

Europe Bonus&Safety 23

- Underlying: EURO STOXX 50® index
- Opportunity for redemption at 120% of the nominal value
- Barrier at 49% of the 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.

Investment product without capital protection
Bonus Certificate



At the end of the term, redemption of the nominal value is effected at 120% provided that the closing price of the EURO STOXX 50® index always quotes above the barrier of 49% of the starting value during the observation period. In the event of a barrier violation during the term by the EURO STOXX 50® index, investors are exposed to full market risk; this means a substantial capital loss is possible.

Issuer	Raiffeisen Bank International AG ¹	
ISIN / WKN	AT0000A382G1	
Issue price	100 %	
Nominal value	EUR 1.000	
Subscr. period²	Nov 2 - Dec 6, 2023	
Initial valuation date	Dec 7, 2023	
Issue value date	Dec 11, 2023	
Final valuation date	Dec 7, 2026	
Maturity date	Dec 11, 2026	
Underlyings	EURO STOXX 50® Index	
Calculation agent underlying	EURO STOXX 50®: STOX Ltd.	
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	49% of the starting value	
Barrier observation	continuously (every price)	
Observation period	Dec 11, 2023 - Dec 7, 2026	
Bonus amount	120% of the nominal value	
Cap	120%	
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:

- Barrier not touched or undercut
 - If the underlying prices always quoted above the barrier, 120% of the nominal amount is redeemed on the maturity date. This also represents the maximum redemption.
- Barrier touched or undercut at least once

If the underlying quotes at or below its barrier, redemption on the maturity date will be affected according to the performance of the EURO STOXX 50® index (percentage performance from the starting value to the final value). The maximum redemption remains capped at 120% of the nominal amount.

Redemption profile: exemplary presentation

Final Value*	Redemption** if Barrier	
	not violated	violated
+50%	120%	120%
+20%	120%	120%
+/-0%	120%	100%
-10%	120%	90%
-20%	120%	80%
-40%	120%	60%

* in comparison to the starting value; ** in % of the nominal value

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

EURO STOXX 50® - Top 10 Constituents

	Branche	Country
ASML	IT	NL
LVMH	Luxury Goods	FR
SAP	IT	DE
Sanofi	Pharmaceuticals	FR
Siemens	Industrials	DE
L'Oreal	Basic Consumption	FR
Allianz	Financials	DE
Iberdrola	Energy	ES
Mercedes-Benz Group	Automobile	DE



As of October 20, 2023; Source: Reuters (STOXX50E), ISIN: EU0009658145

Bitte beachten Sie, dass die Wertentwicklung der Vergangenheit keine Rückschlüsse auf die zukünftige Wertentwicklung zulässt.

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

- Bonus yield: Chance of redemption at 120% even if underlying prices trend sideways and fall conditionally
- 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 bonus amount, 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 [raiffeisenzertifikate.at](https://www.raiffeisen.at/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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