

## FACTSHEET

## REVERSE CONVERTIBLE BOND 10 % US-TECHNOLOGIE PLUS AKTIENANLEIHE

ISIN: AT0000A36FX0 / WKN: RC1AZ4

INVESTMENT Product without Capital Protection

Barrier Reverse Convertible Plus Bonds


**Raiffeisen**  
**Certificates**

CHG. 1D

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BID

**110.13%**

ASK

**111.63%**

LAST UPDATE

**May 08, 2024  
18:00:02.263**

BARRIER

**EUR 60.00**

STRIKE

**EUR 100.00**

MAX. YIELD P.A.

**5.96%**

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](mailto: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	41.71%
Strike	EUR 100.00
Distance to strike	2.85%
Interest rate total term	-
Fixed interest rate annually	10.00%
Accrued interest	Dirty (included in the price)
Max. yield remaining term (%)	7.50%
Max. yield p.a.	5.96%
Maturity date	Sep 08, 2025
Final valuation date	Sep 03, 2025
Issue date	Sep 08, 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:	<a href="mailto:info@raiffeisencertificates.com">info@raiffeisencertificates.com</a>
T:	+431 71707 5454
W:	<a href="http://www.raiffeisencertificates.com">www.raiffeisencertificates.com</a>

## DESCRIPTION

The **10% US-Technology Plus Reverse Convertible Bond** is redeemed at 100% of the nominal value at the maturity date (September 2025), provided that the closing price of each of the two underlying shares (Apple, Microsoft & NVIDIA) 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.

## 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
Nvidia Corporation US67066G1040	USD	462.41	277.45	902.69 (indicative)	69.26%	2.16	-0.31%	95.21%	May 08, 2024 10:01 pm
Microsoft Corp US5949181045	USD	329.91	197.95	410.36 (indicative)	51.76%	3.03	0.22%	24.39%	May 08, 2024 10:01 pm
Apple Inc US0378331005	USD	177.56	106.54	182.77 (indicative)	41.71%	5.63	0.09%	2.93%	May 08, 2024 9:59 pm

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# 10% US-Technology Plus Reverse Convertible Bond

- Underlyings: Apple share, Microsoft share, NVIDIA 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 10%. 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.

<b>Issuer*</b>	Raiffeisen Bank International AG
<b>ISIN</b>	AT0000A36FX0
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1.000
<b>Subscription period<sup>2</sup></b>	Aug 10 - Sep 6, 2023
<b>Initial valuation date</b>	Sep 7, 2023
<b>Issue value date</b>	Sep 8, 2023
<b>Final valuation date</b>	Sep 3, 2025
<b>Maturity date</b>	Sep 8, 2025
<b>Underlyings</b>	Apple common share Microsoft common share NVIDIA common share
<b>Calculation agent of underlyings</b>	NASDAQ
<b>Starting value</b>	Closing price of the underlying at the initial valuation date
<b>Final value</b>	Closing price of the underlying at the final valuation date
<b>Barrier</b>	60% of the respective starting value
<b>Barrier observation</b>	only at the final valuation date (closing prices)
<b>Fixed interest rate</b>	10% of the nominal value per year of term
<b>Interest rate payout dates</b>	Sep 7, 2024; Sep 7, 2025
<b>Listing</b>	Vienna, Stuttgart

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

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

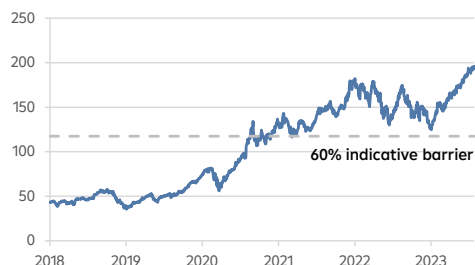
The certificate provides for physical delivery of shares. In the most unfavourable case, instead of a repayment of the nominal value the investor receives only the share with the worst performance delivered into the securities account.

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

## Apple share

US technology giant

Apple is a US hardware and software developer, known among other things for products such as the iPhone, iPad and MacBook.



US0378331005

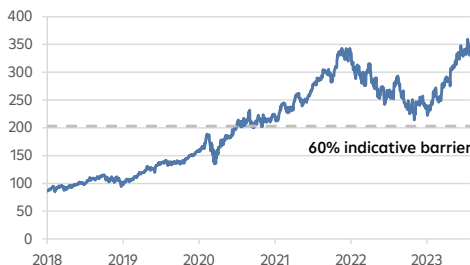
As of July 28, 2023; Source: Bloomberg (AAPL.UQ, MSFT.UQ, NVDA.UQ)

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

## Microsoft share

US technology giant

The international hardware and software manufacturer Microsoft Corp., based in Washington State, is known for its Windows operating system and Office software package.



US5949181045

## NVIDIA share

US technology giant

NVIDIA Corporation accelerates data processing to help solve computer problems.



US67066G1040

### 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/](https://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](https://raiffeisenzertifikate.at/customer-information)

### Opportunities

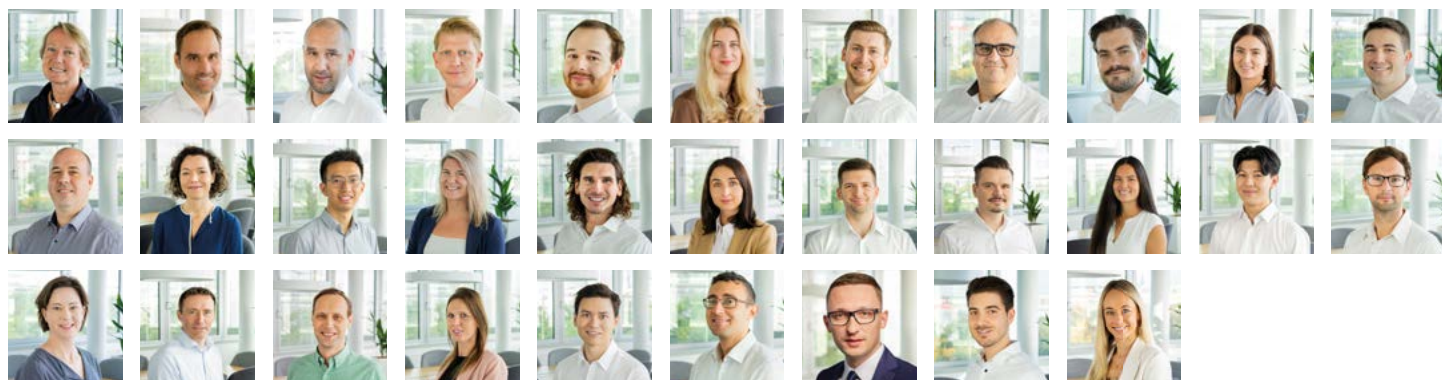
- Fixed interest rate: The fixed annual interest rate (10% p.a.) is paid out regardless of the performance of the underlyings.
- Safety buffer: Partial protection against price losses due to the initial safety buffer of 40% - barrier at 60% of the respective starting value
- Flexibility: Tradability 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](https://raiffeisenzertifikate.at) or call the Raiffeisen Bank International AG certificate hotline: +43 1/717 07 - 5454 or [info@raiffeisenzertifikate.at](mailto: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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**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. 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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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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