

FACTSHEET
REVERSE CONVERTIBLE BOND 10 % ÖSTERREICH PLUS AKTIENANLEIHE 2



ISIN: AT0000A367C1 / WKN: RC1ASJ
INVESTMENT Product without Capital Protection
Barrier Reverse Convertible Plus Bonds

CHG. 1D -0.090 (-0.08%)	BID 108.04%	ASK 109.54%	LAST UPDATE May 07, 2024 15:36:22.808
BARRIER EUR 60.00	STRIKE EUR 100.00	MAX. YIELD P.A. 8.08%	INTEREST RATE P.A. 10.00%

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	Worst of Basket
Underlying price (delayed)	-
Underlying date/time	-
Barrier	EUR 60.00
Barrier reached	no
Observation barrier	on the final valuation date
Distance to barrier	34.60%
Strike	EUR 100.00
Distance to strike	-9.01%
Interest rate total term	-
Fixed interest rate annually	10.00%
Accrued interest	Dirty (included in the price)
Max. yield remaining term (%)	9.55%
Max. yield p.a.	8.08%
Maturity date	Aug 11, 2025
Final valuation date	Aug 06, 2025
Issue date	Aug 11, 2023
Tradeable unit/nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement / Physical delivery
No. of shares	-
Taxation	Capital Gains Tax / Foreign Capital Gains Tax

CONTACT/INFORMATION

E:	info@raiffeisencertificates.com
T:	+431 71707 5454
W:	www.raiffeisencertificates.com

DESCRIPTION

The **10% Austria Plus Reverse Convertible Bond 2** is redeemed at 100% of the nominal value at the maturity date (August 2025), provided that the closing price of each of the two underlying shares (Erste Group Bank AG, OMV AG, voestalpine AG) quotes above the barrier of 60% of the respective strike at the end of the term (observation only at the final valuation date). The interest amount of 10% is paid out, regardless of the performance of the underlying shares.

In case at least one of the underlying shares quotes below its barrier (60%) at the final valuation date, the predefined amount of the worst performing share will be delivered.

PRICE DEVELOPMENT SINCE ISSUE DATE



UNDERLYING WORST OF BASKET - BASKET MEMBERS

1 to 3 from 3 results

NAME ISIN	CUR	START VALUE	BARR.	PRICE	DIST. % TO BARR.	NUM. SHARES	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
Erste Group Bank AG AT0000652011	EUR	34.03	20.42	45.82 (indicative)	55.44%	29.39	1.70%	34.65%	May 07, 2024 10:00 pm
OMV AG AT0000743059	EUR	42.19	25.31	45.03 (indicative)	43.78%	23.70	1.95%	6.73%	May 07, 2024 9:59 pm
voestalpine AG AT0000937503	EUR	27.84	16.70	25.54 (indicative)	34.60%	35.92	-1.47%	-8.26%	May 07, 2024 9:59 pm

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10% Austria Plus Reverse Convertible Bond 2

- Underlyings: Erste Group Bank share, OMV share, voestalpine share
- 10% fixed annual interest rate
- Redemption of the nominal value or physical delivery of shares
- Barrier at 60% of the underlying price of each share
- Observation of the barrier only at the final valuation date
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 2 years

Investment product without capital protection
Reverse Convertible Bond



With this certificate investors obtain an annual fixed interest rate of 9.5%. Whether the nominal value is returned at the end of the term or whether physical delivery of shares is effected depends on the performance of the underlying shares. In case of physical delivery of shares at the end of term, a predefined number only of the share with the worst performance is delivered. In this case investors are entirely subject to market risk. In this case a significant loss of capital is possible.

Issuer*	Raiffeisen Bank International AG
ISIN	AT0000A367C1
Issue price	100%
Nominal value	EUR 1.000
Subscription period²	Jul 13 - Aug 9, 2023
Initial valuation date	Aug 10, 2023
Issue value date	Aug 11, 2023
Final valuation date	Aug 6, 2025
Maturity date	Aug 11, 2025

Underlyings

Erste Group Bank AG common share
OMV AG common share
voestalpine AG common share

Calculation agent of underlyings

Vienna Stock Exchange

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 respective starting value

Barrier observation only at the final valuation date (closing prices)

Fixed interest rate 10% of the nominal value per year of term

Interest rate payout dates

Aug 10, 2024; Aug 10, 2025

Listing Vienna, Stuttgart

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

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

How the certificate works

On the initial valuation date, the starting value of the underlying is determined and based on that the barrier and the termination levels are defined. At the final valuation date one of the following scenarios will apply:

1. All underlying prices > barrier

If the underlying prices were above their respective barrier, 100% of the nominal amount is paid out on the maturity date. This also represents the maximum amount.

2. At least one underlying price ≤ barrier

If the final value of at least one underlying quotes at or below its respective barrier, physical delivery of shares is effected. Only the underlying with the worst performance (percentage performance from the starting value to the final value) is delivered to the securities account.

The fixed interest rate is paid out in any case, regardless of the performance of the underlying shares.

Physical delivery of shares

A defined number of shares is booked into the investor's securities account. The number is calculated as follows:

$$\text{Number of shares} = \text{Nominal value} / \text{starting value}$$

Usually this does not result in whole numbers. Due to the fact that shares are traded in whole numbers only, in the event of physical delivery the residual value is paid out in cash (= cash settlement) according to the market value:

$$\text{Cash settlement} = \text{Fraction of the shares} \times \text{final value}$$

The certificate provides for physical delivery of shares. In the most unfavourable case, instead of a repayment of the nominal value the investor receives only the share with the worst performance delivered into the securities account.

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

Erste Group Bank share

Austrian banking group

The universal bank with a focus on the private client sector concentrates primarily on the markets of Central and Eastern Europe



AT0000652011

As of June 30, 2023; Source: Reuters (ERST.VI, OMV.VI, VOES.VI)

Please note that past performance is no reliable indicator for future results.

OMV share

Austrian oil and gas company

OMV AG is an integrated, international oil and gas company with activities in the up- and downstream sector.



AT0000743059

voestalpine share

Austrian steel producer

Voestalpine is one of the world's leading technology group with a focus on product and system solutions made of steel and other metals.



AT0000937503

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

- Fixed interest rate: The fixed annual interest rate (10% p.a.) is paid out regardless of the performance of the underlyings.
- Safety buffer: Partial protection against price losses due to the initial safety buffer of 40% - barrier at 60% of the respective starting value
- Flexibility: Tradability on the secondary market, no management fees

Risks

- Limited yield opportunity: The opportunity for yields is in any case limited to the fixed interest rate. Investors do not participate in price increases of the underlyings beyond their respective starting values.
- Barrier violation: If the respective barrier is touched or undercut, the investor is entirely subject to market risk, without any protective mechanism. Close to the barrier, there can be disproportionate price movements of the reverse convertible bond.
- 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:

Heike Arbter, Head of Division	heike.arbter@rbinternational.com	Gabriele Rihtar	gabriele.rihtar@rbinternational.com
Philipp Arnold, Head of Department	philipp.arnold@rbinternational.com	Daniel Szabo	daniel.szabo@rbinternational.com
Mariusz Adamiak	mariusz.adamiak@rbinternational.com	W. Wagner-Freudenthal	wilhelmine.wagner-freudenthal@rbinternational.com
Raphael Bischinger	raphael.bischinger@rbinternational.com	Roman Bauer, Head of Department	roman.bauer@rbinternational.com
Maida Blentic	maida.blentic@rbinternational.com	Peidong Cao	peidong.cao@rbinternational.com
Anton Bondar	anton.bondar@rbinternational.com	Yung Pin Chen	yungpin.chen@rbinternational.com
Lukas Florreither	lukas.florreither@rbinternational.com	Walter Friehsinger	walter.friehsinger@rbinternational.com
Jan Kausek	jan.kausek@rbinternational.com	Lukas Hackl	lukas.hackl@rbinternational.com
Paul Kieselbach	paul.kieselbach@rbinternational.com	Monika Mrnustikova	monika.mrnustikova@rbinternational.com
Marianne Kögel	marianne.koegel@rbinternational.com	Catarina Penela Amado	catarina.amado@rbinternational.com
Kathrin Korinek	kathrin.korinek@rbinternational.com	Ludwig Schweighofer	ludwig.schweighofer@rbinternational.com
Anna Kujawska	anna.kujawska@rbinternational.com	Martin Vonwald	martin.vonwald@rbinternational.com
Aleksandar Makuljevic	aleksandar.makuljevic@rbinternational.com	Alexander Unger, Head of Department	alexander.unger@rbinternational.com
Patrick Paul	patrick.paul@rbinternational.com	Levin Gollner	levin.gollner@rbinternational.com
Elisa Pichlbauer	elisa.pichlbauer@rbinternational.com	Juliusz Mozdierz	julius.mozdzierz@rbinternational.com
Michal Polin	michael.polin@rbinternational.com	Veronika Oberpertinger	veronika.oberpertinger@rbinternational.com
Martin Rainer	martin.rainer@rbinternational.com		



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The price of the Reverse Convertible Bond is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Reverse Convertible Bond. If the Reverse Convertible Bond is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Reverse Convertible 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), interest rates, solvency of the issuer or remaining term. If the Reverse Convertible Bond 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 (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Reverse Convertible Bond and are not paid out.

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