

Bonus Certificate of US and European Stocks USD

- Underlyings: MSCI® Europe Top ESG Select 4.5% Decrement Index and MSCI® North America Top ESG Select 4.5% Decrement Index
- 6% fixed annual interest rate
- Barrier at 60% of the respective index starting value
- Observation of the barrier only at the final valuation date
- Full market risk if barrier is violated, currency risk, issuer risk
- Further information on opportunities/risks on the following pages
- Term 3 years
 STOXX® is a registered trademark of STOXX Ltd.

Investment product without capital protection Bonus Certificate





With this certificate investors obtain a fixed interest rate of 6% annually. At the end of the term, redemption is effected at 100% provided that the MSCI® Europe Top ESG Select 4.5% Decrement Index and the MSCI® North America Top ESG Select 4.5% Decrement Index quote above the barrier of 60% of their respective starting values. In the event of a barrier violation at the end of the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.



This investment product complies with the sustainability standard for Raiffeisen Certificates and takes into account significant adverse impacts on sustainability factors ("PAIs"). <u>raiffeisencertificates.com/sustainability</u>

Issuer	Raiffeisen E	Bank International AG ¹			
ISIN		AT0000A38HX2			
Issue price	Issue price 100%				
Nominal vo	alue	USD 1,000			
Subscr. period ²		Nov 15 - Dec 27, 2023			
Initial valuation date Dec 28, 20					
Issue value	e date	Dec 29, 2023			
Final valua	tion date	Jan 04, 2027			
Maturity d	ate	Jan 07, 2027			
Underlying	s MSCI® E	urope Top ESG Select			
	4	1.5% Decrement Index			
MSCI® No	MSCI® North America Top ESG Select 4.5%				
		Decrement Index			
Starting value		closing price of the			
respective index at the initial valuation date					
Final value closing price of the respective					
index at the final valuation date					
Barrier	60%	of the starting value			
Barrier observation final valuation date					
		(closing prices)			
Fixed interest rate 6% of the nominal value					
		per year of term			
Interest rate payout dates Dec 28, 2024,					
Dec 28, 2025, Dec 28, 2026					
Listing Stuttgart					
1 Pating: rhintornational com/ir/ratings					

1 ... Rating: <u>rbinternational.com/ir/ratings</u>

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. At the final valuation date the underlying prices are compared with the according barrier and one of the following scenarios will apply:

1. Barrier not touched or undercut

If the underlying prices quotes above their respective barrier, 100% of the nominal amount is redeemed on the maturity date. This also represents the maximum redemption.

2. Barrier touched or undercut

If at least one of the underlyings quotes at or below its respective barrier, 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 100% of the nominal amount.

The fixed interest rate is paid out in any case, regardless of the underlyings' performance.

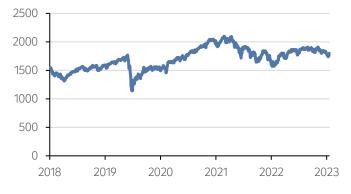
Redemption profile: exemplary presentation

Final Value*		Redemption**	
Underlying 1	Underlying 2		
+20%	+30%	100%	
+15%	+5%	100%	
+/-0%	+/-0%	100%	
-35%	+25%	100%	
+10%	-20%	100%	
-20%	-40%	60%	

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

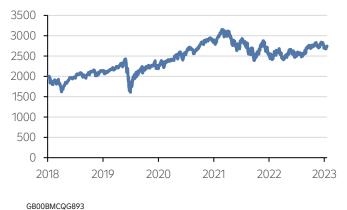
Note: The redemption is always based on the underlying with the worst performance!

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



MSCI® Europe Top Esg Select 4.5% Decrement Index

MSCI® North America Top ESG Select 4.5% Decrement Index



GB00BNHRDM73

As of October 12, 2023; Source: Bloomberg (MXNATES4 Index, MXEUTES4 Index); Please note that past performance is no reliable indicator for future performance of this underlying.

Consideration of major adverse impacts on sustainability (PAI):

Opportunities

• Fixed interest rate: The fixed annual interest rate (6% p.a.) is paid out regardless of the underlyings' performance.

Greenhouse gas emissions

Species diversity (biodiversity)

Waste prevention

Water conservation and water consumption

Social, labor and human rights issues incl. corruption and bribery

My market expectation

declining ⊻	sideways →	rising 7				
My investment horizon						
< 3 years	3 to 5 years	> 5 years				
Product risk profile						
1 2	3 4 5	6 7				

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/customerinformation

- · 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 fixed annual interest payments, 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.
- Currency risk: As the certificate is quoted in USD, there is a currency risk for Euro investors.
- 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 thecapital invested is possible.

ADVERTISING Raiffeisen Bank International AG Product brochure, November 2023



For further information, please contact your bank advisor, visit raiffeisencertificates.com 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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the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc

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