Raiffeisen Certificates

Europa/USA Bonus&Sicherheit 15

Bonus Certificate

ISIN: AT0000A3VDF3 / WKN: RC1MB2

Buy (Ask)	100.23%
Sell (Bid)	98.73%
Maturity date	Jul 19, 2029
Underlying 1	EURO STOXX 50®
Underlying 2	S&P 500®
Distance to barrier	
Underlying 1	**51.49%**
Underlying 2	**51.33%**
Barrier reached	no
Observation barrier	continuously

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

Jul 20, 2026 Issue date — Jul 19, 2029 Maturity date

Today

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% (+5.60% p.a.)

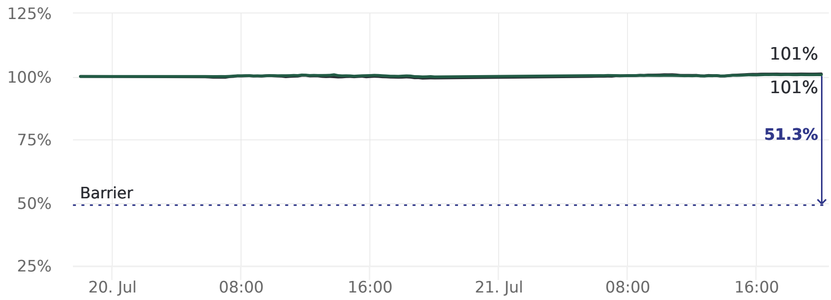
Scenario 2: Barrier violated at least once

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) **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.

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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	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® Index and the S&P 500® Index. The EURO STOXX 50® 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

Jul 20, 2026
Issue date

Jul 17, 2029
Final valuation date

Jul 19, 2029
Maturity date

Today

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.

Raiffeisen Certificates

Europa/USA Bonus&Sicherheit 15

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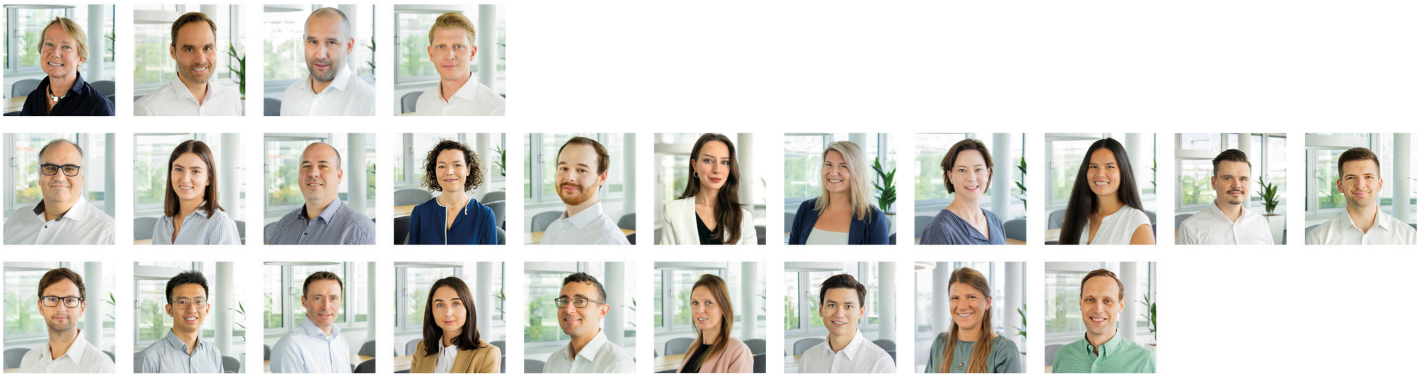

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