

Europe Bonus&Growth 2

Bonus Certificate

- Underlying: EURO STOXX 50® Index
- Unlimited participation in positive index performance at 5 years of term
- Redemption of at least 116%,
if the barrier is not violated during the term
- 55% barrier, market risk if the barrier is violated

Please note the issuer risk.

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

EURO STOXX 50® is a registered trademark of STOXX Ltd.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



With this certificate, you participate 100% in the performance of the underlying EURO STOXX 50® index at the end of term with no profit limitation. As long as the barrier of 55% of the starting value is not violated during the term, redemption will be at least 116% of the nominal amount. In case of a barrier violation, investors are exposed to the market risk on a one-to-one basis. This means that in this case a significant loss of capital is possible.

How the certificate works

At the initial valuation date the starting value of the underlying is fixed and from that the barrier is determined. During the observation period the underlying price is compared with the barrier. At the final valuation date, one of the following scenarios applies:

1. Barrier not touched or undercut

- If the final value is at or above the bonus level, the redemption is based on the performance of the underlying. The performance is defined as the percentage development from the starting value to the final value.
- If the final value is below the bonus level, redemption is affected at 116%.

2. Barrier was touched or undercut at least once

In this case redemption at the end of term will be affected according to the underlying performance. The maximum redemption remains capped at 116% of the nominal value amount.

Payout profile at the end of term

Final value*	Redemption** if barrier	
	not violated	violated
+50%	150% EUR (1,500)	150% EUR (1,500)
+40%	140% EUR (1,400)	140% EUR (1,400)
+10%	116% EUR (1,160)	110% EUR (1,100)
+/-0%	116% EUR (1,160)	100% EUR (1,000)
-10%	116% EUR (1,160)	90% EUR (900)
-40%	116% EUR (1,160)	60% EUR (600)

* in comparison to the starting value

** based on the nominal value

Issuer	Raiffeisen Bank International AG ¹
ISIN / WKN	AT0000A3K8A2
Issue price	100%
Nominal value	EUR 1,000
Subscription period²	Mar 20, 2025 - Apr 16, 2025
Initial valuation date	Apr 17, 2025
Issue value date	Apr 22, 2025
Final valuation date	Apr 16, 2030
Maturity date	Apr 23, 2030
Underlying	EURO STOXX 50® Index
Starting value	Closing price of the index at the initial valuation date
Final value	Closing price of the index at the final valuation date
Barrier	55% of the starting value
Barrier observation	continuously (every price)
Observation period	Apr 22, 2025 - Apr 16, 2030
Bonus level	116% of the starting value
Bonus amount	116% of the nominal value
Participation factor	100%
Cap	Unlimited
Listings	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.	

My expectations for the underlying

falling ↘	sideway →	rising ↗
-----------	-----------	----------



During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying, the volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if the underlying is close to the barrier, may fluctuate strongly.



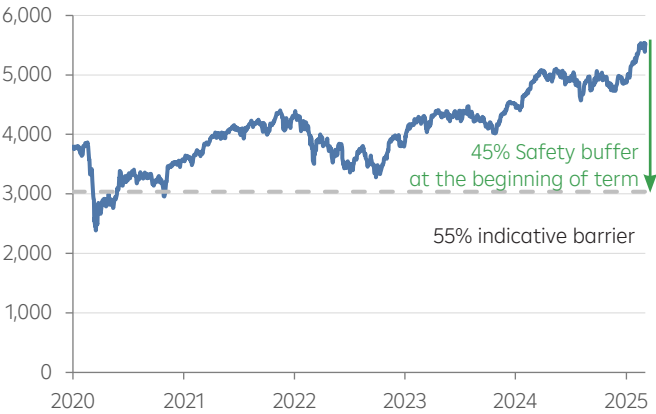
Issuer risk / Bail-in: Certificates are not covered by the Deposit Protection Scheme.

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.

EURO STOXX 50®

This contains the 50 largest listed companies in the eurozone.

Development over the past 5 years



Well-known index members

	Sector	
ASML	IT	Netherlands
SAP	IT	Germany
LVMH	Luxury Goods	France
Siemens	Industrials	Germany
TotalEnergies	Energy	France
Allianz	Financials	Germany
Sanofi	Pharmaceuticals	France
Airbus SE	Industrials	France
L'Oreal	Consumption	France
Iberdrola	Utilities	Spain

ISIN: EU0009658145; As of: March 6, 2025; Source: Bloomberg (SX5E Index)
Please note that the past performance is not a reliable indicator for the future 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.



Legal and Risk Disclaimer for investors

The information provided is for general information purposes only and does not constitute advice, a recommendation or an invitation to enter into a transaction. The information is of a general nature and does not take into account the personal circumstances of potential investors. It is therefore not a substitute for individual investor and investment advice and risk disclosure. The advertisement was not prepared in accordance with the legal requirements designed to promote the independence of investment research and is not subject to the prohibition on trading after the dissemination of investment research.

The complete legal basis for a possible transaction in a financial instrument described here is formed by the registration document approved by the Luxembourg Financial Supervisory Authority (CSSF) and the securities note approved by the Austrian Financial Market Authority (FMA) – both documents together form the base prospectus – along with any supplements and the respective final terms filed with the FMA. The approval of the base prospectus by the competent authorities should not be understood as an endorsement of the financial instruments described by these authorities. Additional information on the financial instrument is available free of charge in the respective key information documents (KIDs) on the website of Raiffeisen Bank International AG (RBI) after entering the security identification number (ISIN) at raiffeisencertificates.com. Unless explicitly stated in these documents, no measures have been or will be taken in any jurisdiction to allow a public offer of this financial instrument.

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 may be unable to fulfil its obligations arising from the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authorities. Such an order by these authorities may also be issued in advance of insolvency proceedings in the event of a crisis at RBI. In such cases, the resolution authority has extensive powers of intervention, known as '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 information is available at raiffeisenzertifikate.at/en/bail-in. A total loss of the capital invested is possible.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives etc.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

The Bonus Certificate's price is subject to several influencing factors and need not develop simultaneously to and in accordance with the underlying's performance. Such influencing factors include e.g. intensity of the underlying's price fluctuations (volatility), bond interest rates, solvency of the issuer or remaining term. If the Bonus Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

The EURO STOXX 50® index, which is used under license, is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland ("STOXX"), Deutsche Börse Group or its licensors. The Europe Bonus&Growth 2 certificate is neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the EURO STOXX 50® index or its data. Further detailed information on this matter may also be found in the Base Prospectus at "Underlying Specific Disclaimer".

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB)).

You can find further information at raiffeisencertificates.com or contact your advisor.

Imprint according to the Austrian Media Act:

Media Owner and Publisher is Raiffeisen Bank International AG,
Am Stadtpark 9, 1030 Vienna/Austria



You can reach your Raiffeisen Certificates team at:

- Certificate Hotline: +431 71707 5454
- info@raiffeisencertificates.com