

Health Care III Guarantee Certificate

- Underlying: STOXX® Europe 600 Health Care EUR Price Index
- 100% participation in the positive index performance up to maximum + 25% (redemption at the end of the term)
- 100% capital protection at the end of the term
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 3.5 years

The investment product described here is based on the Stoxx® Index.

Investment product with capital protection



With this certificate investors participate at 100% in the performance of the STOXX® Europe 600 Health Care EUR Price Index at the end of the term up to the +25% of the starting value. In the event of a negative index performance capital protection of 100% takes affect at the end of the term.

ISIN / WKN	AT0000A39FB0
Issuer¹	Raiffeisen Bank International AG
Issue price	100%
Nominal value	CZK 1,000
Subscr. period²	02.01.-29.01.2024
Initial valuation date	30.01.2024
Issue value date	31.01.2024
Final valuation date	28.07.2027
Maturity date	02.08.2027

Underlying

STOXX® Europe 600 Health Care EUR Price Index

Starting value Closing price of the underlying on the initial valuation date

Final value Closing price of the underlying on the final valuation date

Capital protect. 100% at the end of term

Participation factor 100%

Cap 125%

Redemption At the end of term, the positive index performance is redeemed 1:1 up to a maximum of +25%. In case of negative index performance, capital protection of 100% is applied. Redemption is dependent on the solvency of RBL.

1 ... Rating: rbinternational.com/ir/ratings

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

Functionality

The starting value of the STOXX® Europe 600 Health Care EUR Price Index is determined on the initial valuation date (closing price from January 30, 2024). The starting value of the index is compared with the final value of the index on the final valuation date (July 28, 2027). Investors participate 100% in the positive performance of the underlying index up to the cap of 125% of the starting value. Therefore, the maximum redemption is limited to CZK 1,250 at face value. In case of negative performance of the STOXX® Europe 600 Health Care EUR Price Index, capital protection of 100% is applied.

At the final valuation date one of the following scenarios will apply:

- Final value \geq 100% of the starting value \rightarrow 100% Participation up to the cap
If the final value is greater or equal to 100% of the starting value, certificate will be redeemed on the redemption date according to the performance of the underlying (percentage development from the starting value to the final reference value) up to the maximum +25%. Maximum payout amount is CZK 1,250 at face value
- Final value < 100% of the starting value \rightarrow Redemption at 100%
If the final value is less than 100% of the initial value, the capital protection of 100% applies at maturity. In this case, 100% of the nominal value is paid out on the redemption date. Minimum payout amount is CZK 1,000 at face value

Example payout profile

Final value*	Redemption**
+70 %	125 % Nominal value
+19 %	119 % Nominal value
+15 %	115 % Nominal value
+3 %	103 % Nominal value
+/-0 %	100 % Nominal value
-5 %	100 % Nominal value
-15 %	100 % Nominal value
-30 %	100 % Nominal value

* in comparison to the starting value

** in percent of the nominal value

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

STOXX Europe 600 Health Care EUR Price Index



As of: 23.11.2023; Source: Bloomberg (SXDP)

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

My expected market trend

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

During the term of the certificate, the market price of the certificate may fall below 100% of the nominal value of the certificate primarily due to price fluctuations of the underlying asset and changes in interest rates. The capital protection of 100% of the nominal value of the certificate applies only on the maturity date.

Underlying: STOXX® Europe 600 Health Care EUR Price Index

- The index was founded in 1991 by the renowned Swiss company STOXX® Limited.
- The index is composed of stocks of 55 companies from the healthcare sector.
- The companies with the largest market capitalization have the largest representation. The largest company is limited to 30% and the second largest to 15%.
- The composition of the index is reviewed on a quarterly basis.

Criteria for selecting stocks for the index

- Market capitalization.
- Sufficient liquidity.
- Business area - health/health care.

Opportunities

- Return opportunity: Investors participate 100% in the positive index performance up to a maximum of +25% without market risk.
- Capital protection: At the end of the term, the investor obtains at least the capital protection amount.
- Flexibility: Tradability on the secondary market, no management fees

Risks

- Limited yield opportunity: The maximum redemption is limited to CZK 1,250 for a nominal value of CZK 1,000, investors do not participate in price increases of the underlying beyond 125% of the starting value.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the capital protection level. For example, strongly rising interest rates have a negative impact on the price performance of the certificate. The capital protection applies exclusively at the end of 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 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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