

FACTSHEET
REVERSE CONVERTIBLE BOND 10 % ÖSTERREICH PLUS AKTIENANLEIHE 3



ISIN: AT0000A37DS3 / WKN: RC1A91
INVESTMENT Product without Capital Protection
Barrier Reverse Convertible Plus Bonds

| | | | |
|-----------------------------------|-----------------------------|---------------------------------|---|
| CHG. 1D -0.530 (-0.49%) | BID 107.97% | ASK 109.47% | LAST UPDATE May 29, 2024 17:59:59.111 |
| BARRIER EUR 60.00 | STRIKE EUR 100.00 | MAX. YIELD P.A. 6.97% | INTEREST RATE P.A. 10.00% |

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 | Worst of Basket |
| Underlying price (delayed) | - |
| Underlying date/time | - |
| Barrier | EUR 60.00 |
| Barrier reached | no |
| Observation barrier | on the final valuation date |
| Distance to barrier | 42.77% |
| Strike | EUR 100.00 |
| Distance to strike | 4.62% |
| Interest rate total term | - |
| Fixed interest rate annually | 10.00% |
| Accrued interest | Dirty (included in the price) |
| Max. yield remaining term (%) | 9.62% |
| Max. yield p.a. | 6.97% |
| Maturity date | Nov 10, 2025 |
| Final valuation date | Nov 05, 2025 |
| Issue date | Nov 10, 2023 |
| Tradeable unit/nominal value | EUR 1,000 |
| Expected market trend | sideways, bullish |
| Listing | Vienna, Stuttgart |
| Product currency | EUR |
| Underlying currency | EUR |
| Settlement method | Cash settlement / Physical delivery |
| No. of shares | - |
| Taxation | Capital Gains Tax / Foreign Capital Gains Tax |

CONTACT/INFORMATION

| | |
|----|--|
| E: | info@raiffeisencertificates.com |
| T: | +431 71707 5454 |
| W: | www.raiffeisencertificates.com |

DESCRIPTION

The **10% Austria Plus Reverse Convertible Bond 3** is redeemed at 100% of the nominal value at the maturity date (November 2025), provided that the closing price of each of the two underlying shares (Erste Group Bank AG, OMV AG, voestalpine AG) quotes above the barrier of 60% of the respective strike at the end of the term (observation only at the final valuation date). The interest amount of 10% is paid out, regardless of the performance of the underlying shares.

In case at least one of the underlying shares quotes below its barrier (60%) at the final valuation date, the predefined amount of the worst performing share will be delivered.

PRICE DEVELOPMENT SINCE ISSUE DATE



UNDERLYING WORST OF BASKET - BASKET MEMBERS

1 to 3 from 3 results

| NAME ISIN | CUR | START VALUE | BARR. | PRICE | DIST. % TO BARR. | NUM. SHARES | CHG. % PREV. DAY | CHG. % START | LAST UPDATE |
|-------------------------------------|-----|----------------|-------|-----------------------|---------------------|----------------|------------------------|-----------------|-------------------------|
| Erste Group Bank AG AT0000652011 | EUR | 33.90 | 20.34 | 44.50 (indicative) | 54.29% | 29.50 | -1.20% | 31.25% | May 29, 2024 9:59 pm |
| OMV AG AT0000743059 | EUR | 41.61 | 24.97 | 46.15 (indicative) | 45.90% | 24.03 | -2.08% | 10.91% | May 29, 2024 9:59 pm |
| voestalpine AG AT0000937503 | EUR | 25.18 | 15.11 | 26.40 (indicative) | 42.77% | 39.71 | -2.08% | 4.85% | May 29, 2024 9:59 pm |

This advertisement serves as non-binding information. The author assumes no responsibility for the accuracy, timeliness and completeness of this advertisement. The provided information is not an offer and is neither a recommendation nor a financial analysis. It does not replace investor-oriented and investment-oriented advice for the purchase and sale of the financial instrument. The base prospectus (including possible amendments) and the respective Key Information Document (KID) of the financial instrument are available on the website of Raiffeisen Bank International AG ("RBI") at www.raiffeisenzertifikate.at/en/securitiesprospectus. The approval of the Base Prospectus by the FMA should not be understood as an endorsement of the financial instruments described herein by the FMA. You are about to purchase a product that is not simple and may be difficult to understand. We recommend that you read the prospectus before making an investment decision. The investor bears the credit risk of RBI when purchasing the financial instrument. The certificate is subject to specific rules that may already be disadvantageous in case of a probable default of RBI (e.g. suspension of interest payments) - see www.raiffeisencertificates.com/en/basag. The price performance shown here is only an information about the historical price performance. Information on past performance is not a reliable indicator of future performance. The investment may lead to tax obligations that vary depending on the client's personal circumstances and future changes. Any limited tax liability in Austria concerning non-resident taxpayers does not imply tax exemption in the state of residence. Please note that due to legal requirements, the times stated here are based on the coordinated world time (UTC). The Central European Time (CET), which applies in Austria, Germany and other Central European countries, is calculated by adding one hour, the summer European Central Summer Time (CEST) by adding two hours. RBI is registered in the business register FN 122119m.

10% Austria Plus Reverse Convertible Bond 3

- Underlyings: Erste Group Bank share, OMV share, voestalpine share
- 10% fixed annual interest rate
- Redemption of the nominal value or physical delivery of shares
- Barrier at 60% of the underlying price of each share
- Observation of the barrier only at the final valuation date
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 2 years

Investment product without capital protection
Reverse Convertible Bond



With this certificate investors obtain an annual fixed interest rate of 10%. Whether the nominal value is returned at the end of the term or whether physical delivery of shares is effected depends on the performance of the underlying shares. In case of physical delivery of shares at the end of term, a predefined number only of the share with the worst performance is delivered. In this case investors are entirely subject to market risk. In this case a significant loss of capital is possible.

| | |
|--|----------------------------------|
| Issuer* | Raiffeisen Bank International AG |
| ISIN | AT0000A37DS3 |
| Issue price | 100% |
| Nominal value | EUR 1.000 |
| Subscription period² | Oct 12 - Nov 8, 2023 |
| Initial valuation date | Nov 9, 2023 |
| Issue value date | Nov 10, 2023 |
| Final valuation date | Nov 5, 2025 |
| Maturity date | Nov 10, 2025 |

Underlyings

Erste Group Bank AG common share
OMV AG common share
voestalpine AG common share

Calculation agent of underlyings

Vienna Stock Exchange

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 the respective starting value

Barrier observation only at the final valuation date (closing prices)

Fixed interest rate 10% of the nominal value per year of term

Interest rate payout dates

Nov 9, 2024; Nov 9, 2025

Listing Vienna, Stuttgart

1 ... [Rating: \[rbinternational.com/jr/ratings\]\(https://www.raiffeisenbankinternational.com/jr/ratings\)](https://www.raiffeisenbankinternational.com/jr/ratings)

2 ... Eine vorzeitige Beendigung/Verlängerung der Zeichnungsfrist liegt im Ermessen der Raiffeisen Bank International AG.

How the certificate works

On the initial valuation date, the starting value of the underlying is determined and based on that the barrier and the termination levels are defined. At the final valuation date one of the following scenarios will apply:

1. All underlying prices > barrier

If the underlying prices were above their respective barrier, 100% of the nominal amount is paid out on the maturity date. This also represents the maximum amount.

2. At least one underlying price ≤ barrier

If the final value of at least one underlying quotes at or below its respective barrier, physical delivery of shares is effected. Only the underlying with the worst performance (percentage performance from the starting value to the final value) is delivered to the securities account.

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

Physical delivery of shares

A defined number of shares is booked into the investor's securities account. The number is calculated as follows:

$$\text{Number of shares} = \text{Nominal value} / \text{starting value}$$

Usually this does not result in whole numbers. Due to the fact that shares are traded in whole numbers only, in the event of physical delivery the residual value is paid out in cash (= cash settlement) according to the market value:

$$\text{Cash settlement} = \text{Fraction of the shares} \times \text{final value}$$

The certificate provides for physical delivery of shares. In the most unfavourable case, instead of a repayment of the nominal value the investor receives only the share with the worst performance delivered into the securities account.

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

Erste Group Bank share

Austrian banking group

The universal bank with a focus on the private client sector concentrates primarily on the markets of Central and Eastern Europe



AT0000652011

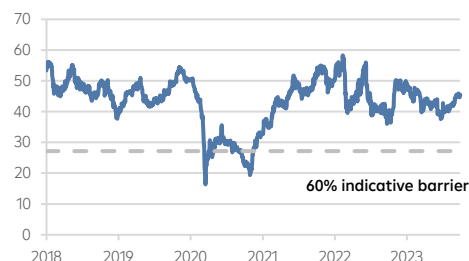
As of September 29, 2023; Source: Reuters (ERST.VI, OMV.VI, VOES.VI)

Please note that past performance is no reliable indicator for future results.

OMV share

Austrian oil and gas company

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

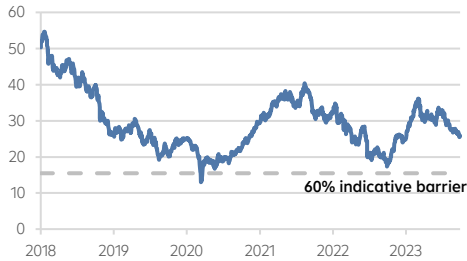


AT0000743059

voestalpine share

Austrian steel producer

Voestalpine is one of the world's leading technology group with a focus on product and system solutions made of steel and other metals.



AT0000937503

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/ (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

Opportunities

- Fixed interest rate: The fixed annual interest rate (10% p.a.) is paid out regardless of the performance of the underlyings.
- Safety buffer: Partial protection against price losses due to the initial safety buffer of 40% - barrier at 60% of the respective starting value
- Flexibility: Tradability on the secondary market, no management fees

Risks

- Limited yield opportunity: The opportunity for yields is in any case limited to the fixed interest rate. Investors do not participate in price increases of the underlyings beyond their respective starting values.
- Barrier violation: If the respective barrier is touched or undercut, the investor is entirely subject to market risk, without any protective mechanism. Close to the barrier, there can be disproportionate price movements of the reverse convertible bond.
- 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:

| | | | |
|------------------------------------|---|-------------------------------------|---|
| Heike Arbter, Head of Division | heike.arbter@rbinternational.com | Gabriele Rihtar | gabriele.rihtar@rbinternational.com |
| Philipp Arnold, Head of Department | philipp.arnold@rbinternational.com | Daniel Szabo | daniel.szabo@rbinternational.com |
| Mariusz Adamiak | mariusz.adamiak@rbinternational.com | W. Wagner-Freudenthal | wilhelmine.wagner-freudenthal@rbinternational.com |
| Raphael Bischinger | raphael.bischinger@rbinternational.com | Roman Bauer, Head of Department | roman.bauer@rbinternational.com |
| Maida Blentic | maida.blentic@rbinternational.com | Peidong Cao | peidong.cao@rbinternational.com |
| Anton Bondar | anton.bondar@rbinternational.com | Yung Pin Chen | yungpin.chen@rbinternational.com |
| Lukas Florreither | lukas.florreither@rbinternational.com | Walter Friehsinger | walter.friehsinger@rbinternational.com |
| Jan Kausek | jan.kausek@rbinternational.com | Lukas Hackl | lukas.hackl@rbinternational.com |
| Paul Kieselbach | paul.kieselbach@rbinternational.com | Monika Mrnustikova | monika.mrnustikova@rbinternational.com |
| Marianne Kögel | marianne.koegel@rbinternational.com | Catarina Penela Amado | catarina.amado@rbinternational.com |
| Kathrin Korinek | kathrin.korinek@rbinternational.com | Ludwig Schweighofer | ludwig.schweighofer@rbinternational.com |
| Anna Kujawska | anna.kujawska@rbinternational.com | Martin Vonwald | martin.vonwald@rbinternational.com |
| Aleksandar Makuljevic | aleksandar.makuljevic@rbinternational.com | Alexander Unger, Head of Department | alexander.unger@rbinternational.com |
| Patrick Paul | patrick.paul@rbinternational.com | Levin Gollner | levin.gollner@rbinternational.com |
| Elisa Pichlbauer | elisa.pichlbauer@rbinternational.com | Juliusz Mozdierz | julius.mozdzierz@rbinternational.com |
| Michal Polin | michael.polin@rbinternational.com | Veronika Oberpertinger | veronika.oberpertinger@rbinternational.com |
| Martin Rainer | martin.rainer@rbinternational.com | | |



DISCLAIMER

In spite of all possible care taken, the data contained in this advertisement are provided purely as non-binding information. This advertisement constitutes neither investment advice nor an offer nor a recommendation nor an invitation to execute a transaction. The information contained in this advertisement is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this advertisement substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This advertisement has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Registration Document approved by the Luxembourg Financial Market Authority (CSSF) and the Securities Note approved by the Austrian Financial Market Authority (FMA) - both documents together form the Base Prospectus - together with any supplements and the respective Final Terms of the described financial instrument filed with the FMA. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Bank International AG (raiffeisenzertifikate.at) by entering the International Securities Identification Number (ISIN) of the respective financial instrument. Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Bank International AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein. Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying. Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that

the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

The price of the Reverse Convertible Bond is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Reverse Convertible Bond. If the Reverse Convertible Bond is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Reverse Convertible 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 Reverse Convertible Bond 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 Reverse Convertible Bond and are not paid out.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

Certificates issued by Raiffeisen Bank International AG are no financial products as defined in the Regulation (EU) 2019/2088.

Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB)). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Bank International AG, Am Stadtpark 9, 1030 Vienna/Austria.