

## Bonus Certificate

 ISIN: [AT0000A3DYG5](#) / WKN: RC1E4A

**Buy (Ask)** 104.33%  
**Sell (Bid)** 102.83%

**Fixed interest rate annually** 4.85%

**Next interest rate payout date** Aug 28, 2026

**Maturity date** Aug 29, 2028

**Underlying 1** [EURO STOXX 50<sup>®</sup>](#)

**Underlying 2** [S&P 500](#)

**Distance to barrier**  
Underlying 1 **60.09%**  
Underlying 2 **62.72%**

**Barrier reached** no  
**Observation barrier** continuously

Last update: Jun 05, 2026, 5:31 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	3 x 4.85% 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	+9.80% (+4.55% p.a.)
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### Scenario 2: Barrier violated at least once

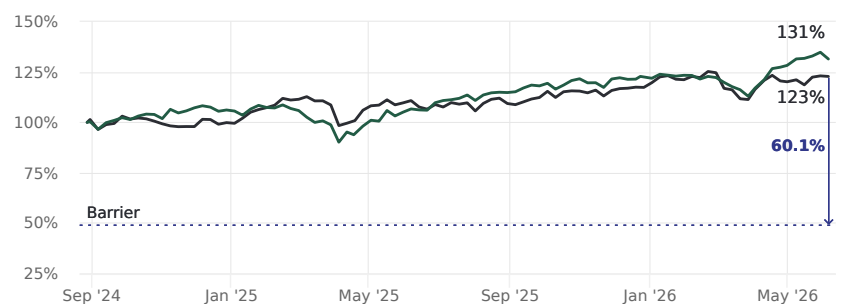
During the term: Fixed interest payments	3 x 4.85% p.a.
At the end of the term: repayment	1:1 Development*

\*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<sup>®</sup>**  
(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.



## Underlying price (indicative)

Underlying 1 EUR 6,014.99  
Underlying 2 USD 7,393.68

## Starting price underlying

Underlying 1 EUR 4,898.78  
Underlying 2 USD 5,625.80

**Barrier** 49% of starting value  
Underlying 1 EUR 2,400.40  
Underlying 2 USD 2,756.64

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<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 2M 23D

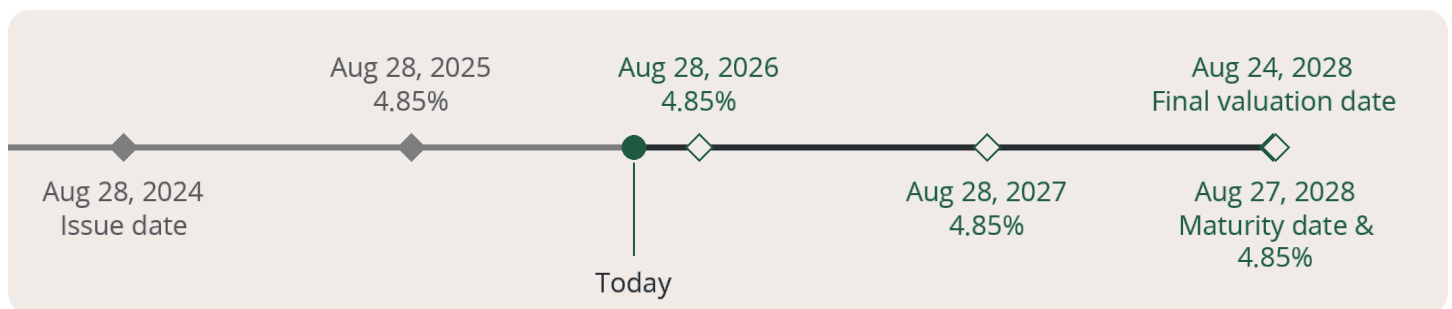
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### The Certificate

The certificate 4.85% Europe/USA Bonus&Safety 4 offers you an annual fixed interest rate of 4.85%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 49% of their respective starting value during the term. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.

Details on the EURO STOXX 50<sup>®</sup> 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<sup>®</sup> index visit to [www.spglobal.com](http://www.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:

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For further information, please visit [raiffeisenzertifikate.at/en/](https://raiffeisenzertifikate.at/en/) or contact your advisor.

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Media owner/producer: Raiffeisen Bank International AG

Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria