

FACTSHEET
EXPRESS CERTIFICATE **EXPRES CERTIFIKAT AMERIKA II**

ISIN: AT0000A3BJY3 / WKN: RC1DM0
INVESTMENT Product without Capital Protection
New Level Express Certificate



Raiffeisen
Certificates

CHG. 1D	BID	ASK	LAST UPDATE
-0.210 (-0.21%)	98.56%	101.56%	May 17, 2024
			18:00:02.042
UNDERLYING PRICE (DELAYED)	STARTING VALUE	NEXT REDEMPTION LEVEL	MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE
-	100	100.00	3.61%

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.

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KEY DATA	
Underlying	Worst of Basket
Underlying price (delayed)	-
Underlying date/time	-
Starting value	CZK 100.00
Barrier	CZK 60.00
Distance to barrier	41.04%
Observation barrier	on the final valuation date
(early) redemption level	100.00 / 95.00 / 90.00 / 85.00 / 80.00
Distance to next termination level	1.74%
Max. yield until next observation date	3.39%
Max. yield p.a. until next observation date	3.61%
Underlying currency	CZK
Valuation dates	Apr 28, 2025 / Apr 28, 2026 / Apr 28, 2027 / Apr 26, 2028 / Apr 26, 2029
(early) redemption amount	105.00% / 110.00% / 115.00% / 120.00% / 125.00%
Maturity date	May 02, 2029
Final valuation date	Apr 26, 2029
Issue date	Apr 30, 2024
Tradeable unit/nominal value	CZK 1,000
Expected market trend	sideways, bullish
Listing	Stuttgart
Product currency	CZK
Underlying currency	CZK
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

CONTACT/INFORMATION

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DESCRIPTION

The certificate has a pre-defined maximum term. Higher early redemption is made, in case, at any of the valuation dates, the underlying quotes at or above the termination level.

If the underlying quotes below the termination level, the term extends to the next valuation date, with the subsequent termination level being reduced at the same time. At the end of the maximum term, the barrier serves as additional safety mechanism.



PRICE DEVELOPMENT SINCE ISSUE DATE



UNDERLYING WORST OF BASKET - BASKET MEMBERS

1 to 2 from 2 results

NAME ISIN	CUR	START VALUE	BARR.	PRICE	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
iShares 20+ Year Treasury Bond ETF US4642874329	USD	88.98	53.39	91.39 (delayed)	-0.67%	2.71%	May 17, 2024 10:00 pm
MSCI North America Top ESG Select 4.5% Decrement Index GB00BMCQG893	EUR	3,132.4 0	1,879.4 4	3,187.74 (delayed)	-0.58%	1.77%	May 17, 2024 8:14 pm

Express Certificate America II

- Underlyings: iShares 20+ Year Treasury Bond ETF & MSCI North America Top ESG Select 4.5% Decrement EUR Index
- Yield opportunity up to 25% (5% per annum)
- Barrier at 60% of the starting value, only active at the end of the term
- Term: 1 to 5 years (early redemption possible)
- Full market risk in case of barrier violation, issuer risk
- Further information on opportunities/risks on the following pages

The financial product described here is based on MSCI® index and BlackRock ETF

Investment product without capital protection
Express Certificate



This certificate provides the opportunity for early redemption each year and enables investors to obtain a yield of 5% per year if the values of the underlyings quote on one of the annual valuation days at or above the annually declining termination level. In case one of the values quotes below the respective termination level, the term will be extended by another year – up to a maximum of 5 years. If the barrier is violated at the end of the term, the investor is entirely subject to market risk.

Issuer ¹	Raiffeisen Bank International AG
ISIN	AT0000A3BJY3
Issue price	100%
Nominal value	CZK 1,000
Subscr. period ²	18.03. - 26.04.2024
Initial valuation date	29.04.2024
Issue value date	30.04.24
Annual valuation dates	28.04.2025; 28.04.2026; 28.04.2027; 26.04.2028; 26.04.2029;
Early maturity dates	02.05.2025; 04.05.2026; 03.05.2027; 02.05.2028; 02.05.2029
Underlying	iShares 20+ Year Treasury Bond ETF & MSCI North America Top ESG Select 4.5% Decrement EUR Index
Starting value	Closing price of the underlying at the initial valuation date
Final value	Closing price of the underlying at the final valuation date
Barrier	60% of the starting value
Observation of the barrier	only at the final valuation date (closing price)
Termination levels as % of starting value	1) 100%, 2) 95%, 3) 90%, 4) 85%, 5) 80% of the starting value
Observation of the termination levels	at each annual valuation date (closing prices)
Termination prices	1) 105%, 2) 110%, 3) 115% , 4) 120%, 5) 125% of the nominal value, provided that the closing price of the underlyings quotes at or above the termination level at the annual valuation date, (early) redemption is effected according to the predefined termination price. Redemption is dependent on the solvency of RBI.
Quotes	Stuttgart

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

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

How the certificate works

On the initial valuation date, the starting values of the underlyings are determined and based on that the respective barrier and the termination levels are defined. On the respective annual valuation date, the price of the underlyings are compared with the respective termination level. If the prices of both underlyings are at or above the termination level, (early) redemption of the certificate is effected at the predefined termination price:

Annual valuation dates	Is the price of the underlyings greater/ equal to ...		Termination price (% of the nominal value)
2025	≥ 100 % of the starting value	yes	105 %
	no		
2026	≥ 95 % of the starting value	yes	110 %
	no		
2027	≥ 90 % of the starting value	yes	115 %
	no		
2028	≥ 85 % of the starting value	yes	120 %
	no		
2029	≥ 80 % of the starting value	yes	125 %
	no		
2029	> 60 % of the starting value	yes	100 %
	no		
Redemption 1:1 according to the worst performing underlying: for example if the worst performing underlying drops to 50% of the starting value, redemption at 50%			

If there has been no early redemption by the last year of the term and if the price of at least one underlying is also at or below the barrier on the final valuation date, redemption is effected 1:1 analogue to the performance of the worst performing underlying (percentage performance from the starting value to the closing price at the final valuation date).

iShares 20+ Year Treasury Bond ETF, an exchange-traded fund incorporated in the US that tracks the performance of an index composed of US Treasury bonds with remaining maturities greater than twenty years.

MSCI® North America Top ESG Select 4.5% Decrement EUR Index, which is composed of leading ESG stocks in North American markets such as NVIDIA, HOME DEPOT, MICROSOFT, ADOBE, CISCO SYSTEMS.

My expected market trend

declining ↘

sideways →

rising ↗

My investment horizon

< 3 years

3 to 5 years

> 5 years

Risk profile of the product

1

2

3

4

5

6

7

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

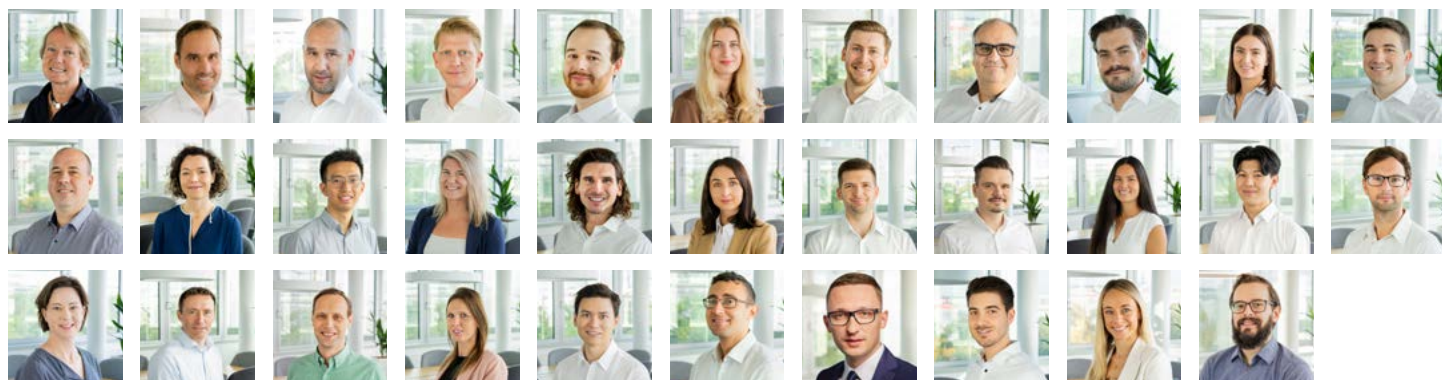
- **Yield opportunity:** Opportunity to obtain 5% yield if both underlyings remain at the same level or increase in value.
- **Safety buffer:** Partial protection against price losses due to the initial safety buffer of 40% - barrier at 60% of the starting value.
- **Flexibility:** Tradability on secondary market, no management fees.
- **Without currency risk:** Expres Certificat Amerika is currency hedged, i.e. the development of the CZK/EUR exchange rate has no influence on the price of the certificate.

Risks

- **Limited yield opportunity:** The maximum yield is limited to 5% per annum. If none of the underlyings quotes at or above the termination level at any of the valuation dates, no (early) redemption at the predefined termination price will be effected and investors will not obtain any yield.
- **Barrier violation:** If the barrier is violated at the final valuation date, so at least one of the underlyings quotes at or below 60%, redemption is effected 1:1 according to the performance of the worst performing underlying and investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate can 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 fulfill 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/en 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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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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