

This Factsheet contains current key figures on the certificate and a brief general description. Further information on the certificate and its opportunities and risks can be found in the following Product Folder, which was produced at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates Team at info@raiffeisenzertifikate.at or your personal advisor.

Capital Protection Certificate

ISIN: [AT0000A3L6W9](#) / WKN: RC1HW2

| | |
|-----------------------------------|---|
| Buy (Ask) | 110.86% |
| Sell (Bid) | 109.36% |
| Underlying | STOXX® Global Select Dividend 100 EUR Price Index |
| Underlying ISIN | US26063V1180 |
| Starting price | EUR 3,096.32 |
| Underlying price | EUR 3,829.18 |
| Underlying price (delayed) | 123.7% of starting value |

Last update: Jun 04, 2026, 3:05 pm

Simply explained

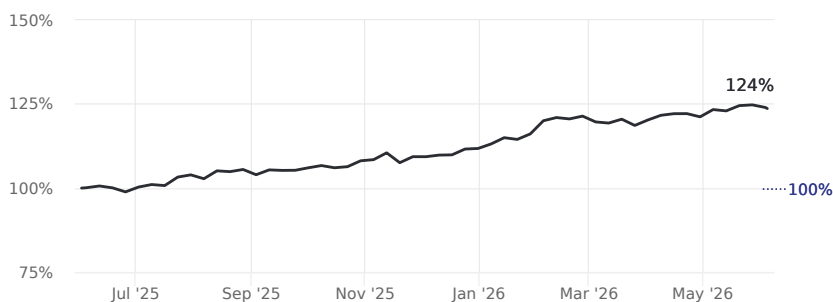
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (capital protection) - Max. 138%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



[Learn more about these charts](#)

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



Repayment at the end of the term

Currently the underlying quotes atⁱ⁾... and is in the range... ..at the end of the term this would trigger the following repayment... If you buy the certificate at the current purchase price, this would correspond to the following returnⁱⁱⁱ⁾:

| | | | | | |
|---------------|------------|---|------------------------------------|---|-----------------------|
| 123.7% | above 100% | ➤ | 138% (EUR 1,380) ⁱⁱ⁾ | ➤ | +24.48% (+4.48% p.a.) |
| | below 100% | ➤ | 100% (EUR 1,000) ⁱⁱ⁾ | ➤ | -9.80% (-2.04% p.a.) |

ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount EUR 1.000

ⁱⁱⁱ⁾based on the current underlying price

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| | |
|----------------------------|-------------------|
| Nominal value | EUR 1,000 |
| Product currency | EUR |
| Underlying currency | EUR |
| Taxation | Capital Gains Tax |
| Listing | Vienna, Stuttgart |
| End of the term | 4Y 11M 29D |

Last update: Jun 04, 2026, 3:05 pm

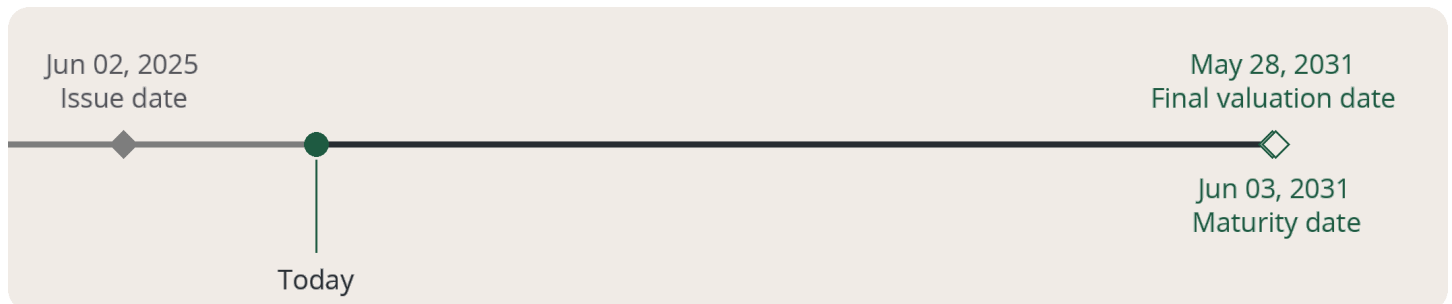
The Certificate

The Capital Protection Certificate Dividend Stocks Bond 15 offers a redemption of 138% at end of term if the index quotes at or above its starting value. If the index quotes below the starting value, the capital protection of 100% takes affect.

The clear payout profile at the end of term is already fixed when the certificate is issued. It is suitable for investors who expect the index to (at least) move sideways.

The underlying asset is the STOXX[®] Global Select Dividend 100 Price EUR Index . This index contains 100 high-dividend stocks from North America, Asia/Pacific and Europe. Details and a current list of index members can be found on the website of the index provider [STOXX Ltd.](#)

Information on the term



Please note:

- 100% of the nominal amount is secured by capital protection at the end of the term. During the term, the price may fall below the issue price or the capital protection level. Selling the capital protection certificate before the end of the term may lead to a loss of part of the invested capital.
- The maximum repayment is limited to 138% (of the nominal amount).
- Loss of purchasing power due to inflation is not offset by the capital protection.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

You are about to purchase a product that is not easy and difficult to understand. For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at www.raiffeisenzertifikate.at/en/securitiesprospectus (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at www.raiffeisenzertifikate.at/en/customer-information. The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.

Dividend Stocks Bond 15

Capital Protection Certificate

- Underlying: STOXX® Global Select Dividend 100 Index
- 38% yield, if the underlying is at or above its starting value at the end of the term
- 100% capital protection after 6 year term

Please note the issuer risk.

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

STOXX® is a registered trademark of STOXX Ltd.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



There are 2 possible redemption options for this certificate, depending on the price of the underlying at the end of the term:

1. underlying at or above the starting value: redemption of 138%
2. underlying below the starting value: 100% capital protection at maturity

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 closing price of the underlying is at or above the starting value, you will receive 138% of the nominal amount at the maturity date.
2. If the closing price of the underlying is below the starting value, capital protection takes effect and you will receive 100% of the nominal amount at the maturity date (capital protection).

Example payout profile

| Final value* | Redemption** |
|--------------------------|------------------|
| +50% | 138% (EUR 1,380) |
| +15% | 138% (EUR 1,380) |
| +5% | 138% (EUR 1,380) |
| +/-0% (= starting value) | 138% (EUR 1,380) |
| -5 % | 100% (EUR 1,000) |
| -10% | 100% (EUR 1,000) |
| -30% | 100% (EUR 1,000) |

* in comparison to the starting value

** related to the nominal amount

| | |
|-----------------------------------|---|
| Issuer¹ | Raiffeisen Bank International AG |
| ISIN | AT0000A3L6W9 |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscr. period² | April 29 - May 28, 2025 |
| Initial valuation date | May 30, 2025 |
| Issue value date | June 2, 2025 |
| Final valuation date | May 28, 2031 |
| Maturity date | June 3, 2031 |
| Underlying | STOXX® Global Select Dividend 100 Index |
| Starting value | Closing price of the underlying on the initial valuation date |
| Final value | Closing price of the underlying on the final valuation date |
| Capital protect. | 100% at the end of term |
| Maximum amount | 138% of the nominal value |
| Listing | 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 ↗



The payout profile applies at the end of the term

- 100% of the nominal amount is secured by the capital protection at the end of term.
- The maximum redemption is limited by 138% (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 maturity 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 600 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



Well-known index members

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

As of April 9, 2025; Source: Bloomberg (SDGP Index); ISIN: US26063V1180

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

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 authorities - published at 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. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.



Legal and Risk Disclaimer for investors

The information provided is for general information purposes only and does not constitute investment advice, a recommendation or an invitation to execute a transaction. The information is generic and does not take into account the personal circumstances of potential investors. It is therefore not a substitute for individual investor and investment advice and risk disclosure. The advertisement was not prepared in accordance with the 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 legal basis for potential transaction in a financial instrument described here is the Registration Document approved by the Luxembourg Financial Supervisory 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 filed with the FMA. The approval of the Base Prospectus by the competent authorities should not be understood as an endorsement of the financial instruments described herein by these authorities. Additional information on the financial instrument is available free of charge in the respective key information documents (KIDs) on the website of Raiffeisen Bank International AG (RBI) after entering the Security Identification Number (ISIN) at raiffeisencertificates.com. Unless explicitly stated in these documents, no measures have been or will be taken in any jurisdiction to allow a public offer of this financial instrument.

Issuer risk/creditor participation ('Bail-in'): All payments during the term or at the end of the term of the certificates are dependent on the solvency of RBI (issuer risk). Investors are exposed to the risk that RBI as the issuer might be unable to fulfil its payment obligations in respect of the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authority. The resolution authority may also issue such an order before any insolvency proceedings if RBI is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). Among other things, it can reduce investors' claims under the financial instruments described to zero, terminate the financial instruments described or convert them into RBI shares, and suspend investors' rights. Further detailed information is available at raiffeisenzertifikate.at/en/bail-in. A total loss of the invested capital is possible.

The information presented in this advertisement 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 etc.

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 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 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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Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB)).

You can find further information at raiffeisencertificates.com or contact your advisor.

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