

Global Stocks Bond 106%

Capital Protection Certificate

- Underlying: MSCI® World 4.5% Decrement EUR Index
- 27% yield, if the underlying is at or above its starting value at the end of the term
- 106% capital protection after 6 year term

Please note the issuer risk.

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

The financial instrument described herein is based on an MSCI® index.


ZERTIFIKATE
AWARD AUSTRIA
Best Issuer
2024



There are 2 possible redemption options for this certificate, depending on the price of the underlying at the end of the term:

1. Underlying at or above the starting value: redemption of 127%
2. Underlying below the starting value: 106% capital protection at maturity

The underlying of the certificate is the MSCI® World 4.5% Decrement EUR Index. This is based on a global equity index that reflects the performance of companies from industrialised countries worldwide.

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 underlying is compared to the starting value and one of the following scenarios will apply:

1. If the closing price of the underlying is at or above the starting value, you will receive 127% of the nominal amount at the maturity date.
2. If the closing price of the underlying is below the starting value, capital protection takes effect and you will receive 106% of the nominal amount at the maturity date (capital protection).

Example payout profile

Final value*	Redemption**
+50%	127% (EUR 1,270)
+15%	127% (EUR 1,270)
+5%	127% (EUR 1,270)
+/-0% (= starting value)	127% (EUR 1,270)
-5 %	106% (EUR 1,060)
-10%	106% (EUR 1,060)
-30%	106% (EUR 1,060)

* in comparison to the starting value

** related to the nominal amount

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3M5D0
Issue price	100%
Nominal value	EUR 1,000
Subscr. period²	May 30 - June 26, 2025
Initial valuation date	June 27, 2025
Issue value date	June 30, 2025
Final valuation date	June 25, 2031
Maturity date	June 30, 2031
Underlying	MSCI® World 4.5% Decrement 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.	106% at the end of term
Maximum amount	127% 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

- 106% of the nominal amount is secured by the capital protection at the end of term.
- The maximum redemption is limited by 127% (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 maturity 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.

MSCI® World 4.5% Decrement EUR Index

The MSCI World 4.5% Decrement Index is based on the MSCI World Index. The underlying MSCI World Index is a broadly diversified equity index that tracks the performance of companies from 23 developed countries worldwide. It comprises over 1,300 large and medium-sized companies and covers around 85% of the market capitalisation in each of these markets. The index serves investors as a comprehensive benchmark for global equity investments and is often used to compare the performance of international equity portfolios.

Decrement: Paid out net dividends are reinvested in the index; in exchange, 4.5% p.a. are deducted from the index price (daily adjustment).

Development over the past 6 years



Well-known index members

	Sector	Country
Microsoft	IT	USA
Apple	IT	USA
NVIDIA	IT	USA
Amazon.com	Consumer Discretionary	USA
Meta Platforms	Communications	USA
Alphabet	Communications	USA
JPMorgan Chase	Financials	USA
Visa	Financials	USA
Netflix	Communications	USA
SAP	IT	Germany

As of May 12, 2025; Source: Bloomberg (DE755221 Index); ISIN: GB00BSBGRG79
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 authority - 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 authority.



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The price of the Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 106% of the nominal value applies solely at the end of the term. Loss of value due to inflation is not covered by the capital protection. During the term, the price of the Certificate may drop below the agreed capital protection amount. During the term, the Certificate's price is subject to several influencing factors and needs 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 Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Certificate and are not paid out.

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Media Owner and Publisher is Raiffeisen Bank International AG
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