

Europa/USA Bonus&Sicherheit 5

ISIN: AT0000A3DG43 / WKN: RC1EU3
INVESTMENT Product without Capital Protection
Bonus Certificate with Cap

CHG. 1D -0.190 (-0.18%)	BID 102.16%	ASK 103.66%	LAST UPDATE Nov 26, 2024 15:42:25.783
UNDERLYING PRICE (INDICATIVE) -	BARR. DIST. % 49.50%	INTEREST RATE ANNUALLY -	BONUS YIELD P.A. 4.65%

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	49.50%
Bonus level	EUR 117.00
Bonus amount	117.00%
Cap	EUR 117.00
Maximum amount	117.00%
Bonus yield p.a.	4.65%
Bonus yield remaining term	12.87%
Agio	7.09%
Agio p.a. in %	2.61%
Maturity date	Jul 26, 2027
Final valuation date	Jul 21, 2027
Issue date	Jul 24, 2024
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

DESCRIPTION

Redemption of the nominal value of the certificate **Europe/USA Bonus&Safety 5** is effected at 117% provided that the closing price of both underlyings always quotes above the barrier of 49% of their respective starting value during the observation period. In the event of a barrier violation, 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	5,555.74	2,722.3 1	6,003.28 (indicative)	54.65%	0.25%	8.06%	Nov 26, 2024 4:42 pm
EURO STOXX 50® EU0009658145	EUR	4,916.80	2,409.2 3	4,770.94 (indicative)	49.50%	-0.30%	-2.97%	Nov 26, 2024 4:42 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

Europe/USA Bonus&Safety 5

Bonus Certificate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- Opportunity for redemption in the amount of 117% with a term of 3 years
- 49% 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.



Redemption of the nominal value is effected at 117% provided that the closing price of both underlyings always quotes above the barrier of 49% of their respective starting value during the observation period. In the event of a barrier violation, 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 following options are available at the end of the term:

- Barrier not touched or undercut
In this case redemption is affected at 117%.
- 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 117% of the nominal value amount.

Payout profile at the end of term

Final Value*		Redemption** if barrier	
Underlying 1	Underlying 2	not violated	violated
+20%	+30%	117% (EUR 1,170)	100% (EUR 1,000)
+15%	+5%	117% (EUR 1,170)	100% (EUR 1,000)
+/-0%	+/-0%	117% (EUR 1,170)	100% (EUR 1,000)
-10%	+25%	117% (EUR 1,170)	90% (EUR 900)
+10%	-20%	117% (EUR 1,170)	80% (EUR 800)
-20%	-40%	117% (EUR 1,170)	60% (EUR 600)

* in comparison to the starting value

** based on the nominal value

Issuer	Raiffeisen Bank International AG ¹
ISIN / WKN	AT0000A3DG43
Issue price	100 %
Nominal value	EUR 1.000
Subscr. period²	Jun 18 - Jul 22, 2024
Initial valuation date	Jul 23, 2024
Issue value date	Jul 24, 2024
Final valuation date	Jul 21, 2027
Maturity date	Jul 26, 2027
Underlyings	EURO STOXX 50 [®] Index S&P 500 [®] 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	49% of the starting value
Barrier observation	continuously (every price)
Observation period	July 24, 2024 - July 21, 2027
Bonus amount	117% of the nominal value
Cap	117% of the starting value
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.

My expectations for the underlyings

falling ↘ **sideway →** rising ↗

During the term

- You can buy and sell the certificate during trading hours at the current price.
- 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.

EURO STOXX 50®

50 largest (listed) companies in the Euro area

Well-known index members

	Sector	
ASML	Technology	NL
LVMH	Luxury Goods	FR
TotalEnergies	Energy	FR
SAP	IT	DE
Siemens	Industrials	DE
L'Oreal	Consumption	FR
Sanofi	Pharmaceuticals	FR
Allianz	Financials	DE
Airbus SE	Industrials	FR
Iberdrola	Utilities	ES

S&P 500®

500 largest (listed) companies in America

	Sector
Apple	IT
Microsoft	IT
Amazon.com	IT
Alphabet	IT
Pfizer	Pharmaceuticals
CocaCola	Consumption
Visa	Financials
Nike	Consumption
Tesla	Automobile
Nvidia	Transportation

Development over the past 5 years



EU0009658145



US78378X1072

As of June 4, 2024; Source: Bloomberg (SX5E Index, SPX Index)

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 raiffeisencertificates.com/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" raiffeisencertificates.com/en/customer-information. The approval of the base prospectus by the competent authorities should not be construed as an endorsement of the product by such authorities.

For further information visit raiffeisencertificates.com or contact your bank advisor.

You can reach your Raiffeisen certificates team at:

- Certificate Hotline: +431 71707 5454
- info@raiffeisencertificates.com



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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/bail-in. 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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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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