

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!

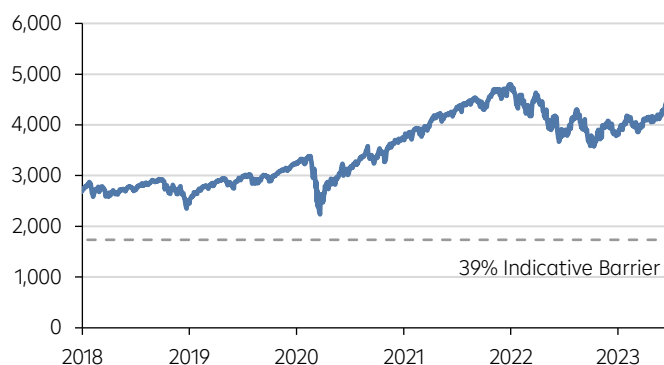
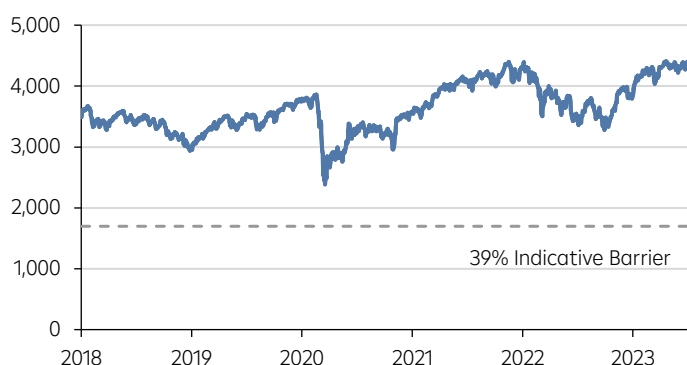
Details on the opportunities and risks are given on the following page.

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 (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/ (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 [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. Your Raiffeisen Certificates contacts, Am Stadtpark 9, 1030 Vienna/Austria:

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