

## 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.

<b>Issuer</b>	Raiffeisen Bank International AG <sup>1</sup>
<b>ISIN / WKN</b>	AT0000A36GD0
<b>Issue price</b>	100 %
<b>Nominal value</b>	EUR 1.000
<b>Subscr. period<sup>2</sup></b>	Aug 22 - Sep 18, 2023
<b>Initial valuation date</b>	Sep 19, 2023
<b>Issue value date</b>	Sep 20, 2023
<b>Final valuation date</b>	Sep 16, 2026
<b>Maturity date</b>	Sep 21, 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>	49% of the starting value
<b>Barrier observation</b>	continuously (every price)

#### Observation period

	Sep 20, 2023 - Sep 16, 2026
<b>Fixed interest rate</b>	5.85% of the nominal value per year of term
<b>Interest rate payout dates</b>	Sep 19, 2024, Sep 19, 2025, Sep 19, 2026
<b>Listings</b>	Vienna, 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® - 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



EU0009658145

### 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



US78378X1072

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

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 (5.85% 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 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	Levin Gollner	levin.gollner@rbinternational.com
Elisa Pichlbauer	elisa.pichlbauer@rbinternational.com	Julius Mozdzierz	julius.mozdzierz@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 ([raiffeisen-zertifikate.at](https://www.raiffeisen-zertifikate.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 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"). 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 [raiffeisen-zertifikate.at/en/basag](https://www.raiffeisen-zertifikate.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 5.85% Europe/USA Bonus&Safety 2 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.