

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: [AT0000A3QR45](#) / WKN: RC1KM6

Buy (Ask)	102.03%
Sell (Bid)	100.53%
Maturity date	Jan 15, 2029
Underlying 1	<u>EURO STOXX 50®</u>
Underlying 2	<u>S&P 500</u>
Distance to barrier	
Underlying 1	53.12%
Underlying 2	54.68%
Barrier reached	no
Observation barrier	continuously

Last update: Jun 19, 2026, 7:59 pm



Underlying price (indicative)

Underlying 1	EUR 6,276.22
Underlying 2	USD 7,488.82

Starting price underlying

Underlying 1	EUR 6,005.05
Underlying 2	USD 6,926.60

Barrier 49% of starting value

Underlying 1	EUR 2,942.47
Underlying 2	USD 3,394.03

Last update: Jun 19, 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.

At the end of the term: repayment	116%
If you purchase the certificate at the current purchase price, this would correspond to the following return	+13.69% (+5.12% p.a.)

Scenario 2: Barrier violated at least once

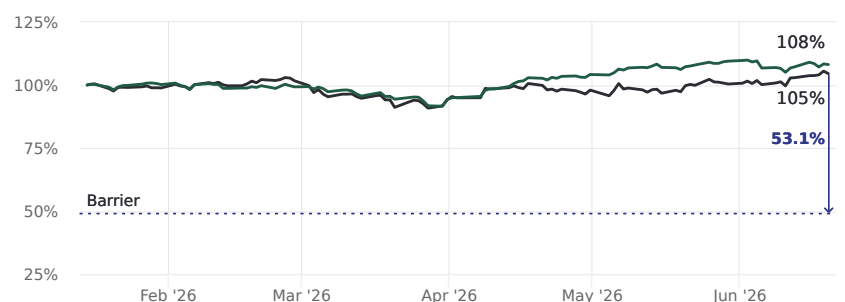
At the end of the term: repayment	1:1 Development*
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*1:1 performance of the underlying with the worse performance (full market risk), but repayment at a maximum of 116%. In the event of a barrier breach, investors are exposed one-to-one to the market 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: [AT0000A3QR45](#) / WKN: RC1KM6

Nominal value	EUR 1,000
Product currency	EUR
Currency hedged	yes
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	2Y 6M 24D

Last update: Jun 19, 2026, 7:59 pm

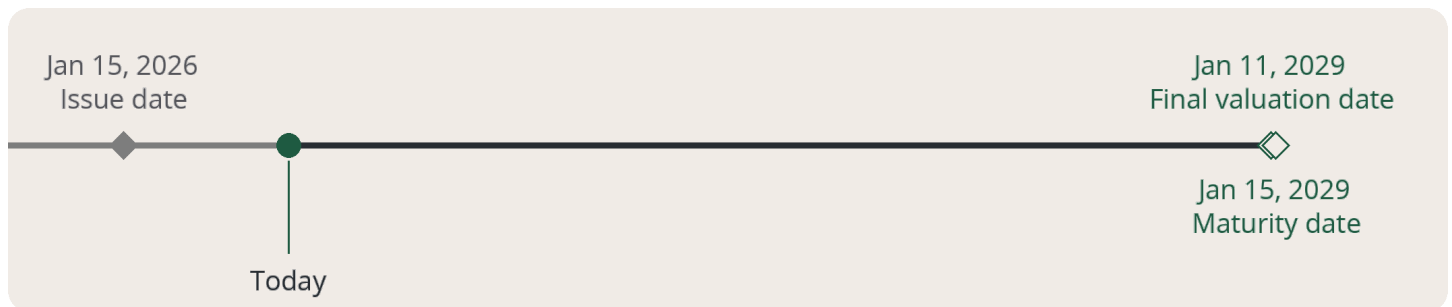
The Certificate

The Bonus Certificate Europe/USA Bonus&Safety 11 offers a redemption of 116% after 3 years 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 116%. 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



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.

Europe/USA Bonus&Safety 11

Bonus Certificate

- Underlying: EURO STOXX 50® Index and S&P 500® Index
- Opportunity for redemption in the amount of 116% with a term of 3 years
- 49% 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



This certificate will be redeemed in January 2029 at 116% if the EURO STOXX 50® and the S&P 500® always quoted above their respective barrier of 49% of their starting value throughout the term. If the barrier is violated, the certificate is redeemed according to the performance of the worse index. In this case, a significant capital loss is possible.

How the certificate works

At the beginning of the term the starting value of the underlying is fixed and the barrier is calculated on this basis. During the observation period, the underlying price is compared with the barrier.

At the end of the term there are two options:

- Barrier was never touched or undercut
The certificate is redeemed at 116%.
- Barrier was touched or undercut at least once
The certificate is redeemed according to the performance of the index (final value compared to the initial value). The maximum redemption remains limited to 116% 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
+30%	+40%	116% EUR 1,160	116% EUR 1,160
+10%	+20%	116% EUR 1,160	116% EUR 1,160
+15%	+5%	116% EUR 1,160	105% EUR 1,050
+/-0%	+/-0%	116% EUR 1,160	100% EUR 1,000
-10%	+25%	116% EUR 1,160	90% EUR 900
+10%	-20%	116% EUR 1,160	80% EUR 800
-20%	-40%	116% EUR 1,160	60% EUR 600

* per EUR 1,000 nominal value

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3QR45
Issue price	100%
Nominal value	EUR 1,000
Subscription²	Dec 2, 2025 - Jan 13, 2026
Initial valuation date	Jan 14, 2026
Issue value date	Jan 15, 2026
Final valuation date	Jan 11, 2029
Maturity date	Jan 15, 2029
Underlying	EURO STOXX 50® Index S&P 500® Index
Starting value	Closing price of each index on the initial valuation date
Final value	Closing price of each index on the final valuation date
Barrier	49% of the starting value
Barrier observation	Continuously (every price)
Observation period	Jan 15, 2026 - Jan 11, 2029
Maximum redemption	116% of the nominal value
Cap	116% of the starting value
Listing	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 underlying

falling ↘	sideways →	rising ↗
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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 underlying, the volatility of the underlying, the dividend expectation and the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings moves close to the barrier, 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.

EURO STOXX 50®

The 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.

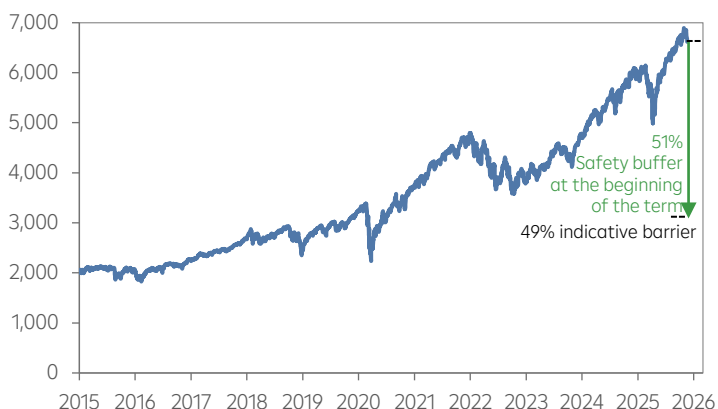
Development in the past



S&P 500®

The 500 largest publicly traded companies in the USA. For example: Apple (IT), Coca-Cola (Consumer), Microsoft (IT), Netflix (Communication), Johnson & Johnson (Pharma), Visa (Finance), etc.

Development in the past



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

As of November 18, 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 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. 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. 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.

For further information, please contact the Raiffeisen Certificates team or your advisor.

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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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