

USD Meta Winner



Capital Protection
Certificate

ISIN: AT0000A38GY2 / WKN: RC1BX3

Buy (Ask)	111.38%
Sell (Bid)	109.88%
End of the term	4Y 6M 30D
Underlying	Meta Platforms Inc Class A
Underlying ISIN	US30303M1027
Starting price underlying	USD 344.62
Underlying price (delayed)	USD 471.42 136.8% of the starting value

Last update: May 20, 2024, 1:03 pm

Simply explained

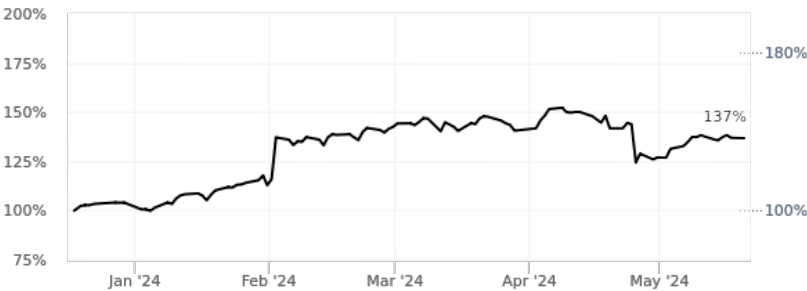
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (capital protection) - Max. 180%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



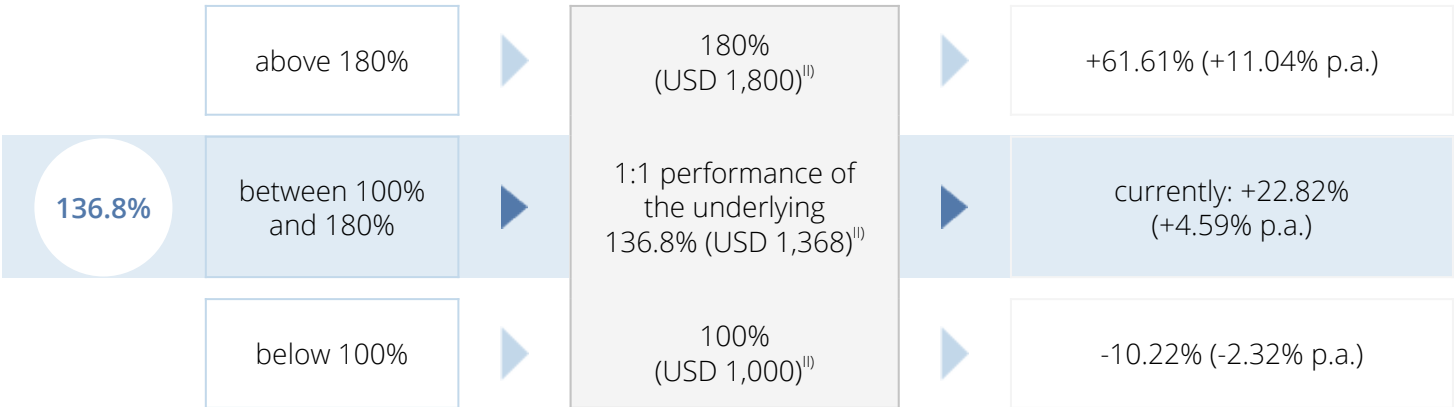
Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

Repayment at the end of the term

Currently the underlying quotes ...and is in the range... atⁱ⁾...

...at the end of the term this would trigger the following repayment...

If you buy the certificate at the current purchase price, this would correspond to the following returnⁱⁱⁱ⁾:



ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount USD 1.000

ⁱⁱⁱ⁾based on the current underlying price

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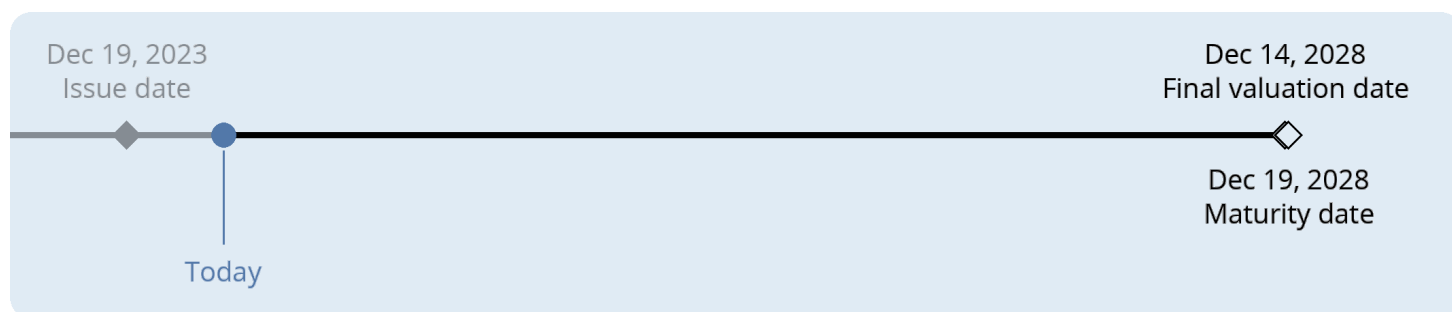
The Certificate

With the USD Meta Winner investors participate at 100% in the performance of the Meta share at the end of the term (December 2028) up to maximum of +80% in comparison to the starting value. In case of a negative index performance the capital protection of 100% applies at the end of the term.

Tradeable unit/ nominal value	USD 1,000
Listing	Stuttgart
Product currency	USD
Underlying currency	USD
Taxation	Capital Gains Tax

Last update: May 20, 2024, 1:03 pm

Information on the term



Please note:

- 100% of the nominal amount will in any case be paid out at maturity; during the term, the price may fall below the issue price or the capital protection level.
- The maximum repayment is limited to 180% (of the nominal amount).
- Loss of purchasing power due to inflation is not offset by the capital protection.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

You are about to purchase a product that is not easy and difficult to understand. For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at [raiffeisenzertifikate.at/en/securitiesprospectus](https://www.raiffeisenzertifikate.at/en/securitiesprospectus) (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at <https://www.raiffeisenzertifikate.at/en/customer-information>. The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.

USD Meta Winner

- Underlying: share of Meta Corporation
- Full participation in the positive share performance up to +80% (redemption at the end of the term)
- 100% capital protection at the end of the term
- Currency risk, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

Investment product with 100% capital protection
Capital Protection Certificate



With the certificate investors participate at 100% in the performance of the Meta shares at the end of the term – up to a maximum of +80% compared to the starting value. In the event of a negative share performance capital protection of 100% takes effect at the end of the term.

ISIN / WKN	AT0000A38GY2
Issuer¹	Raiffeisen Bank International AG
Issue price	100%
Nominal value	USD 1,000
Subscr. period²	Nov 13 – Dec 15, 2023
Initial valuation date	Dec 18, 2023
Issue value date	Dec 19, 2023
Final valuation date	Dec 14, 2028
Maturity date	Dec 19, 2028
Underlying	Meta Platform common share
Calculation Agent	NASDAQ
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Capital protect.	100% at the end of term
Participation factor	100%
Cap	180% of the starting value
Max. redemption	180% of the nominal value
Listing	Stuttgart

1 ... Rating: rbinternational.com/ir/ratings

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

Functionality

At the initial valuation date the starting value of the underlying and at the final valuation date the final value is determined. At the final valuation date the closing price of the final value is compared to the starting value and one of the following scenarios will apply:

1. Final value \geq 180% of the starting value → Redemption at 180%
If the final value is greater or equal to 180 % of the initial value, 180% of the nominal value is paid out on the redemption date. This also represents the maximum redemption (maximum amount).
2. Final value \geq 100% and $<$ 180% of the starting value → 100% Participation
If the final value is greater or equal to 100% or less than 180% of the starting value, certificate will be redeemed on the redemption date according to the performance of the underlying (percentage development from the starting value to the final reference value).
3. Final value $<$ 100% of the starting value → Redemption at 100%
If the final value is less than 100% of the initial value, 100% of the nominal value (capital protection) is paid out on the redemption date.

Example payout profile

Final value*	Redemption**
+100%	180%
+70%	170%
+40%	140%
+30%	130%
+10%	110%
+/-0% (= Starting value)	100%
-30%	100%

* in comparison to the starting value ** in percent of the nominal value

The nominal value is capital protected by Raiffeisen Bank International AG at the end of the term, i.e. during the term the price of the certificate can fall below the issue price, but at the end of the term investors obtain at least the capital protection amount.

For details on risks and opportunities please see the following pages.

Underlying: Meta-Aktie

Meta is a US internet company, primarily known for the social networks Facebook and Instagram as well as the messaging apps WhatsApp and Messenger.



As of October 30, 2023; Source: Bloomberg (META.UQ); ISIN: US30303M1027
Please note that past performance is no reliable indicator for future results.

My expected market trend

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

- Return opportunity: Full participation in the performance of the underlying up to the cap
- Capital protection: At the end of the term, the investor obtains at least the capital protection amount.
- Flexibility: Tradability on the secondary market, no management fees

Risks

- No guaranteed minimum yield: The payout of the certificate depends on the underlying performance. There is no guaranteed minimum payout.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the issue price. For example, strongly rising interest rates have a negative impact on the price performance of the certificate. Loss of value due to inflation is not covered by the capital protection. The capital protection applies exclusively at the end of the term.
- Currency risk: As the certificate is quoted in USD, there is a currency risk for Euro investors.
- 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 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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Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact

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The price of the Capital Protection Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 100% of the nominal value applies solely at the end of the term. Loss of value due to inflation is not covered by the capital protection. During the term, the price of the Capital Protection Certificate may drop below the agreed capital protection amount. During the term, the Capital Protection Certificate's price is subject to several influencing factors and needs 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), interest rates, solvency of the issuer or remaining term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Capital Protection Certificate and are not paid out.

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