FACTSHEET
EXPRESS CERTIFICATE OMV EXPRESS 12

ISIN: AT0000A3BQ27 / WKN: RC1DR1
INVESTMENT Product without Capital Protection
Express Certificate

CHG. 1D	BID	ASK	LAST UPDATE
+0.510 (+0.51%)	100.57%	102.07%	May 31, 2024 17:59:59.415

UNDERLYING PRICE (INDICATIVE)	STARTING VALUE	NEXT REDEMPTION LEVEL	MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE
46.19 (+1.16%)	44.9	44.90	11.08%

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 or your personal consultant.

KEY DATA

Underlying	OMV AG
Underlying price (indicative)	EUR 46.19
Underlying date/time	May 31, 2024 19:59:14.000
Starting value	EUR 44.90
Barrier	EUR 26.94
Distance to barrier	41.68%
Observation barrier	on the final valuation date
(early) redemption level	44.90 / 44.90 / 44.90 / 44.90 / 44.90
Distance to next termination level	2.79%
Max. yield until next observation date	10.22%
Max. yield p.a. until next observation date	11.08%
Underlying currency	EUR
Valuation dates	May 06, 2025 / May 06, 2026 / May 06, 2027 / May 04, 2028 / May 03, 2029
(early) redemption amount	112.50% / 125.00% / 137.50% / 150.00% / 162.50%
Maturity date	May 08, 2029
Final valuation date	May 03, 2029
Issue date	May 08, 2024
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement / Physical delivery
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

CONTACT/INFORMATION

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DESCRIPTION

The certificate **OMV Express 12** you have an annual yield opportunity of 12.5% as well as the option of early redemption. If the underlying is at or above the starting level on one of the annual valuation dates, (early) redemption is affected including interest of 12.5% per year of term. If the underlying quotes at or 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.

PRICE DEVELOPMENT SINCE ISSUE DATE

OMV Express 12

Express Certificate

- Underlying: OMV share
- 12.5% annual yield opportunity, 1-5 year term
- 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.

With this certificate, you have an annual yield opportunity of 12.5% as well as the option of early redemption. If the underlying is at or above the starting level on one of the annual valuation dates, (early) redemption is affected including interest of 12.5% per year of term. If the underlying quotes at or 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 level. If the underlying is at or above the starting level, the certificate is redeemed (early) at the defined termination price. The maximum possible redemption is limited by the maximum amount.

Annual valuation days	Is the underlying price greater than/ equal to the termination level?		Termination price
2025	100% of the starting value?	yes	112.5% (EUR 1,125)
	no		
2026	100% of the starting value?	yes	125.0% (EUR 1,250)
	no		
2027	100% of the starting value?	yes	137.5% (EUR 1,375)
	no		
2028	100% of the starting value?	yes	150.0% (EUR 1,500)
	no		
2029	100% of the starting value?	yes	162.5% (EUR 1,625)
	no		
Is the underlying's price above the barrier?		yes	100% (EUR 1,000)
	no		
	Share delivery		

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.

Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3BQ27
Issue price	100%
Nominal value	EUR 1,000
Subscr. period[2]	Apr 9 - May 6, 2024
Initial valuation date	May 7, 2024
Issue value date	May 8, 2024
Annual valuation dates	May 6, 2025; May 6, 2026; May 6, 2027; May 4, 2028; May 3, 2029
Early maturity dates	May 9, 2025; May 11, 2026; May 11, 2027; May 9, 2028; May 8, 2029
Underlying	OMV share
Starting value	Closing price of the underlying at the initial valuation date
Final value	Closing price of the underlying at the final valuation date
Barrier	60% of starting value
Barrier observation	Only on the last valuation date (closing price)
Termination levels	1) 100%, 2) 100%, 3) 100%, 4) 100%, 5) 100% of starting value
Observation of termination levels	on the annual valuation days (closing prices)
Termination prices	1) 112.5%, 2) 125.0%, 3) 137.5%, 4) 150.0%, 5) 162.5% of nominal value
Maximum amount	162.5% of nominal value
Quotes	Vienna, Stuttgart

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

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

My expectation for the underlying

falling ↘	**sideway →**	rising ↗

During the term

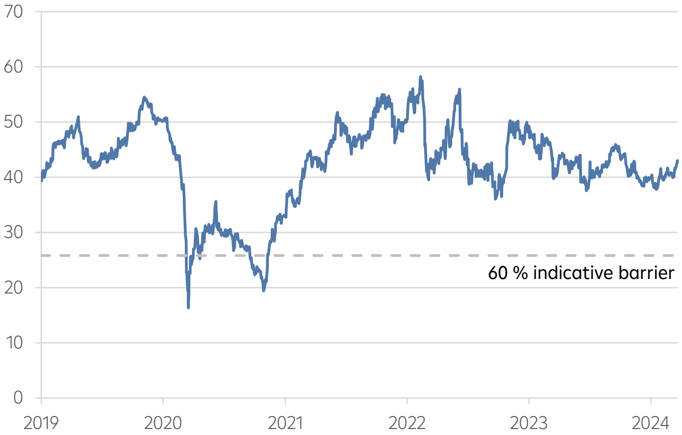
- You can buy and sell the certificate on the secondary market at any time.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying assets, their fluctuation range, correlation and dividend expectations as well as the interest rate level. 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: OMV share

OMV AG is an integrated, international oil and gas company with activities in the up- and downstream sector.

Development over the past 5 years



ISIN: AT0000743059; As of: March 22, 2024; Source: Bloomberg (OMV.AV)

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

Notes

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 raiffeisencertificates.com 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 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 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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