

Inflation Bond 16

Investment product with capital protection

- Interest rate = inflation rate* in the 1st and 2nd year
- 2.4% p.a. fixed interest rate for the following years
- 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 interest rate equal to the inflation rate for the 1st and 2nd year of the term. In the following years, you receive a fixed interest rate of 2.4% p.a. The redemption after the 4th year is affected at 100%.

How it works

For the 1st and 2nd year of the term, you receive an interest rate equal to the inflation rate.

From the 3rd year of the term, you will receive an annual fixed interest rate of 2.4%.

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	1.9%	2.4%		2.4% (fixed interest rate)
4	2.4%	2.4%		2.4% (fixed interest 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.

Emittent ¹	Raiffeisen Bank International AG
ISIN	AT0000A3L6Z2
Issue price	100%
Nominal value	EUR 1,000
Subscri. period ²	Apr 29 - May 30, 2025
Issue value date	Jun 3, 2025
Maturity date	Jun 6, 2029
Variable interest rate (years 1-2)	Inflation rate
Fixed interest rate (years 3-4)	2.4% of the nominal value
Underlying	HICP-total index excluding tobacco for the euro zone
Valuation month	March
Capital protection	100% at the end of term
Interest rate payout dates	Jun 2, 2026; Jun 2, 2027; Jun 2, 2028; Jun 6, 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 amount is secured by the capital protection 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 investment product during trading hours at the current price.
- The price may drop below the issue price or the level of capital protection. Selling this investment product prior to maturity may result in a partial loss of the invested capital.

 **Issuer risk / Bail-in:** This investment product is 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.

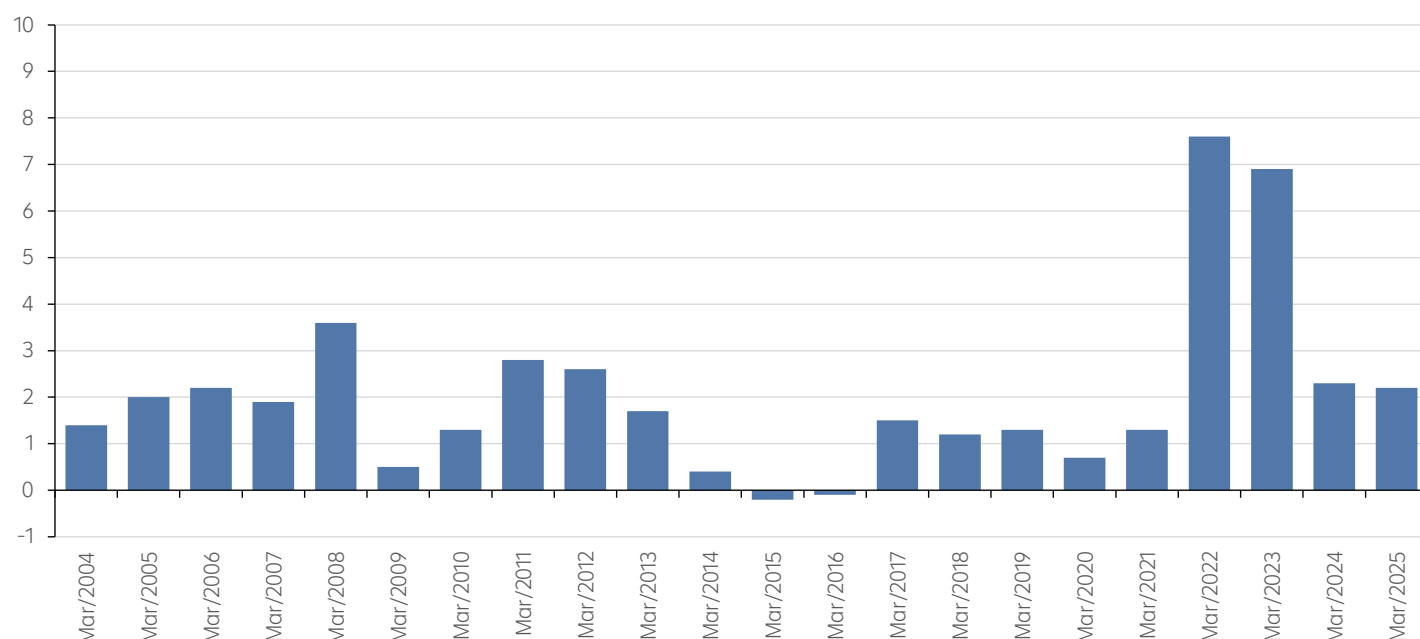
Underlying

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: March 31, 2025; 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 by the competent authorities should not be construed as an endorsement of the product by such authorities.



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