

Dividendenaktien Winner 121 %



Capital Protection
Certificate

ISIN: AT0000A35ZS0 / WKN: RC1ARB

| | |
|-------------------------------|---|
| Buy (Ask) | 104.93% |
| Sell (Bid) | 103.43% |
| End of the term | 5Y 2M 29D |
| Underlying | STOXX® Global Select Dividend 100 EUR Price Index |
| Underlying ISIN | US26063V1180 |
| Starting price underlying | EUR 2,690.45 |
| Underlying price (delayed) | EUR 2,977.15 110.7% of the starting value |

Last update: May 14, 2024, 8:00 pm

Simply explained

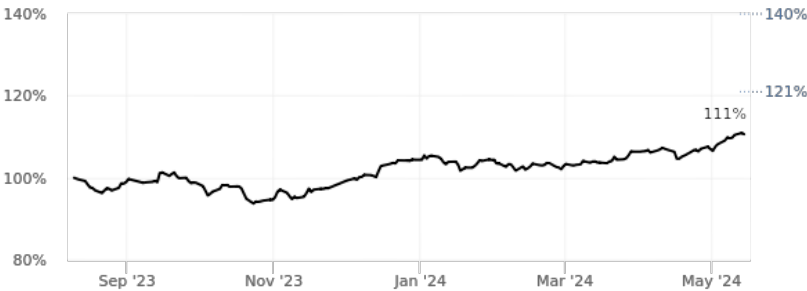
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 121% (capital protection) - Max. 140%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



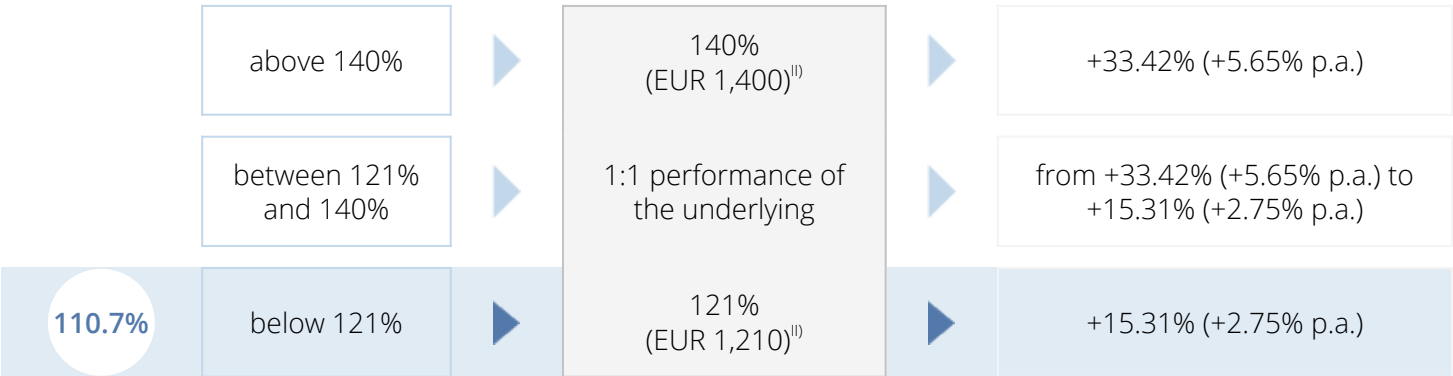
Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

Repayment at the end of the term

Currently the underlying quotes ...and is in the range... atⁱ⁾...

...at the end of the term this would trigger the following repayment...

If you buy the certificate at the current purchase price, this would correspond to the following returnⁱⁱⁱ⁾:



ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount
EUR 1.000

ⁱⁱⁱ⁾based on the current underlying price

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| | |
|--|----------------------|
| Tradeable unit/ nominal value | EUR 1,000 |
| Listing | Vienna, Stuttgart |
| Product currency | EUR |
| Underlying currency | EUR |
| Taxation | Capital Gains Tax |

Last update: May 14, 2024, 8:00 pm

The Underlying

The STOXX® Global Select Dividend 100 contains only equities that are included in the STOXX® Global 1800 Index (investment universe).

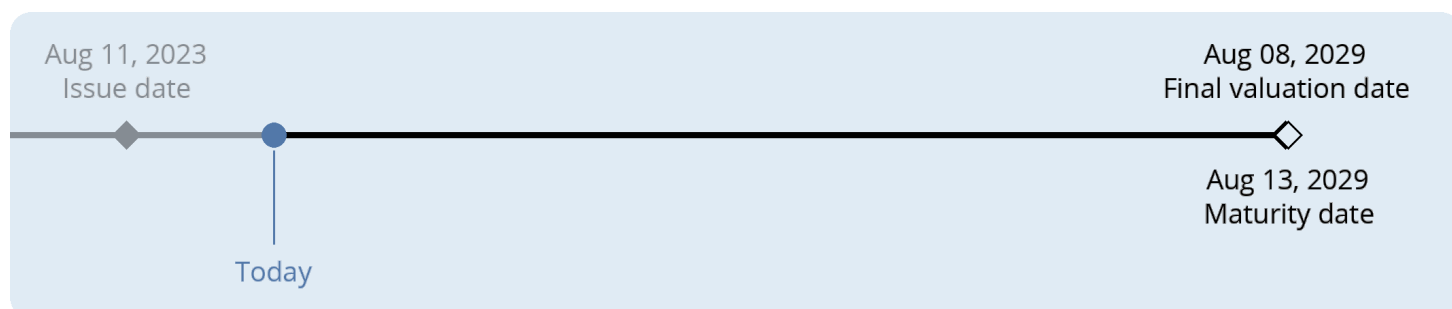
Further criteria for inclusion in the underlying are:

Global: 40 shares from North America, 30 from Europe, 30 from Asia/Australia

Select Dividend: Growth, regularity and amount of dividend payments as criteria for inclusion

Price index: Dividends paid out are not reinvested in the index, but are used by the issuer to define the payout profile.

Information on the term



Please note:

- 121% of the nominal amount will in any case be paid out at maturity; during the term, the price may fall below the issue price or the capital protection level.
- The maximum repayment is limited to 140% (of the nominal amount).
- Loss of purchasing power due to inflation is not offset by the capital protection.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

You are about to purchase a product that is not easy and difficult to understand. For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at [raiffeisenzertifikate.at/en/securitiesprospectus](https://www.raiffeisenzertifikate.at/en/securitiesprospectus) (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at <https://www.raiffeisenzertifikate.at/en/customer-information>. The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.

Dividend Stocks Winner 121%

- Underlying: STOXX® Global Select Dividend 100 Price EUR Index
- Full participation in the positive index performance up to +40% (redemption at the end of the term)
- 121% capital protection at the end of the term
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 6 years

STOXX® is a registered trademark of STOXX Ltd.

Investment product with 121% capital protection
Capital Protection Certificate



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 +40% compared to the starting value. In the event of a share price performance of less than +21% capital protection of 121% takes effect at the end of the term.

| | |
|-----------------------------------|---|
| ISIN / WKN | AT0000A35ZS0 |
| Issuer¹ | Raiffeisen Bank International AG |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscr. period² | July 6 - Aug 9, 2023 |
| Initial valuation date | Aug 10, 2023 |
| Issue value date | Aug 11, 2023 |
| Final valuation date | Aug 8, 2029 |
| Maturity date | Aug 13, 2029 |
| Underlying | STOXX® Global Select Dividend 100 Price EUR Index |
| Calculation Agent | STOXX Ltd. |
| Starting value | Closing price of the underlying on the initial valuation date |
| Final value | Closing price of the underlying on the final valuation date |
| Capital protect. | 121% at the end of term |
| Participation factor | 100% |
| Cap | 140% of the starting value |
| Max. redemption | 140% 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 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 140% of the starting value → Redemption at 140%
If the final value is greater or equal to 140 % of the initial value, 140% of the nominal value is paid out on the redemption date. This also represents the maximum redemption (maximum amount).
2. Final value \geq 121% and $<$ 140% of the starting value → 100% Participation
If the final value is greater or equal to 121% or less than 140% 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 $<$ 121% of the starting value → Redemption at 121%
If the final value is less than 121% of the initial value, 121% of the nominal value (capital protection) is paid out on the redemption date.

Example payout profile

| Final value* | Redemption** |
|--------------------------|--------------|
| +50% | 140% |
| +30% | 130% |
| +25% | 125% |
| +20% | 121% |
| +10% | 121% |
| +/-0% (= Starting value) | 121% |
| -30% | 121% |

* 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.

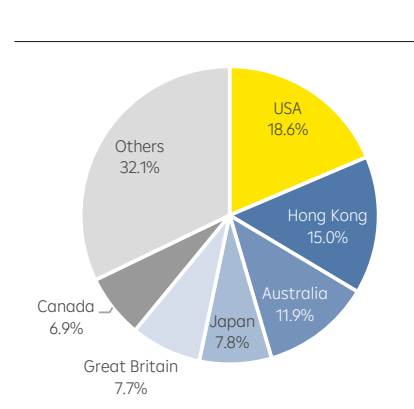
Underlying: STOXX® Global Select Dividend 100 Price EUR Index

- Baseline: STOXX® Global 1800 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%.

Well-known index members

| | Sector | Country |
|------------------------|------------------------|---------|
| AP Moller - Maersk | Industrials | DK |
| Rio Tinto | Materials | GB |
| BMW | Consumer Discretionary | DE |
| Credit Agricole | Financials | FR |
| Mercedes-Benz Group | Consumer Discretionary | DE |
| ConocoPhillips | Energy | US |
| Orange | Communications | FR |
| Verizon Communications | Communications | US |
| Holcim | Materials | CH |
| 3M | Industrials | US |

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/ (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: 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

- No guaranteed minimum yield: The payout of the certificate depends on the underlying performance. There is no guaranteed minimum payout.
- 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 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:

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

Issuer Risk/Creditor Participation ("bail-in"): Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore 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"). The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed further information is available at raiffeisenzertifikate.at/en/basag. A total loss of the invested capital is possible.

Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact

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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 121% 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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