

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: [AT0000A3N8BZ](#) / WKN: RC1JMR

<b>Buy (Ask)</b>	102.01%
<b>Sell (Bid)</b>	100.51%
<b>Fixed interest rate annually</b>	4.00%
<b>Next interest rate payout date</b>	Sep 03, 2026
<b>Maturity date</b>	Sep 04, 2029
<b>Underlying 1</b>	<u>EURO STOXX</u> 50 <sup>®</sup>
<b>Underlying 2</b>	<u>S&amp;P 500</u>
<b>Distance to barrier</b>	
Underlying 1	<b>64.51%</b>
Underlying 2	<b>65.59%</b>
<b>Barrier reached</b>	no
<b>Observation barrier</b>	continuously

Last update: Jun 04, 2026, 7:59 pm



### Underlying price (indicative)

Underlying 1	EUR 6,112.93
Underlying 2	USD 7,589.91
<b>Starting price underlying</b>	
Underlying 1	EUR 5,291.04
Underlying 2	USD 6,369.94
<b>Barrier</b>	41% of starting value
Underlying 1	EUR 2,169.33
Underlying 2	USD 2,611.67

Last update: Jun 04, 2026, 7:59 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.**

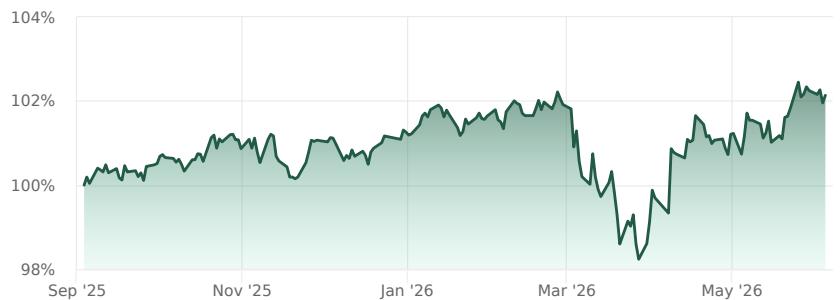
During the term: Fixed interest payments	4 x 4% p.a.
At the end of the term: repayment	100%
If you purchase the certificate at the current purchase price, this would correspond to the following return	+13.71% (+4.33% p.a.)

### Scenario 2: Barrier violated at least once

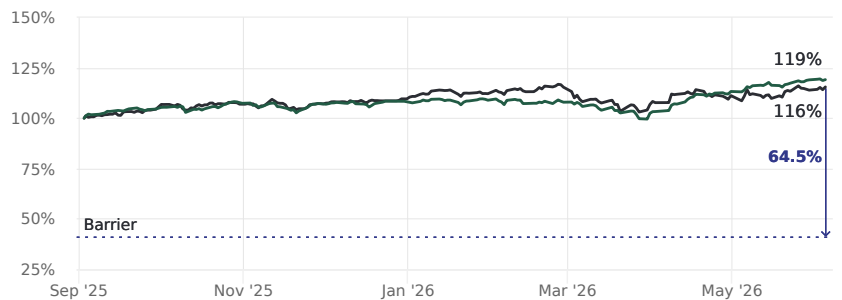
During the term: Fixed interest payments	4 x 4% p.a.
At the end of the term: repayment	1:1 Development*

\*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<sup>®</sup>**  
(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: [AT0000A3N8BZ](#) / WKN: RC1JMR

<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 2M 29D

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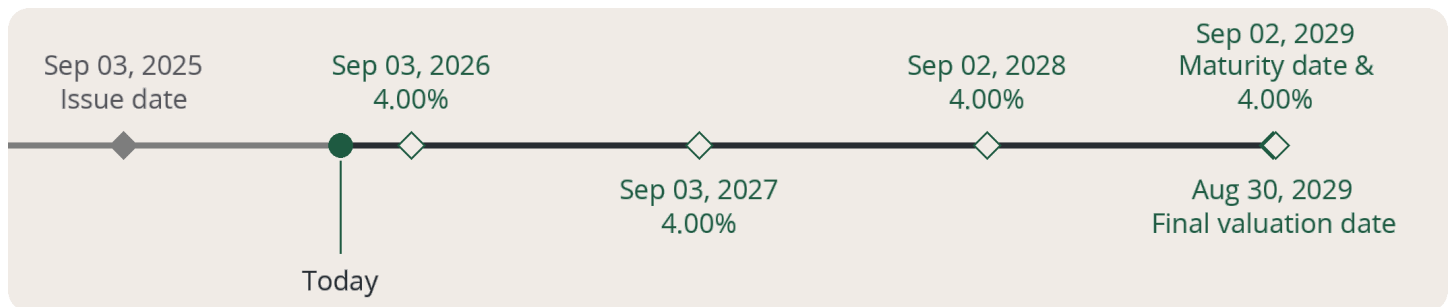
### The Certificate

The Bonus Certificate 4% Europe/USA Bonus&Safety 10 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 41% 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<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 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](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.



# 4% Europe/USA Bonus&Safety 10

## Bonus Certificate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 4% fixed annual interest rate with a term of 4 years
- 41% barrier, market risk if the barrier is violated

Please note the issuer risk.

Further information on the investment product 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  
2025



Investors receive a fixed interest rate of 4% annually. The certificate will be redeemed at 100% in September 2029 if the EURO STOXX 50® and the S&P 500® always quoted above the respective barrier of 41% of the starting value throughout the term. If the barrier is violated, the certificate is redeemed according to the performance of the worse-performing index. In this case, a significant capital loss is possible.

### How the certificate works

At the beginning of the term the starting values of each underlying index are fixed and the barriers are calculated on this basis. During the observation period, the underlying prices are compared with the according barrier.

The fixed interest is unaffected by the performance of the underlying and is paid out in any case. The maximum yield is limited to the amount of these fixed interest payments.

At the end of the term there are two options:

- Barrier was never touched or undercut  
The certificate is redeemed at 100%.
- Barrier was touched or undercut at least once  
Regardless of which index has violated the barrier, the certificate is redeemed according to the performance of the worse-performing index (final value compared to the initial value). The maximum redemption remains limited to 100% of the nominal amount.

### Examples of redemption

Performance of index		Redemption* at the end of the term, if ...	
index 1	index 2	... barrier never violated	... barrier 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

\* per EUR 1,000 nominal value

### During the term

- You can buy and sell the certificate during trading hours at the current price.
- If the barrier was violated, investors bear the market risk.
- The price of the certificate is subject to various influencing factors, such as the performance of the underlyings, the volatility of the underlyings, the dividend expectation and the interest rate level. This price may decline below the issue price. If the underlying indices move close to the barrier, the price may fluctuate significantly.

### 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.

<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>ISIN</b>	AT0000A3N8B7
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1,000
<b>Subscription<sup>2</sup></b>	July 28 - Aug 29, 2025
<b>Initial valuation date</b>	Sep 2, 2025
<b>Issue value date</b>	Sep 3, 2025
<b>Final valuation date</b>	Aug 30, 2029
<b>Maturity date</b>	Sep 4, 2029
<b>Underlyings</b>	EURO STOXX 50® Index S&P 500® Index
<b>Starting value</b>	Closing price of each index on the initial valuation date
<b>Final value</b>	Closing price of each index on the final valuation date
<b>Barrier</b>	41% of the starting value
<b>Barrier observation</b>	Continuously (every price)
<b>Observation period</b>	
	Sep 3, 2025 - Aug 30, 2029
<b>Fixed interest rate</b>	4% of the nominal value per year of term
<b>Interest rate payout dates</b>	Sep 3, 2026; Sep 3, 2027; Sep 2, 2028; Sep 2, 2029
<b>Listing</b>	Vienna, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](https://www.raiffeisen.com/ir/ratings)

2 ... The subscription may be terminated prematurely or extended at the discretion of Raiffeisen Bank International AG.

My expectation for the underlyings

falling ↘	<b>sideways →</b>	rising ↗
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**EURO STOXX 50®**

50 largest listed companies from various sectors in the eurozone countries. These include: Airbus SE (Industrials), Allianz (Financials), ASML (IT), Iberdrola (Utilities), L'Oreal (Consumption), Sanofi (Pharmaceuticals), etc.

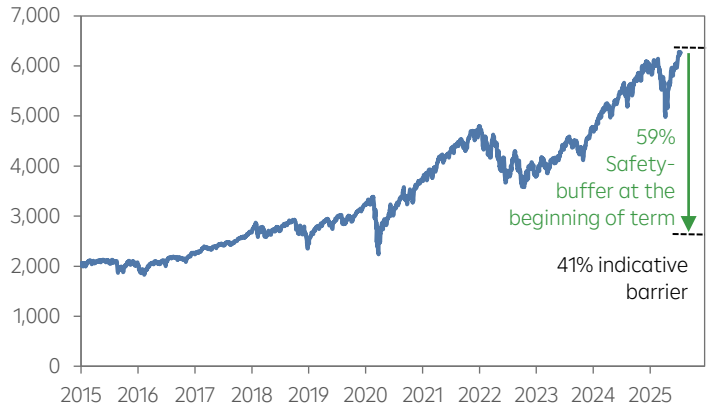
**Development in the past**



**S&P 500®**

500 largest companies listed on the US stock exchange, e.g.: Apple (IT), CocaCola (Consumption), Microsoft (IT), Netflix (Communications), Johnson&Johnson (Pharmaceuticals), Visa (Financials), etc.

**Development in the past**



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

As of July 15, 2025; Source: Bloomberg (SX5E Index, ISIN EU0009658145; SPX Index, ISIN US78378X1072)

**Notes**

You are about to purchase a product that is not easy and difficult to understand.

Further information can be found in the base prospectus (including any supplements) published at [raiffeisencertificates.com/certificatesprospectus](http://raiffeisencertificates.com/certificatesprospectus) and approved by the competent authority, in the key information document for the product and under "Customer information and regulatory information" at [raiffeisencertificates.com/en/customer-information](http://raiffeisencertificates.com/en/customer-information). The approval of the Base Prospectus by the competent authority is not to be understood as an endorsement of the product by this authority. We recommend that you read the prospectus before making an investment decision.



### Legal and Risk Disclaimer for Investors

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 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.

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

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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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