FACTSHEET

EXPRESS CERTIFICATE VOESTALPINE EXPRESS 12

ISIN: AT0000A330K2 / WKN: RC08UF

INVESTMENT Product without Capital Protection

Express Certificate

Raiffeisen Certificates

| CHG. 1D | BID | ASK | LAST UPDATE |
|---|---|---|---|
| **+0.630 (+0.67%)** | **93.96%** | **95.46%** | **May 31, 2024 17:59:59.102** |

| UNDERLYING PRICE (INDICATIVE) | STARTING VALUE | NEXT REDEMPTION LEVEL | MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE |
|---|---|---|---|
| **26.92 (+2.28%)** | **30.68** | **30.68** | **33.77%** |

This factsheet contains current key figures for the certificate and a short general description. Find further information on the certificate and its opportunities and risks in the following product brochure, which was created at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates team at info@raiffeisenzertifikate.at or your personal consultant.

| KEY DATA | |
|---|---|
| Underlying | voestalpine AG |
| Underlying price (indicative) | EUR 26.92 |
| Underlying date/time | May 31, 2024 19:59:58.000 |
| Starting value | EUR 30.68 |
| Barrier | EUR 18.41 |
| Distance to barrier | 31.62% |
| Observation barrier | on the final valuation date |
| (early) redemption level | 30.68 / 30.68 / 30.68 / 30.68 / 30.68 |
| Distance to next termination level | -13.97% |
| Max. yield until next observation date | 28.85% |
| Max. yield p.a. until next observation date | 33.77% |
| Underlying currency | EUR |
| Valuation dates | Apr 18, 2024 / Apr 16, 2025 / Apr 16, 2026 / Apr 16, 2027 / Apr 18, 2028 |
| (early) redemption amount | 111.50% / 123.00% / 134.50% / 146.00% / 157.50% |
| Maturity date | Apr 21, 2028 |
| Final valuation date | Apr 18, 2028 |
| Issue date | Apr 20, 2023 |
| Expected market trend | sideways, bullish |
| Listing | Vienna, Stuttgart |
| Product currency | EUR |
| Underlying currency | EUR |
| Settlement method | Cash settlement / Physical delivery |
| Taxation | Capital Gains Tax / no Foreign Capital Gains Tax |

## DESCRIPTION

The certificate **voestalpine Express 12** offers an annual opportunity for early redemption, enabling investors to obtain a yield of 11.5% per year if the share of voestalpine AG quotes at or above its starting value at one of the valuation dates. If the share quotes below the starting value, the term extends by another year - up to a maximum of five years. In the event of a barrier violation (60 % of the starting value) at the final valuation date, the investor is entirely subject to market risk and physical delivery of voestalpine shares is effected.

## PRICE DEVELOPMENT SINCE ISSUE DATE


| CONTACT/INFORMATION | |
|---|---|
| E: | info@raiffeisencertificates.com |
| T: | +431 71707 5454 |
| W: | www.raiffeisencertificates.com |

ADVERTISING Raiffeisen Bank International AG
Product brochure, March 2023

Raiffeisen Certificates

# voestalpine Express 12

- Underlying: share of voestalpine AG
- Annual yield opportunity of 11.5%
- Barrier at 60% of the starting value,
  only active at the end of the term (share delivery possible)
- 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 11.5% per year if the price of the voestalpine share quotes on one of the annual valuation days at or above the annually 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] | Raiffeisen Bank International AG |
| **ISIN** | AT0000A330K2 |
| **Issue price** | 100% |
| **Nominal value** | EUR 1,000 |
| **Subscr. period**[2] | Mar 16 - Apr 18, 2023 |
| **Initial valuation date** | Apr 19, 2023 |
| **Issue value date** | Apr 20, 2023 |
| **Annual valuation dates** | Apr 18, 2024; Apr 16, 2025; Apr 16, 2026; Apr 16, 2027, Apr 18, 2028 |
| **Early maturity dates** | Apr 23, 2024; Apr 23, 2025; Apr 21, 2026; Apr 21, 2027, Apr 21, 2028 |
| **Underlying** | voestalpine AG common share |
| **Calculation agent of underlying** | Vienna Stock Exchange |
| **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 the barrier** | only at the final valuation date (closing price) |
| **Termination levels** | 1) 100%, 2) 100%, 3) 100%, 4) 100%, 5) 100% of the starting value |
| **Observation of the termination levels** | at each annual valuation date (closing prices) |
| **Termination prices** | 1) 111.5%, 2) 123.0%, 3) 134.5% , 4) 146.0%, 5) 157.5% of the starting value |
| **Max. amount** | 157.5% of 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:

| Annual valuation dates | Is the price of the underlying greater/ equal to ... | | Termination price |
|---|---|---|---|
| 2024 | 100% of the starting value | yes | 111.5% |
| | no | | |
| 2025 | 100% of the starting value | yes | 123.0% |
| | no | | |
| 2026 | 100% of the starting value | yes | 134.5% |
| | no | | |
| 2027 | 100% of the starting value | yes | 146.0% |
| | no | | |
| 2028 | 60% of the starting value | yes | 157.5% |
| | no | | |
| Is the underlying's price above the barrier? | | yes | 100.0% |
| | no | | |
| | physical delivery of shares | | |

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

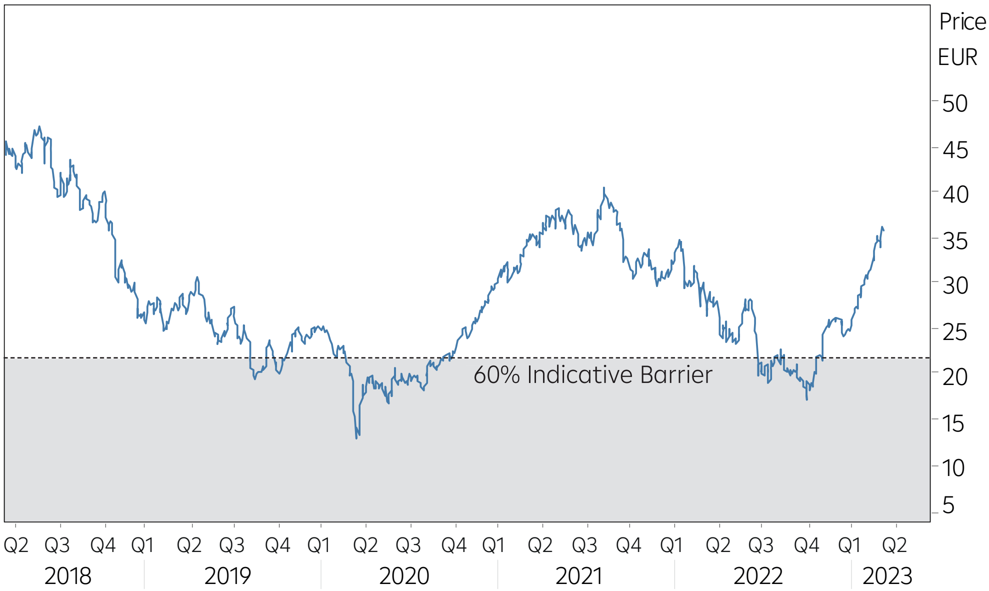
Usually this does not result in whole numbers. Due to the fact that shares are traded in whole numbers only, in the event of physical delivery the residual value is paid out in cash (= cash settlement) according to the market value:

Cash settlement = Fraction of the shares x final value

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

### Underlying: VOESTALPINE share

voestalpine is one of the world's leading technology group with a focus on product and system solutions made of steel and other metals.




As of: March 3, 2023; Source: Reuters (VOES.VI), ISIN: AT0000937503
Please note that past performance is no reliable indicator for future results.

**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

- 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 raiffeisenzertifikate.at/en 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 |
| Philipp Arnold, Head of Department | philipp.arnold@rbinternational.com |
| Mariusz Adamiak | mariusz.adamiak@rbinternational.com |
| Raphael Bischinger | raphael.bischinger@rbinternational.com |
| Maida Blentic | maida.blentic@rbinternational.com |
| Anton Bondar | anton.bondar@rbinternational.com |
| Lukas Florreither | lukas.florreither@rbinternational.com |
| Jan Kausek | jan.kausek@rbinternational.com |
| Paul Kieselbach | paul.kieselbach@rbinternational.com |
| Marianne Kögel | marianne.koegel@rbinternational.com |
| Kathrin Korinek | kathrin.korinek@rbinternational.com |
| Anna Kujawska | anna.kujawska@rbinternational.com |
| Aleksandar Makuljevic | aleksandar.makuljevic@rbinternational.com |
| Patrick Paul | patrick.paul@rbinternational.com |
| Elisa Pichlbauer | elisa.pichlbauer@rbinternational.com |
| Michal Polin | michael.polin@rbinternational.com |
| Martin Rainer | 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 | martin.vonwald@rbinternational.com |
| 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 |


**DISCLAIMER**

In spite of all possible care taken, the data contained in this advertisement are provided purely as non-binding information. This advertisement constitutes neither investment advice nor an offer nor a recommendation nor an invitation to execute a transaction. The information contained in this advertisement is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this advertisement substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This advertisement has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Registration Document approved by the Luxembourg Financial Market Authority (CSSF) and the Securities Note approved by the Austrian Financial Market Authority (FMA) - both documents together form the Base Prospectus - together with any supplements and the respective Final Terms of the described financial filed with the FMA. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Bank International AG (raiffeisenzertifikate.at/en) by entering the International Securities Identification Number (ISIN) of the respective financial instrument. Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Bank International AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein. Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying. 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 on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

The price of the Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Express Certificate is subject to several influencing factors and need 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 Express Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Express Certificate and are not paid out.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

Certificates issued by Raiffeisen Bank International AG are no financial products as defined in the Regulation (EU) 2019/2088.

Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB)). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Bank International AG, Am Stadtpark 9, 1030 Vienna/Austria.