

Guaranteed certificate Scandinavian Stocks 200%

Capital Protection Certificate

- Underlying: STOXX® Nordic Select Dividend 20 Index
- 200% participation in the rising underlying up to maximum +38%
- Certificate currency and returns in CZK
- 100% capital protection after 4 years

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 at least 100% 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 138%.

The underlying of the certificate is the STOXX® Nordic Select Dividend 20 Index. This index tracks companies with high dividend yields throughout the Nordic region: Denmark, Finland, Iceland, Norway and Sweden.

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 100%, you participate 200% in the price gains. The maximum redemption of the certificate is 138%
2. If the underlying has risen by less than 100% or has fallen compared to the starting value, the redemption is 100% (capital protection).

Example payout profile

Final value*	Redemption**
+70%	138% (CZK 1,380)
+15%	130% (CZK 1,300)
+4%	108% (CZK 1,080)
+3%	106% (CZK 1,060)
+/-0% (= starting value)	100% (EUR 1,000)
-5%	100% (EUR 1,000)
-15%	100% (EUR 1,000)
-30%	100% (EUR 1,000)

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

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3M5H1
Issue price	100%
Nominal value	CZK 1,000
Subscr. period²	20.05.-26.06.2025
Initial valuation date	27.06.2025
Issue value date	30.06.2025
Final valuation date	26.06.2029
Maturity date	29.06.2029

Underlying	STOXX® Nordic Select Dividend 20 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.	100% at the end of term
Participation factor	200%
Maximum amount	138% of the nominal value
Listing	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 ↗
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The payout profile applies at the end of the term

- 100% of the nominal amount is secured by the capital protection at the end of term.
- The maximum redemption is limited by 138% (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.

STOXX® Nordic Select Dividend 20 Index

Development over the past 6 years



Well-known index members

	Sector	Country
Aker BP ASA	Energie	NO
Frontline PLC	Energie	NO
Stolt-Nielsen Ltd	Industrials	NO
AP Moller - Maersk	Industrials	DK
Swedbank AB	Financials	SE
Scandinavian Tobacco	Consumer Goods	DK
Danske Bank	Financials	DK
DNB Bank ASA	Financials	NO
Nordea Bank Abp	Financials	FI
Sydbank	Financials	DK

As of April 14, 2025; Source: Bloomberg (SD2F Index); ISIN: CH0027627428
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 authority. 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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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 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 100% 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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