ADVERTISING Raiffeisen Bank International AG
Product brochure, February 2025

Inflation Capital Protected Certificate

Investment product with capital protection

- Interest rate = inflation rate* annually
- 100% Capital protection after 4 years of term

Please note the issuer risk.

Further information on the payout profile and risks can be found on the following pages.

*Annual change in the harmonized consumer price index excl. tobacco of the euro area

ZERTIFIKATE AWARD AUSTRIA

Best Issuer 2024

The Inflation Bond offers you an annual interest rate equal to the inflation rate. The redemption after the 4th year is affected at 100%.

How the certificate works

You receive an annual interest rate equal to the inflation rate.

Examples for the calculation of the interest rate

Year	Inflation rate	Fixed interest rate	→	Interest rate
1	3.5%			3.5% (inflation rate)
2	1.8%			1.8% (inflation rate)
3	2.9%			2.9% (inflation rate)
4	2.4%			2.4% (inflation rate)

The redemption at the end of term is affected at a 100%.

Inflation rate: Annual percentage change in the underlying, whereby the prices of the valuation month are used.

Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3K2N8
Issue price	100%
Nominal value	EUR 1,000
Subscr. period[2]	Feb 25 - Mar 27, 2025
Issue value date	Mar 31, 2025
Maturity date	Apr 03, 2029
Variable interest rate	Inflation rate
Underlying	HICP-total index excluding tobacco for the euro zone
Valuation month	December
Capital protection	100% at the end of term
Interest rate payout dates	Mar 31, 2026; Mar 31, 2027; Mar 31, 2028; Mar 29, 2029
Quotes	Vienna, Stuttgart

1 ... Rating: rbinternational.com/ir/ratings

2 ... Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

The payout profile applies at the end of the term

- Capital protection: 100% of the nominal value is repaid at the end of term
- Loss of value due to inflation is not covered by the capital protection.

During the term

- Yield limitation: The yield is in any case limited to the amount of the annual interest payments
- You can buy and sell the certificate during trading hours at the current price.
- The price may drop below the issue price or the level of capital protection. Selling the certificate prior to maturity may result in a partial loss of the invested capital.

Issuer risk / Bail-in: Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

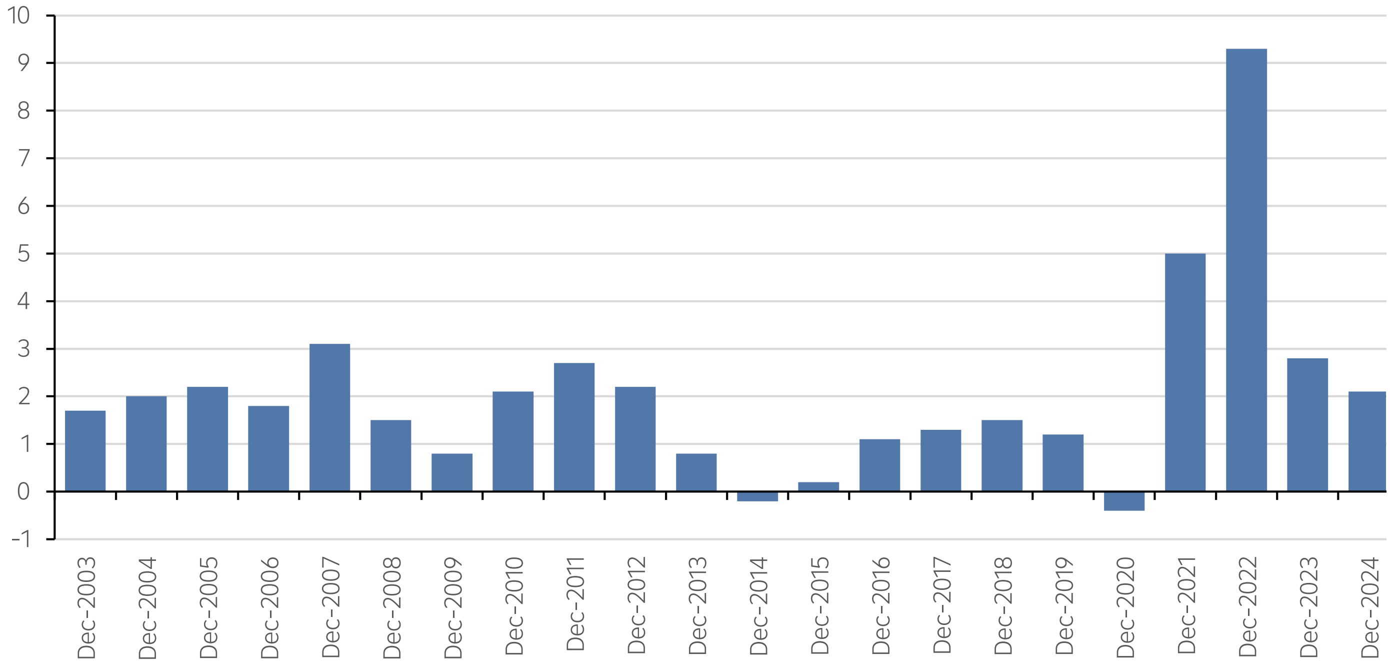
Underlying

The harmonized consumer price index tracks the change in the general price level in the euro area. By calculating the HICP, one obtains an overview of inflation for the entire euro area. It is thus used by the European Central Bank, among others, to monitor price stability as part of its mandate.

For the Inflation Bond, the HICP excluding euro area tobacco is used.

Inflation rate

Annual change in the underlying in %



As of: December 31, 2024; Source: Bloomberg (CPTFEMU Index)

Please note that past performance is no reliable indicator of performance.

Note

You are about to purchase a product that is not easy and difficult to understand.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisencertificates.com/certificatesprospectus (we recommend reading the prospectus before making an investment decision) - and to the base information sheets as well as to "Customer information and regulatory matters" raiffeisencertificates.com/en/customer-information. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

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Issuer risk/creditor participation ('Bail-in'): All payments during the term or at the end of the term of the certificates are dependent on the solvency of RBI (issuer risk). Investors are exposed to the risk that RBI as the issuer might be unable to fulfil its payment obligations in respect of the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authoritiy. The resolution authority may also issue such an order before any insolvency proceedings if RBI is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). Among other things, it can reduce investors' claims under the financial instruments described to zero, terminate the financial instruments described or convert them into RBI shares, and suspend investors' rights. Further detailed information is available at raiffeisenzertifikate.at/bail-in. A total loss of the invested capital is possible.

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