

ISIN: AT0000A38J57 / WKN: RC1BYJ  
INVESTMENT Product without Capital Protection  
Bonus Certificate with Coupon

CHG. 1D <b>-0.110 (-0.11%)</b>	BID <b>101.76%</b>	ASK <b>103.76%</b>	LAST UPDATE <b>May 17, 2024 15:30:05.209</b>
UNDERLYING PRICE (INDICATIVE) <b>5,069.21 (+0.31%)</b>	BARR. DIST. % <b>56.23%</b>	INTEREST RATE ANNUALLY <b>-</b>	BONUS YIELD P.A. <b>-</b>

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](mailto:info@raiffeisenzertifikate.at) or your personal consultant.

#### KEY DATA

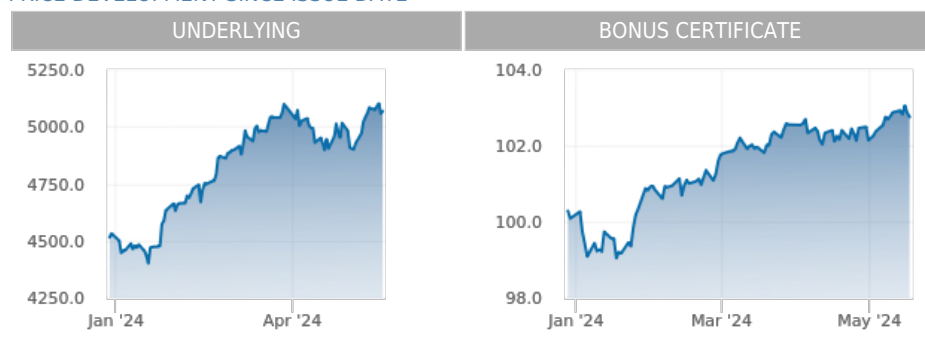
Underlying	EURO STOXX 50®
Underlying price (indicative)	EUR 5,069.21
Underlying date/time	May 17, 2024 20:00:47.000
Starting value	EUR 4,528.38
Barrier	EUR 2,218.91
Barrier reached	no
Observation barrier	continuously
Distance to barrier	56.23%
Bonus level	EUR 4,528.38
Bonus amount	100.00%
Cap	EUR 4,528.38
Maximum amount	100.00%
Fixed interest rate annually	-
Max. yield p.a.	-
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 / no Foreign Capital Gains Tax

#### DESCRIPTION

The certificate **Europe Inflation Bonus&Safety 30** offers you an annual interest rate based on the inflation rate plus a premium of 2.25%. Redemption at the end of the term is 100%, provided the underlying always quoted above the barrier of 49% during the term. If the barrier is violated, you are exposed to the market risk on a one-to-one basis and a significant loss of capital is possible.

Details on the index can be found on the website of the index provider STOXX

#### PRICE DEVELOPMENT SINCE ISSUE DATE



#### CONTACT/INFORMATION

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# Europe Inflation Bonus&Safety 30

## Bonus Certificate

- Underlying: EURO STOXX 50® Index
- Annual total interest rate: 2.25% + inflation rate\* 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 asset and the risks can be found on the following pages.

\*Harmonized consumer price index excl. tobacco of the eurozone



This certificate offers you an annual interest rate based on the inflation rate plus a premium of 2.25%. Redemption at the end of the term is 100%, provided the underlying always quoted above the barrier during the term. If the barrier is violated, you are exposed to the market risk on a one-to-one basis and a significant loss of capital is possible.

### How the certificate works

The total annual interest rate is made up of a fixed interest rate of 2.25% plus an extra interest rate equal to the inflation rate. It is paid out regardless of the performance of the underlying asset.

The maximum yield is limited to the amount of the interest payments.

On the first valuation date, the starting value of the underlying is determined and the barrier of 49% of the starting value is defined on this basis. During the observation period, the price of the underlying is compared with the barrier.

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

1. Barrier not touched or undercut

In this case, the redemption is 100%. This also corresponds to the maximum redemption.

2. Barrier touched or undercut at least once

In this case, payment is made on the maturity date in line with the performance of the underlying.

The maximum redemption remains limited to 100% of the nominal amount.

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

<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>ISIN / WKN</b>	AT0000A38J57
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1,000
<b>Subscription period<sup>2</sup></b>	Nov 23 - Dec 22, 2023
<b>Initial valuation date</b>	Dec 27, 2023
<b>Issue value date</b>	Dec 28, 2023
<b>Final valuation date</b>	Dec 21, 2026
<b>Maturity date</b>	Dec 28, 2026
<b>Underlying</b>	EURO STOXX 50® Index
<b>Calculation agent underlying</b>	STOXX Ltd.
<b>Starting value</b>	closing price of the index at the initial valuation date
<b>Final value</b>	closing price of the index at the final valuation date
<b>Barrier</b>	49% of the starting value
<b>Barrier observation</b>	continuously (every price)
<b>Observation period</b>	Dec 28, 2023 - Dec 21, 2026
<b>Fixed interest rate</b>	2.25% of the nominal value per year of term
<b>Coupon underlying</b>	HVPI - Gesamtindex ohne Tabak für den Euroraum
<b>Calculation agent coupon underlying</b>	Eurostat
<b>Extra interest rate</b>	Annual positive percentage change in the coupon base value
<b>Valuation month</b>	September
<b>Interest rate payout dates</b>	Dec 27, 2024, Dec 29, 2025, Dec 28, 2026
<b>Quotes</b>	Vienna, Stuttgart

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

2 ... Eine vorzeitige Beendigung/Verlängerung der Zeichnungsfrist liegt im Ermessen der Raiffeisen Bank International AG.



### 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 fluctuation range, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, particularly if at least one of the underlyings moves close to the barrier, may fluctuate significantly.



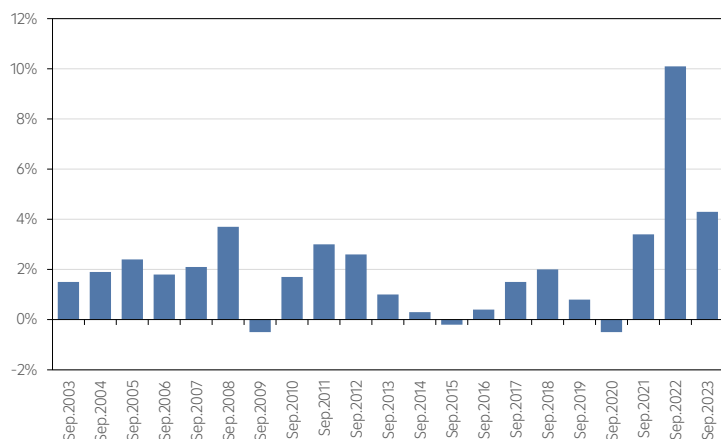
### Issuer risk / creditor participation: Certificates are not covered by the deposit guarantee scheme.

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.

### Examples for the calculation of the total interest rate

Year	Fixed interest rate	+	Extra interest rate*	=	Total interest rate
2021	2.25%		3.37%		5.62%
2022	2.25%		10.11%		12.36%
2023	2.25 %		4.26 %		6.51 %

### Extra interest rate: Inflation rate (Harmonized Index of Consumer Prices excluding tobacco in the eurozone)



The index reflects the change in the general price level in the eurozone.

The annual change, if positive, is paid out in addition to the fixed interest rate of 2.25% p.a.. If the annual change is negative (deflation), only the fixed interest rate is paid out.

\*Percentage change in the coupon base value from the valuation month of the previous year to the valuation month of the following year. z

Source: Bloomberg (CPTFEMU Index).

Please note that past performance does not allow any conclusions to be drawn about future performance.

### Underlying: EURO STOXX 50®

50 largest (listed) companies in the Euro area.

### Development over the past 5 years



ISIN: EU0009658145; As of: November 13, 2023; Source: Bloomberg (SX5E)

Please note that past performance does not allow any conclusions to be drawn about future performance.

### Well-known index members

	Sector	Country
LVMH	Luxury goods	FR
ASML Holding	Technology	NL
TotalEnergies	Oil&Gas	FR
SAP	IT	DE
Sanofi	Pharmaceuticals	FR
Siemens	Industry	DE
L'Oreal	Basic consumption	FR
Allianz	Finance	DE
Schneider Electric	Industry	FR
Air Liquide	Chemistry	FR

### Notes

You are about to purchase a product that is not simple and may be difficult to understand. Further information can be found in the base prospectus approved by the competent authorities (including any supplements) - published at [raiffeisenzertifikate.at/en/securities-prospectus](https://raiffeisenzertifikate.at/en/securities-prospectus) (we recommend reading the prospectus before making an investment decision) - and in the key information documents as well as under "Customer information and regulatory matters" [raiffeisenzertifikate.at/customer-information](https://raiffeisenzertifikate.at/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.

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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](https://raiffeisenzertifikate.at/en/basag). A total loss of the invested capital is possible.

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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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