

FACTSHEET

BONUS CERTIFICATE **EUROPA INFLATIONS BONUS&SICHERHEIT 31**

ISIN: AT0000A38NG5 / WKN: RC1B0Q

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon



Raiffeisen Certificates

CHG. 1D

-0.080 (-0.08%)

BID

100.10%

ASK

101.60%

LAST UPDATE

**May 23, 2024
15:16:15.327**

UNDERLYING PRICE (INDICATIVE)

5,034.47 (+0.28%)

BARR. DIST. %

55.40%

INTEREST RATE ANNUALLY

-

BONUS YIELD P.A.

-

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	EURO STOXX 50®
Underlying price (indicative)	EUR 5,034.47
Underlying date/time	May 23, 2024 15:18:48.000
Starting value	EUR 4,582.26
Barrier	EUR 2,245.31
Barrier reached	no
Observation barrier	Closing Price
Distance to barrier	55.40%
Bonus level	EUR 4,582.26
Bonus amount	100.00%
Cap	EUR 4,582.26
Maximum amount	100.00%
Fixed interest rate annually	-
Max. yield p.a.	-
Accrued interest	Dirty (included in the price)
Maturity date	Jan 26, 2027
Final valuation date	Jan 21, 2027
Issue date	Jan 26, 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

The certificate **Europe Inflation Bonus&Safety 31** offers you an annual interest rate based on the inflation rate plus a premium of 2%. 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 31

Bonus Certificate

- Underlying: EURO STOXX 50® Index
- Annual total interest rate: 2% + 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
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.



This certificate offers you an annual interest rate based on the inflation rate plus a premium of 2%. 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% 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.

Issuer¹	Raiffeisen Bank International AG
ISIN / WKN	AT0000A38NG5
Issue price	100%
Nominal value	EUR 1,000
Subscription period²	Dec 27, 2023 - Jan 24, 2024
Initial valuation date	Jan 25, 2024
Issue value date	Jan 26, 2024
Final valuation date	Jan 21, 2027
Maturity date	Jan 26, 2027
Underlying	EURO STOXX 50® Index
Calculation agent underlying	STOXX Ltd.
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	Jan 26, 2024 - Jan 21, 2027
Fixed interest rate	2% of the nominal value per year of term
Coupon underlying	HVPI - Gesamtindex ohne Tabak für den Euroraum
Calculation agent coupon underlying	Eurostat
Extra interest rate	Annual positive percentage change in the coupon base value
Valuation month	October
Interest rate payout dates	Jan 27, 2025; Jan 26, 2026; Jan 26, 2027
Quotes	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.



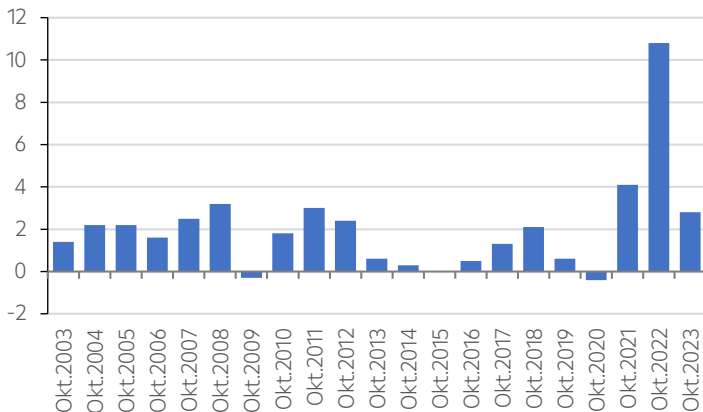
Issuer risk / creditor participation: Certificates are not covered by the deposit guarantee scheme.

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%		4.07%		6.07%
2022	2%		10.83%		12.83%
2023	2%		2.80%		4.80%

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% 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.

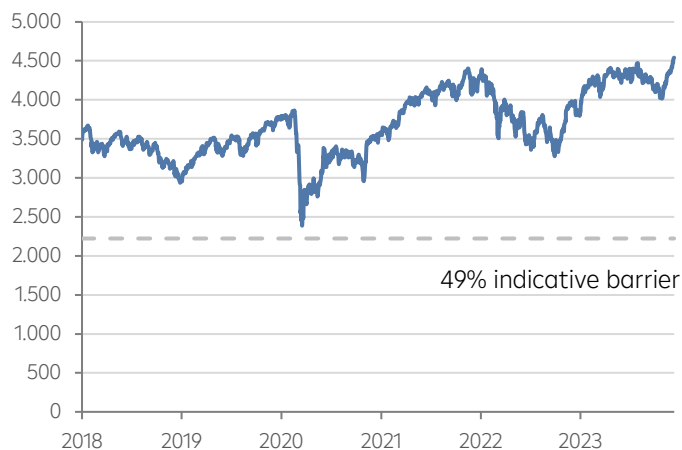
Source: Bloomberg (CPTFEMU Index).

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: December 11, 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
ASML Holding	Technology	NL
LVMH	Luxury goods	FR
TotalEnergies	Energy	FR
SAP	IT	DE
Siemens	Industry	DE
L'Oreal	Basic consumption	FR
Sanofi	Pharmaceuticals	FR
Allianz	Finance	DE
Iberdrola	Utilities	ES
Mercedes-Benz Group	Automobile	DE

Notes

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

You can reach your Raiffeisen Certificates Team at:

- Certificates Hotline: +431 71707 5454
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