep 19, 2024,

value per year of term

Sep 19, 2025, Sep 19, 2026 Vienna, Stuttgart

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	f 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%	

 $^{^{\}star}$ 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.

^{1...} Rating: rbinternational.com/ir/ratings

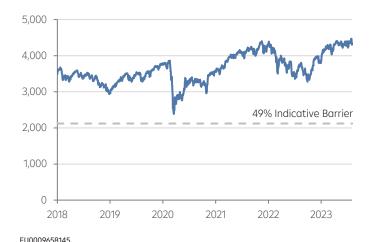
^{2 ...} Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

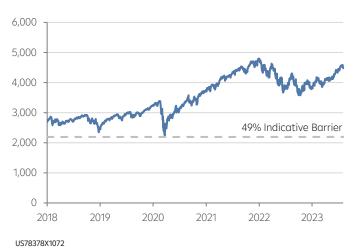
EURO STOXX 50® - Well-known index members

	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

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





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

my market expectation				
declining \(\mu \)	sideways →	rising 7		
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 <u>raiffeisenzertifikate.at/en/securities-prospectus/</u> (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" <u>raiffeisenzertifikate.at/customer-information</u>

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 thecapital 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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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 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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