



Raiffeisenbank Austria d.d.

EUR 200,000,000, 4NC3, Senior Preferred MREL Eligible Sustainable Notes due 30 September 2026

28 September 2022

Final Term Sheet

Issuer:	Raiffeisenbank Austria d.d.	
LEI:	5299001IUZV70CZRAU55	
LT Bank Deposit Rating:	Baa2 by Moody's	
Euro Medium Term Note Programme Rating:	Not rated	
Type of Placement:	Private Placement	
Lead Manager:	Raiffeisenbank Austria d.d.	
Nominal Amount:	EUR 200,000,000	
Type of Notes:	Unsubordinated and unsecured Sustainable Notes (the Senior Notes) expected to qualify as Eligible Liabilities (MREL)	
Status of the Notes:	Ordinary Senior Preferred Eligible Notes	
Denomination:	EUR 100,000 + 100,000	
Minimum Subscription Amount:	EUR 100,000	
Settlement Currency:	EUR	
ISIN:	XS2538444428	
Pricing Date:	28 September 2022	
Issue Date:	30 September 2022	
Maturity Date:	30 September 2026	
Settlement Date:	30 September 2022	
Repayment of Principal:	Bullet, at maturity	
Type of Interest Rate:	Fixed to Floating Rate	
Interest Rate:	Fixed: 5.597 per cent per annum Floating: 3-month Euribor + original issue risk premium	
Interest Payment:	Quarterly	
Call Option:	Redemption price	Redemption date
	100.00 per cent.	30 September 2025
Reference Interest Rate:	3-year EUR swap (EUSA3 <Index>)	
Risk Premium:	250 bps	
Yield:	5.597%	
Issue Price:	100.00%	
Selling Restrictions:	Reg S, TEFRA D	
Governing Law:	German law, and mandatory provisions in respect of the Notes and the Issuer, which shall be governed by Croatian law (e.g.	

	insolvency, bail-in, provisions, MREL eligibility and creditor claims ranking in insolvency proceedings)
Clearing System:	Clearstream
Admission to trading:	Luxembourg Stock Exchange
Documentation:	The Notes will be issued under the Issuer's EUR 500,000,000 Euro Medium Term Note Programme (Base Prospectus dated 27 June 2022)
Form of Notes:	New Global Note, Temporary Global Note exchangeable for Permanent Global Note
Product Governance / MIFID II:	Manufacturer Target Market (MIFID II product governance) is professional clients and eligible counterparties only (all distribution channels). No PRIIPs key information document (KID) has been prepared as not available to retail in EEA.
Use of Proceeds:	The Issuer intends to allocate an amount equal to the net proceeds from the issue of the Notes to Eligible Projects/Loans, in line with the Sustainability Bond Framework, established by the Issuer. The Sustainability Bond Framework is aligned with the ICMA Green Bond Principles, ICMA Social Bond Principles and ICMA Sustainability Bond Guidelines.

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This document is provided in bilateral talks, and represents a communication of information addressed to a specific interested qualified investor as defined in point (e) of Article 2 of Regulation (EU) 2017/1129 of the European Parliament and of the Council ("Relevant Person") for the purposes of negotiating the contractual terms and conditions of its participation in an issuance of notes by Raiffeisenbank Austria d.d. through private offering and is provided under confidentiality obligation on behalf of the respective Relevant Person. This document is directed only at the Relevant Person and must not be acted on or relied on by any person other than the Relevant Person. Any investment or investment activity to which this document relates is available only to the Relevant Person and will be engaged in only with the Relevant Person.

This Indicative Term Sheet is governed by the Governing Law.

Any Notes issued pursuant to the above terms will be subject to placement to qualified investors with a nominal amount per Note of EUR 100,000 each (pursuant to Article 1(4)(a) and lit (c) of the Prospectus Regulation) and therefore may constitute an exempt offer without the requirement of a prospectus.