

5.85% Europe/USA Bonus&Safety 2

- Underlyings: EURO STOXX 50® index and S&P 500® index
- 5.85% fixed annual interest rate
- Barrier at 49% 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 5.85% 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 49% 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 Raiff	eisen Bank International AC	3 ¹	
ISIN / WKN	AT0000A36GD	0	
Issue price	100 9	%	
Nominal value	EUR 1.00	0	
Subscr. period ²	Aug 22 - Sep 18, 202	3	
Initial valuation	date Sep 19, 202	3	
Issue value dat	e Sep 20, 202	3	
Final valuation	date Sep 16, 202	6	
Maturity date	Sep 21, 202	6	
Underlyings	EURO STOXX 50® Inde	X	
	S&P 500® Inde	Ϋ́	
Calculation agent underlying			
EURO STOXX 50°	STOXX Ltd	d.	
S&P 500®:	S&P Dow Jones Indices LL	C	
Starting value	closing price of the inde	X	
	at the initial valuation dat	:e	
Final value	closing price of the inde	X	
	at the final valuation dat	:e	
Barrier	49% of the starting valu	e	
Barrier observation continuou		y	
	(every price	∋)	
Observation period			
	Sep 20, 2023 - Sep 16, 202	6	
Fixed interest rate 5.85% of the nominal			

Interest rate payout dates Sep 19, 2024,

value per year of term

Sep 19, 2025, Sep 19, 2026 Vienna, Stuttgart

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	f 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.

^{1...} Rating: rbinternational.com/ir/ratings

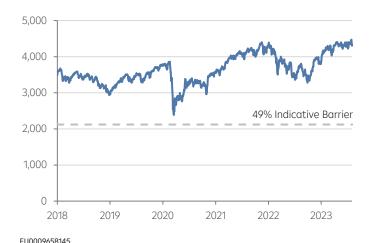
^{2 ...} Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

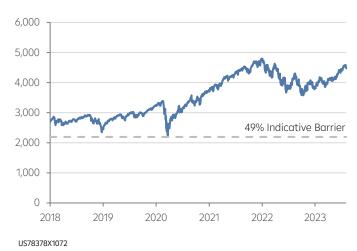
EURO STOXX 50® - Well-known index members

	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





As of August 4, 2023; Source: Bloomberg (SX5E Index, SPX Index); Please note that past performance is no reliable indicator for future performance of this underlying.

My market expectation



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 (5.85% p.a.) is paid out regardless of the underlying performance.
- Safety buffer: Partial protection against declining prices due to the initial safety buffer of 51% - barrier at 49% 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 thecapital invested is possible.

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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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