



Raiffeisen Bank
International

ADVERTISEMENT

RBI 3.1 % BOND CZK 2028

ISIN: AT0000A3MEC7



Status: May 2025





Raiffeisen Bank
International

Product details:

Product name	RBI 3.1 % BOND CZK 2028
Issuer	Raiffeisen Bank International AG
ISIN	AT0000A3MEC7
Status	Ordinary Senior Bonds
Currency	CZK
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	2 June 2025
Total Nominal Value	Up to 2,500,000,000 CZK
Nominal Value	CZK 100
Issue Price	100 per cent
Issue Date	30 June 2025
Maturity Date	29 June 2028
Interest	Fixed rate, [3.10] per cent p.a.
Yield	Equals [3.10] per cent p.a.
Interest Payment Dates	Annually; on 30 June 2026, 30 June 2027 and on 29 June 2028;
Redemption Rate	100 per cent of Nominal Value

Description:

- These Bonds have a tenor of three years and are denominated in CZK.
- The Yield equals **[3.10]** per cent p.a. based on the Issue Price of 100.00 per cent and calculated for the Issue Date 30 June 2025.
- The redemption rate of the Bonds 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).
- If any interest payment date falls on a day which is not a business day, the respective interest payment will be postponed to the first business day immediately following such interest payment date.
- For further information please refer to the associated risks on page 3 and following.

„Please note the legal and risk information at the end of the presentation“

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 Bonds 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. A total loss of the invested capital is possible.

Market price risk during the Bonds 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 Bonds is therefore exposed to the risk of an unfavourable development of market prices of its Bonds which materialises if the Holder sells the Bonds prior to the final maturity of such Bonds. If the Holder decides to hold the Bonds until final maturity the Bonds shall be redeemed at the amount set out in the terms and conditions of the Bonds - 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 Bonds on the market during the term. In the absence of market demand, the general marketability of the Bonds 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 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.

Important legal information

Despite diligent research, the information contained in this advertisement is for non-binding information purposes only and does not constitute advice, an offer or a recommendation or an invitation to enter into a transaction. The presentation is of a general nature, does not take into account the personal circumstances of potential investors and can therefore not replace individual investor and investment-specific advice and risk disclosure.

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