

# 5.5% Europe/USA Bonus&Safety 5

- Underlyings: EURO STOXX 50® index and S&P 500® index
- 5.5% 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 5.5% 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.

<b>Issuer</b>	Raiffeisen Bank International AG <sup>1</sup>
<b>ISIN / WKN</b>	AT0000A347T7
<b>Issue price</b>	100 %
<b>Nominal value</b>	EUR 1.000
<b>Subscr. period<sup>2</sup></b>	May 11 - Jun 12, 2023
<b>Initial valuation date</b>	Jun 13, 2023
<b>Issue value date</b>	Jun 14, 2023
<b>Final valuation date</b>	Jun 10, 2026
<b>Maturity date</b>	Jun 15, 2026
<b>Underlyings</b>	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
<b>Starting value</b>	closing price of the index at the initial valuation date
<b>Final value</b>	closing price of the index at the final valuation date
<b>Barrier</b>	39% of the starting value
<b>Barrier observation</b>	continuously (every price)

#### Observation period

	Jun 14, 2023 - Jun 10, 2026
<b>Fixed interest rate</b>	5.5% of the nominal value per year of term
<b>Interest rate payout dates</b>	May 13, 2024, May 13 2025, May 13, 2026
<b>Listings</b>	Vienna, Frankfurt, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](http://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!

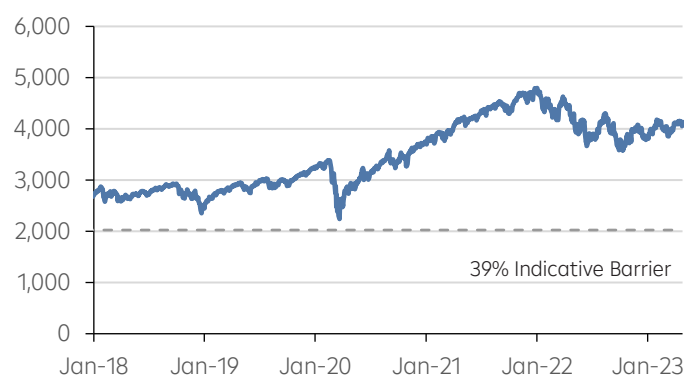
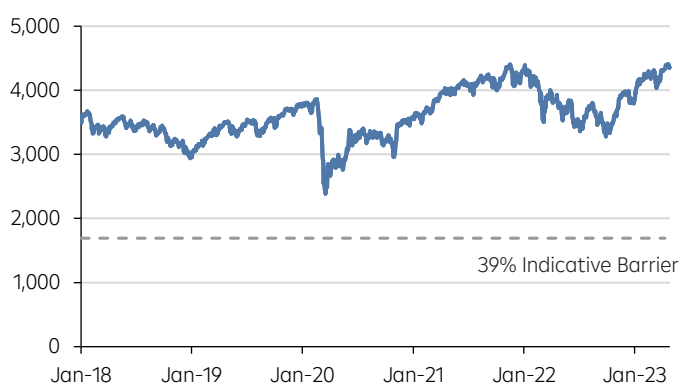
Details on the opportunities and risks are given on the following page.

### EURO STOXX 50® - Top 10 Constituents

	Sector	Country	Weighting
LVMH	Luxury Goods	FR	7.3%
ASML Holding	Technology	NL	7.3%
TotalEnergies	Oil&Gas	FR	4.5%
SAP	IT	DE	4.0%
Sanofi	Pharmaceuticals	FR	3.7%
Siemens	Industrials	DE	3.5%
L'Oreal	Basic Consumption	FR	3.4%
Allianz	Financials	DE	2.9%
Schneider Electric	Industrial	FR	2.9%
Air Liquide	Oil&Gas	FR	2.7%
			42.2%

### S&P 500® - Top 10 Constituents

	Sector	Weighting
Apple	IT	7.2%
Microsoft	IT	6.5%
Amazon.com	IT	2.8%
NVIDIA	IT	2.0%
Alphabet (Klasse A)	IT	1.8%
Berkshire Hathaway (Klasse B)	Financials	1.7%
Alphabet (Klasse C)	IT	1.6%
Exxon Mobil	Oil&Gas	1.4%
Meta Platforms (Klasse A)	IT	1.4%
United Health Group Inc.	Pharmaceuticals	1.3%
		27.7%



EU0009658145

As of April 27, 2023; Source: Bloomberg (SX5E 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/](https://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](https://raiffeisenzertifikate.at/customer-information)

#### Opportunities

- Fixed interest rate: The fixed annual interest rate (5.5% 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 [raiffeisen-zertifikate.at](https://www.raiffeisen-zertifikate.at) or call the Raiffeisen Bank International AG certificate hotline: +43 1/717 07 - 5454 or [info@raiffeisen-zertifikate.at](mailto:info@raiffeisen-zertifikate.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	Markus Auer	markus.auer@rbinternational.com
Elisa Pichlbauer	elisa.pichlbauer@rbinternational.com	Levin Gollner	levin.gollner@rbinternational.com
Michal Polin	michael.polin@rbinternational.com	Julius Mozdzierz	julius.mozdzierz@rbinternational.com
Martin Rainer	martin.rainer@rbinternational.com	Veronika Oberpertinger	veronika.oberpertinger@rbinternational.com



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