



Raiffeisen Bank
International

**RBI AG up to USD 50,000,000
4.00 per cent Fixed Rate
Notes 2024 - 2026**

ISIN: AT000B015680



ADVERTISEMENT





Product details:

Product name	RBI AG up to USD 50,000,000 4.00 per cent Fixed Rate Notes 2024 - 2026 , Series 293, Tranche 1
Issuer	Raiffeisen Bank International AG
ISIN	AT000B015680
Status	Ordinary Senior Notes
Currency	U.S. Dollars (USD)
Form of Offer	Public Offer in Austria, Germany, Croatia, Hungary and Czech Republic
Start of the Offering Period	3 April 2024
Aggregate Principal Amount	Up to USD 50,000,000
Denominations	USD 2,000 (Principal Amount)
Initial Issue Price	100 per cent of the Principal Amount on the first day of the offer
Initial Issue Date	18 April 2024
Maturity Date	18 April 2026
Interest	Fixed rate, 4.00 per cent p.a.
Unified Yield	Equals 4.00 per cent p.a.
Coupon Dates	Annually ; the Coupon Dates are on 18 April in each year, commencing on 18 April 2025 and ending on the Maturity Date;
Redemption Rate	100 per cent of Principal Amount
Listing	Vienna Stock Exchange

Description:

- This bond has a tenor of two years and is denominated in U.S. Dollars.
- The Unified Yield equals 4.00 per cent p.a. based on the Initial Issue Price of 100.00 per cent, on annual coupon and a Day Count Fraction of Act/Act (ICMA Rule 251)¹ calculated for the Initial Issue Date 18 April 2024.
- The redemption rate of the bond is 100%
- This bond is designed for investors with a short-term investment horizon (up to 2 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 and following.

¹⁾ <https://www.isda.org/a/NIJEE/ICMA-Rule-Book-Rule-251-reproduced-by-permission-of-ICMA.pdf>

Risks associated with the bond

Issuer- / Credit risk / Risk of statutory loss absorption (Bail-in)

Interest payment and redemption of the Notes are subject to the solvency of the Issuer Raiffeisen Bank International AG. Investors are exposed to the risk that the Issuer may not be able to fulfil its obligations arising under the Notes – e.g. in the event of insolvency/over indebtedness or an official order for resolution actions by the resolution authority in accordance with the Austrian Recovery and Resolution Act (*Sanierungs- und Abwicklungsgesetz – "BaSAG"*). Such an order by the resolution authority may – in the event of a crisis of the Issuer – also be exercised prior to the opening of insolvency proceedings or liquidation of the Issuer. The resolution authority has extensive enforcement powers (so-called "bail-in tools"). Under the applicable banking resolution provisions, the resolution authority may exercise the power to write down (including up 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 terms and conditions of the Notes or a cancellation of the Notes. Claims under these Notes are not covered by the statutory deposit guarantee scheme.

Further detailed information can be found at <https://www.rbinternational.com/en/raiffeisen/legal/business-terms.html>.

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/bail in above.

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 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.

Currency risk

A Holder of Notes denominated in a foreign currency is exposed to the risk of changes in currency exchange rates which may affect the yield of such Notes.

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") Croatia, Czech Republic 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 under "Investors" under "Information for Debt Investors" as well as on the website of the Vienna Stock Exchange (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.

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.

This document is not a prospectus within the meaning of Regulation (EU) 2017/1129 ("Prospectus Regulation").

The issuer does not accept any liability for websites or URLs by other hosts which might be referred to in this document or for their availability. The information used in this document comes from trustworthy sources without a corresponding separate examination of the content of these sources.

Unless expressly stated in the aforementioned documents, no measures have been or will be taken in any jurisdiction permitting an offer to the public of the financial instruments described herein.

The financial instrument and the related product documentation may not be offered, sold, resold, delivered or published, directly or indirectly, to any natural person or legal entity resident or domiciled in a country in which this is prohibited by law. **Under no circumstances may this document be distributed or offered in the United States of America ("U.S.A.") / to U.S. persons and in the United Kingdom ("U.K.").**

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).

Status: April 2024