Raiffeisen Certificates

5,2 % Europa/USA Bonus&Sicherheit 2

Bonus Certificate

ISIN: AT0000A359Y2 / WKN: RC093R

Buy (Ask)	105.14%
Sell (Bid)	104.14%
Fixed interest rate annually	5.20%
Next interest rate payout date	Jul 18, 2026
Maturity date	Jul 20, 2026
Underlying 1	EURO STOXX 50®
Underlying 2	S&P 500
Distance to barrier	
Underlying 1	**72.84%**
Underlying 2	**76.54%**
Barrier reached	no
Observation barrier	continuously

Last update: Jul 10, 2026, 7:59 pm

Jul 19, 2023
Issue date

Jul 20, 2026
Maturity date

Today

Underlying price (indicative)	
Underlying 1	EUR 6,275.60
Underlying 2	USD 7,572.77
Starting price underlying	
Underlying 1	EUR 4,369.73
Underlying 2	USD 4,554.98
Barrier	39% of starting value
Underlying 1	EUR 1,704.19
Underlying 2	USD 1,776.44

Last update: Jul 10, 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	1 x 5.2% 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	+0.06%

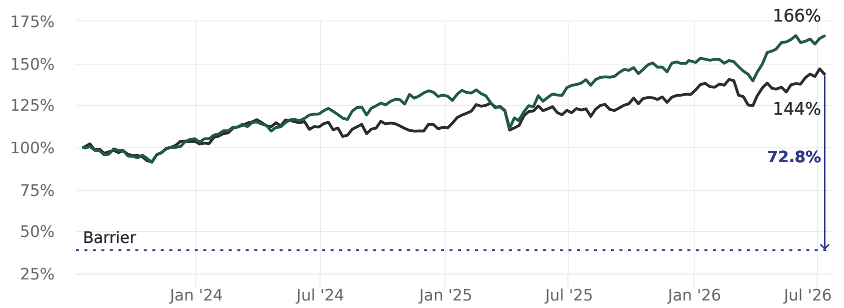
Scenario 2: Barrier violated at least once

During the term: Fixed interest payments	1 x 5.2% 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) **Distance to barrier**



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.

Please take note of the Legal and Risk Disclaimer for investors at the end of this Factsheet.

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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	8D

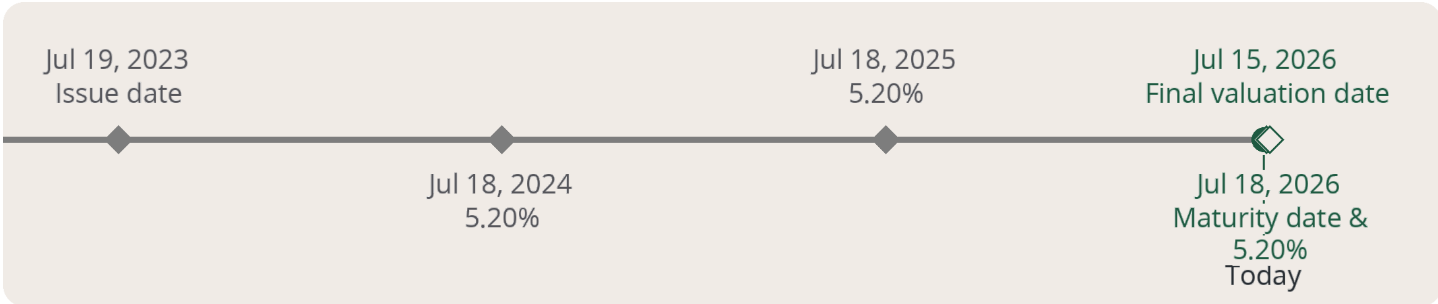
Last update: Jul 10, 2026, 7:59 pm

The Certificate

The certificate 5.2% Europe/USA Bonus&Safety 2 enables investors to obtain a fixed interest rate of 5.2% annually. Redemption is effected at 100% at the end of the term (July 2026) provided that the EURO STOXX 50® index and the S&P 500® index always quote above the barrier of 39% of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk.

Details on the EURO STOXX 50® Index as well as the current list of index members can be found on the website of the index provider STOXX Ltd. For details on the S&P 500® index visit towww.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 (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.

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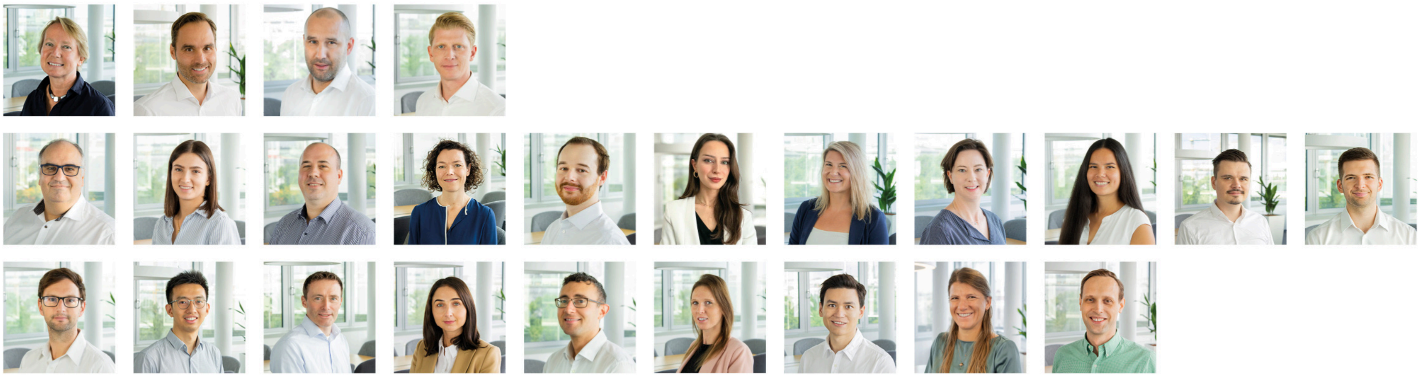
For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.
You can reach your Raiffeisen Certificates team at
Certificates Hotline: +431 71707 5454
info@raiffeisenzertifikate.at



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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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