

4.35% Europe/USA Bonus&Safety

Bonus Certificate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 4.35% fixed annual interest rate with a term of 4 years
- 39% barrier, market risk if the barrier is violated

Please note the issuer risk.

Further information on the payout profile, underlying and the risks can be found on the following pages.

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





This certificate offers you an annual fixed interest rate of 4.35%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 39% 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.

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.

The fixed interest rate is paid out in any case, regardless of the underlying performance. The yield is in any case limited to the fixed annual interest payments.

The following options are available at the end of the term:

- Barrier not touched or undercut
 In this case redemption is affected at 100%.
- 2. At least one barrier was touched or undercut at least once In this case redemption on the maturity date will be affected according to the performance of the underlying with the worst performance. The maximum redemption remains capped at 100% of the nominal value amount.

The performance is defined as the percentage development from the starting value to the final value.

Payout profile at the end of term

Final	Value*	Redemption	** if barrier	
Underlying 1	Underlying 2	not violate	ed	violated
+20%	+30%	100% (EUR 1,00	100%	(EUR 1,000)
+15%	+5%	100% (EUR 1,00	100%	(EUR 1,000)
+/-0%	+/-0%	100% (EUR 1,00	100%	(EUR 1,000)
-10%	+25%	100% (EUR 1,00	90%	(EUR 900)
+10%	-20%	100% (EUR 1,00	00) 80%	(EUR 800)
-20%	-40%	100% (EUR 1,00	00) 60%	(EUR 600)

^{*} in comparison to the starting value

Issuer ¹	Raiffeiser	n Banl	< In	ternational AG
ISIN				AT0000A3BPV6
Issue price	9			100%
Nominal v	alue			EUR 1,000
Subscription	on period ²	Арі	- 9	- May 13, 2024
Initial valu	ation dat	е		May 14, 2024
Issue valu	e date			May 15, 2024
Final value	ation date			May 10, 2028
Maturity o	late			May 15, 2028
Underlying	gs	EURC) S1	TOXX 50® Index
			(S&P 500® Index
Calculatio	n agent u	nderl	yin	g
EURO STOX	(X 50®:			STOXX Ltd.
COD EOO®	COD	Dow	lo	oos Indisos III C

Calculation agent underlying		
EURO STOXX 50	®: STOXX Ltd.	
S&P 500®:	S&P Dow Jones Indices LLC	
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	39% of the starting value	
Barrier observation continuously		
(every price)		
Observation period		

May	15, 2024 - May 10, 2028
Fixed interest rate	4.35% of the nominal
	value per year of term
Interest rate payout dates May 15, 2025;	
May 15, 2026; Ma	y 15, 2027; May 14, 2028

Vienna, Stuttgart

Listing

My expectations for the underlyings





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 volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.

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.

^{**} based on the nominal value

^{1...} Rating: rbinternational.com/ir/ratings

^{2...}Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

EURO STOXX 50®

50 largest (listed) companies in the Euro area

S&P 500®

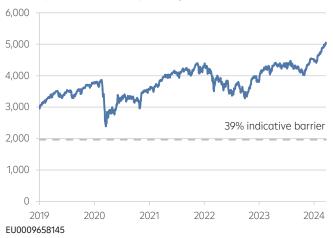
500 largest (listed) companies in America

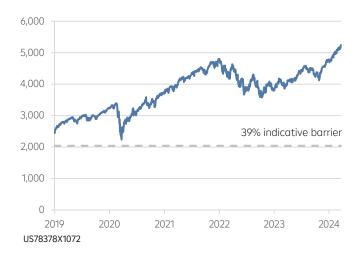
Well-known index members

	Sector	
ASML	Technology	NL
LVMH	Luxury Goods	FR
TotalEnergies	Energy	FR
SAP	IT	DE
Siemens	Industrials	DE
L'Oreal	Consumption	FR
Sanofi	Pharmaceuticals	FR
Allianz	Financials	DE
Airbus SE	Industrials	FR
Iberdrola	Utilities	ES

	Sector
Apple	IT
Microsoft	IT
Amazon.com	IT
Alphabet	IT
Pfizer	Pharmaceuticals
CocaCola	Consumption
Visa	Financials
Nike	Consumption
Tesla	Automobile
Nvidia	Transportation

Development over the past 5 years





As of March 21, 2024; Source: Bloomberg (SX5E Index, SPX Index)

Please note that the past performance is not a reliable indicator for the future performance.

Note

You are about to purchase a product that is not easy and difficult to understand.

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

You can reach your Raiffeisen certificates team at:

- Certificate Hotline: +431 71707 5454
- info@raiffeisencertificates.com



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