

BANQUE RAIFFEISEN SC

Invest in a rapidly-growing bank



Subordinated notes up to **EUR 40.000.000**
Coupon of **4.50% p.a.** | Due **26 May 2035**

Issuer	Banque Raiffeisen SC
Status	These are subordinated notes. The rights and claims of the holders of the notes against the issuer will rank junior to those of the depositors and other unsubordinated creditors of the issuer. The notes are not secured by collateral or covered by any specific guarantee.
Coupon	4.50% p.a. payable in arrears on 26 May of each year, with the first payment being made on 26 May 2026.
Issue price	100%
Yield to maturity	4.50% p.a.
Subscription period	From 5 May 2025 to 22 May 2025 , both inclusive (barring advanced closing).
Redemption at final maturity	On 26 May 2035 (barring early redemption), at 100% of their principal amount.
Early redemption	The Notes may be redeemed in full or part once a year at the end of the fifth anniversary of the Notes (starting on 26 May 2030) at their principal amount plus any interest accrued as of the redemption date, at the option of the issuer (subject to prior CSSF approval).
Issue date	26 May 2025
Form of the notes	Bearer form (no physical delivery, except where stipulated in the prospectus).
Denomination	EUR 1,000
Fees	No subscription fee, no custody fee where the notes are deposited in a securities account with the Bank.
Prospectus	The prospectus, approved by the CSSF, exists only in English. A copy of the prospectus may be obtained free of charge from the head office and branches of the Bank and on the websites of the Luxembourg stock exchange (www.bourse.lu) and of the Bank (www.raiffeisen.lu).

This document has been prepared for information purposes only and must not be construed as an offer or an invitation to purchase the notes referred to herein. The detailed terms and conditions of the offering and the notes are provided in the prospectus, which shall prevail over all other terms and conditions appearing in any other document. The information contained herein must not be regarded as complete. Any decision to invest in the notes must be based solely on the information contained in the prospectus. The prospectus provides for a maximum subscription amount per investor ; in addition, other investment restrictions may be applied by the Issuer at its discretion. If you wish to invest in the notes, please contact your personal advisor(s) (including your tax advisor(s)) before making a purchase. An investment in notes involves risks.