

# Dividend Stocks 110% Guarantee Certificate

- Underlying: STOXX® Global Select Dividend 100 Price EUR Index
- 110% capital protection at the end of the term
- 100% participation in the positive index performance (redemption at the end of the term max. +35% )
- Certificate currency and returns in CZK
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 3.5 years

STOXX® is a registered trademark of STOXX Ltd.

**Investment product** with 110% capital protection



With the certificate investors participate at 100% in the performance of the STOXX® Global Select Dividend 100 Price EUR index at the end of the term – up to a maximum of +35% compared to the starting value. In the event of an index price performance of less than +10% capital protection of 110% takes affect at the end of the term.

<b>ISIN / WKN</b>	AT0000A36BV3
<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>Issue price</b>	100%
<b>Nominal value</b>	CZK 1,000
<b>Subscr. period<sup>2</sup></b>	July 12 - Aug 29, 2023
<b>Initial valuation date</b>	Aug 30, 2023
<b>Issue value date</b>	Aug 31, 2023
<b>Final valuation date</b>	Mar 1, 2027
<b>Maturity date</b>	Mar 4, 2027
<b>Underlying</b>	STOXX® Global Select Dividend 100 Price EUR Index
<b>Starting value</b>	Closing price of the underlying on the initial valuation date
<b>Final value</b>	Closing price of the underlying on the final valuation date
<b>Capital protect.</b>	110% at the end of term
<b>Participation factor</b>	100%
<b>Cap</b>	135%

1 ... Rating: [rbinternational.com/ir/ratings](http://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 of the underlying and at the final valuation date the final value is determined. At the final valuation date the closing price of the final value is compared to the starting value and one of the following scenarios will apply:

1. Final value  $\geq$  135% of the starting value → Redemption at 135%  
If the final value is greater or equal to 135% of the initial value, 135% of the nominal value is paid out on the redemption date. This also represents the maximum redemption (maximum amount).
2. Final value  $\geq$  110% and  $<$ 135% of the starting value → 100% Participation  
If the final value is greater or equal to 110% or less than 135% of the starting value, certificate will be redeemed on the redemption date according to the performance of the underlying (percentage development from the starting value to the final reference value).
3. Final value  $<$  110% of the starting value → Redemption at 110%  
If the final value is less than 110% of the initial value, 110% of the nominal value (capital protection) is paid out on the redemption date.

### Example payout profile

Final value*	Redemption**
+70%	135%
+30%	130%
+20%	120%
+3%	110%
+/-0% (= Starting value)	110%
-5%	110%
-30%	110%

\* 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 issue price, 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.

**STOXX® Global Select Dividend 100 Price EUR Index**



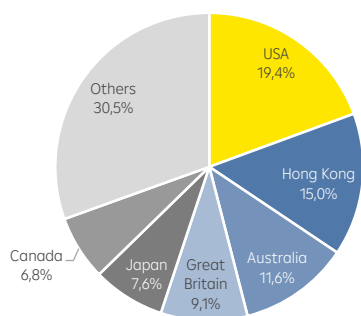
As of: June 20, 2023; Source: Bloomberg (SDGP)  
ISIN: US26063V1180

Please note that the past performance is not a reliable indicator for the future performance of this underlying.

**Underlying: STOXX® Global Select Dividend 100 Price EUR Index**

- Selection criteria: Indicative net annual dividend yield; non-negative dividend growth rate over the past five years; Dividend payment in four out of five calendar years; non-negative dividend payout ratio of no more than 60%; minimum level of liquidity.
- Inclusion: Shares with the highest net dividend yield from North America (40 shares), Europe (30 shares) and Asia/Australia (30 shares). Review/adjustment: Quarterly
- Review/adjustment: Annually
- Index weighting: According to indicative net annual dividend yield, whereby in the process of the annual adjustment the weighting of an individual share may not exceed 10%.

**Country weighting**



Source: STOXX; Stand: June 2023

**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/](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**

- Return opportunity: Full participation in the performance of the underlying up to the cap
- 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 to CZK 1,350 for a nominal value of CZK 1,000, investors do not participate in price increases of the underlying beyond 135% of the starting value.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the issue price. For example, strongly rising interest rates have a negative impact on the price performance of the certificate. Loss of value due to inflation is not covered by the capital protection. The capital protection applies exclusively at the end of 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 [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:

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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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The price of the Capital Protection Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 100% of the nominal value applies solely at the end of the term. Loss of value due to inflation is not covered by the capital protection. During the term, the price of the Capital Protection Certificate may drop below the agreed capital protection amount. During the term, the Capital Protection Certificate's price is subject to several influencing factors and needs 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), interest rates, solvency of the issuer or remaining term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Capital Protection Certificate and are not paid out.

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