



**Raiffeisenbank Austria d.d.**

**EUR 63,000,000, 2NC1, Senior Preferred MREL Eligible Notes due 29 November 2024**

24 November 2022

**Final Term Sheet**

<b>Issuer:</b>	Raiffeisenbank Austria d.d.	
<b>LEI:</b>	5299001IUZV70CZRAU55	
<b>LT Bank Deposit Rating:</b>	Baa2 by Moody's	
<b>Euro Medium Term Note Programme Rating:</b>	Baa3 by Moody's	
<b>Type of Placement:</b>	Private Placement	
<b>Issue Agent:</b>	Raiffeisenbank Austria d.d.	
<b>Nominal Amount:</b>	EUR 63,000,000	
<b>Type of Notes:</b>	Unsubordinated and unsecured Notes (the Senior Notes) expected to qualify as Eligible Liabilities (MREL)	
<b>Status of the Notes:</b>	Ordinary Senior Preferred Eligible Notes	
<b>Denomination:</b>	EUR 100,000 + EUR 100,000	
<b>Minimum Subscription Amount:</b>	EUR 100,000	
<b>Settlement Currency:</b>	EUR	
<b>ISIN:</b>	XS2559934455	
<b>Pricing Date:</b>	24 November 2022	
<b>Issue Date:</b>	29 November 2022	
<b>Maturity Date:</b>	29 November 2024	
<b>Settlement Date:</b>	29 November 2022	
<b>Repayment of Principal:</b>	Bullet, at maturity	
<b>Type of Interest Rate:</b>	Fixed to Floating Rate	
<b>Interest Rate:</b>	Fixed: 4.400 per cent per annum Floating: 3-month Euribor + original issue risk premium	
<b>Interest Payment:</b>	Annual during fixed interest rate period and quarterly during floating interest rate period	
<b>Call Option:</b>	<b>Redemption price</b>	<b>Redemption date</b>
	100.00 per cent.	29 November 2023
<b>Reference Interest Rate:</b>	1-year EUR mid-swap (EUSA1 <Currency>)	
<b>Risk Premium:</b>	160 bps	
<b>Yield:</b>	4.400%	
<b>Issue Price:</b>	100.000%	
<b>Selling Restrictions:</b>	Reg S, TEFRA D	
<b>Governing Law:</b>	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)
<b>Clearing System:</b>	Clearstream
<b>Listing:</b>	No listing
<b>Documentation:</b>	The Notes will be issued under the Issuer's EUR 500,000,000 Euro Medium Term Note Programme (Base Prospectus dated 27 June 2022)
<b>Form of Notes:</b>	New Global Note, Temporary Global Note exchangeable for Permanent Global Note
<b>Product Governance / MIFID II:</b>	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.
<b>Use of Proceeds:</b>	Net proceeds will be used to generate funding, to hedge certain risks or to take advantage of current market opportunities (arbitrage).

**Disclaimer:**

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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 Final 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.