

# 11% US-Technology Plus Reverse Convertible Bond 2

## Reverse Convertible Bond

- Underlyings: AMD share, IBM share, NVIDIA share
- 11% fixed annual interest rate for a term of 2 years
- 60% barrier (only active at the end of term),  
share delivery if the barrier is violated (market risk)

Please note the issuer risk.

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

  
ZERTIFIKATE  
AWARD AUSTRIA  
Best Issuer  
2024



With this certificate, you receive the fixed interest rate of 11% annually. Redemption at the end of term is at 100% if all 3 underlying shares quote above the barrier at the end of term. If at least one of the 3 shares quotes below the barrier, it results in delivery of shares. Only the share with the worst performance will be delivered; the value of the delivered shares will be significantly lower than the nominal value of the Reverse Convertible Bond.

### How the certificate works

The annual fixed interest rate is paid out regardless of the underlying performance.

On the initial valuation date the starting values of the underlyings are determined and the barriers are defined. One of the following scenarios occurs on the final valuation date:

1. All shares quote above their barrier

If the final value of each underlying is above the respective barrier, 100% of the nominal value is paid out at the maturity date. This also corresponds to the maximum redemption.

2. At least one share quotes at or below its barrier

If the final value of at least one underlying is at or below the respective barrier, you will only receive the share with the worst performance (final value compared to starting value) in your securities account.

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

In any case the yield is limited to the amount of the fixed interest payments; investors do not participate in price increases of the underlyings above the respective starting value.

|                                                                                                                               |                                                                  |
|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| <b>Issuer<sup>1</sup></b>                                                                                                     | Raiffeisen Bank International AG                                 |
| <b>ISIN</b>                                                                                                                   | AT0000A3MBL4                                                     |
| <b>Issue price</b>                                                                                                            | 100%                                                             |
| <b>Nominal value</b>                                                                                                          | EUR 1,000                                                        |
| <b>Subscr. period<sup>2</sup></b>                                                                                             | June 3 - June 30, 2025                                           |
| <b>Initial valuation date</b>                                                                                                 | July 1, 2025                                                     |
| <b>Issue value date</b>                                                                                                       | July 2, 2025                                                     |
| <b>Final valuation date</b>                                                                                                   | June 30, 2027                                                    |
| <b>Maturity date</b>                                                                                                          | July 2, 2027                                                     |
| <b>Underlyings</b>                                                                                                            | AMD share,<br>IBM share, NVIDIA share                            |
| <b>Starting value</b>                                                                                                         | Closing price of the<br>underlying at the initial valuation date |
| <b>Final value</b>                                                                                                            | Closing price of the<br>underlying at the final valuation date   |
| <b>Barrier</b>                                                                                                                | 60% of starting value                                            |
| <b>Barrier observation</b>                                                                                                    | Only on the final<br>valuation date (closing price)              |
| <b>Fixed interest rate</b>                                                                                                    | 11% of nominal value                                             |
| <b>Interest payment dates</b>                                                                                                 | July 2, 2026; July 2, 2027                                       |
| <b>Stock exchanges</b>                                                                                                        | Vienna, Stuttgart                                                |
| <b>1 ... Rating:</b> <a href="https://www.raiffeisen.com/ir/ratings">rbinternational.com/ir/ratings</a>                       |                                                                  |
| <b>2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.</b> |                                                                  |

### My expectation for the underlyings

☐ falling ↘
 ☒ sideways →
 ☐ rising ↗



### 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 underlyings, their fluctuation range, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, particularly if at least one of the underlyings is close to the barrier, may fluctuate significantly.



### 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.

## ADM

US technology giant

AMD is a leading semiconductor manufacturer specialising in the development of high-performance processors and graphics cards.

## IBM

US technology giant

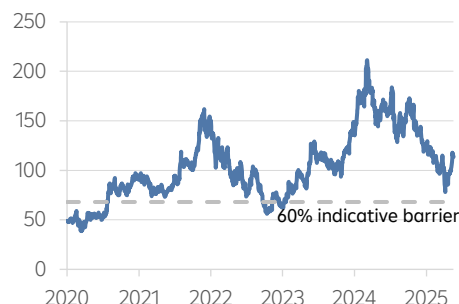
IBM is a technology company that provides software, IT services and cloud solutions. It also supports companies in their digital transformation.

## NVIDIA

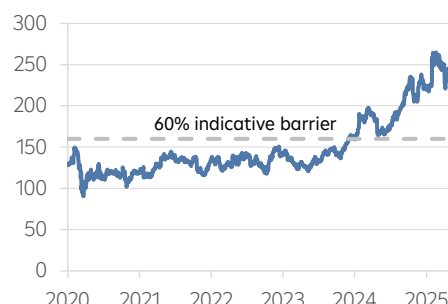
US technology giant

NVIDIA Corporation accelerates data processing to help solve computer problems.

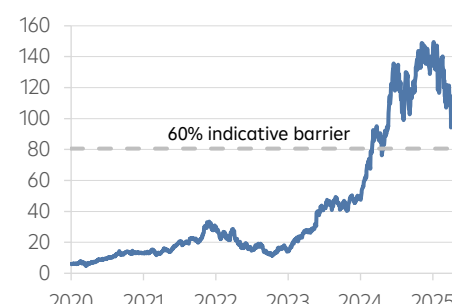
### Development over the past 5 years



US0079031078



US4592001014



US67066G1040

As of: May 20, 2025; Source: Bloomberg (AMD, IBM, NVDA)

Please note that the past performance is not a reliable indicator for the future performance.

### Share delivery

The share with the worst performance is booked into your securities account. The number is calculated as follows:

$$\text{Number of shares} = \text{nominal amount} \times \text{exchange rate (EUR/USD)} / \text{starting value}$$

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:

$$\text{Cash settlement} = \text{fractional share} \times \text{final value} / \text{exchange rate (EUR/USD)}$$

### 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](https://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](https://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 Reverse Convertible Bond is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Reverse Convertible Bond. If the Reverse Convertible Bond is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Reverse Convertible 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 Reverse Convertible Bond 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 Reverse Convertible Bond and are not paid out.

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