

5 % Europa/USA Bonus&Sicherheit

ISIN: AT0000A38J65 / WKN: RC1BYK
 INVESTMENT Product without Capital Protection
 Bonus Certificate with Coupon

CHG. 1D -0.020 (-0.02%)	BID 106.44%	ASK 107.94%	LAST UPDATE Nov 26, 2024 14:35:57.846
UNDERLYING PRICE (INDICATIVE) -	BARR. DIST. % 63.07%	INTEREST RATE ANNUALLY 5.00%	MAX. YIELD P.A. 3.30%

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 39.00
Barrier reached	no
Observation barrier	continuously
Distance to barrier	63.07%
Bonus level	EUR 100.00
Bonus amount	100.00%
Cap	EUR 100.00
Maximum amount	100.00%
Fixed interest rate annually	5.00%
Max. yield p.a.	3.30%
Accrued interest	Dirty (included in the price)
Maturity date	Dec 28, 2026
Final valuation date	Dec 21, 2026
Issue date	Dec 28, 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

DESCRIPTION

The certificate **5% Europe/USA Bonus&Safety** offers you an annual fixed interest rate of 5%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 39% 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.

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	4,781.58	1,864.8 2	6,006.58 (indicative)	68.95%	0.30%	25.62%	Nov 26, 20 24 3:37 pm
EURO STOXX 50® EU0009658145	EUR	4,528.38	1,766.0 7	4,782.73 (indicative)	63.07%	-0.05%	5.62%	Nov 26, 20 24 3:37 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

5% Europe/USA Bonus&Safety

Bonus Certifikcate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 5% fixed annual interest rate with a term of 3 years
- 39% barrier,
market risk if the barrier is violated

Please note the issuer risk.

Further information on the payout profile, underlying and the risks can be found on the following pages.

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



This certificate offers you an annual fixed interest rate of 5%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 39% 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.

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.

The fixed interest rate is paid out in any case, regardless of the underlying performance. The yield is in any case limited to the fixed annual interest payments.

The following options are available at the end of the term:

- Barrier not touched or undercut
In this case redemption is affected at 100%.
- At least one barrier was touched or undercut at least once
In this case redemption on the maturity date will be affected according to the performance of the underlying with the worst performance. The maximum redemption remains capped at 100% of the nominal value amount.

The performance is defined as the percentage development from the starting value to the final value.

Payout profile at the end of term

Final Value*		Redemption** if barrier	
Underlying 1	Underlying 2	not violated	violated
+20%	+30%	100% (EUR 1,000)	100% (EUR 1,000)
+15%	+5%	100% (EUR 1,000)	100% (EUR 1,000)
+/-0%	+/-0%	100% (EUR 1,000)	100% (EUR 1,000)
-10%	+25%	100% (EUR 1,000)	90% (EUR 900)
+10%	-20%	100% (EUR 1,000)	80% (EUR 800)
-20%	-40%	100% (EUR 1,000)	60% (EUR 600)

* in comparison to the starting value

** based on the nominal value

During the term

- You can buy and sell the certificate on the secondary market at any time.
- The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.

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.

Issuer ¹	Raiffeisen Bank International AG
ISIN	AT0000A38J65
Issue price	100%
Nominal value	EUR 1,000
Subscription period ²	Nov 21 - Dec 22, 2023
Initial valuation date	Dec 27, 2023
Issue value date	Dec 28, 2023
Final valuation date	Dec 21, 2026
Maturity date	Dec 28, 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 39% of the starting value

Barrier observation continuously (every price)

Observation period

Dec 28, 2023 - Dec 21, 2026

Fixed interest rate

5% of the nominal value per year of term

Interest rate payout dates Dec 27, 2024, Dec 27, 2025, Dec 27, 2026

Listing Vienna, Stuttgart

1... Rating: [rbinternational.com/ir/ratings](https://www.rbinternational.com/ir/ratings)

2... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

My expectations for the underlyings

falling ↘

sideway →

rising ↗

EURO STOXX 50®

50 largest (listed) companies in the Euro area

Well-known index members

	Sector	Country
ASML	Technology	NL
LVMH	Luxury Goods	FR
Siemens	Industrial	DE
Sanofi	Pharmaceuticals	FR
L'Oreal	Financials	FR
SAP	IT	DE
Allianz	Financials	DE
Iberdrola	Energy	ES
Mercedes-Benz Group	Automobile	DE

S&P 500®

500 largest (listed) companies in America

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

Development over the past 5 years



EU0009658145

As of November 10, 2023; Source: Bloomberg (SX5E Index, SPX Index)



US78378X1072

Please note that the past performance is not a reliable indicator for the future performance.

Note

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/customerinformation. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

You can find further information at raiffeisenzertifikate.at oder or contact your advisor.

You can reach your Raiffeisen certificates team at:

- Certificate Hotline: +431 71707 5454
- info@raiffeisenzertifikate.at



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Issuer Risk/Creditor Participation ("bail-in"): Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore 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"). The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed further information is available at raiffeisenzertifikate.at/en/basag. A total loss of the invested capital is possible. Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information.

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creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

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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