

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](mailto:info@raiffeisenzertifikate.at) or your personal advisor.

## Bonus Certificate

ISIN: [AT0000A3MUF6](#) / WKN: RC1JJA

<b>Buy (Ask)</b>	103.24%
<b>Sell (Bid)</b>	101.74%
<b>Maturity date</b>	Jul 30, 2029
<b>Underlying 1</b>	<u>EURO STOXX 50®</u>
<b>Underlying 2</b>	<u>S&amp;P 500</u>
<b>Distance to barrier</b>	
Underlying 1	<b>56.52%</b>
Underlying 2	<b>57.65%</b>
<b>Barrier reached</b>	no
<b>Observation barrier</b>	continuously

Last update: Jun 05, 2026, 5:31 pm



### Underlying price (indicative)

Underlying 1	EUR 6,014.99
Underlying 2	USD 7,393.68

### Starting price underlying

Underlying 1	EUR 5,337.58
Underlying 2	USD 6,389.77

**Barrier** 49% of starting value

Underlying 1	EUR 2,615.41
Underlying 2	USD 3,130.99

Last update: Jun 05, 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.**

At the end of the term: repayment	123%
If you purchase the certificate at the current purchase price, this would correspond to the following return	+19.14% (+5.72% p.a.)

### Scenario 2: Barrier violated at least once

At the end of the term: repayment	1:1 Development*
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\*1:1 performance of the underlying with the worse performance (full market risk), but repayment at a maximum of 123%. 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: [AT0000A3MUF6](#) / WKN: RC1JJA

<b>Nominal value</b>	EUR 1,000
<b>Product currency</b>	EUR
<b>Currency hedged</b>	yes
<b>Taxation</b>	Capital Gains Tax
<b>Listing</b>	Vienna, Stuttgart
<b>End of the term</b>	3Y 1M 24D

Last update: Jun 05, 2026, 5:31 pm

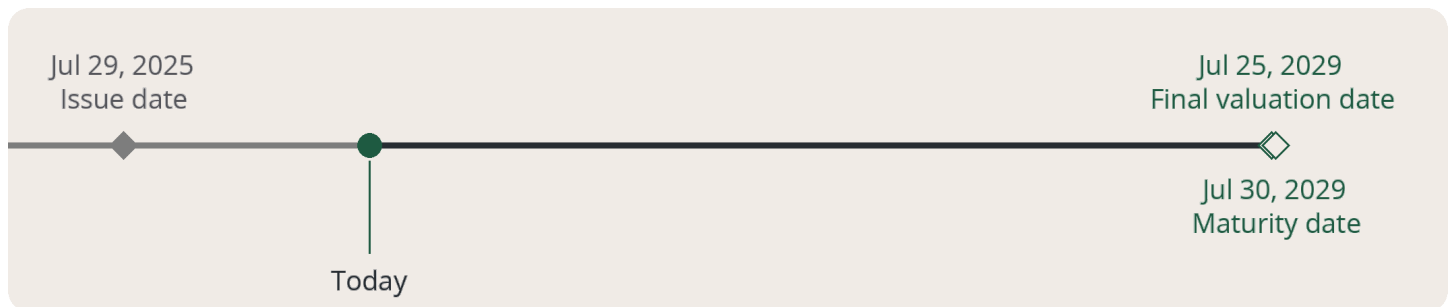
### The Certificate

The Bonus Certificate Europe/USA Bonus&Safety 6 offers a redemption of 123% at the end of term if the indices always quote above the barrier of 49% 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. 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 worse index performance, up to a maximum of 123%. 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<sup>®</sup> Index and the S&P 500<sup>®</sup> Index. The EURO STOXX 50<sup>®</sup> 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



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](http://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](http://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.

# Europe/USA Bonus&Safety 6

## Bonus Certificate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- Opportunity for redemption in the amount of 123% with a term of 4 years
- 49% 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.



This certificate offers you a redemption of 123% provided that the closing price of both underlyings always quotes above the barrier of 49% of their respective starting value during the term. In the event of a barrier violation, 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 value 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 following options are available at the end of the term:

- Barrier not touched or undercut  
In this case redemption is made at 123%.
- At least one barrier was touched or undercut at least once  
In this case redemption will be made according to the performance of the underlying with the worst performance (final value compared to the starting value). The maximum redemption remains capped at 123% 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%	123% (EUR 1,230)	100% (EUR 1,000)
+15%	+5%	123% (EUR 1,230)	100% (EUR 1,000)
+/-0%	+/-0%	123% (EUR 1,230)	100% (EUR 1,000)
-10%	+25%	123% (EUR 1,230)	90% (EUR 900)
+10%	-20%	123% (EUR 1,230)	80% (EUR 800)
-20%	-40%	123% (EUR 1,230)	60% (EUR 600)

\* in comparison to the according starting value

\*\* based on the nominal value

<b>Issuer</b>	Raiffeisen Bank International AG <sup>1</sup>
<b>ISIN / WKN</b>	AT0000A3MUF6
<b>Issue price</b>	100 %
<b>Nominal value</b>	EUR 1.000
<b>Subscr. period<sup>2</sup></b>	July 1 - July 25, 2025
<b>Initial valuation date</b>	July 28, 2025
<b>Issue value date</b>	July 29, 2025
<b>Final valuation date</b>	July 25, 2029
<b>Maturity date</b>	July 30, 2029
<b>Underlyings</b>	EURO STOXX 50 <sup>®</sup> Index S&P 500 <sup>®</sup> Index
<b>Starting value</b>	Closing price of the index at the initial valuation date
<b>Final value</b>	Closing price of the index at the final valuation date
<b>Barrier</b>	49% of the starting value
<b>Barrier observation</b>	Continuously (every price)
<b>Observation period</b>	July 29, 2025 - July 25, 2029
<b>Bonus amount</b>	123% of the nominal value
<b>Cap</b>	123% of the starting value
<b>Listings</b>	Vienna, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](http://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

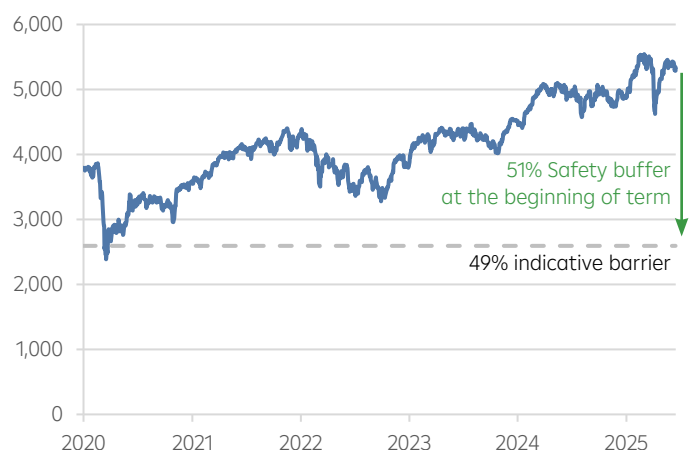
	Sector	Country
SAP	IT	Germany
ASML	IT	Netherlands
Siemens	Industrials	Germany
Allianz	Financials	Germany
LVMH	Luxury Goods	France
TotalEnergies	Energy	France
Sanofi	Pharmaceuticals	France
Airbus SE	Industrials	France
Iberdrola	Utilities	Spain
L'Oreal	Consumer Discretionary	France

### S&P 500®

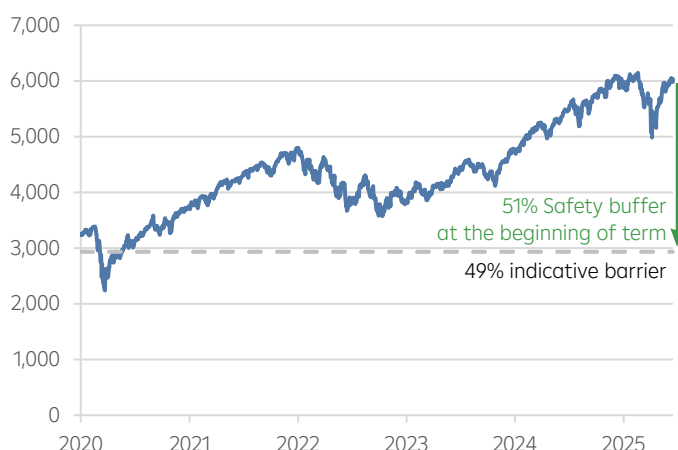
500 largest (listed) companies in US America

	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



US78378X1072

As of June 17, 2025; Source: Bloomberg (SX5E Index, SPX Index)

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](https://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](https://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 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](https://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](https://raiffeisenzertifikate.at/en/bail-in). A total loss of the capital invested is possible.

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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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