

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: [AT0000A3M7U0](#) / WKN: RC1JAC

Buy (Ask)	103.39%
Sell (Bid)	101.89%
Fixed interest rate annually	4.00%
Next interest rate payout date	Jul 02, 2026
Maturity date	Jul 02, 2029
Underlying 1	<u>EURO STOXX 50[®]</u>
Underlying 2	<u>S&P 500</u>
Distance to barrier	
Underlying 1	66.24%
Underlying 2	68.10%
Barrier reached	no
Observation barrier	continuously

Last update: Jun 04, 2026, 5:31 pm



Underlying price (indicative)

Underlying 1	EUR 6,101.65
Underlying 2	USD 7,578.66
Starting price underlying	
Underlying 1	EUR 5,282.43
Underlying 2	USD 6,198.01
Barrier	39% of starting value
Underlying 1	EUR 2,060.15
Underlying 2	USD 2,417.22

Last update: Jun 04, 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	4 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	+12.20% (+4.10% p.a.)

Scenario 2: Barrier violated at least once

During the term: Fixed interest payments	4 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: [AT0000A3M7U0](#) / WKN: RC1JAC

Nominal value	EUR 1,000
Product currency	EUR
Currency hedged	yes
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	3Y 0M 28D

Last update: Jun 04, 2026, 5:31 pm

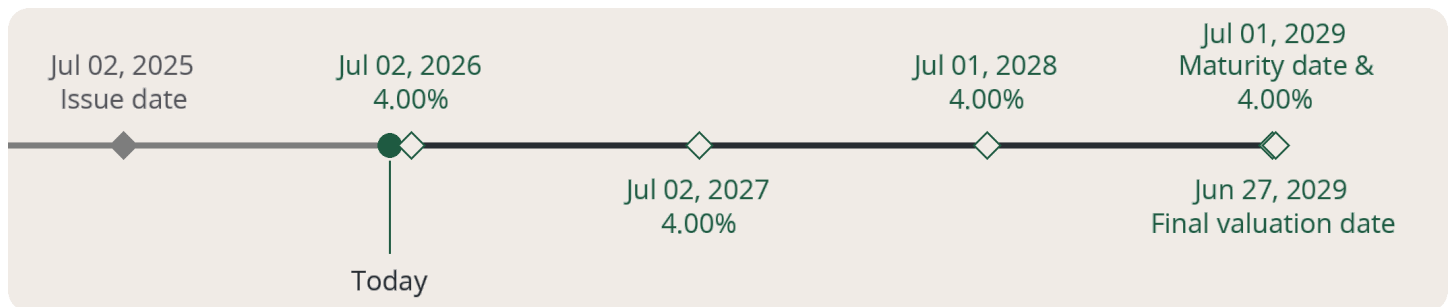
The Certificate

The Bonus Certificate 4% Europe/USA Bonus&Safety 8 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. If the barrier is violated investors are exposed to the market risk on a one-to-one basis and redemption is affected according to the performance of the worse index, up to a maximum of 100%. A significant loss of capital 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 [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 8

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 will be affected according to the performance of the underlying with the worst performance (final value compared to the starting value). The maximum redemption remains capped at 100% of the nominal value amount.

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

Issuer ¹	Raiffeisen Bank International AG
ISIN	AT0000A3M7U0
Issue price	100%
Nominal value	EUR 1,000
Subscription period ²	June 3 - June 30, 2025
Initial valuation date	July 1, 2025
Issue value date	July 2, 2025
Final valuation date	June 27, 2029
Maturity date	July 2, 2029
Underlyings	EURO STOXX 50 [®] Index S&P 500 [®] Index
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	July 2, 2025 - June 27, 2029
Fixed interest rate	4% of the nominal value per year of term
Interest rate payout dates	July 2, 2026; July 2, 2027; July 1, 2028; July 1, 2029
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 underlyings

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 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

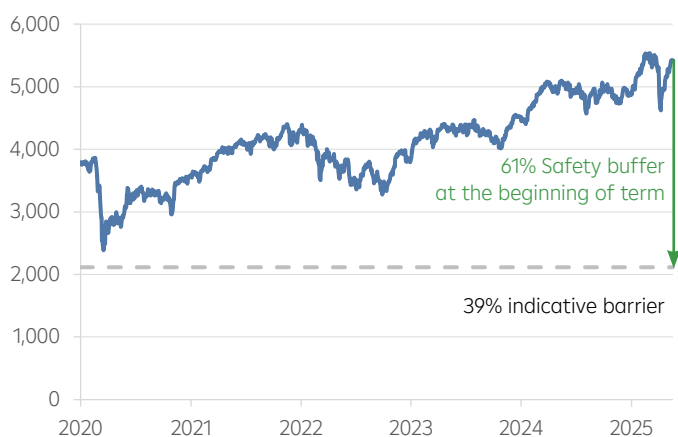
	Sector	Country
SAP	IT	Germany
ASML	IT	Netherlands
Siemens	Industrials	Germany
Allianz	Financials	Germany
LVMH	Luxury Goods	France
TotalEnergies	Energy	France
Sanofi	Pharmaceuticals	France
Airbus SE	Industrials	France
Iberdrola	Utilities	Spain
L'Oreal	Consumer Discretionary	France

S&P 500®

500 largest (listed) companies in US America

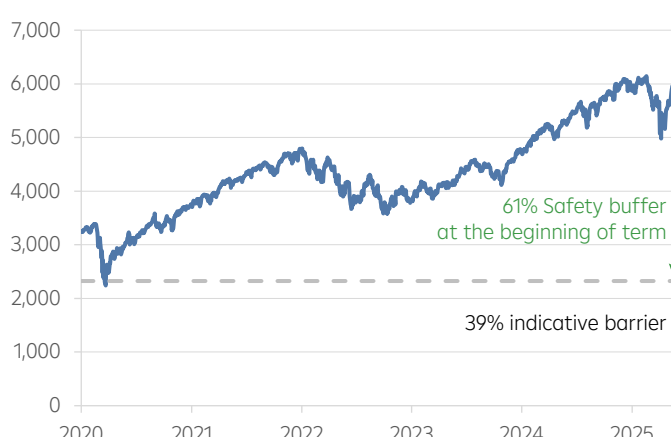
	Sector
Microsoft	IT
NVIDIA	IT
Apple	IT
Amazon.com	Consumer Discretionary
Alphabet	Communication
JP Morgan	Financials
Netflix	Communication
Johnson & Johnson	Pharmaceuticals
Bank of America	Financials
Coca-Cola	Consumer Staples

Development over the past 5 years



EU0009658145

As of May 19, 2025; Source: Bloomberg (SX5E Index, SPX Index)



US78378X1072

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 authority - 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 authority.



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The information provided is for general information purposes only and does not constitute advice, a recommendation or an invitation to enter into a transaction. The information is of a general nature 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 trading after the dissemination of investment research.

The complete legal basis for a possible transaction in a financial instrument described here is formed by 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 – along with any supplements and the respective final terms filed with the FMA. The approval of the base prospectus by the competent authority should not be understood as an endorsement of the financial instruments described therein by this authority. 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 may be unable to fulfil its obligations arising from the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authorities. Such an order by these authorities may also be issued in advance of insolvency proceedings in the event of a crisis at RBI. In such cases, the resolution authority has extensive powers of intervention, known as '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 information is available at raiffeisenzertifikate.at/en/bail-in. A total loss of the capital invested is possible.

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 etc.

The Bonus Certificate's price 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), bond interest rates, solvency of the issuer or remaining term. If the Bonus Certificate 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. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

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

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