

Tesla Express 4

- Underlying: share of Tesla Inc.
- Annual yield opportunity of 15%
- Barrier at 60% of the starting value, only active at the end of the term (share delivery possible)
- Annually declining termination level
- Full market risk in case of barrier violation, issuer risk
- Further information on opportunities/risks on the following pages
- Term: 1 to 5 years (early redemption possible)

Investment product without capital protection Express Certificate



This certificate provides the opportunity for early redemption each year and enables investors to obtain a yield of 15% per year if the price of the Tesla share quotes on one of the annual valuation days at or above the annually declining termination level. In case the share price quotes below the respective termination level, the term will be extended by another year – up to a maximum of 5 years. If the barrier is violated at the end of the term, the investor is entirely subject to market risk.

Issuer ¹ Raiffe	eisen Bank International AG			
ISIN	AT0000A35XK2			
Issue price	100%			
Nominal value EUR 1,0				
Subscr. period ² June 26 - July 24, 2023				
Initial valuation date July 25, 2023				
Issue value date	July 26, 2023			
Annual valuation dates				
	July 24, 2024; July 24, 2025;			
July 23, 2026; July 22, 2027, July 20, 2028				
Early maturity dates				
	July 29, 2024; July 29, 2025;			
July 28, 2026	; July 27, 2027, July 27, 2028			
Underlying	Tesla Inc. common share			
Calculation agent of underlying				
	Nasdaq			
Starting value	Closing price of the			
underlying at the initial valuation date				
Final value	Closing price of the			
underlying	at the final valuation date			
Barrier	60% of the starting value			
Observation of	,			
	aluation date (closing price)			
Termination lev	els 1) 100%, 2) 90%,			
	3) 80%, 4) 70%, 5) 60%			
	of the starting value			
Observation of the termination levels				
at each annual valuation date				
	(closing prices)			

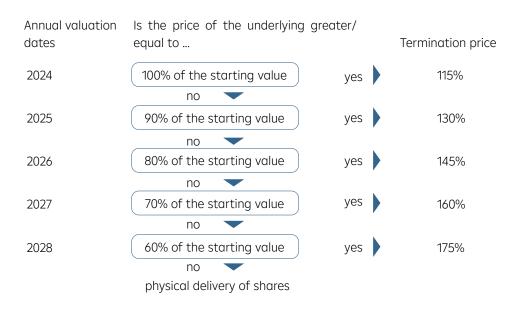
		(closing prices)
Termination prices		1) 115%, 2) 130%,
	3) 145	% , 4) 160%, 5) 175%
	C	f the starting value
Max. amount	175% o	f the nominal value
Quotes	Vienna,	Frankfurt, Stuttgart

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

On the initial valutation date, the starting value of the underlying is determined and based on that the barrier and the termination levels are defined. On the respective annual valuation date, the price of the underlying is compared with the respective termination level. If the price of the underlying is at or above the termination level, (early) redemption of the certificate is effected at the predefined termination price:



If there has been no early redemption by the last year of the term and if the price of the underlying is also below the termination level (corresponds to the barrier) on the final valuation date, physical delivery of shares is effected:

Physical delivery of shares

A defined number of shares is booked into the investor's securities account. The number is calculated as follows:

Number of shares = Nominal value / starting value

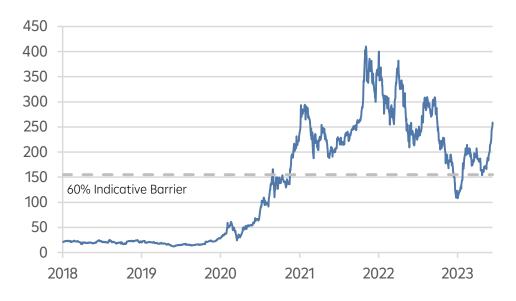
Usually this does not result in whole numbers. Due to the fact that shares are traded in whole numbers only, in the event of physical delivery the residual value is paid out in cash (= cash settlement) according to the market value:

Cash settlement = Fraction of the shares x final value

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

Underlying: Tesla share

Tesla is the largest electric car manufacturer in the world by market capitalization.



As of: June 13, 2023; Source: Reuters (TSLA.O), ISIN: US88160R1014 Please note that past performance is no reliable indicator for future results.

My market expectation

declining ⊻	sideways →	rising 7		
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 <u>raiffeisenzertifikate.at/en/</u> <u>securities-prospectus/</u> (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" <u>raiffeisenzertifikate.at/customer-information</u>

Opportunities

- Yield opportunity: Yield opportunity already with constant underlying prices
- Safety buffer: Partial protection against price losses due to the initial safety buffer of 40% - barrier at 60% of the starting value
- Flexibility: Tradability on secondary market, no management fees

Risks

- Limited yield opportunity: The maximum yield is limited by the maximum amount.
- Barrier violation: If the barrier is touched or undercut, investors are entirely subject to market risk, without any protective mechanism. In the event of a physical delivery, the market value of the delivered shares will be less than the nominal value. Close to the barrier, disproportionate price movements of the certificate can also occur during the term.
- 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 <u>raiffeisenzertifikate.at/en</u> 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:

Heike Arbter, Head of Division Philipp Arnold, Head of Department Mariusz Adamiak **Raphael Bischinger** Maida Blentic Anton Bondar Lukas Florreither Jan Kausek Paul Kieselbach Marianne Kögel Kathrin Korinek Anna Kujawska Aleksandar Makuljevic Patrick Paul Elisa Pichlbauer Michal Polin Martin Rainer

heike.arbter@rbinternational.com philipp.arnold@rbinternational.com mariusz.adamiak@rbinternational.com raphael.bischinger@rbinternational.com maida.blentic@rbinternational.com anton.bondar@rbinternational.com lukas.florreither@rbinternational.com jan.kausek@rbinternational.com paul.kieselbach@rbinternational.com marianne.koegel@rbinternational.com kathrin.korinek@rbinternational.com anna.kujawska@rbinternational.com aleksandar.makuljevic@rbinternational.com patrick.paul@rbinternational.com elisa.pichlbauer@rbinternational.com michael.polin@rbinternational.com martin.rainer@rbinternational.com

Gabriele Rihtar gabriele.rihtar@rbinternational.com Daniel Szabo daniel.szabo@rbinternational.com W. Wagner-Freudenthal wilhelmine.wagner-freudenthal@rbinternational.com Roman Bauer, Head of Department roman.bauer@rbinternational.com Peidong Cao peidong.cao@rbinternational.com Yung Pin Chen yungpin.chen@rbinternational.com Walter Friehsinger walter.friehsinger@rbinternational.com Lukas Hackl lukas.hackl@rbinternational.com Monika Mrnustikova monika.mrnustikova@rbinternational.com Catarina Penela Amado catarina.amado@rbinternational.com Ludwig Schweighofer ludwig.schweighofer@rbinternational.com martin.vonwald@rbinternational.com Martin Vonwald Alexander Unger, Head of Department alexander.unger@rbinternationl.com Markus Auer markus.auer@rbinternational.com Levin Gollner levin.gollner@rbinternational.com Juliusz Mozdzierz julius.mozdzierez@rbinternational.com Veronika Oberpertinger veronika.oberpertinger@rbinternational.com



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