

FACTSHEET

BONUS CERTIFICATE EUROPA INFLATIONS BONUS&SICHERHEIT 16

ISIN: AT0000A32RL9 / WKN: RC08TR

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon


Raiffeisen
Certificates

CHG. 1D

-0.150 (-0.15%)

BID

101.41%

ASK

102.91%

LAST UPDATE

**May 16, 2024
15:30:00.803**

UNDERLYING PRICE (INDICATIVE)

5,059.40 (-0.90%)

BARR. DIST. %

59.52%

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 5,059.40
Underlying date/time	May 16, 2024 17:45:38.000
Starting value	EUR 4,179.47
Barrier	EUR 2,047.94
Barrier reached	no
Observation barrier	continuously
Distance to barrier	59.52%
Bonus level	EUR 4,179.47
Bonus amount	100.00%
Cap	EUR 4,179.47
Maximum amount	100.00%
Fixed interest rate annually	-
Max. yield p.a.	-
Accrued interest	Dirty (included in the price)
Maturity date	Mar 16, 2026
Final valuation date	Mar 11, 2026
Issue date	Mar 15, 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
Paid interest rate	5.2443% (EUR 52.44) on Mar 14, 2024

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DESCRIPTION

With the certificate **Europe Inflation Bonus&Safety 16** investors receive an annual interest rate consisting of two components: 2.4% fixed interest rate plus the euro area inflation rate. The nominal amount is repaid at 100% if the EURO STOXX 50® index always quotes above the barrier of 49% of its starting value during the term. In the event of a barrier violation, investors are exposed to market risk on a one-to-one basis. In this case, a substantial capital loss is possible.

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

PRICE DEVELOPMENT SINCE ISSUE DATE



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Europe Inflation Bonus&Safety 16

- Underlying: EURO STOXX 50® Index
- 2.4% fixed annual interest rate + additional interest rate in the amount of the annual inflation (HICP excluding tobacco)
- Barrier at 49% of the starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 3 years

EURO STOXX 50® is a registered trademark of STOXX Ltd.

Investment product without capital protection
Bonus Certificate



With the certificate, investors receive an annual interest rate consisting of two components: 2.4% fixed annual interest rate plus the euro area inflation rate. At the end of the term, redemption is effected at 100% provided that the closing price of the EURO STOXX 50® index always quotes above the barrier of 49% of the starting value during the observation period. In the event of a barrier violation by the underlying, investors are exposed one to one to market risk. This means that a substantial loss of capital is possible.

Emittent¹	Raiffeisen Bank International AG
ISIN	AT0000A32RL9
Issue price	100%
Nominal value	EUR 1,000
Subscri. period²	Feb 14 - Mar 13, 2023
Initial valuation date	Mar 14, 2023
Issue value date	Mar 15, 2023
Final valuation date	Mar 11, 2026
Maturity date	Mar 16, 2026
Underlying	EURO STOXX 50® Index
Calculation agent of underlying	STOXX Ltd.
Starting value	closing price of the underlying on the initial valuation date
Final value	closing price of the underlying on the final valuation date
Barrier	49% of the starting value
Observation	continuously (each price)
Observation period	Mar 15, 2023 - Mar 11, 2026
Fixed interest rate	2.4% of the nominal value per year of term
Coupon underlying	HICP-total index excluding tobacco for the euro zone (19 countries)
Calculation agent of coupon underlying	Eurostat
Additional interest rate	annual positive rate of change of the coupon underlying
Valuation month	December
Valuation dates	Mar 12, 2024; Mar 12, 2025; Mar 12, 2026
Interest rate payout dates	Mar 14, 2024; Mar 14, 2025; Mar 16, 2026
Quotes	Wien, Frankfurt, Stuttgart

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

At the initial valuation date, the initial value of the underlying is determined and the barrier is defined on this basis. The underlying price is compared with the barrier during the observation period. At the final valuation date one of the following scenarios will apply:

1. Barrier not touched or undercut
If the underlying price was always above the barrier, 100% of the nominal value is paid out on the maturity date. This amount represents the maximum payout.
2. Barrier touched or undercut at least once
If the price of the underlying was at least once at or below the barrier, the payout on the maturity date is made in accordance with the performance of the underlying (percentage change from the starting value to the closing price at the final valuation date). The maximum payout amount remains limited to 100 % of the nominal value.

The interest rate is composed of a fixed and a variable component and is paid out regardless of the performance of the underlying. The interest rate for the respective maturity year is determined as follows:

On the annual valuation date, the price of the coupon underlying from the valuation month of the respective year is compared with the price of the coupon underlying from the valuation month of the previous year and one of the following scenarios occurs:

- Inflation: Level of euro zone HICP excl. tobacco is higher than in previous year:
→ The percentage increase in the index is paid in addition to the fixed interest rate.
- Deflation: Level of euro zone HICP excl. tobacco is the same or lower than in the previous year:
→ The annual fixed interest rate is paid out.

Example for the calculation of the interest rate

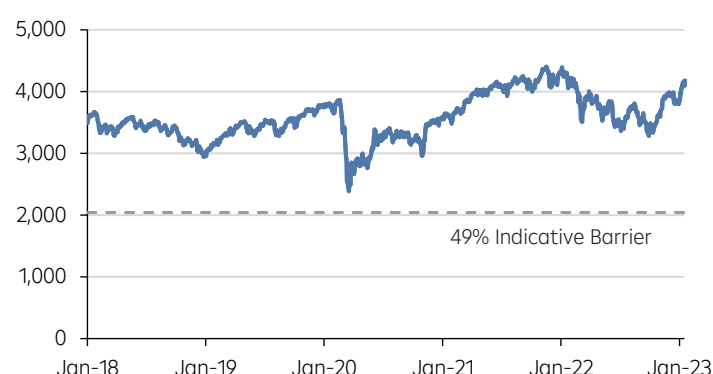
Year	Fixed interest rate	+	Additional interest*	=	Total interest
2021	2.4%		-0.41%		2.40%
2022	2.4%		5.03%		7.43%
2023	2.4%		9.34%		11.74%

* Percentage change in the coupon reference price from the coupon reference month of the previous year to the coupon reference month of the following year. Source: Bloomberg (CPTFEMU Index). Please note that past performance is no reliable indicator of performance.

Details on the opportunities and risks are given on the following page.

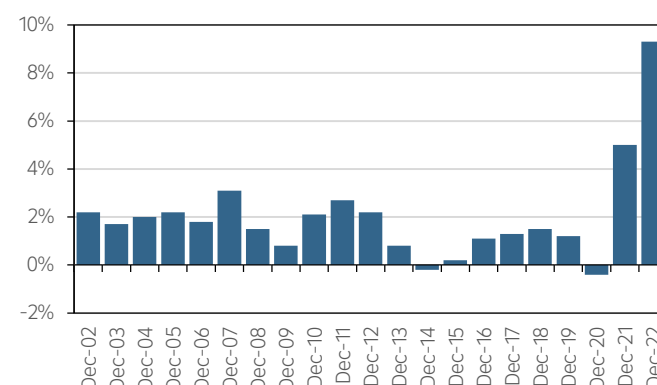
EURO STOXX 50® - Top 10 Index constituents

	Branche	Country	Weighting
ASML Holding	Technology	NL	8.1%
LVMH	Luxury Goods	FR	6.7%
TotalEnergies	Oil&Gas	FR	4.9%
Linde	Chemicals	GB	4.7%
Siemens	Industrials	DE	3.4%
SAP	IT	DE	3.4%
Sanofi	Pharmaceuticals	FR	3.3%
L'Oreal	Consumer Staples	FR	3.0%
Allianz	Financials	DE	2.9%
Schneider Electric	Industrials	FR	2.7%
			43.1%



Euroregion HICP - Total index excluding tobacco

The harmonized consumer price index reflects the change in the general price level of the euro region. The calculation of the HICP provides an overview of the inflation for the euro region as a whole. It thus serves the European Central Bank to monitor price stability in the context of price stability as part of its monetary policy. The ECB defines price stability on the basis of the annual rate of change in the HICP for the currency area. For the certificate, the HICP excluding tobacco is used.



EU0009658145

As of: Jan 25, 2023; Source: Reuters (SX5E), Bloomberg (CPTFEMU Index); Please note that past performance is no reliable indicator of performance.

My market expectation

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

- Interest rate: The annual interest rate is paid out regardless of the performance of the underlying
- Safety buffer: Partial protection against price losses through the initial safety buffer of 51% - barrier at 49% of the starting value
- Flexibility: Tradability on the secondary market, no management fees

Risks

- Limited yield opportunity: The yield is in any case limited to the fixed annual interest payments. Investors do not participate in price increases of the underlyings beyond their starting values.
- Barrier violation: If the respective barrier is violated, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate may 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 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/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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