

7.25% Infineon Express

Express Certificate

- Underlying: Infineon share
- 7.25% fixed annual interest rate, 1-3 year term and decreasing termination level
- 60% barrier (only active at maturity), market risk if the barrier is violated

Please note the issuer risk.

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



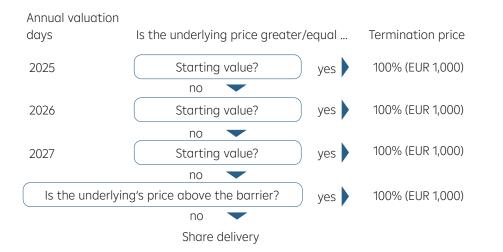


This certificate offers you an annual fixed interest rate of 7.25% as well as the option of early redemption. If the underlying is at or above the starting value on one of the annual valuation dates, (early) redemption is affected at 100%. If the underlying quotes below the barrier at the end of term, shares are delivered; the value of the shares delivered will be significantly lower than the nominal amount of the certificate.

How the certificate works

On the first valuation date the starting value of the underlying is fixed and the barrier is determined. On the annual valuation date, the price of the underlying is compared to the starting value. If the underlying is at or above the termination level, the certificate is redeemed (early) at the defined termination price.

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.



If there has been no early redemption by the last year of the term and the underlying price is also below the payout level on the final valuation date, the barrier is observed: If the underlying price is above the barrier, redemption is at 100% of the nominal amount. If the underlying price is at or below the barrier, you will receive shares in your securities account.

Details on the share delivery can be found on the following page.

ISIN	Raiffeisen Bank International AG AT0000A3BYR6	
Issue price		100%
Nominal value		EUR 1,000
Subscr. period ²		16 - May 13, 2024
Initial valuation		May 14, 2024
Issue value date		May 15, 2024
Annual valuation		May 13, 2025
	May 13, 20	026; May 13, 2027
Underlying	Infineon	Technologies AG
Starting value	Clo	osing price of the
underlying o	at the initi	al valuation date
Final value Clos	sing price (of the underlying
	at the fin	al valuation date
Barrier	60%	of starting value
Barrier observat	tion	Only on the last
VC	aluation do	ate (closing price
Termination leve	els	1) 100%, 2) 100%
	3) 100%	of starting value
Observation of t	terminatio	on levels
on the annual ve	aluation do	ays (closing prices
Termination pric	ces	1) 100%, 2) 100%
	3) 100%	of nominal value
Fixed interest ra	te 7.25%	of nominal value
		per year of term
Interest rate pay	yout date	s May 15, 2025
	May 15, 20	026; May 18, 2027
Quotes	1	Vienna, Stuttgari

2... Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

My expectation for the underlying





- 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 underlying assets, their fluctuation range, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and fluctuate sharply, especially if the underlying is close to the barrier.



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.

Underlying: Infineon share

Infineon Technologies AG is the largest semiconductor manufacturer in Germany and one of the ten largest worldwide.

Development over the past 5 years



As of: April 3, 2024; Source: Bloomberg (IFX.GY), ISIN: DE0006231004

Please note that past performance does not allow any conclusions to be drawn about future performance.

Share delivery

A defined number of shares are booked into your securities account. How many shares are delivered, if any, is already determined when the starting values are fixed:

Number of shares = nominal value / starting value

As a rule, this does not result in whole numbers. However, as only whole shares can be traded, the market value of the fractional share exceeding this is paid out:

Cash settlement = fractional share x final value

Complies with the sustainability standard for Raiffeisen certificates **ESG** <u>raiffeisenzertifikate.at/en/sustainability</u>

This means that both the issuer and the underlying asset, in their economic actions, take into account negative impacts on on the following sustainability factors:



Greenhouse gas emissions

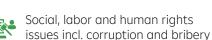






Water conservation and water consumption





Social, labor and human rights



Note

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 raiffeisencertificates.com/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" raiffeisencertificates.com/en/customer-information. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.



You can find further information at <u>raiffeisencertificates.com</u> oder or contact your advisor.

You can reach your Raiffeisen certificates team at:

- Certificate Hotline: +431 71707 5454
- info@raiffeisencertificates.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 <u>raiffeisenzertifikate.at/en/basag</u>. 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 Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Express Certificate 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 Express Certificate 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 Express Certificate and are not paid out.

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