

# **OMV Express 14**

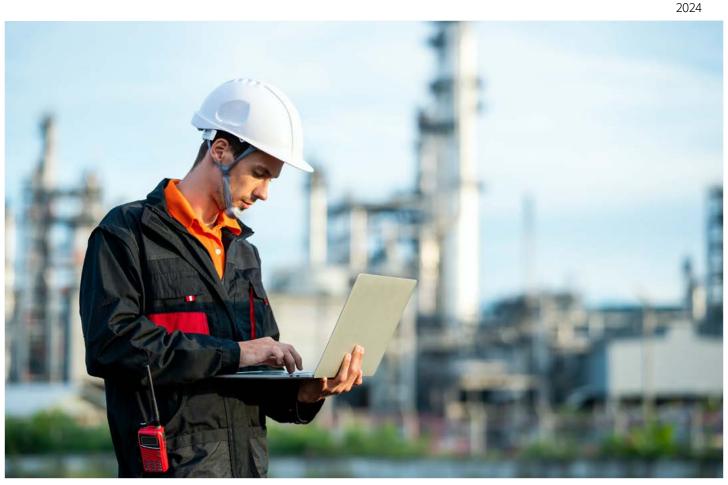
# **Express Certificate**

- Underlying: OMV share
- 14% annual yield opportunity, 1-5 year term
- 60% barrier (only active at maturity), market risk if the barrier is violated

Please note the issuer risk.

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





With this certificate, you have an annual yield opportunity of 14% as well as the option of early redemption. If the underlying is at or above the starting level on one of the annual valuation dates, (early) redemption is affected including interest of % per year of term. If the underlying quotes at or below the barrier at the end of term, shares are delivered; the value of the shares delivered will be significantly lower than the nominal amount of the certificate.

#### How the certificate works

On the first valuation date the starting value of the underlying is fixed and the barrier is determined. On the annual valuation date, the price of the underlying is compared to the starting level. If the underlying is at or above the starting level, the certificate is redeemed (early) at the defined termination price. The maximum possible redemption is limited by the maximum amount.

Annual valuation days	Is the underlying price greater the equal to the termination level?	nan/	Termination price	
2026	100% of the starting value?	yes	114% (EUR 1,140)	
	no			
2027	100% of the starting value?	yes	128% (EUR 1,280)	
	no			
2028	100% of the starting value?	yes	142% (EUR 1,420)	
	no			
2029	100% of the starting value?	yes	156% (EUR 1,560)	
	no			
2030	100% of the starting value?	yes	170% (EUR 1,700)	
	no 🔻			
Is the underlying's price above the barrier?		yes	100% (EUR 1,000)	
no 🔻				
Share delivery				

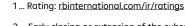
If there has been no early redemption by the last year of the term and the underlying price is also below the payout level on the final valuation date, the barrier is observed: If the underlying price is above the barrier, redemption is at 100% of the nominal amount. If the underlying price is at or below the barrier, you will receive shares in your securities account.

Details on the share delivery can be found on the following page.

issuer. Rairreisen	Rairreisen Bank international AG		
ISIN	AT0000A3L9A9		
Issue price	100%		
Nominal value	EUR 1,000		
Subscr. period <sup>2</sup>	May 6 - Jun 2, 2025		
Initial valuation date	Jun 3, 2025		
Issue value date	Jun 4, 2025		
Annual valuation da	tes		
Jun 2, 2026; J	un 2, 2027; Jun 1, 2028;		
May	30, 2029; May 31, 2030		
Early maturity dates			
Jun 5, 2026; J	un 7, 2027; Jun 6, 2028;		
J	un 5, 2029; Jun 5, 2030		
Underlying	OMV share		
Starting value	Closing price of the		
underlying at the initial valuation date			
Final value Closing price of the underlying			
at th	ne final valuation date		
Barrier	60% of starting value		
Barrier observation	Only on the last		
valuati	ion date (closing price)		
Termination levels	1) 100%, 2) 100%,		
3) 100%, 4) 100%, 5)	100% of starting value		
Observation of term	ination levels		
on the annual valuat	ion days (closing prices)		
Termination prices	1) 114%, 2) 128%,		
3)	142%, 4) 156%, 5) 170%		
	of nominal value		
Maximum amount	170% of nominal value		

Raiffeisen Bank International AG

Issuer1



Quotes

My expectation for the underlying

falling 🗵	sideway →	rising 7



## 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, its 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.

 $<sup>2\</sup>dots$  Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

# **Underlying: OMV share**

### **Company Description**

OMV AG is an integrated, international oil and gas company with activities in the up- and downstream sector.

# Development over the past 5 years



As of: April 17, 2025; Source: Bloomberg (OMV AV); ISIN: AT0000743059

Please note that past performance does not allow any conclusions to be drawn about future performance.

#### **Share delivery**

A defined number of shares are booked into your securities account. How many shares are delivered, if any, is already determined when the starting values are fixed:

Number of shares = nominal value (EUR 1,000) / starting value

As a rule, this does not result in whole numbers. However, as only whole shares can be traded, the market value of the fractional share exceeding this is paid out:

Cash settlement = fractional share x final value

#### 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 <u>raiffeisencertificates.com/certificatesprospectus</u> (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" <u>raiffeisencertificates.com/en/customer-information</u>. 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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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 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 wideranging 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.

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 price of the Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Express Certificate 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), interest rates, solvency of the issuer or remaining term. If the Express 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 (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Express Certificate and are not paid out.

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

