

BANQUE RAIFFEISEN S.C.

Invest in a rapidly-growing bank



Subordinated notes up to **EUR 30.000.000**
Coupon of **5.00% p.a.** | Due **04 July 2033**

Issuer	Banque Raiffeisen s.c.
Status	These are subordinated notes. The rights and claims of the holders of the notes against the issuer will rank junior to those of the depositors and other unsubordinated creditors of the issuer. The notes are not secured by collateral or covered by any specific guarantee.
Coupon	5.00% p.a. payable in arrears on 04 July of each year, with the first payment being made on 04 July 2024.
Issue price	100%
Yield to maturity	5.00% p.a.
Subscription period/ Available Amounts	From 12 June 2023 to 30 June 2023 , both inclusive (barring advanced closing): <ul style="list-style-type: none">• Reserved Amount for Raiffeisen Members: EUR 20.000.000 (or such lower amount in case the Reserved Amount has been lowered by the Issuer as a consequence of the Reserved Amount having not been reached by 15 June 2023).• Remaining Amount open to investors other than Raiffeisen Members : EUR 10.000.000 (or a higher amount in case the Reserved Amount has been lowered).
Redemption at final maturity	On 04 July 2033 (barring early redemption), at 100% of their principal amount.
Early redemption	The Notes may be redeemed in full or part once a year at the end of the fifth anniversary of the Notes (starting on 04 July 2028) at their principal amount plus any interest accrued as of the redemption date, at the option of the issuer (subject to prior CSSF approval).
Issue date	04 July 2023
Form of the notes	Bearer form (no physical delivery, except where stipulated in the prospectus).
Denomination	EUR 1,000
Fees	No subscription fee, no custody fee where the notes are deposited in a securities account with the Bank.
Prospectus	The prospectus, approved by the CSSF, exists only in English. A copy of the prospectus may be obtained free of charge from the head office and branches of the Bank and on the websites of the Luxembourg stock exchange (www.bourse.lu) and of the Bank (www.raiffeisen.lu).

This document has been prepared for information purposes only and must not be construed as an offer or an invitation to purchase the notes referred to herein. The detailed terms and conditions of the offering and the notes are provided in the prospectus, which shall prevail over all other terms and conditions appearing in any other document. The information contained herein must not be regarded as complete. Any decision to invest in the notes must be based solely on the information contained in the prospectus. The prospectus provides for a maximum subscription amount per investor ; in addition, other investment restrictions may be applied by the Issuer at its discretion. If you wish to invest in the notes, please contact your personal advisor(s) (including your tax advisor(s)) before making a purchase. An investment in notes involves risks.