

Product presentation as of June 12, 2026

Bonus Certificate

ISIN: [AT0000A2RA51](#) / WKN: RC03SG

Buy (Ask) -
Sell (Bid) -

Fixed interest rate annually 3.00%

Next interest rate payout date Jun 15, 2026

Maturity date Jun 15, 2026

Underlying 1 [EURO STOXX 50[®]](#)

Underlying 2 [LBMA Gold Price PM](#)

Distance to barrier
Underlying 1 **66.98%**
Underlying 2 **78.24%**

Barrier reached no
Observation barrier Closing Price

Last update: -



Final value
Underlying 1 EUR 6,056.96
Underlying 2 USD 4,074.85

Starting price underlying
Underlying 1 EUR 4,143.52
Underlying 2 USD 1,865.10

Barrier 49% of starting value
Underlying 1 EUR 2,030.32
Underlying 2 USD 913.90

Last update: -

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	1 x 3% 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	+3.00%
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Scenario 2: Barrier violated at least once

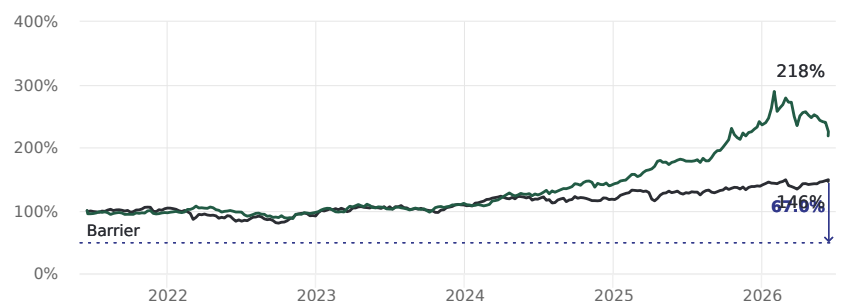
During the term: Fixed interest payments	1 x 3% p.a.
At the end of the term: repayment	1:1 Development*

*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)

LBMA Gold Price PM
(Underlying 2)

Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

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

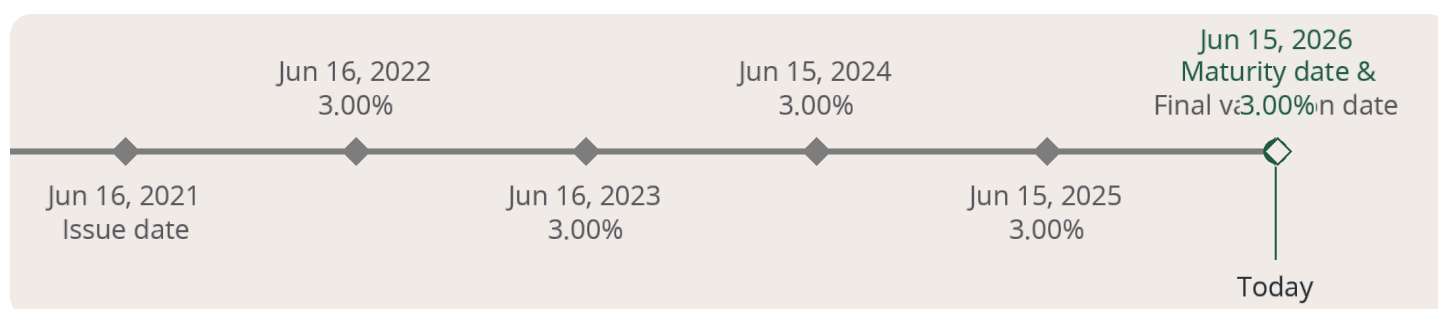
Last update: -

The Certificate

With the certificate 3% Europe/Gold Bonus&Safety 3 investors obtain an annual fixed interest rate of 3% during the five year term. Redemption at the end of the term (June 2026) depends on the performance of the EURO STOXX 50[®] index and the gold price: the certificate is redeemed at 100% (equivalent to EUR 1,000 per nominal value) provided that the two underlyings never decline by 51% or more of the respective starting value during the observation period.

If the underlyings touch or undercut the barrier of 49% of the respective starting value (51% safety buffer), redemption will be effected according to the performance of the worst performing underlying. The opportunity for yields is in any case limited to the annual fixed interest rate.

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:

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Product presentation as of June 12, 2026

For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.

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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.

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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Effective as of 1 December 2022 Raiffeisen Centrobank AG has transferred its certificates business to Raiffeisen Bank International AG including (i) all associated rights and obligations, and (ii) the legal position as issuer of existing securities, i.e. outstanding securities issued by Raiffeisen Centrobank AG. Therefore, as of 1 December 2022, Raiffeisen Bank International AG constitutes the issuer of and the debtor under the securities referred to in the product brochure.

Please be aware that the product brochure reflects the legal situation at the date of its creation and does not contain any updated information about the issuer.

3% EUROPE/GOLD BONUS&SAFETY 3

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlyings:
EURO STOXX 50® index and Gold
- 3% fixed annual interest rate
- Barrier at 49% of the respective starting value
(Observation: daily closing prices)
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

EURO STOXX 50® is a registered trademark of STOXX Ltd.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT WITH FIXED INTEREST RATE

In short:

The 3% Europe/Gold Bonus&Safety 3 certificate enables investors to obtain a fixed interest rate of 3% annually. At the end of the term, redemption is effected at 100% provided that the daily closing price of the EURO STOXX 50® index and the daily LBMA Gold Afternoon Fixing Price always quote above the barrier of 49% of their respective starting value during the observation period. In the event of a barrier violation by at least one of the underlyings, investors are exposed one to one to market risk. This means that a substantial loss of capital is possible.

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2RA51
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	May 18 - Jun 14, 2021
Initial valuation date	Jun 15, 2021
Issue value date	Jun 16, 2021
Final valuation date	Jun 11, 2026
Maturity date	Jun 15, 2026
Starting value	closing price of each underlying at the initial valuation date
Barrier	49% of the respective starting value
Observation	daily (closing prices)
Observation period	Jun 16, 2021 - Jun 11, 2026
Fixed interest rate	3% annually
Interest rate payout dates	Jun 16, 2022; Jun 16, 2023; Jun 15, 2024; Jun 15, 2025; Jun 15, 2026
Redemption	Provided that the daily closing price of the EURO STOXX 50® index and the daily closing price of the LBMA Gold Afternoon Fixing Price (03:00 p.m. London) always quote above the barrier of 49% of their respective starting value during the observation period, the certificate is redeemed at 100% of the nominal value. Otherwise the certificate is redeemed according to the performance of the underlying which performs worst. Redemption at the maturity date is dependent on the solvency of RCB*.
Listing	Vienna, Frankfurt, Stuttgart
Quotes	www.rcb.at

* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RBI: www.rbinternational.com/ir/ratings

¹ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

The certificate **3% Europe/Gold Bonus&Safety 3** is based on the best-known equity benchmark index in the euro zone, the EURO STOXX 50® index and the gold price. This investment product is suited for investors who expect these two underlyings to perform stably in the upcoming five years and who deem price slumps of 51% or more unlikely to occur. The certificate combines fixed interest payments of 3% p.a. with partial protection for the invested capital. The initial distance to the barrier (safety buffer) is 51%. The certificate has a term of five years. Further details regarding opportunities and risks of this certificate are presented on the following page.

FUNCTIONALITY

At the initial valuation date, the closing price of the **EURO STOXX 50® index** and the **LBMA Gold Afternoon Fixing Price** (03:00 p.m. London) are fixed as **starting values** and the respective **barriers** (49% of the respective starting value) are determined.

- **The fixed interest rate** of 3% is paid out annually, regardless of the performance of the two underlyings (equivalent to 5x EUR 30 per nominal value during the term).
- **Redemption** of the nominal value at the end of the term depends on the performance of the two underlyings. The closing price of the EURO STOXX 50® index and the LBMA Gold Afternoon Fixing Price (03:00 p.m. London) are compared daily with the respective barrier. At the final valuation date **one of the following scenarios** will apply:

SCENARIO 1: both underlyings always quoted ABOVE their respective barrier

If the daily closing price of the EURO STOXX 50® index **AND** the daily closing price of the LBMA Gold Afternoon Fixing Price (03:00 p.m. London) always quoted above the barrier of 49% of their respective starting value during the observation period, the certificate is redeemed at 100%. This means, provided that none of the two underlyings ever closes 51% or more below its respective starting value, investors obtain the nominal value of EUR 1,000 at the maturity date. This amount represents the maximum payout.

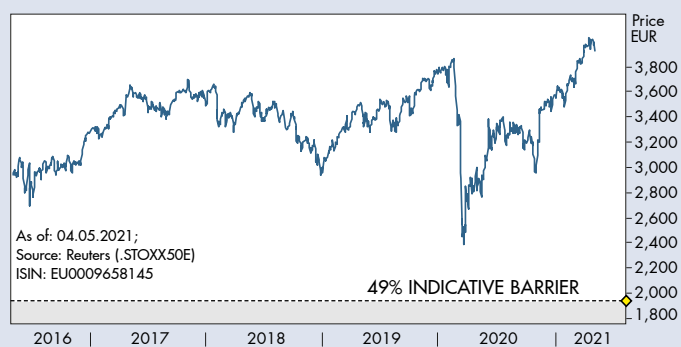
SCENARIO 2: barrier TOUCHED or UNDERCUT by at least one underlying

If the daily closing price of the EURO STOXX 50® index **AND/OR** the daily closing price of the LBMA Gold Afternoon Fixing Price (03:00 p.m. London) touched or undercut the barrier of 49% of the respective starting value during the observation period, redemption at the maturity date is effected according to the underlying which performs "worst" (percentage change from the starting value to the closing price at the final valuation date). Even if the barrier is touched or undercut, the maximum payout is limited to EUR 1,000 per nominal value and investors do not participate in price increases of the underlyings beyond their starting values.

EURO STOXX 50® INDEX

The EURO STOXX 50® is the leading blue-chip index for the Eurozone. It comprises 50 major listed companies from eight eurozone countries. STOXX Ltd. continuously updates the index value.

The **current level** of the EURO STOXX 50® index at 3,924.80 (closing price) as of May 4, 2021 would result in a barrier of 1,923.152 (equals 49% of 3,924.80).

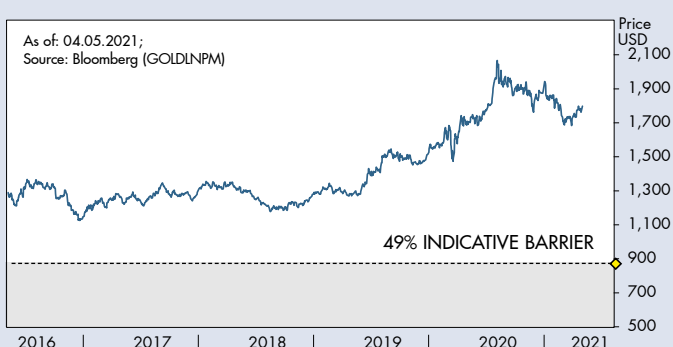


Please note that past performance is no reliable indicator of performance.

GOLD (London Afternoon Fixing)

Since ancient times, gold has been appreciated as a major means of payment and a store of value. Especially in uncertain times, investors consider gold a safe haven. The gold price is determined twice a day. The p.m. fixing is relevant for the observation of the barrier.

Considering the current **LBMA Gold Afternoon Fixing Price** as of May 4, 2021 at USD 1,797.75, the barrier would be at 880.898 (49% of 1,797.75).



NO CURRENCY RISK

The p.m. fixing of the gold price is carried out in USD. The 3% Europe/Gold Bonus&Safety 3 certificate is 100% currency hedged - the EUR/USD exchange rate has no influence on the performance of the certificate.

SUITED MARKET EXPECTATION

declining

sideways

rising

YOUR INVESTMENT HORIZON

< 3 years

3 to 5 years

> 5 years

NOTE

The referenced opportunities and risks represent a selection of the most important facts regarding the product.

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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.rcb.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.rcb.at/en/customerinformation

OPPORTUNITIES

Fixed interest rate:

The fixed annual interest rate (3% p.a.) is paid out regardless of the performance of the two underlyings.

Safety buffer:

Attractive yield in sideways moving and moderately declining markets due to the partial protection against falling prices down to the barrier of 49% (safety buffer of 51%)

Flexibility:

Tradability on the secondary market, no management fees

RISKS

Barrier violation:

If the respective barrier is violated by at least one of the two underlyings, investors are entirely subject to market risk, without any protective mechanism.

Limited yield opportunity:

The yield is in any case limited to the fixed annual interest payments (5 x 3% during the term). Investors do not participate in price increases of the underlyings beyond their starting values.

Issuer risk / Bail-in:

Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Centrobank 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.

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Certificates by

