

FACTSHEET

BONUS CERTIFICATE 5,25 % EUROPA/USA BONUS&SICHERHEIT

ISIN: AT0000A367J6 / WKN: RC1ASK

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon


Raiffeisen
Certificates

 CHG. 1D
+0.020 (+0.02%)

 BID
105.99%

 ASK
107.49%

 LAST UPDATE
May 09, 2024
18:00:01.391

 UNDERLYING PRICE (DELAYED)
-

 BARR. DIST. %
67.16%

 INTEREST RATE ANNUALLY
5.25%

 MAX. YIELD P.A.
3.50%

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 39.00 |
| Barrier reached | no |
| Observation barrier | continuously |
| Distance to barrier | 67.16% |
| Bonus level | EUR 100.00 |
| Bonus amount | 100.00% |
| Cap | EUR 100.00 |
| Maximum amount | 100.00% |
| Fixed interest rate annually | 5.25% |
| Max. yield p.a. | 3.50% |
| Accrued interest | Dirty (included in the price) |
| Maturity date | Aug 24, 2026 |
| Final valuation date | Aug 18, 2026 |
| Issue date | Aug 23, 2023 |
| Tradeable unit/nominal value | EUR 1,000 |
| Multiplier | - |
| Expected market trend | sideways, bullish |
| Listing | Vienna, Stuttgart |
| Product currency | EUR |
| Underlying currency | EUR |
| Settlement method | Cash settlement |
| Taxation | Capital Gains Tax / Foreign Capital Gains Tax |

CONTACT/INFORMATION

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

DESCRIPTION

The certificate **5.25% Europe/USA Bonus&Safety** enables investors to obtain a fixed interest rate of 5.25% annually. Redemption is effected at 100% at the end of the term (August 2026) provided that the EURO STOXX 50® index and the S&P 500® index always quote above the barrier of 39% of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk.

Details on the **EURO STOXX 50® Index** as well as the current list of index members can be found on the website of the index provider STOXX Ltd. For details on the **S&P 500® index** visit www.spglobal.com

PRICE DEVELOPMENT SINCE ISSUE DATE



UNDERLYING WORST OF BASKET - BASKET MEMBERS

1 to 2 from 2 results

| NAME ISIN | CUR | START VALUE | BARR. | PRICE | DIST. % TO BARR. | CHG. % PREV. DAY | CHG. % START | LAST UPDATE |
|--------------------------------|-----|----------------|----------|--------------------------|------------------------|------------------------|-----------------|--------------------------|
| S&P 500 US78378X1072 | USD | 4,387.55 | 1,711.14 | 5,214.10 (indicative) | 67.18% | 0.53% | 18.84% | May 09, 2024 10:01 pm |
| EURO STOXX 50® EU0009658145 | EUR | 4,260.37 | 1,661.54 | 5,060.24 (indicative) | 67.16% | 0.35% | 18.77% | May 09, 2024 10:00 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.

5.25% Europe/USA Bonus&Safety

- Underlyings: EURO STOXX 50® index and S&P 500® index
- 5.25% fixed annual interest rate
- Barrier at 39% of the respective index starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term 3 years

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

Investment product without capital protection
Bonus Certificate



With this certificate investors obtain a fixed interest rate of 5.25% annually. At the end of the term, redemption is effected at 100% provided that the EURO STOXX 50® index and the S&P 500® index 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.

| | |
|-----------------------------------|---|
| Issuer | Raiffeisen Bank International AG ¹ |
| ISIN / WKN | AT0000A367J6 |
| Issue price | 100 % |
| Nominal value | EUR 1.000 |
| Subscr. period² | July 18 - Aug 21, 2023 |
| Initial valuation date | Aug 22, 2023 |
| Issue value date | Aug 23, 2023 |
| Final valuation date | Aug 18, 2026 |
| Maturity date | Aug 24, 2026 |
| Underlyings | EURO STOXX 50® Index S&P 500® Index |

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

| | |
|-----------------------------------|--|
| | Aug 23, 2023 - Aug 18, 2026 |
| Fixed interest rate | 5.25% of the nominal value per year of term |
| Interest rate payout dates | Aug 22, 2024, Aug 22 2025, Aug 22, 2026 |
| Listings | 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.

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. On the final valuation date one of the following scenarios will apply:

1. Barrier not touched or undercut

If the underlying prices always quoted above their respective barrier, 100% of the nominal amount is redeemed on the maturity date. This also represents the maximum redemption.

2. Barrier touched or undercut at least once

If at least one of the underlyings quoted at or below its respective barrier, redemption on the maturity date will be affected according to the performance of the underlying with the worst performance (percentage performance from the starting value to the final value). The maximum redemption remains capped at 100% of the nominal amount.

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

Redemption profile: exemplary presentation

| Final Value* | | Redemption** if Barrier | |
|--------------|--------------|-------------------------|----------|
| Underlying 1 | Underlying 2 | not violated | violated |
| +20% | +30% | 100% | 100% |
| +15% | +5% | 100% | 100% |
| +/-0% | +/-0% | 100% | 100% |
| -10% | +25% | 100% | 90% |
| +10% | -20% | 100% | 80% |
| -20% | -40% | 100% | 60% |

* in comparison to the starting value; ** in % of the nominal value

Note: The redemption is always based on the underlying with the worst performance!

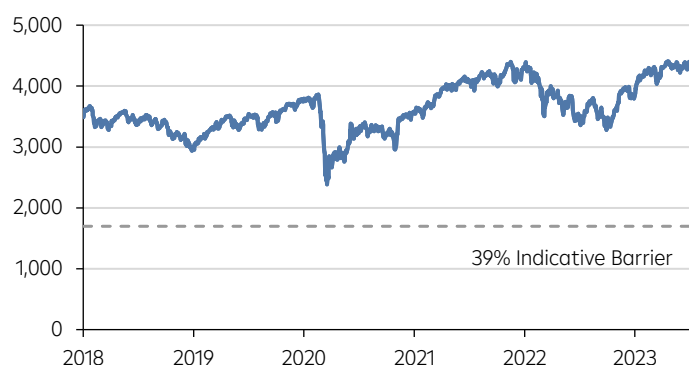
Details on the opportunities and risks are given on the following page.

EURO STOXX 50® - Well-known index members

| | Branche | Land |
|---------------------|-------------------|------|
| LVMH | Luxury Goods | FR |
| TotalEnergies | Oil&Gas | FR |
| Siemens | Industrial | DE |
| Sanofi | Pharmaceuticals | FR |
| L'Oreal | Basic Consumption | FR |
| Schneider Electric | Industrials | FR |
| Allianz | Financials | DE |
| Iberdrola | Energy | ES |
| Mercedes-Benz Group | Automobile | DE |

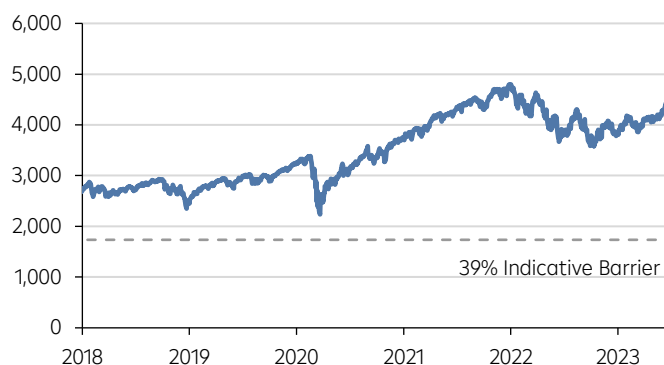
S&P 500® - Well-known index members

| | Branche |
|------------|-----------------|
| Apple | IT |
| Microsoft | IT |
| Amazon.com | IT |
| Pfizer | Pharmaceuticals |
| CocaCola | Consumption |
| Visa | Financials |
| Nike | Consumption |
| Tesla | Automobile |
| Boeing | Transport |



EU0009658145

As of July 5, 2023; Source: Bloomberg (SXX5 Index, SPX Index); Please note that past performance is no reliable indicator for future performance of this underlying.



US78378X1072

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 (5.25% p.a.) is paid out regardless of the underlying performance.
- Safety buffer: Partial protection against declining prices due to the initial safety buffer of 61% - barrier at 39% of the starting value
- Flexibility: Tradability on the secondary market, no management fees

Risks

- Limited yield opportunity: The yield is in any case limited to the fixed annual interest payments, investors do not participate in price increases of the underlyings beyond their starting values.
- Barrier violation: In case of barrier violation, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate can occur.
- 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 | juliusz.mozdierz@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 fulfill 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 Bonus Certificate's price 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), bond interest rates, solvency of the issuer or remaining term. If the Bonus 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. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

The EURO STOXX 50® index, which is used under license, is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland ("STOXX"), Deutsche Börse Group or its licensors. The 5.25% Europe/USA Bonus&Safety certificate is neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the EURO STOXX 50® index or its data. Further detailed information on this matter may also be found in the Base Prospectus at "Underlying Specific Disclaimer".

Standard & Poor's, S&P and its trademarks are the intellectual property, which is used under license, of S&P Dow Jones Indices LLC, a subsidiary of McGraw-Hill Companies, Inc. and/or its licensors ("Licensors"). It is not possible to invest directly into an index. The financial instruments based on the index are in no way sponsored, endorsed, sold or promoted by Standard & Poor's and its Licensors and none of the Licensors shall have any liability with respect thereto.

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.