

Premium protiinflacny bonusovy certifikat 2



ISIN: ATSK027PREM7 / WKN: RC1A0E
 INVESTMENT Product without Capital Protection
 Bonus Certificate with Coupon

CHG. 1D +0.010 (+0.01%)	BID 98.53%	ASK 100.53%	LAST UPDATE Nov 26, 2024 12:20:45.035
UNDERLYING PRICE (DELAYED) 2,702.29 (-0.17%)	BARR. DIST. % 68.32%	INTEREST RATE ANNUALLY -	BONUS YIELD P.A. -

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	MSCI World Top ESG Select 4.5% Decrement Index
Underlying price (delayed)	EUR 2,702.29
Underlying date/time	Nov 26, 2024 12:05:49.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 2,140.55
Barrier	EUR 856.22
Barrier reached	no
Observation barrier	continuously
Distance to barrier	68.32%
Bonus level	EUR 2,140.55
Bonus amount	100.00%
Cap	EUR 2,140.55
Maximum amount	100.00%
Fixed interest rate annually	-
Max. yield p.a.	-
Accrued interest	Dirty (included in the price)
Maturity date	Sep 29, 2028
Final valuation date	Sep 26, 2028
Issue date	Sep 29, 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 / no Foreign Capital Gains Tax
Paid interest rate	6.00% (EUR 60.00) on Sep 28, 2024

DESCRIPTION

During the term, investors obtain fixed interest payments. If, during the term, the underlying always quotes above the barrier, the certificate is redeemed at the nominal value.

If, during the term, the barrier is touched or undercut, the bonus mechanism is suspended. At the maturity date payment is effected analogue to the performance of the underlying. The redemption amount is limited to the nominal value.

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



Past performance is no reliable indicator of future results.

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

Premium inflation bonus certificate 2

Investment product without capital protection
Bonus certificate

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Opportunity to obtain a fixed coupon of 6% of the nominal value in the 1st and 2nd year and a coupon in the amount of the year-on-year change in inflation in the 3rd to 5th year
- Protection against decline in the underlying index up to -60% (excl.), barrier set at 40% of the starting value, continuous observation
- Full market risk if barrier is touched/violated, issuer risk
- Further information on opportunities/risks on the following pages

The financial instrument described herein is based on MSCI® index.



FIXED INCOME AND PROTECTION AGAINST INFLATION

The certificate provides the opportunity to obtain a fixed coupon in the amount of 6% of the nominal value in the 1st and 2nd year and a coupon in the amount of year-on-year change in inflation in the eurozone from 3rd to 5th year. At the end of the term the certificate is redeemed at 100% of the nominal value provided that the underlying MSCI® World Top ESG Select 4.5% Decrement index never declines by 60% or more of its starting value during the observation period from Sep 29, 2023 (incl.) to Sep 26, 2028 (incl.). In case the barrier is violated, 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"). More information at raiffeisenzertifikate.at/en/sustainability/

Key Facts

Issuer	Raiffeisen Bank International AG ¹ prostredníctvom slovenskej pobočky
ISIN	ATSK027PREM7
Issue price	100 %
Nominal value	EUR 1,000
Purchase fee ²	up to 3.00%
Subs. period ³	Sep 04 - Sep 22, 2023
Issue value date	Sep 29, 2023
Maturity date	Sep 29, 2028

Key facts: Yield

Fixed coupon (1st and 2nd year)

6% of the nominal value

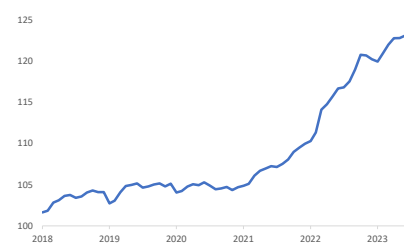
Fixed coupon payout dates

Sep 28, 2024; Sep 29, 2025

Inflation coupon (3rd to 5th year)

positive year-on-year changes in inflation
for the month of June

Inflation official level of inflation: HICP all items index excluding tobacco for the Euro area. Calculation agent: Eurostat



As of: Aug 18, 2023, source: Bloomberg (CPTFEMU Index),
Please note that the past performance is not a reliable indicator for the future performance.

Inflation coupon payout dates

Sep 28, 2026; Sep 28, 2027; Sep 29, 2028

¹ Rating: rbinternational.com/ir/ratings

² The purchase fee is not a product cost thus it is not included in the Reduction in yield calculation.

³ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

How the coupon payment works

Fixed coupon in the amount of 6% of the nominal value (equals EUR 60 per EUR 1,000 of the nominal value) is paid out in the 1st and 2nd year of the term.

Inflation coupon is paid out in from 3rd to 5th year of the term. The amount of the coupon for respective years will be determined as follows: the level of inflation (HICP ex. tobacco in Euro area countries) for June of the relevant year is compared with the level of inflation for June from the previous year and one of the following scenarios occurs:

- **Inflation** = Level of HICP ex. tobacco in Euro area countries is higher than in the previous years: investors will be paid a coupon equal to the percentage increase in inflation for the respective year and its value in EUR will be determined from the nominal value (coupon amount in EUR = nominal value x HICP ex. tobacco change in %).
- **Deflation** = Level of HICP ex. tobacco in Euro area countries is the same or lower than in the previous year: investors are also protected from possible deflation, therefore, if the year-on-year change of the HICP ex. tobacco is zero/negative, the coupon amount is 0 and no coupon payment occurs in the relevant year.

Example: payout of coupons during the term

Date	Coupon	Inflation	Coupon amount
Sep 28, 2024	Fixed coupon	no observation	6.00% of the nominal value
Sep 29, 2025	Fixed coupon	no observation	6.00% of the nominal value
Sep 28, 2026	Inflation coupon	4.51%	4.51% of the nominal value
Sep 28, 2027	Inflation coupon	-2.56%	0.00% of the nominal value
Sep 29, 2028	Inflation coupon	12.04%	12.04% of the nominal value

* The Inflation is determined as an **example** of potential percentage change in HICP all items index excluding tobacco for the month of June of the previous year to the Month of June of relevant year.

Coupons are paid out **regardless of the performance of the underlying** (MSCI® World Top ESG Select 4.5% Decrement index).

Harmonized indices of consumer prices (HICP) are intended for international comparison of consumer price inflation. They are used, for example, by the European Central Bank to monitor price stability in the context of monetary policy. The ECB defines price stability by the annual rate of HICP inflation for the Euro area. HICP excluding tobacco is used to determine the coupon amount of this certificate.

Key facts: Redemption

Underlying (index)	MSCI® World Top ESG Select 4.5% Decrement Index (EUR)
Initial valuation date	Sep 28, 2023
Final valuation date	Sep 26, 2028
Starting value	closing price of underlying index at the initial valuation date
Barrier	40% of the starting value
Observation of the barrier	continuously Sep 29, 2023 (incl.) to Sep 26, 2028 (incl.)
Quotes	Vienna, Frankfurt, Stuttgart

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

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 Key information document (KID) and 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

How the redemption works

At the initial valuation date, the starting value of the MSCI® World Top ESG Select 4.5% index as well as the barrier (40% of the starting value) are determined. During the observation period from Sep 29, 2023 (incl.) to Sep 26, 2028 (incl.) the price of the underlying index is continuously compared with the barrier. The redemption of the certificate at the end of the term depends on the performance of the underlying. At the final valuation date **one of the following scenarios occurs:**

1. Underlying index always quoted above the barrier

→ redemption of 100 % of the nominal value

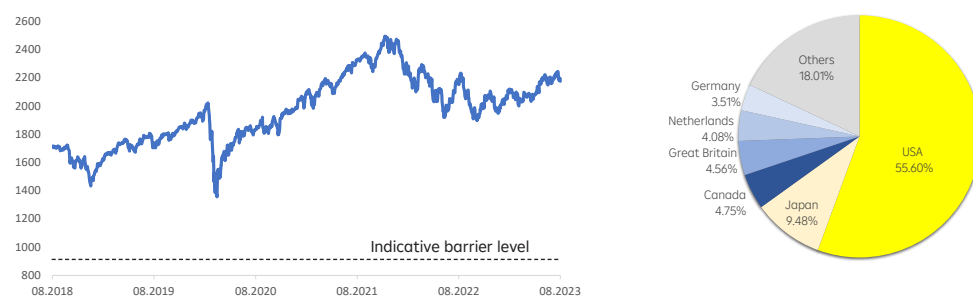
If the MSCI® World Top ESG Select 4.5% Decrement Index always quoted above the barrier (40% of the starting value) during the observation period, the certificate is redeemed at 100% of the nominal value. This amount also represents the maximum payout.

2. Underlying index at least once touched/undercut the barrier

→ redemption 1:1 to the index performance (max. 100 % of the nominal value)

If the MSCI® World Top ESG Select 4.5% Decrement Index at least once touched or undercut the barrier of 40% of the starting value during the observation period, redemption at the maturity date is effected according to the performance of the underlying index (performance of the underlying index from the starting value as of Sep 28, 2023 to the final reference price as of Sep 26, 2028). In this scenario, the maximum redemption amount remains limited at 100% of the nominal value.

Underlying: MSCI® World Top ESG Select 4.5% Decrement Index



As of: Aug 18, 2023; Source: Bloomberg, ISIN: GB00BNR44V41. Please note that past performance is no reliable indicator of performance.

Opportunities

- Opportunity to obtain an attractive yield: fixed coupon of 6% of the nominal value in the 1st and 2nd year and inflation coupon from 3rd to 5th year of the certificate's term.
- Protection against decline of the underlying index up to -60% (excl.) thanks to the barrier set at 40% of the starting value of the index.
- Flexibility because of tradability on the secondary market, no management fees.

Risks

- The amount of inflation coupons from 3rd to 5th year is linked to the year-on-year change in inflation and therefore, in the event of possible deflation the investor does not receive any coupon for a given year.
- In case of a barrier violation investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate may 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.

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