



**Raiffeisen Bank**  
International

# RBI BOND USD 2028

ISIN: AT0000A3LDD9



ADVERTISEMENT



Status: April 2025.



## Product details:

Product name	RBI BOND USD 2028
Issuer	Raiffeisen Bank International AG
ISIN	AT0000A3LDD9
Status	Ordinary Senior Notes
Currency	U.S. Dollars (USD)
Form of Offer	Public Offer in Slovenia, Slovak Republic, Romania, Poland, Liechtenstein, Italy, Hungary, Germany, Czech Republic, Austria, Croatia and Bulgaria
Start of the Offering Period	05 May 2025
Total Nominal Value	Up to 100,000,000 USD
Nominal Value	USD 100
Issue Price	<b>100 per cent</b>
Issue Date	<b>30 May 2025</b>
Maturity Date	<b>30 May 2028</b>
Interest	Fixed rate, <b>3.25 per cent</b> p.a.
Yield	Equals <b>3.25 % per cent</b> p.a.
Interest Payment Dates	<b>Annually:</b> on 30 May 2026, 30 May 2027 and on the 29 May 2028;
Redemption Rate	<b>100 per cent</b> of Nominal Value
Listing	Stuttgart

## Description:

- These Bonds have a tenor of three years and are denominated in U.S. Dollars.
- The Yield equals 3.25 per cent p.a. based on the Issue Price of 100.00 per cent and calculated for the Issue Date 30 May 2025.
- The redemption rate of the Bond is 100%.
- These Bonds are designed for investors with a short-term investment horizon (up to 3 years) who expect interest rates to move sideways or fall over the next years.
- A holder of Bonds denominated in a foreign currency is exposed to the risk of changes in currency exchange rates which may affect the yield of such Bonds.
- Please note that interest payment and redemption of the Bonds are subject to the solvency of the Issuer Raiffeisen Bank International AG. Investors are exposed to the risk that the Issuer may not be able to fulfil its obligations arising under the Bonds such as in the event of insolvency (issuer risk) or an official directive (bail-in).
- For further information please refer to the associated risks on page 3 and following.



## Risks associated with the Bonds

### **Issuer- / Credit risk / Risk of statutory loss absorption (Bail-in)**

Any payments during or at the end of the term of the Bond depend on the solvency of the issuer ("issuer risk"). Investors are therefore 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"). The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed further information is available at [raiffeisenzertifikate.at/en/basag](https://raiffeisenzertifikate.at/en/basag). A total loss of the invested capital is possible.

### **Market price risk during the Bond term**

The development of market prices of the Bonds depends on various factors, such as changes of levels of the current market interest rate on the capital market for issues of the same maturity (the "Market Interest Rate"), development of an underlying, the policy of central banks, overall economic developments, inflation rates or the lack of or excess demand for the relevant type of Bond. A Holder of Bond is therefore exposed to the risk of an unfavourable development of market prices of its Bond which materialises if the Holder sells the Bond prior to the final maturity of such Bond. If the Holder decides to hold the Bond until final maturity the Bond shall be redeemed at the amount set out in the terms and conditions of the Bond - please also see the note on issuer/credit risk/bail in above.

### **Liquidity risk**

Regardless of whether the Bonds are listed or not, there can be no assurance that any liquid secondary market for the Bonds will develop. The investor may not be able to sell his Bond on the market during the term. In the absence of market demand, the general marketability of the Bond during the term may be difficult or even non-existent.

Due to its statutory obligation to provide firm quotes (systematic internaliser), RBI is obliged to provide binding bid and ask prices according to the regulatory provisions.

### **Currency risk**

A Holder of Bond denominated in a foreign currency is exposed to the risk of changes in currency exchange rates which may affect the yield of such Bond.

## Important legal information

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Supervisory authorities: FMA, Austrian Nationalbank, European Central Bank within the framework of the Single Supervisory Mechanism (SSM).

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