

# Dividend Stocks Winner 112% VII

## Capital Protection Certificate

- Underlying: STOXX® Global Select Dividend 100 Index
- 100% participation in the rising underlying up to maximum +30%
- 112% capital protection after 6 years

Please note the issuer risk.

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

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ZERTIFIKATE  
AWARD AUSTRIA

Best Issuer  
2025



This certificate offers you a redemption of at least 112% 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 130%.

The underlying of the certificate is the STOXX® Global Select Dividend 100 Index. This comprises 100 high-dividend stocks worldwide. Selection and weighting are based on current and historical dividend payments.

### 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 underlying has risen by more than 12%, you participate 1:1 in the price gains.  
The maximum redemption of the certificate is 130%
2. If the underlying has risen by less than 12% or has fallen compared to the starting value, the redemption is 112% (capital protection).

### Example payout profile

Final value*	Redemption**
+50%	130% (EUR 1,300)
+25%	125% (EUR 1,250)
+20%	120% (EUR 1,200)
+10%	112% (EUR 1,120)
+5%	112% (EUR 1,120)
+/-0% (= starting value)	112% (EUR 1,120)
-30%	112% (EUR 1,120)

\* in comparison to the starting value

\*\* related to the nominal value

<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>ISIN</b>	AT0000A3MR31
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1,000
<b>Subscr. period<sup>2</sup></b>	June 27 - July 24, 2025
<b>Initial valuation date</b>	July 25, 2025
<b>Issue value date</b>	July 28, 2025
<b>Final valuation date</b>	July 23, 2031
<b>Maturity date</b>	July 28, 2031
<b>Underlying</b>	STOXX® Global Select Dividend 100 Price EUR Index
<b>Starting value</b>	Closing price of the underlying on the initial valuation date
<b>Final value</b>	Closing price of the underlying on the final valuation date
<b>Capital protect.</b>	112% at the end of term
<b>Participation factor</b>	100%
<b>Maximum amount</b>	130% of the nominal value
<b>Listing</b>	Vienna, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](https://rbinternational.com/ir/ratings)

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

My expectation for the underlying

falling ↘

sideway →

rising ↗



### The payout profile applies at the end of the term

- 112% of the nominal value is secured by the capital protection at the end of term.
- The maximum redemption is limited by 130% (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 the end of term 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® Global Select Dividend 100 Index

The investment universe is the STOXX® Global 1800 Index, which contains the largest 1,800 companies from North America, Europe and Asia/Australia.

The STOXX® Global Select Dividend 100 Index is calculated using the following criteria:

- **Global:** 40 shares from North America, 30 shares from Europe and 30 shares from Asia/Australia are included.
- **Select Dividend:** Growth, regularity and amount of dividend payments are taken into account in order to select long-term high-dividend stocks. The 5 previous calendar years are decisive.
- **Price index:** Dividends paid out are not reinvested in the index, but are used by the issuer to present the payout profile.

## Development over the past 6 years



As of June 10, 2025; Source: Bloomberg (SDGP Index); ISIN: US26063V1180

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

## Well-known index members

	Sector	Country
ABN AMRO Bank	Financials	Netherlands
AP Moller	Industrials	Denmark
Volkswagen	Consumer Discretionary	Germany
BMW	Consumer Discretionary	Germany
Rio Tinto	Materials	Australia
Orange	Communication	France
BNP Paribas	Financials	France
Endesa	Utilities	Spain
Verizon	Communication	USA
Pfizer	Health Care	USA

## 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 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 112% 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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