

Dividend Stocks Winner 117% II

- Underlying: STOXX® Global Select Dividend 100 Price EUR Index
- Full participation in the positive index performance without profit limitation (redemption at the end of the term)
- 117% capital protection at the end of the term
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 6 years

STOXX® is a registered trademark of STOXX Ltd.

Investment product with 117% capital protection
Capital Protection Certificate



With the certificate investors participate at 100% in the performance of the STOXX® Global Select Dividend 100 Price EUR index at the end of the term without profit limitation. In the event of a share price performance of less than +17% capital protection of 117% takes effect at the end of the term.

ISIN / WKN	AT0000A33R37
Issuer¹	Raiffeisen Bank International AG
Issue price	100%
Nominal value	EUR 1,000
Subscr. period²	May 2 - May 30, 2023
Initial valuation date	May 31, 2023
Issue value date	Jun 1, 2023
Final valuation date	May 25, 2029
Maturity date	Jun 1, 2029
Underlying	STOXX® Global Select Dividend 100 Price EUR Index
Calculation Agent	STOXX Ltd.
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.	117% at the end of term
Participation factor	100%
Cap	-
Listing	Vienna, Frankfurt, Stuttgart

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

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

Functionality

At the initial valuation date the starting value of the underlying and at the final valuation date the final value is determined. At the final valuation date the closing price of the final value is compared to the starting value and one of the following scenarios will apply:

1. Final value \geq 117% of the starting value \rightarrow 100% Participation
If the final value is greater or equal to 117% 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).
2. Final value $<$ 117% of the starting value \rightarrow Redemption at 117%
If the final value is less than 117% of the initial value, 117% of the nominal value (capital protection) is paid out on the redemption date.

Example payout profile

Final value*	Redemption**
+50%	150%
+30%	130%
+20%	120%
+/-0% (= Starting value)	117%
-5%	117%
-15%	117%
-30%	117%

* in comparison to the starting value ** in percent of the nominal value

The nominal value is capital protected by Raiffeisen Bank International AG at the end of the term, i.e. during the term the price of the certificate can fall below the issue price, but at the end of the term investors obtain at least the capital protection amount.

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

STOXX® Global Select Dividend 100 Price EUR Index



As of: April 14, 2023; Source: Bloomberg (.SDGP)
ISIN: US26063V1180

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

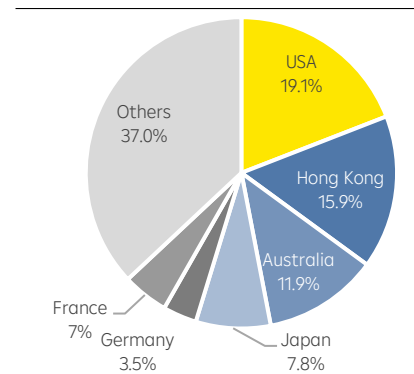
Underlying: STOXX® Global Select Dividend 100 Price EUR Index

- Baseline: STOXX® Global 1800 Index
- Selection criteria: Indicative net annual dividend yield; non-negative dividend growth rate over the past five years; Dividend payment in four out of five calendar years; non-negative dividend payout ratio of no more than 60%; minimum level of liquidity.
- Inclusion: Shares with the highest net dividend yield from North America (40 shares), Europe (30 shares) and Asia/Australia (30 shares). Review/adjustment: Quarterly
- Review/adjustment: Annually
- Index weighting: According to indicative net annual dividend yield, whereby in the process of the annual adjustment the weighting of an individual share may not exceed 10%.

Top 10 Constituents

	Sector	Country	Weighting
SITC International	Industrials	HK	4.6%
Pacific Basin Shipping	Industrials	HK	3.3%
Yancoal Australia	Energy	HK	3.1%
Mitsui O.S.K. Lines	Industrials	JP	2.4%
Nippon Yusen	Industrials	JP	2.1%
Fortescue Metals	Materials	AU	1.8%
JB Hi-Fi	Consumer Discr.	AU	1.7%
New World Develop.	Real Estate	HK	1.7%
Glencore	Materials	DK	1.5%
Yara International	Materials	DE	1.5%
			23.6%

Country weighting



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

Opportunities

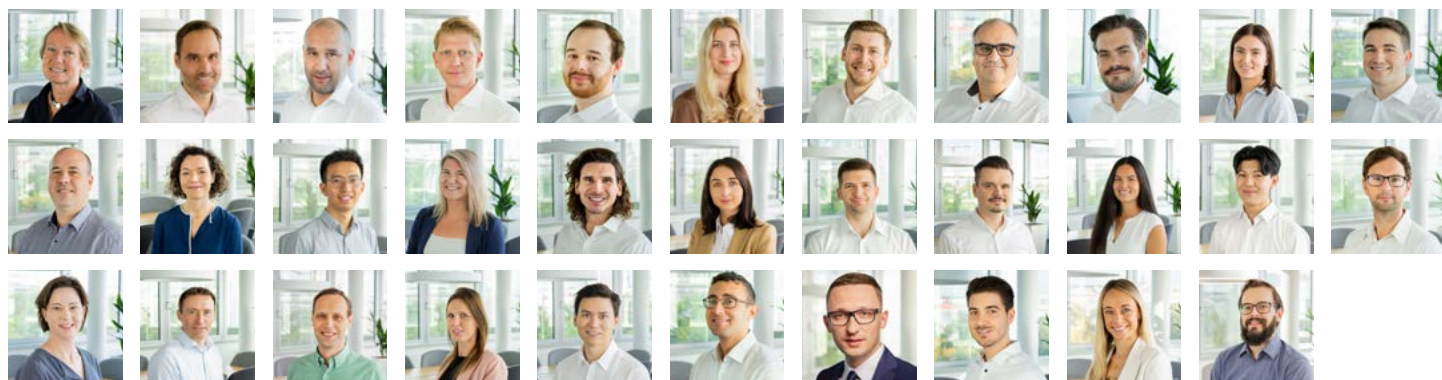
- Return opportunity: Full participation in the performance of the underlying
- Capital protection: At the end of the term, the investor obtains at least the capital protection amount.
- Flexibility: Tradability on the secondary market, no management fees

Risks

- No guaranteed minimum yield: The payout of the certificate depends on the underlying performance. There is no guaranteed minimum payout.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the issue price. For example, strongly rising interest rates have a negative impact on the price performance of the certificate. Loss of value due to inflation is not covered by the capital protection. The capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.
- 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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Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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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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