



Bonus Certificate

4% Europe/USA Bonus&Safety 17



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2025

- **Underlyings: EURO STOXX 50® Index and S&P 500® Index**
- **4% fixed annual interest rate with a term of 3 years**
- **39% 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

Investors receive a fixed interest rate of 4% annually. The certificate will be redeemed at 100% in July 2029 if the EURO STOXX 50® Index and the S&P 500® Index are always quoted above the respective barrier of 39% 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.

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 | | 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, 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.

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| | |
|-----------------------------------|---|
| Issuer¹ | Raiffeisen Bank International AG |
| ISIN | AT0000A3VDD8 |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Subscription² | 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 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 | 39% of the starting value |
| Barrier observation | Continuously (every price) |
| Observation period | July 20, 2026 - July 17, 2029 |
| Fixed interest rate | 4% of the nominal value per year of term |
| Interest rate payout dates | July 20, 2027; July 19, 2028; July 19, 2029 |
| Listing | Vienna, Stuttgart |

¹ Rating: rbinternational.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



Issuer risk / Bail-in

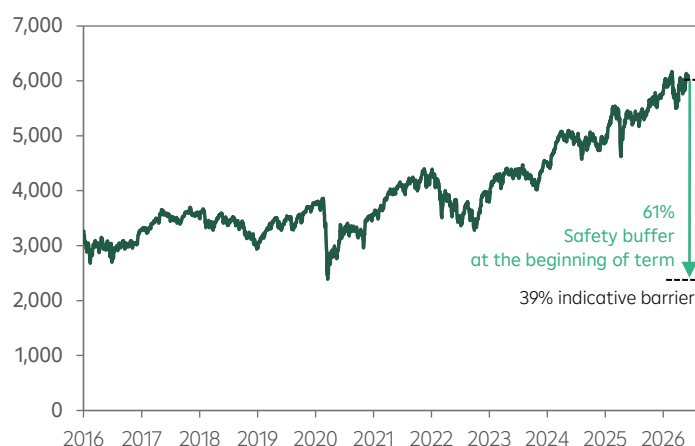
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (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 eurozone countries. These include: Airbus (Industrials), Allianz (Financials), ASML (IT), Iberdrola (Utilities), L'Oreal (Consumer), Sanofi (Pharmaceuticals), etc.

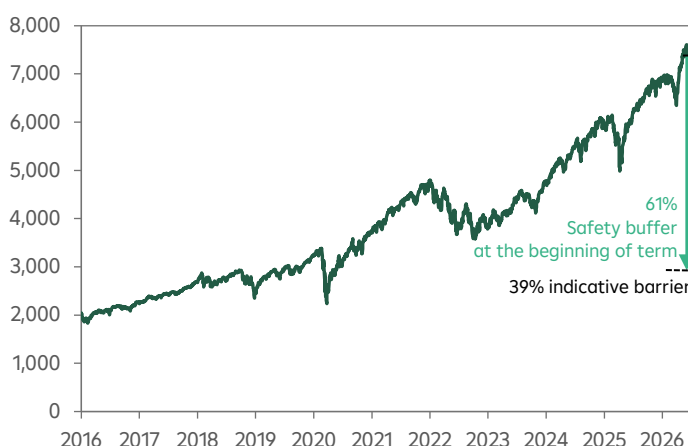
Development in the past



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 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.



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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. A total loss of the invested capital is possible.

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