



Bonus Certificate

 ISIN: [AT0000A33MC7](#) / WKN: RC0851

Buy (Ask)	-
Sell (Bid)	-
Fixed interest rate annually	5.50%
Next interest rate payout date	May 11, 2026
Maturity date	May 11, 2026
Underlying 1	EURO STOXX 50®
Underlying 2	S&P 500
Distance to barrier	
Underlying 1	72.13%
Underlying 2	78.16%
Barrier reached	no
Observation barrier	continuously
Last update:	-

 May 12, 2023
 Issue date

 May 11, 2026
 Maturity date

Today

Final value

Underlying 1	EUR 6,027.13
Underlying 2	USD 7,365.12

Starting price underlying

Underlying 1	EUR 4,309.75
Underlying 2	USD 4,130.62

Barrier

	39% of starting value
Underlying 1	EUR 1,680.80
Underlying 2	USD 1,610.94

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 5.5% 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	+5.50%

Scenario 2: Barrier violated at least once

During the term: Fixed interest payments	1 x 5.5% 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)

 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.

5,5 % Europa/USA Bonus&Sicherheit 4

Product presentation as of May 7, 2026

Bonus 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	4D

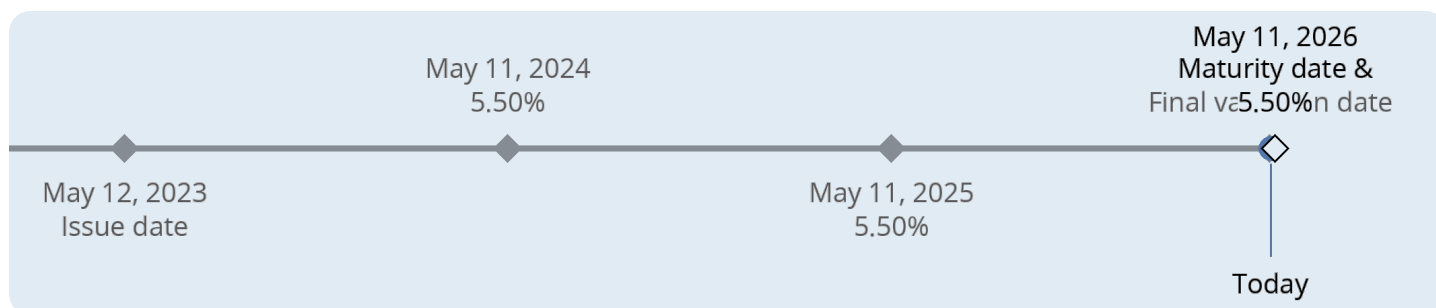
Last update: -

The Certificate

The certificate 5.5% Europe/USA Bonus&Safety 4 enables investors to obtain a fixed interest rate of 5.5% annually. Redemption is effected at 100% at the end of the term (May 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 to 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:

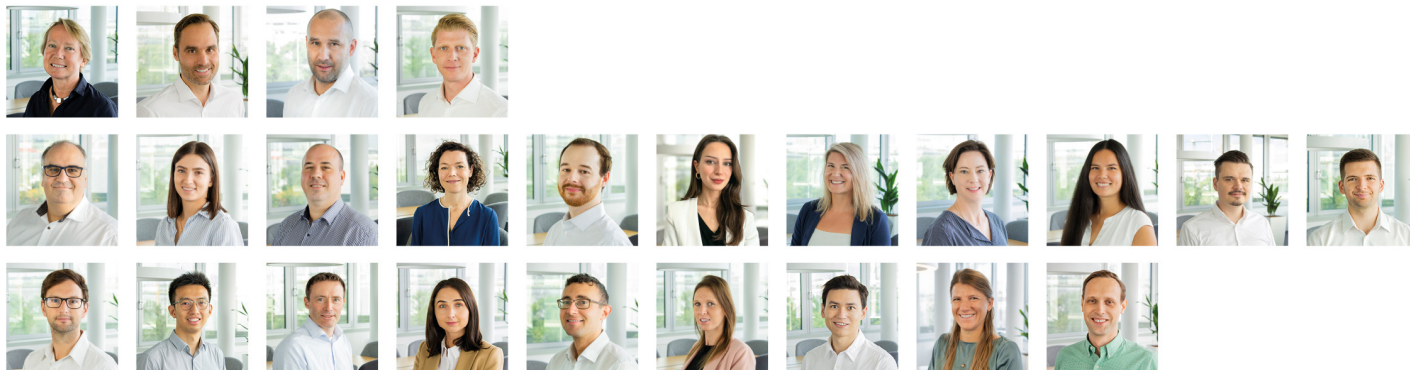
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