



**Raiffeisen Bank**  
International

**RBI AG up to USD 50,000,000  
4.70 per cent Fixed Rate  
Notes 2023 - 2026**

ISIN: AT000B015631



ADVERTISEMENT





## Produktdetails:

Product name	RBI AG up to USD 50,000,000 4.70 per cent Fixed Rate Notes 2023 - 2026 , Series 286, Tranche 1
Issuer	Raiffeisen Bank International AG
ISIN	AT000B015631
Status	Ordinary Senior Notes
Currency	U.S. Dollars (USD)
Form of Offer	Public Offer in Austria, Germany, Hungary, Croatia and Czech Republic
Start of the Offering Period	27 November 2023
Aggregate Principal Amount	Up to USD 50,000,000
Denominations	USD 2,000 (Principal Amount)
Initial Issue Price	<b>100 per cent</b> of the Principal Amount on the first day of the offer
Initial Issue Date	<b>06 December 2023</b>
Maturity Date	<b>06 December 2026</b>
Interest	Fixed rate, <b>4.70 per cent</b> p.a.
Unified Yield	Equals <b>4.70 per cent</b> p.a. based on the Initial Issue Price of 100.00 per cent, on annual compounding and a Day Count Fraction of Act/Act (ICMA Rule 251) calculated for the Initial Issue Date 06 December 2023.
Coupon Dates	<b>Annually</b> ; the Coupon Dates are on 6 December in each year, commencing on 6 December 2024 and ending on the Maturity Date;
Redemption Rate	<b>100 per cent</b> of Principal Amount
Listing	Vienna Stock Exchange

## Description:

- This bond has a tenor of three years and is denominated in U.S. Dollars.
- The Unified Yield equals 4.70 per cent p.a. based on the Initial Issue Price of 100.00 per cent, on annual compounding and a Day Count Fraction of Act/Act (ICMA Rule 251) calculated for the Initial Issue Date 06 December 2023.
- The redemption rate of the bond is 100%
- This bond is designed for investors with a short-term investment horizon (up to 3 years) who expect interest rates to move sideways or fall over the next years.
- Investments in securities are associated with opportunities and risks; please refer to the risk information on page 3 et seq.

## Risks associated with the bond (1)

### Holders of the Ordinary Senior Notes are exposed to the risk of statutory loss absorption

The single resolution mechanism shall provide the relevant resolution authorities with uniform and effective resolution tools and resolution powers to achieve the resolution objectives.

The main resolution tool is the bail-in tool. When applying the bail-in tool, the resolution authority shall exercise the write-down and conversion powers in accordance with the following sequence (also called "loss absorbing cascade"):

- (i) Common Equity Tier 1 ("**CET 1**") items;
- (ii) Additional Tier 1 ("**AT 1**") instruments;
- (iii) Tier 2 instruments (such as the Subordinated Notes);
- (iv) subordinated debt that is not AT 1 or Tier 2 capital;
- (v) unsecured claims resulting from debt instruments which meet the conditions pursuant to § 131(3)(1) to (3) BaSAG (such as the Non Preferred Senior Eligible Notes); and
- (vi) the rest of bail-inable liabilities (such as the Ordinary Senior Notes, the Ordinary Senior Eligible Notes or any claims under the Covered Bonds which are not covered by the relevant cover pool), including liabilities pursuant to § 131(4) BaSAG, in accordance with the hierarchy of claims in normal insolvency proceedings, including the ranking of deposits in § 131 BaSAG, to the extent required.

Prior to any insolvency or liquidation of the Issuer, under the applicable banking resolution provisions, the resolution authority may exercise the power to write down (including to zero) the obligations of the Issuer under the Notes, convert them into shares or other instruments of ownership of the Issuer, in each case in whole or in part, or apply any other resolution tool or action, including (but not limited to) any deferral or transfer of the obligations to another entity, an amendment of the Conditions or a cancellation of the Notes.

### Issuer / Credit risk

Interest payment and redemption of the bond depend on the solvency of the Issuer Raiffeisen Bank International AG. Investors are exposed to the risk of the Issuer becoming overindebted or insolvent. Should the issuer's economic situation deteriorate to such an extent that the supervisory authority should order resolution actions in accordance with Austrian Recovery and Resolution Act (*Sanierungs- und Abwicklungsgesetz* – "**BaSAG**") or insolvency proceedings are opened against the issuer, there is a risk that the investors can only partially collect their claims from this note or no longer collect them at all. A total loss of the capital employed is possible. Claims from this bond are not covered by the statutory deposit guarantee scheme.



## **Risks associated with the bond (2)**

### **Market price risk during the bond term**

The development of market prices of the Notes depends on various factors, such as changes of levels of the current market interest rate on the capital market for issues of the same maturity (the "Market Interest Rate"), development of an underlying, the policy of central banks, overall economic developments, inflation rates or the lack of or excess demand for the relevant type of Note. A Holder of Notes is therefore exposed to the risk of an unfavourable development of market prices of its Notes which materialises if the Holder sells the Notes prior to the final maturity of such Notes. If the Holder decides to hold the Notes until final maturity the Notes shall be redeemed at the amount set out in the Terms and Conditions of the Notes - please also see the note on issuer/credit risk on page 3.

### **Liquidity risk**

Regardless of whether the Notes are listed or not, there can be no assurance that any liquid secondary market for the Notes will develop. The investor may not be able to realise sell his bond on the market during the term. In the absence of market demand, the general marketability of the bond during the term may be difficult or even non-existent.

Due to its statutory obligation to provide firm quotes (systematic internaliser), RBI is obliged to provide binding bid and ask prices according to the regulatory provisions.

## Important legal information

Despite diligent research, the information contained in this advertisement is for non-binding information purposes only and does not constitute advice, an offer or a recommendation or an invitation to enter into a transaction. The presentation is of a general nature, does not take into account the personal circumstances of potential investors and can therefore not replace individual investor and investment-specific advice and risk disclosure.

This advertisement has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to any prohibition on dealing ahead of the dissemination of investment research.

This financial product is issued as a note with open issuance period and will be publicly offered in Austria, the Federal Republic of Germany ("Germany"), Czech Republic, Croatia and Hungary. The final and complete issue documentation and the exclusive legal basis for these Notes are the Final Terms, the Summary as well as the respective Base Prospectus (EUR 25,000,000,000 Debt Issuance Programme of Raiffeisen Bank International AG dated 21 April 2023). The Base Prospectus consists of the Registration Form (dated 21 April 2023) and the Securities Note (dated 21 April 2023), each as supplemented from time to time. The Base Prospectus has been filed with the COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER ("CSSF"), the financial market supervision authority in Luxembourg and as the case may be, notified to the relevant competent authorities. These documents are also published on the website of the Issuer [www.rbinternational.com](http://www.rbinternational.com) under "Investors" under "Information for Debt Investors" as well as on the website of the Vienna Stock Exchange ([www.wienerbourse.at](http://www.wienerbourse.at)) under the following link <http://www.wienerbourse.at/listing/anleihen/prospekte/rbi.html> and are also available free of charge at the registered office of the Issuer., Am Stadtpark 9, 1030 Vienna, Republic of Austria.

The approval of the Base Prospectus by the CSSF should not be understood as an endorsement of the financial instrument described herein.

For certain investment products so-called "packaged investment products" within the meaning of the PRIIPs regulation - a key information document ("KID") is also required by law, in which the most important features of the corresponding financial product are presented. The key information document for this bond is available on the website of the issuer (PRIIP manufacturer) at [www.rbinternational.com](http://www.rbinternational.com) under "Customers / Products and Services" / "Key information Documents" and is also available free of charge from the issuer's registered office.

You are about to purchase a product that is not simple and may be difficult to understand. We recommend that you read the Base Prospectus before making an investment decision in order to fully understand the potential risks and rewards associated with the decision to invest in this financial instrument.

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Please note that an investment in securities involves risks in addition to the opportunities described. Past performance does not allow any reliable conclusions to be drawn about future performance. Other Important Risk Disclosures - see Base Prospectus..

Supervisory authorities: Austrian Financial Market Authority ("FMA"), Oesterreichische Nationalbank, European Central Bank within the framework of the Single Supervisory Mechanism (SSM).