

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: [AT0000A3VDF3](#) / WKN: RC1MB2

|                            |                       |
|----------------------------|-----------------------|
| <b>Buy (Ask)</b>           | 100.23%               |
| <b>Sell (Bid)</b>          | 98.73%                |
| <b>Maturity date</b>       | Jul 19, 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>51.49%</b>         |
| Underlying 2               | <b>51.33%</b>         |
| <b>Barrier reached</b>     | no                    |
| <b>Observation barrier</b> | continuously          |

Last update: Jul 21, 2026, 5:30 pm



### Underlying price (indicative)

|              |              |
|--------------|--------------|
| Underlying 1 | EUR 6,294.12 |
| Underlying 2 | USD 7,507.91 |

### Starting price underlying

|              |              |
|--------------|--------------|
| Underlying 1 | EUR 6,230.87 |
| Underlying 2 | USD 7,457.69 |

**Barrier** 49% of starting value

|              |              |
|--------------|--------------|
| Underlying 1 | EUR 3,053.13 |
| Underlying 2 | USD 3,654.27 |

Last update: Jul 21, 2026, 5:30 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                                                                            | 118%                     |
| If you purchase the certificate at the current purchase price, this would correspond to the following return | +17.73%<br>(+5.60% p.a.) |

### Scenario 2: Barrier violated at least once

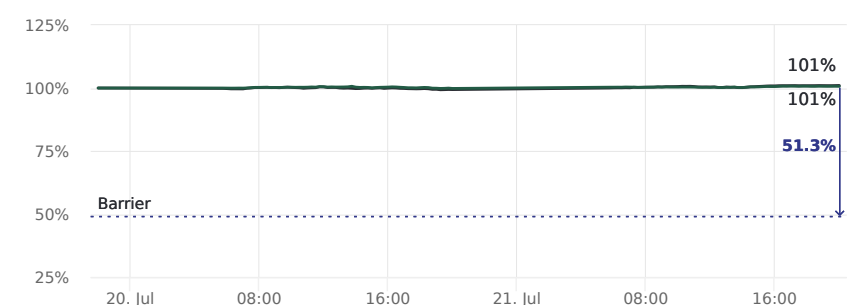
|                                   |                  |
|-----------------------------------|------------------|
| At the end of the term: repayment | 1:1 Development* |
|-----------------------------------|------------------|

\*1:1 performance of the underlying with the worse performance (full market risk), but repayment at a maximum of 118%. 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: [AT0000A3VDF3](#) / WKN: RC1MB2

|                         |                   |
|-------------------------|-------------------|
| <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>  | 2Y 11M 29D        |

Last update: Jul 21, 2026, 5:30 pm

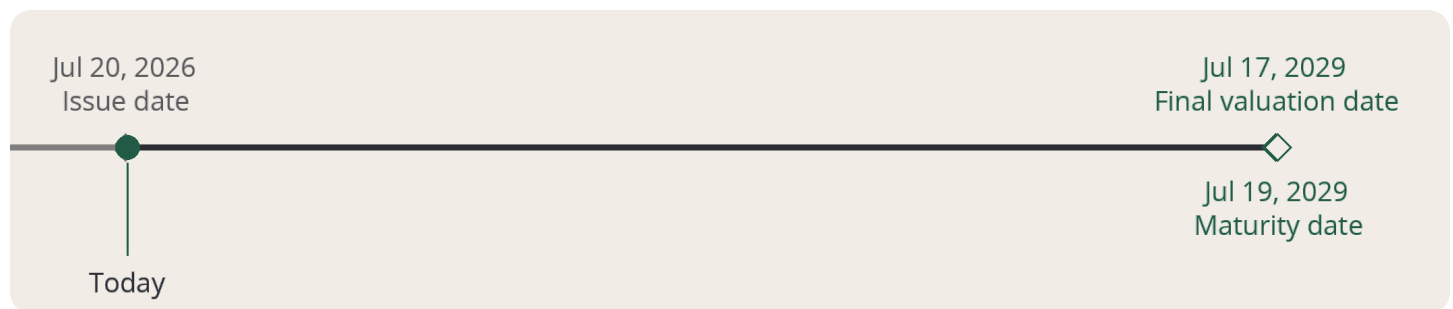
## The Certificate

The Bonus Certificate Europe/USA Bonus&Safety 15 offers a redemption of 118% 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 118%. 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.



Bonus Certificate

# Europe/USA Bonus&Safety 15



ZERTIFIKATE  
AWARD AUSTRIA

Best Issuer  
2025

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- Opportunity for redemption in the amount of 118% 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.



[raiffeisencertificates.com](https://raiffeisencertificates.com)

The certificate will be redeemed at 118% in July 2029 if the EURO STOXX 50® Index and the S&P 500® Index are always quoted above the respective barrier of 49% 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 respective barrier.

At the end of the term there are two options:

1. Barrier was never touched or undercut  
The certificate is redeemed at 118%.
2. 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 118% of the nominal amount.

## Examples of redemption

| Performance of |         | Redemption* at the end of the term, if ... |           |                      |           |
|----------------|---------|--------------------------------------------|-----------|----------------------|-----------|
| Index 1        | Index 2 | ... barrier never violated                 |           | ... barrier violated |           |
| +30%           | +40%    | 118%                                       | EUR 1,180 | 118%                 | EUR 1,180 |
| +20%           | +30%    | 118%                                       | EUR 1,180 | 118%                 | EUR 1,000 |
| +15%           | +5%     | 118%                                       | EUR 1,180 | 105%                 | EUR 1,050 |
| +/-0%          | +/-0%   | 118%                                       | EUR 1,180 | 100%                 | EUR 1,000 |
| -10%           | +25%    | 118%                                       | EUR 1,180 | 90%                  | EUR 900   |
| +10%           | -20%    | 118%                                       | EUR 1,180 | 80%                  | EUR 800   |
| -20%           | -40%    | 118%                                       | EUR 1,180 | 60%                  | EUR 600   |

\* per EUR 1,000 nominal value

## Europe/USA Bonus&Safety 15

|                           |                                                           |
|---------------------------|-----------------------------------------------------------|
| Issuer <sup>1</sup>       | Raiffeisen Bank International AG                          |
| ISIN                      | AT0000A3VDF3                                              |
| Issue price               | 100%                                                      |
| Nominal value             | EUR 1,000                                                 |
| Subscription <sup>2</sup> | June 19 - July 16, 2026                                   |
| Initial valuation date    | July 17, 2026                                             |
| Issue value date          | July 20, 2026                                             |
| Final valuation date      | July 17, 2029                                             |
| Maturity date             | July 19, 2029                                             |
| Underlyings               | EURO STOXX 50® Index<br>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        | July 20, 2026 - July 17, 2029                             |
| Maximum redemption        | 118% of the nominal value                                 |
| Cap                       | 118% of the starting value                                |
| Listing                   | Vienna, Stuttgart                                         |

<sup>1</sup> Rating: [rbinternational.com/ir/ratings](https://rbinternational.com/ir/ratings)

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



## 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, their volatility, correlation, dividend expectations and the interest rate level. This price may decline below the issue price, especially if at least one of the underlyings moves close to the barrier.

## My expectation for the underlying



## Issuer risk / Bail-in

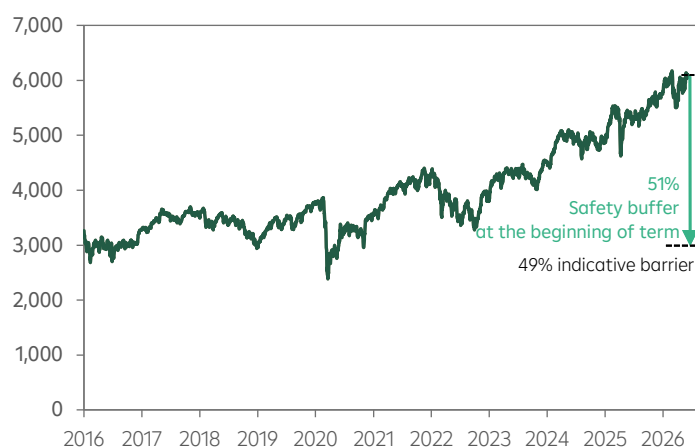
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

Please note the legal and risk disclaimer at the end of this product brochure. Creation date: June 8, 2026

## EURO STOXX 50®

The 50 largest listed companies from various sectors in the euro-zone. These include: Airbus (Industrials), Allianz (Financials), ASML (IT), Iberdrola (Utilities), L'Oreal (Consumer), Sanofi (Pharmaceuticals), etc.

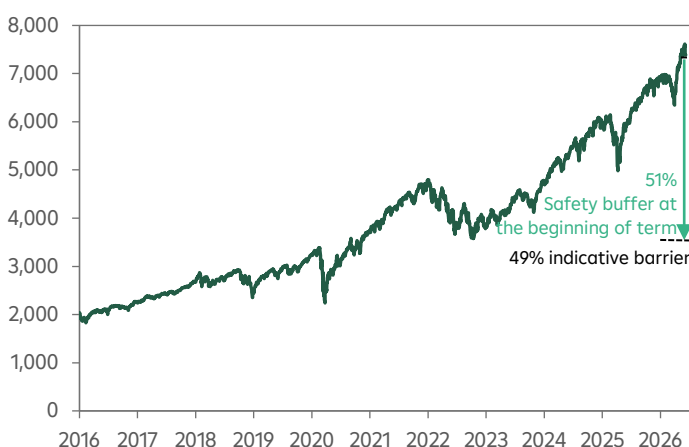
### Development in the past



## 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 (Pharmaceuticals), Visa (Finance), etc.

### Development in the past



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

As of June 5, 2026; 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](https://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](https://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.



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## Legal and Risk Disclaimer for Investors

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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 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 might be unable to fulfil its payment obligations in respect of the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authority. The resolution authority may also issue such an order before any insolvency proceedings if RBI is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "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 detailed information is available at [raiffeisenzertifikate.at/en/bail-in](https://raiffeisenzertifikate.at/en/bail-in). A total loss of the invested capital is possible.

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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 a risk of incurring 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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**For further information, please contact the Raiffeisen Certificates team or your advisor.**

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