ADVERTISEMENT of Raiffeisen Bank International AG
Product brochure, April 2025

Raiffeisen Certificates

Dividend Stocks Winner 112% V

Capital Protection Certificate

- Underlying: STOXX® Global Select Dividend 100 Index
- 100% participation in the rising underlying up to maximum +30%
- 112% capital protection after 6 years of term

Please note the issuer risk.

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

STOXX® is a registered trademark of STOXX Ltd.

ZERTIFIKATE AWARD AUSTRIA
Best Issuer 2024

This certificate offers you a redemption of 112% at the end of term (capital protection). In addition, you have the chance of a higher redemption if the underlying rises strongly. The maximum redemption is 130%.

The underlying of the certificate is the STOXX® Global Select Dividend 100 Index. This comprises 100 high-dividend stocks worldwide. Selection and weighting are based on current and historical dividend payments.

How the certificate works

At the initial valuation date the starting value of the underlying is determined. At the final valuation date the closing price of the final value is compared to the starting value and one of the following scenarios will apply:

1. If the underlying has risen by more than 12%, you participate 1:1 in the price gains. The maximum redemption of the certificate is 130%.
2. If the underlying has risen by less than 12% or has fallen compared to the starting value, the redemption is 112% (capital protection).

Example payout profile

Final value*	Redemption**
+50%	130% (EUR 1,300)
+20%	120% (EUR 1,200)
+15%	115% (EUR 1,150)
+10%	112% (EUR 1,112)
+5%	112% (EUR 1,112)
+/-0% (= starting value)	112% (EUR 1,112)
-30%	112% (EUR 1,112)

* in comparison to the starting value ** related to the nominal amount

Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3L6V1
Issue price	100%
Nominal value	EUR 1,000
Subscr. period[2]	April 29 - May 28, 2025
Initial valuation date	May 30, 2025
Issue value date	June 2, 2025
Final valuation date	May 28, 2031
Maturity date	June 3, 2031
Underlying:	STOXX® Global Select Dividend 100 Price EUR Index
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Capital protect.	112% at the end of term
Participation factor	100%
Maximum amount	130% of the nominal value
Listing	Vienna, Stuttgart

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

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

My expectations for the underlying

falling ↘ | sideway → | **rising ↗**

The payout profile applies at the end of the term

- 112% of the nominal amount is secured by the capital protection at the end of term.
- The maximum redemption is limited by 130% (maximum amount).
- Loss of value due to inflation is not covered by the capital protection.

During the term

- 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 the end of term 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.

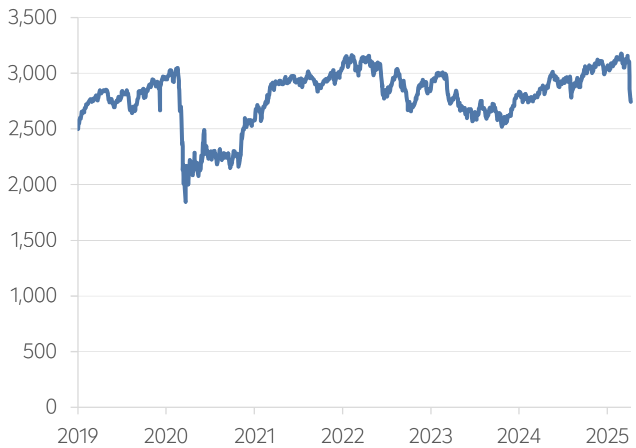
STOXX® Global Select Dividend 100 Index

The investment universe is the STOXX® Global 1800 Index, which contains the largest 600 companies from North America, Europe and Asia/Australia.

The STOXX® Global Select Dividend 100 Index is calculated using the following criteria:

- **Global:** 40 shares from North America, 30 shares from Europe and 30 shares from Asia/Australia are included.
- **Select Dividend:** Growth, regularity and amount of dividend payments are taken into account in order to select long-term high-dividend stocks. The 5 previous calendar years are decisive.
- **Price index:** Dividends paid out are not reinvested in the index, but are used by the issuer to present the payout profile. used by the issuer to present the payout profile.

Development over the past 6 years



Well-known index members

	Sector	Country
ABN AMRO Bank	Financials	Netherlands
BNP Paribas	Financials	France
Rio Tinto	Materials	Australia
Endesa	Utilities	Spain
Orange	Communication	France
Allianz	Financials	Germany
AP Moller	Industrials	Denmark
Verizon	Communication	USA
Volkswagen	Consumer Discretionary	Germany
Pfizer	Health Care	USA

As of April 9, 2025; Source: Bloomberg (SDGP Index); ISIN: US26063V1180

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.

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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/en/bail-in. A total loss of the invested capital is possible.

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