

Petrol Pairs 100% Capital Protected Certificate

Express Certificate with Capital Protection

- Underlying: shares of OMV AG and Shell PLC
- 11%* annual yield opportunity, 1-4 year term
- 100% capital protection after 4 years

Please note the issuer risk.

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

*Excluding transaction fees

Investment product with capital protection



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



With this certificate, you have an annual yield opportunity of 11% as well as the option of early redemption. If the underlyings are at or above the starting value on one of the annual valuation dates, (early) redemption is affected including interest of 11% per year of term. If at least one of the shares quotes below the starting value, the term extends by another year – up to a maximum of 4 years. In case of no early redemption after 4 years and if at least one share quotes below the starting value, capital protection of 100 % is affected.

How the certificate works

On the first valuation date the starting value of the underlyings are fixed. On the annual valuation date, the prices of the underlyings are compared to the starting value. If the underlyings are at or above the starting value, the certificate is redeemed (early) at the defined termination price. The maximum possible redemption is limited by the maximum amount.

Annual valuation days	Is the underlying price greater than/ equal to the starting value?	Termination price
Mar 23, 2026	100% of the starting value? no	yes ▶ 111% (HUF 11,100)
Mar 23, 2027	100% of the starting value? no	yes ▶ 122% (HUF 12,200)
Mar 23, 2028	100% of the starting value? no	yes ▶ 133% (HUF 13,300)
Mar 22, 2029	100% of the starting value? no	yes ▶ 144% (HUF 14,400)

100 % capital protection at the end of term

In case the closing price of at least one share quotes below the starting value at the end of the term, the capital protection of 100% applies at maturity. In this case, 100% of the nominal value is paid out on the redemption date.

The payout profile applies at the end of the term



- In any case, 100% of the nominal value will be paid out at the end of the term.
- The maximum redemption is limited by 144% (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 of the certificate is subject to various influencing factors, including the performance of the underlying assets, their fluctuation range, correlation and dividend expectations as well as the interest rate level. The price may fall below the issue price or the level of capital protection and fluctuate sharply.

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3J6N2
Issue price	100%
Nominal value	HUF 10,000
Subscr. period²	Feb 24 - Mar 21, 2025
Initial valuation date	Mar 24, 2025
Issue value date	Mar 25, 2025
Annual valuation dates	Mar 23, 2026; Mar 23, 2027; Mar 23, 2028; Mar 22, 2029
Early maturity dates	Mar 25, 2026; Mar 25, 2027; Mar 27, 2028
Maturity date	Mar 26, 2029
Underlyings	OMV AG share Shell PLC share
Starting value	Closing price of the underlying at the initial valuation date
Final value	Closing price of the underlying at the final valuation date
Termination levels	1) 100%, 2) 100%, 3) 100%, 4) 100% of starting value
Observation of termination levels	on the annual valuation days (closing prices)
Termination prices	1) 111%, 2) 122%, 3) 133%, 4) 144% of nominal value
Capital protect.	100% at the end of term
Maximum amount	144% of nominal value
Quotes	Stuttgart

1 ... Rating: rbinternational.com/ir/ratings

2 ... Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

OMV AG

OMV AG is an integrated, international oil and gas company with activities in the up- and downstream sector.

Development over the past 5 years



AT0000743059

As of February 11, 2025; Source: Bloomberg (OMV AV Equity; SHELL NA Equity)

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

Shell PLC

Shell PLC is an international energy and petrochemical company. The firm is engaged in the exploration, production, refining and trading of oil and natural gas, and the manufacturing of chemicals.



GB00BP6MXD84

The Certificate is designed for investors who have the following views:

- Investors who believe that the value of all shares may rise in the next four years.
- Investors who are prepared to invest (a portion) of their assets for the entire maturity.
- Investors who do not need to receive regular income from the investment. The Certificate does not pay any dividends.



Limited yield opportunity: The maximum yield is limited to 11% per annum. If any of the underlying shares does not quote at or above the starting value at any of the valuation dates, no (early) redemption at the predefined termination price will be effected and investors will not obtain any yield.

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 fulfill 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.

Liquidity risk: Raiffeisen Bank International AG will attempt to issue daily bid and offer prices for the Certificate under normal market and financing conditions as determined by Raiffeisen Bank International AG at its own discretion. The price depends on the market conditions at the time of trading and may be above or below the issue price. Liquidity may disappear, as a result of which there may be no secondary market for the Certificate. This means that, due to a possible limited market ability of the Certificate, you must keep the Certificate until Maturity.

Notes

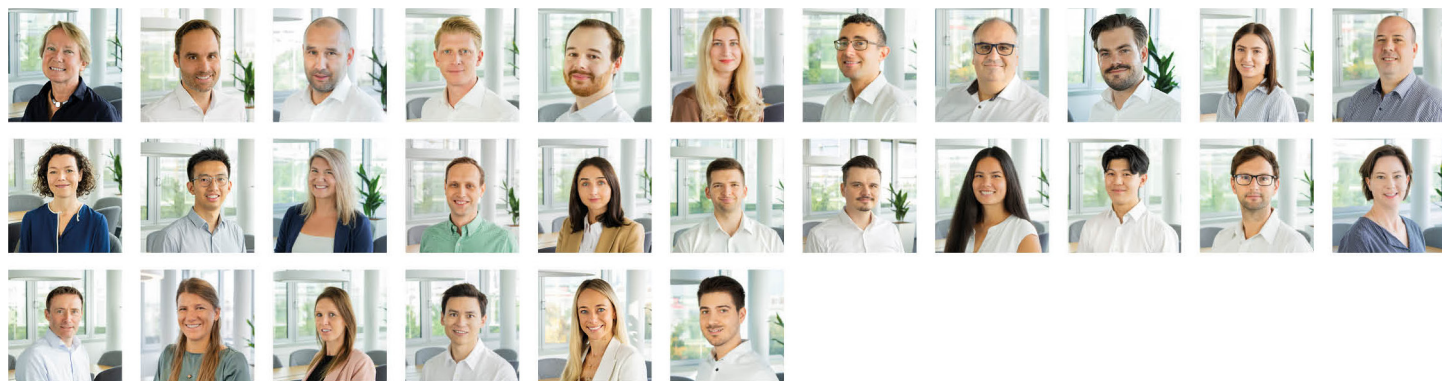
You are about to purchase a product that is not easy and difficult to understand.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisenzertifikate.at/en/securities-prospectus/ (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" raiffeisenzertifikate.at/en/customerinformation. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

You can find further information at raiffeisenzertifikate.at/en or contact your advisor.

You can reach your Raiffeisen certificates team at:

- Certificate Hotline: +431 71707 5454
- info@raiffeisencertificates.com



Legal/Risk Disclaimer

In spite of all possible care taken, the data contained in this advertisement are provided purely as non-binding information. This advertisement constitutes neither investment advice nor an offer nor a recommendation nor an invitation to execute a transaction. The information contained in this advertisement is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this advertisement substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This advertisement has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research. The complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Registration Document approved by the Luxembourg Financial Market Authority (CSSF) and the Securities Note approved by the Austrian Financial Market Authority (FMA) - both documents together form the Base Prospectus - together with any supplements and the respective Final Terms of the described financial filed with the FMA. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Bank International AG (raiffeisenzertifikate.at/en) by entering the International Securities Identification Number (ISIN) of the respective financial instrument. Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Bank International AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein. Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying. Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

Issuer Risk/Creditor Participation ("bail-in"): Any payments during or at the end of the term of the certificates 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/bail-in. A total loss of the invested capital is possible. Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons 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, opinions of financial authorities, jurisdiction etc.

The price of the Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, 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 Express Certificate may drop below the agreed capital protection amount. During the term, the Express 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 Express 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 Express Certificate and are not paid out.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.") to U.S. persons and the United Kingdom ("U.K.").

Certificates issued by Raiffeisen Bank International AG are no financial products as defined in the Regulation (EU) 2019/2088.

Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB)). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Bank International AG, Am Stadtpark 9, 1030 Vienna/Austria.