

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.

Bonus Certificate

ISIN: [AT0000A3HU82](#) / WKN: RC1GVP

Buy (Ask)	101.67%
Sell (Bid)	100.17%
Fixed interest rate annually	4.00%
Next interest rate payout date	Mar 12, 2027
Maturity date	Mar 12, 2029
Underlying 1	<u>EURO STOXX 50[®]</u>
Underlying 2	<u>S&P 500</u>
Distance to barrier	
Underlying 1	65.71%
Underlying 2	71.26%
Barrier reached	no
Observation barrier	continuously

Last update: Jun 03, 2026, 5:31 pm



Underlying price (indicative)

Underlying 1	EUR 6,039.99
Underlying 2	USD 7,561.33
Starting price underlying	
Underlying 1	EUR 5,309.90
Underlying 2	USD 5,572.07
Barrier	39% of starting value
Underlying 1	EUR 2,070.86
Underlying 2	USD 2,173.11

Last update: Jun 03, 2026, 5:31 pm

Repayment at the end of the term

The repayment at the end of the term depends on whether the barrier has been breached or not. This results in two possible scenarios:

Scenario 1: Barrier not breached until expiry

Current scenario, as the barrier has not been breached.

During the term: Fixed interest payments	3 x 4% p.a.
At the end of the term: repayment	100%
If you purchase the certificate at the current purchase price, this would correspond to the following return	+10.16% (+3.70% p.a.)

Scenario 2: Barrier violated at least once

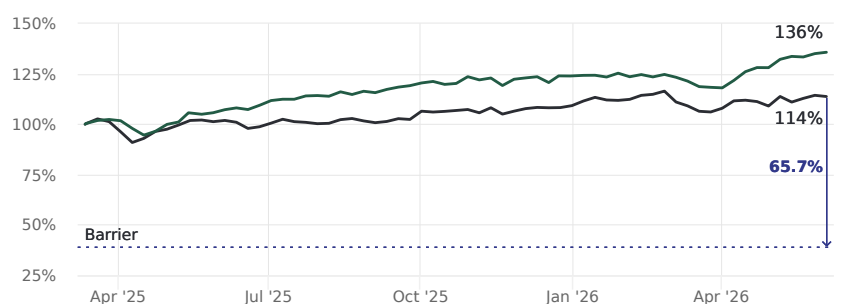
During the term: Fixed interest payments	3 x 4% p.a.
At the end of the term: repayment	1:1 Development*

*1:1 performance of the underlying with the worse performance (full market risk), but repayment at a maximum of 100%. In the event of a barrier breach, investors are exposed one-to-one to the market risk. This means that in this case, the loss of a significant portion of the invested capital, up to and including total loss, is possible.

Price certificate (% of the starting value)



Prices underlyings (% of the starting value)



[Learn more about these charts](#)

EURO STOXX 50[®]
(Underlying 1)

S&P 500
(Underlying 2)

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

Bonus Certificate

 ISIN: [AT0000A3HU82](#) / WKN: RC1GVP

Nominal value	EUR 1,000
Product currency	EUR
Currency hedged	yes
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	2Y 9M 8D

Last update: Jun 03, 2026, 5:31 pm

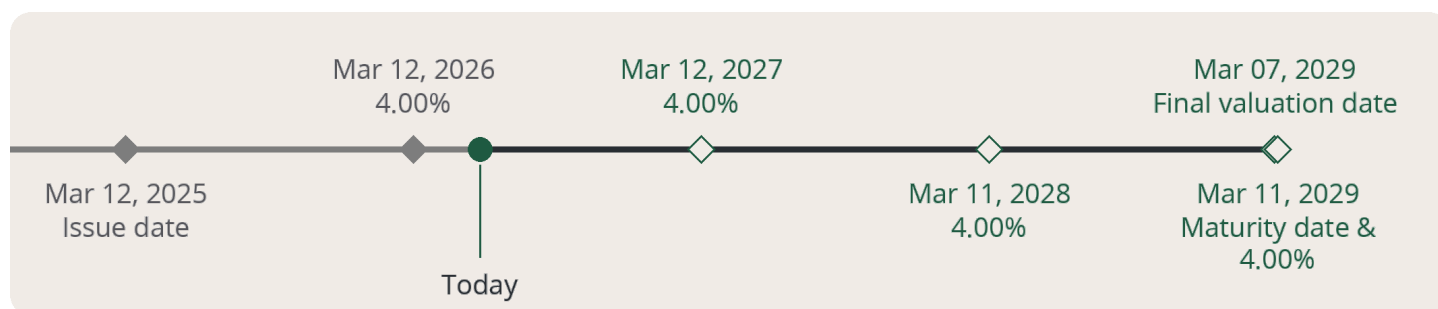
The Certificate

The Bonus Certificate 4% Europe/USA Bonus&Safety 4 offers you an annual fixed interest rate of 4%. The nominal amount is repaid at 100% at the end of the term if both indices always quoted above the barrier of 39% of their respective starting value during the term. Redemption is affected according to the performance of the worse index, up to a maximum of 100%. A significant capital loss is possible.

The payout profile at the end of term is already fixed when the certificate is issued. It is suitable for investors who expect slightly falling/sideways running indices.

The underlying assets are the EURO STOXX 50[®] Index and the S&P 500[®] Index. The EURO STOXX 50[®] includes the 50 largest companies from the eurozone, the S&P the 500 largest companies from the USA. Details can be found on the websites of the index providers [STOXX Ltd.](#) or on www.spglobal.com

Information on the term and interest rate payments



Please note: The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.

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.

4% Europe/USA Bonus&Safety 4

Bonus Certificate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 4% fixed annual interest rate with a term of 4 years
- 39% barrier, market risk if the barrier is violated

Please note the issuer risk.

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

EURO STOXX 50® is a registered trademark of STOXX Ltd.
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



This certificate offers you an annual fixed interest rate of 4%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 39% of their respective starting value during the term. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.

How the certificate works

At the initial valuation date the starting values of the underlyings are fixed and from that the barriers are determined. During the observation period the underlying prices are compared with the according barrier.

The fixed interest rate is paid out in any case, regardless of the underlying performance. The yield is in any case limited to the fixed annual interest payments.

The following options are available at the end of the term:

- Barrier not touched or undercut
In this case redemption is affected at 100%.
- At least one barrier was touched or undercut at least once
In this case redemption on the maturity date will be affected according to the performance of the underlying with the worst performance. The maximum redemption remains capped at 100% of the nominal value amount.

The performance is defined as the percentage development from the starting value to the final value.

Payout profile at the end of term

Final Value*		Redemption** if barrier	
Underlying 1	Underlying 2	not violated	violated
+20%	+30%	100% (EUR 1,000)	100% (EUR 1,000)
+15%	+5%	100% (EUR 1,000)	100% (EUR 1,000)
+/-0%	+/-0%	100% (EUR 1,000)	100% (EUR 1,000)
-10%	+25%	100% (EUR 1,000)	90% (EUR 900)
+10%	-20%	100% (EUR 1,000)	80% (EUR 800)
-20%	-40%	100% (EUR 1,000)	60% (EUR 600)

* in comparison to the starting value

** based on the nominal value

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3HU82
Issue price	100%
Nominal value	EUR 1,000
Subscription period²	Feb 11, 2025 - Mar 10, 2025
Initial valuation date	Mar 11, 2025
Issue value date	Mar 12, 2025
Final valuation date	Mar 7, 2029
Maturity date	Mar 12, 2029
Underlyings	EURO STOXX 50 [®] Index S&P 500 [®] Index

Calculation agent underlying

EURO STOXX 50 [®] :	STOXX Ltd.
S&P 500 [®] :	S&P Dow Jones Indices LLC

Starting value	closing price of the index at the initial valuation date
Final value	closing price of the index at the final valuation date
Barrier	39% of the starting value
Barrier observation	continuously (every price)

Observation period

	Mar 12, 2025 - Mar 7, 2029
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Fixed interest rate	4% of the nominal value per year of term
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Interest rate payout dates

	Mar 12, 2026; Mar 12, 2027; Mar 11, 2028; Mar 11, 2029
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Listing	Vienna, Stuttgart
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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 underlyings

falling ↘	sideway →	rising ↗
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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 volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.

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.

EURO STOXX 50®

50 largest (listed) companies in the Euro area

Well-known index members

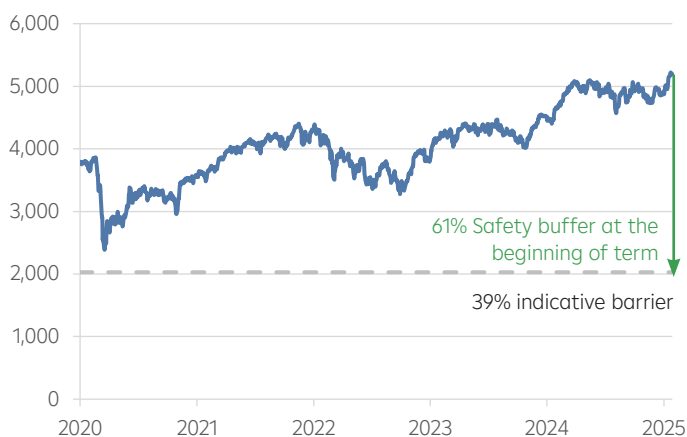
	Sector	
ASML	Technology	Netherlands
SAP	IT	Germany
LVMH	Luxury Goods	France
Siemens	Industrials	Germany
TotalEnergies	Energy	France
Allianz	Financials	Germany
Sanofi	Pharmaceuticals	France
Airbus SE	Industrials	France
L'Oreal	Consumption	France
Iberdrola	Utilities	Spain

S&P 500®

500 largest (listed) companies in US America

	Sector
Apple	IT
Amazon.com	IT
Alphabet	IT
Visa	Financials
Johnson & Johnson	Health Care
Walmart	Consumer Staples
Bank of America	Financials
Walt Disney	Communication Services
Adobe	IT
Intel	IT

Development over the past 5 years



EU0009658145

As of January 28, 2025; Source: Bloomberg (SX5E Index, SPX Index)



US78378X1072

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

Note

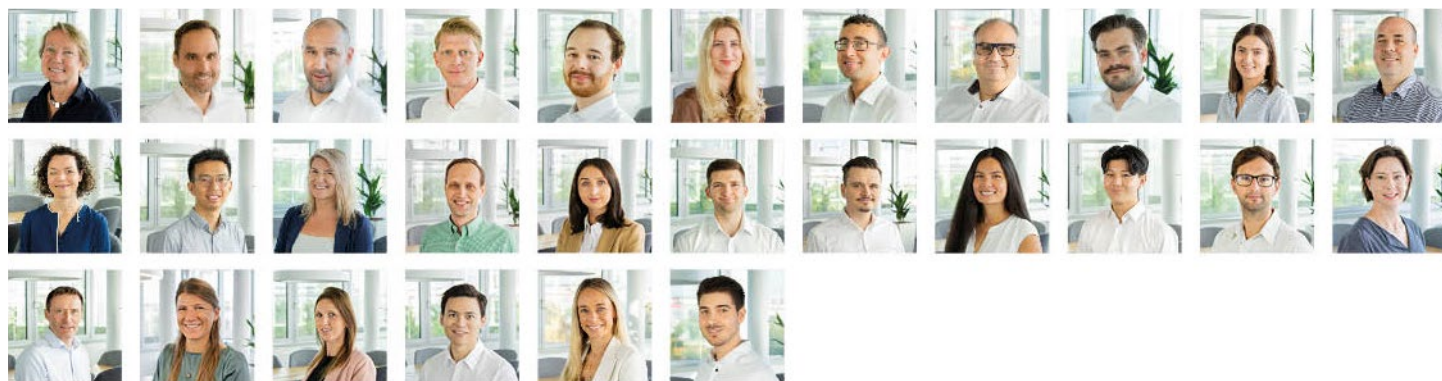
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For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisencertificates.com/securities-prospectus (we recommend reading the prospectus before making an investment decision) - and to the base information sheets as well as to "Customer information and regulatory matters" raiffeisencertificates.com/en/customer-information. The approval of the base prospectus by the competent authorities should not be construed as an endorsement of the product by such authorities.

For further information visit raiffeisencertificates.com or contact your bank advisor.

You can reach your Raiffeisen certificates team at:

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



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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.

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