

US Guarantee Certificate (EUR)

- Underlyings: iShares 20+ Year Treasury Bond ETF and MSCI® North America Top ESG Select 4.5% Decrement EUR Index
- Opportunity to obtain an attractive yield at the end of the term: 15% if underlyings quote at or above the starting value
- 100% capital protection at the end of the term
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 3 years

The financial instrument described herein is based on an MSCI® index and BlackRock ETF.

Investment product with 100% capital protection
Guarantee Certificate



The certificate has two possible redemption scenarios: 1) Redemption at 115% if both underlyings are at/above 100% of the starting value at the end of the term; 2) 100% capital protection if at least one of the underlyings is below 100% of the starting value at the end of the term.

| | |
|-----------------------------------|--|
| ISIN / WKN | AT0000A3AHS1 |
| Issuer¹ | Raiffeisen Bank International AG |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscr. period² | Feb 13 - Mar 26, 2024 |
| Initial valuation date | Mar 27, 2024 |
| Issue value date | Mar 28, 2024 |
| Final valuation date | Mar 31, 2027 |
| Maturity date | Apr 5, 2027 |
| Underlyings | iShares 20+ Year Treasury Bond ETF and MSCI® North America Top ESG Select 4.5% Decrement EUR Index |
| Starting value | Closing price of the underlyings on the initial valuation date |
| Final value | Closing price of the underlyings on the final valuation date |
| Capital protect. | 100% at the end of term |
| Relevant payout levels | 1) 100% of the starting value |
| Redemption per level | 1) 115% of the nominal value |
| Maximum amount | 115% of the nominal value |
| Listing | Vienna, Stuttgart |

1 ... Rating: rbinternational.com/ir/ratings

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

Functionality

At the initial valuation date the starting value and at the final valuation date the final value of the underlyings are determined. At the final valuation date the final values are compared to the starting values and one of the following scenarios will apply:

- Final value of both underlyings \geq 100% of the starting value → Redemption at 115%
If the final value of both underlyings is greater or equal to 100% of the starting value, the certificate will be redeemed at the maturity date at 115% of the nominal value. This amount also represents the maximum redemption (maximum amount).
- Final value of at least one of the two underlyings $<$ 100% of the starting value → Redemption at 100%
If the final value of at least one underlying is below 100% of the starting value, the certificate will be redeemed at the maturity date at 100% of the nominal value.

Example payout profile

| Final value* | Redemption** |
|--------------------------|--------------|
| +20% | 115% |
| +10% | 115% |
| +/-0% (= Starting value) | 115% |
| -5% | 100% |
| -15% | 100% |
| -30% | 100% |

* in comparison to the starting value ** in percent of the nominal value

The nominal value is capital protected by Raiffeisen Bank International AG at the end of the term, i.e. during the term the price of the certificate can fall below the capital protection level, but at the end of the term investors obtain at least the capital protection amount.

For details on risks and opportunities please see the following pages.

iShares 20+ Year Treasury Bond ETF

An exchange-traded fund registered in the USA that tracks the performance of an index composed of US government bonds with a residual maturity of more than 20 years.



US4642874329

MSCI® North America Top ESG Select 4.5% Decrement EUR

The index includes stocks of U.S. and Canadian companies with mid to large-market capitalizations. For example, NVIDIA, HOME DEPOT, MICROSOFT, ADOBE, CISCO SYSTEMS and others are represented in the index.



GB00BMCQG893

As of January 12, 2024; Source: Bloomberg (TLT US, MXNATES4); Please note that past performance is no reliable indicator for future performance of this underlying.

My expected market trend

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

- Return opportunity: Investors can already achieve a return if the price of both underlyings remain constant.
- Capital protection: At the end of the term, the investor obtains at least the capital protection amount.
- Flexibility: Tradability on the secondary market, no management fees

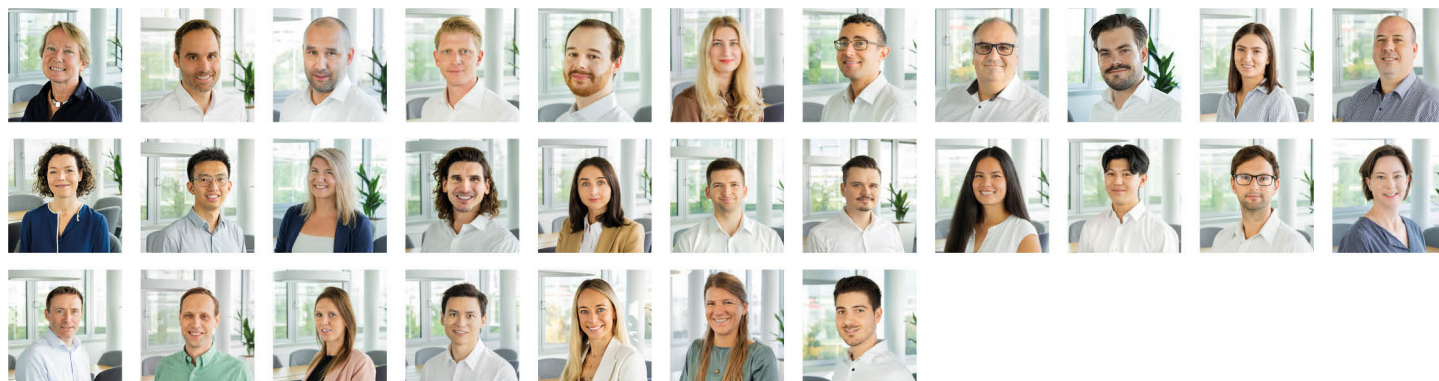
Risks

- Limited yield opportunity: The maximum redemption is limited by the maximum amount.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the capital protection level; the capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.
- 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 visit raiffeisencertificates.com or contact your bank advisor.

You can reach your Raiffeisen certificates team at:

- Certificate Hotline: +431 71707 5454
- info@raiffeisencertificates.com



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Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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