

US Stocks Bonus Certificate

- Underlyings:
MSCI® North America Top ESG Select 4.5% Decrement index and
NASDAQ-100® Notional Net Return EUR Excess Return index
- Opportunity for redemption at 140% of the nominal value
- Barrier at 60% of the index starting value
- Observation of the barrier only at the final valuation date
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term 5 years

Nasdaq-100® is a registered trademark of Nasdaq Inc.
The financial instrument described herein is based on an MSCI® index.

Investment product without capital protection
Bonus Certificate



At the end of the term, redemption of the nominal value is effected at 140% provided that the closing price of the MSCI North America Top ESG Select 4.5% Decrement Index and the NASDAQ-100® Notional Net Return EUR Excess Return Index quote above the barrier of 60% of their respective starting values at the end of the term. In the event of a barrier violation by at least one of the underlyings, investors are exposed to full market risk.

Issuer	Raiffeisen Bank International AG ¹
ISIN / WKN	AT0000A36BW1
Issue price	100 %
Nominal value	CZK 1.000
Subscr. period²	July 12 - Aug 29, 2023
Initial valuation date	Aug 30, 2023
Issue value date	Aug 31, 2023
Final valuation date	Aug 28, 2028
Maturity date	Aug 31, 2028
Underlyings	MSCI® North America Top ESG Select 4.5% Decrement EUR index NASDAQ-100® Notional Net Return EUR Excess Return Index
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	60% of the starting value
Barrier observation	final valuation date (closing prices)
Bonus amount	140% of the nominal value
Cap	140%

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 respective barriers are determined. On the final valuation date one of the following scenarios will apply:

1. Barrier not touched or undercut
If the underlying prices quoted above their respective barrier on final valuation date, 140% of the nominal amount is redeemed on the maturity date. This also represents the maximum redemption.
2. At least one underlying price \leq barrier
If at least one of the underlyings quoted at or below its respective barrier on final valuation date, 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 140% of the nominal amount.

Redemption profile: exemplary presentation

	Final value*		Redemption
	Underlying 1	Underlying 2	
	+50%	+60%	140%
	+20%	+50%	140%
	+/-0%	+/-0%	140%
	-10%	-39%	140%
	-15%	-40%	60%
	-20%	-60%	40%

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

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

NASDAQ-100 Notional Net Return EUR Excess Return Index

MSCI North America Top ESG Select 4.5% Decrement Index



As of June 12, 2023; Source: Bloomberg (MXNATES4 Index, NDXNNEE5 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/ (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

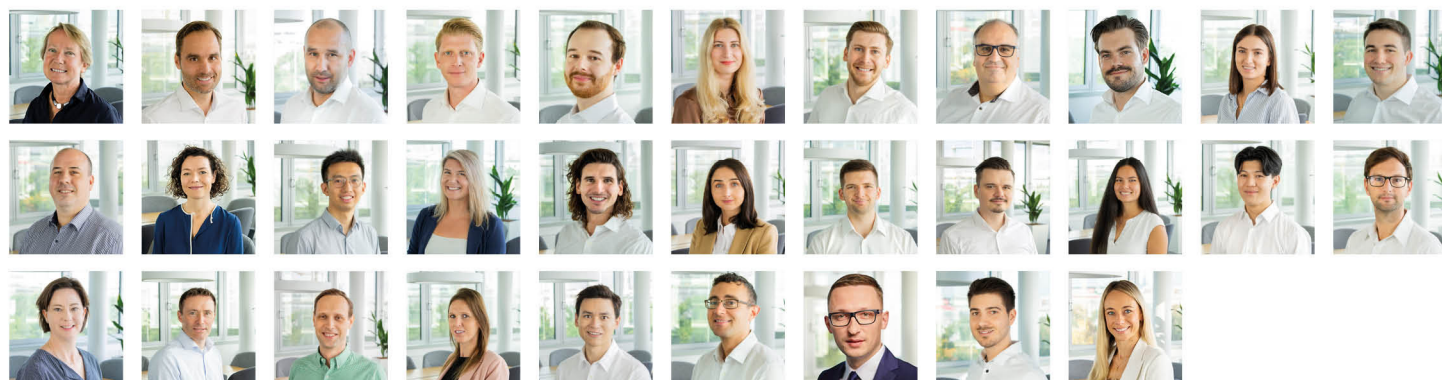
- Bonus yield: Chance of redemption at 140% of nominal value even if underlying prices trend sideways and fall conditionally
- Safety buffer: Partial protection against declining prices due to the initial safety buffer of 40% - barrier at 60% of the starting value
- Flexibility: Tradability on the secondary 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 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	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	Markus Auer	markus.auer@rbinternational.com
Elisa Pichlbauer	elisa.pichlbauer@rbinternational.com	Levin Gollner	levin.gollner@rbinternational.com
Michal Polin	michael.polin@rbinternational.com	Julius Mozdzierz	julius.mozdzierz@rbinternational.com
Martin Rainer	martin.rainer@rbinternational.com	Veronika Oberpertinger	veronika.oberpertinger@rbinternational.com



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