

US Stocks capital protected certificate USD

Capital Protection Certificate

- Underlying indices: MSCI® North America Top ESG Select 4.5% Decrement EUR Index and NASDAQ-100® Notional Net Return EUR Excess Return Index
- 25% yield, if both underlyings are at or above their starting value at the end of the term
- 100% capital protection after 3.5 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 product described here is based on the MSCI® index and the Nasdaq Inc. index.


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2024



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

1. both underlyings are at or above their starting value: redemption of 125%
2. at least one underlying is below its starting value: 100% capital protection at maturity

The NASDAQ-100® Notional Net Return EUR Excess Return Index is composed of the 100 largest Nasdaq-listed companies, such as Mondelez International, Alphabet Inc., Airbnb Inc., Cisco Systems Inc., Intel Corp.

MSCI® North America Top ESG Select 4.5% Decrement EUR Index is composed of leading ESG stocks in North American markets, such as Visa, Nvidia, Mastercard, Servicenow, Adobe.

How the certificate works

At the initial valuation date the starting values of the underlyings are determined. At the final valuation date the closing prices of the underlyings are compared to their starting value and one of the following scenarios will apply:

1. If the closing prices of both underlyings are at or above their starting value, you will receive 125% of the nominal amount at the maturity date.
2. If the closing price of at least one underlying is below its starting value, capital protection takes effect and you will receive 100% of the nominal amount at the maturity date (capital protection).

Example payout profile

Final value*	Redemption**
+30%	125% (USD 1,250)
+10%	125% (USD 1,250)
+/-0% (= starting value)	125% (USD 1,250)
-5 %	100% (USD 1,000)
-10%	100% (USD 1,000)
-30%	100% (USD 1,000)

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

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3M5Q2
Issue price	100%
Nominal value	USD 1,000
Subscr. period²	May 20 - Jun 26, 2025
Initial valuation date	Jun 27, 2025
Issue value date	Jun 30, 2025
Final valuation date	Dec 22, 2028
Maturity date	Dec 28, 2028
Underlyings:	MSCI North America Top ESG Select 4.5% Decrement EUR Index NASDAQ-100 Notional Net Return EUR Excess Return 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
Maximum amount	125% 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 ↗



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 125% (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.

NASDAQ-100® Notional Net Return EUR Excess Return Index

The index consists of the 100 largest companies listed on the Nasdaq stock exchange, such as Mondelez International, Alphabet Inc., Airbnb Inc., Cisco Systems Inc., Intel Corp.



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MSCI® North America Top ESG Select 4.5% Decrement EUR

An index composed of leading ESG stocks in North American markets, such as Visa, Nvidia, Mastercard, Servicenow, Adobe.



GB00BMCQG893

As of April 14, 2025; Source: Bloomberg (NDXNNEE5, MXNATES4)

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.

The distributor of the certificate in the Czech Republic and Croatia is Raiffeisenbank a.s.



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