

Reverse Convertible Bond

ISIN: [AT0000A3K3K2](#) / WKN: RC1H MV

chg. 1D	+0.040 (+0.04%)
Sell (Bid)	EUR 103.580
Buy (Ask)	EUR 105.080
Underlying	<u>Worst of Basket</u>
Barrier	EUR 60.00
Barrier reached	no
Observation barrier	on the final valuation date
Distance to barrier	61.63%
Strike	EUR 100.00
Distance to strike	36.06%
Interest rate total term	-
Fixed interest rate annually	8.00%
Accrued interest	Dirty (included in the price)
Max. yield remaining term (%)	2.78%
Max. yield p.a.	3.27%
Maturity date	Apr 12, 2027
Final valuation date	Apr 07, 2027
Issue date	Apr 11, 2025
Nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement / Physical delivery
No. of shares	-
Taxation	Capital Gains Tax
Paid interest rate	8.00% (EUR 80.00) on Apr 11, 2026
	Last update: Jun 04, 2026, 5:29 pm

Description

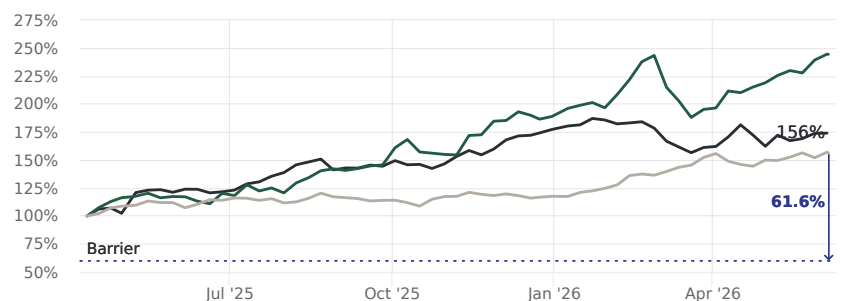
The **8% Austria Reverse Convertible Bond 2** refers to the shares Erste Group Bank, OMV and voestalpine and offers an annual fixed interest rate of 8%. The redemption depends on the performance of the underlying shares. If these are above the barrier of 60 % at the end of term, redemption is 100 %. If at least one of the 3 shares is quoted at/below the barrier at the end of term, the share with the worst performance is delivered. The value of the shares delivered will be significantly lower than the nominal amount of the reverse convertible bond.

The payout profile at the end of term is already fixed when the certificate is issued. It is suitable for investors who expect shares to slightly fall/move sideways.

Price certificate (% of the starting value)



Prices underlyings (% of the starting value)



[Learn more about these charts](#)

**Erste Group Bank
AG**

voestalpine AG

OMV AG

Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

8 % Österreich Plus Aktienanleihe 2

Underlying Worst of Basket - basket members

	CUR	Starting value	Barr.	Price	Dist. % to barr.	Num. shares	chg. % prev. day	chg. % start	Last update
voestalpine AG	EUR	20.00	12.00	48.87 (indicative)	75.45%	50.00	-0.06%	144.35%	Jun 05, 2026 8:38 am
Erste Group Bank AG	EUR	58.05	34.83	101.00 (delayed)	65.51%	17.23	0.50%	73.99%	Jun 04, 2026 5:35 pm
OMV AG	EUR	40.32	24.19	63.05 (indicative)	61.63%	24.80	-0.36%	56.39%	Jun 05, 2026 8:40 am

8% Austria Plus Reverse Convertible Bond 2

Reverse Convertible Bond

- Underlyings: Erste Group Bank share, OMV share, voestalpine share
- 8% fixed annual interest rate for a term of 2 years
- 60% barrier (only active at maturity), share delivery if the barrier is violated (market risk)

Please note the issuer risk.

Further information on the payout profile, underlying assets 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 8% annually. Redemption at the end of term is affected 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 amount 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 3 shares are above their barrier

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

2. At least 1 share is 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 (percentage performance from the starting value to the final 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.

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3K3K2
Issue price	100 %
Nominal value	EUR 1.000
Subscr. period²	Mar 13, - Apr 9, 2025
Initial valuation date	Apr 10, 2025
Issue value date	Apr 11, 2025
Final valuation date	Apr 7, 2027
Maturity date	Apr 12, 2027
Underlyings	Erste Group Bank, OMV, voestalpine
Starting value	Closing price of the underlying at the initial valuation date
Final value	Closing price of the underlying at the final valuation date
Barrier	60% of starting value
Barrier observation	Only on the last valuation date (closing price)
Fixed interest rate	8% of nominal value
Interest payment dates	Apr 11, 2026; Apr 11, 2027
Stock exchanges	Vienna, 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 ↗



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.

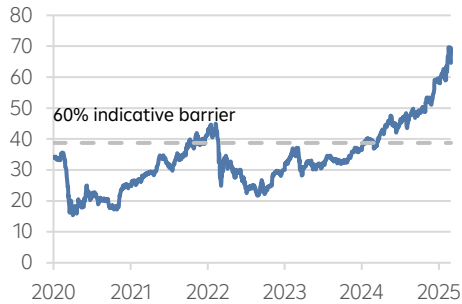
Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

Erste Group Bank share

Austrian financial sector

The universal bank with a focus on the retail sector concentrates primarily on the markets of Central and Eastern Europe.

Development over the past 5 years

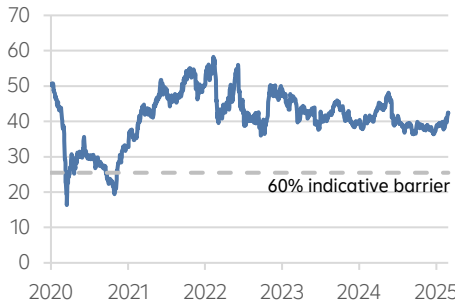


AT0000652011

OMV share

Austrian oil and gas company

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



AT0000743059

voestalpine share

Austrian technology group

voestalpine AG is a leading global technology group in its business segments with a focus on product and system solutions made of steel and other metals.



AT0000937503

As of: February 28, 2025; Source: Bloomberg (EBS AV, OMV AV, VOE AV)

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:

$$\text{Number of shares} = \text{nominal amount} / \text{starting value}$$

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:

$$\text{Cash settlement} = \text{fractional share} \times \text{final value}$$

Note

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

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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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