

## FACTSHEET

BONUS CERTIFICATE 5,85 % EUROPA/USA BONUS&amp;SICHERHEIT 3

ISIN: AT0000A37AY7 / WKN: RC1A78

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon


**Raiffeisen**  
**Certificates**

CHG. 1D

**-0.020 (-0.02%)**

BID

**104.94%**

ASK

**106.44%**

LAST UPDATE

**May 09, 2024  
10:40:45.499**

UNDERLYING PRICE (DELAYED)

-

BARR. DIST. %

**57.04%**

INTEREST RATE ANNUALLY

**5.85%**

MAX. YIELD P.A.

**4.25%**

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 49.00
Barrier reached	no
Observation barrier	continuously
Distance to barrier	57.04%
Bonus level	EUR 100.00
Bonus amount	100.00%
Cap	EUR 100.00
Maximum amount	100.00%
Fixed interest rate annually	5.85%
Max. yield p.a.	4.25%
Accrued interest	Dirty (included in the price)
Maturity date	Nov 23, 2026
Final valuation date	Nov 18, 2026
Issue date	Nov 22, 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 / Foreign Capital Gains Tax

## DESCRIPTION

The certificate **5.85% Europe/USA Bonus&Safety 3** enables investors to obtain a fixed interest rate of 5.85% annually. Redemption is effected at 100% at the end of the term (November 2026) provided that the EURO STOXX 50® index and the S&P 500® index always quote above the barrier of 49% of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk.

Details on the **EURO STOXX 50® Index** as well as the current list of index members can be found on the website of the index provider STOXX Ltd. For details on the **S&P 500® index** visit [www.spglobal.com](http://www.spglobal.com)

## PRICE DEVELOPMENT SINCE ISSUE DATE



## UNDERLYING WORST OF BASKET - BASKET MEMBERS

1 to 2 from 2 results

NAME ISIN	CUR	START VALUE	BARR.	PRICE	DIST. % TO BARR.	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
EURO STOXX 50® EU0009658145	EUR	4,331.90	2,122.6 3	5,023.45 (indicative)	57.75%	-0.38%	15.96%	May 09, 20 24 12:57 pm
S&P 500 US78378X1072	USD	4,538.19	2,223.7 1	5,176.41 (indicative)	57.04%	-0.20%	14.06%	May 09, 20 24 12:57 pm

## CONTACT/INFORMATION

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# 5.85% Europe/USA Bonus&Safety 3

- Underlyings: EURO STOXX 50® index and S&P 500® index
- 5.85% fixed annual interest rate
- Barrier at 49% of the respective index starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term 3 years

EURO STOXX 50® is a registered trademark of STOXX Ltd.  
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.

**Investment product** without capital protection  
Bonus Certificate



With this certificate investors obtain a fixed interest rate of 5.85% annually. At the end of the term, redemption is effected at 100% provided that the EURO STOXX 50® index and the S&P 500® index always quoted above the barrier of 49% of their respective starting value during the term. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.

<b>Issuer</b>	Raiffeisen Bank International AG <sup>1</sup>
<b>ISIN / WKN</b>	AT0000A37AY7
<b>Issue price</b>	100 %
<b>Nominal value</b>	EUR 1.000
<b>Subscr. period<sup>2</sup></b>	Oct 17 - Nov 20, 2023
<b>Initial valuation date</b>	Nov 21, 2023
<b>Issue value date</b>	Nov 22, 2023
<b>Final valuation date</b>	Nov 18, 2026
<b>Maturity date</b>	Nov 23, 2026
<b>Underlyings</b>	EURO STOXX 50® Index S&P 500® Index

#### Calculation agent underlying

EURO STOXX 50®:	STOXX Ltd.
S&P 500®:	S&P Dow Jones Indices LLC
<b>Starting value</b>	closing price of the index at the initial valuation date
<b>Final value</b>	closing price of the index at the final valuation date
<b>Barrier</b>	49% of the starting value
<b>Barrier observation</b>	continuously (every price)

#### Observation period

Nov 22, 2023 - Nov 18, 2026

<b>Fixed interest rate</b>	5.85% of the nominal value per year of term
<b>Interest rate payout dates</b>	Nov 21, 2024, Nov 21, 2025, Nov 21, 2026
<b>Listings</b>	Vienna, Stuttgart

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

At the initial valuation date the starting values of the underlyings are fixed and from that the barriers are determined. During the observation period the underlying prices are compared with the according barrier. On the final valuation date one of the following scenarios will apply:

##### 1. Barrier not touched or undercut

If the underlying prices always quoted above their respective barrier, 100% of the nominal amount is redeemed on the maturity date. This also represents the maximum redemption.

##### 2. Barrier touched or undercut at least once

If at least one of the underlyings quoted at or below its respective barrier, redemption on the maturity date will be affected according to the performance of the underlying with the worst performance (percentage performance from the starting value to the final value). The maximum redemption remains capped at 100% of the nominal amount.

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

#### Redemption profile: exemplary presentation

Final Value*		Redemption** if Barrier	
Underlying 1	Underlying 2	not violated	violated
+20%	+30%	100%	100%
+15%	+5%	100%	100%
+/-0%	+/-0%	100%	100%
-10%	+25%	100%	90%
+10%	-20%	100%	80%
-20%	-40%	100%	60%

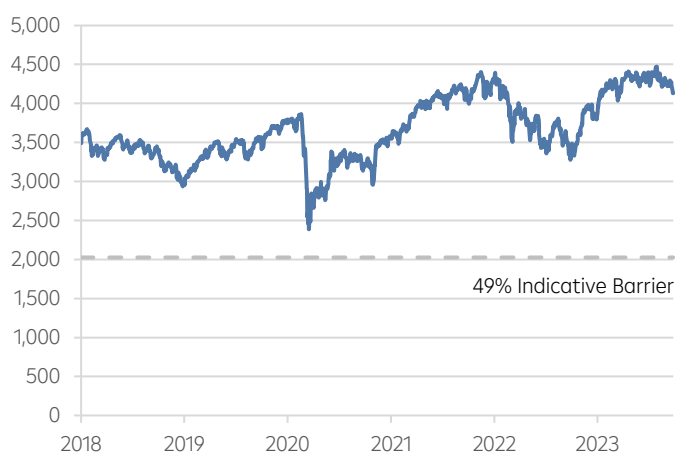
\* in comparison to the starting value; \*\* in % of the nominal value

Note: The redemption is always based on the underlying with the worst performance!

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

## EURO STOXX 50® - Well-known index members

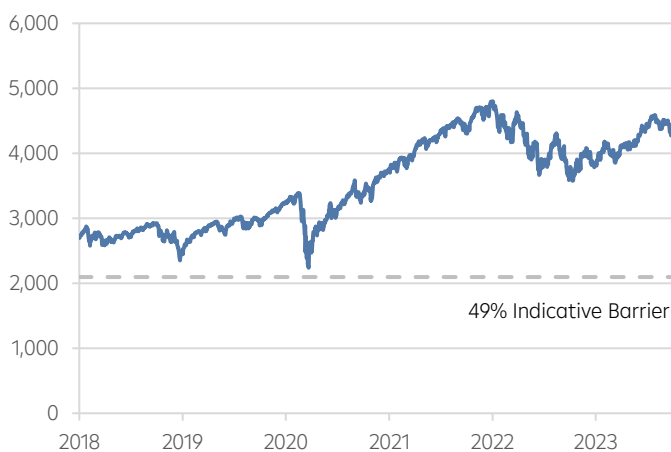
	Branche	Land
ASML	IT	NL
LVMH	Luxury Goods	FR
Siemens	Industrial	DE
Sanofi	Pharmaceuticals	FR
L'Oreal	Basic Consumption	FR
SAP	IT	DE
Allianz	Financials	DE
Iberdrola	Energy	ES
Mercedes-Benz Group	Automobile	DE



EU0009658145

## S&P 500® - Well-known index members

	Branche
Apple	IT
Microsoft	IT
Amazon.com	IT
Pfizer	Pharmaceuticals
CocaCola	Consumption
Visa	Financials
Nike	Consumption
Tesla	Automobile
Boeing	Transport



US78378X1072

As of September 27, 2023; Source: Bloomberg (SX5E Index, SPX Index); Please note that past performance is no reliable indicator for future performance of this underlying.

### 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 (5.85% p.a.) is paid out regardless of the underlying performance.
- Safety buffer: Partial protection against declining prices due to 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: In case of barrier violation, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate can occur.
- 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:

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