

# Europe Bonus&Growth 3

## Bonus Certificate

- Underlying: EURO STOXX 50® Index
- Unlimited participation in positive index performance at 5 years of term
- Redemption of at least 117%,  
if the barrier is not violated during the term
- 55% barrier, market risk if the barrier is violated

Please note the issuer risk.

Further information on the payout profile, underlying and the risks can be found on the following pages.

EURO STOXX 50® is a registered trademark of STOXX Ltd.

  
ZERTIFIKATE  
AWARD AUSTRIA  
Best Issuer  
2024



With this certificate, you participate 100% in the performance of the underlying EURO STOXX 50® index at the end of term with no profit limitation. As long as the barrier of 55% of the starting value is not violated during the term, redemption will be at least 117% of the nominal amount. In case of a barrier violation, investors are exposed to the market risk on a one-to-one basis. This means that in this case a significant loss of capital is possible.

### How the certificate works

At the initial valuation date the starting value of the underlying is fixed and from that the barrier is determined. During the observation period the underlying price is compared with the barrier. At the final valuation date, one of the following scenarios applies:

1. Barrier not touched or undercut

- a) If the final value is at or above the bonus level, the redemption is based on the performance of the underlying. The performance is defined as the percentage development from the starting value to the final value.
- b) If the final value is below the bonus level, redemption is affected at 117%.

2. Barrier was touched or undercut at least once

In this case redemption at the end of term will be affected according to the underlying performance. The maximum redemption remains capped at 117% of the nominal value amount.

### Payout profile at the end of term

Final value*	Redemption** if barrier	
	not violated	violated
+50%	150% EUR (1,500)	150% EUR (1,500)
+40%	140% EUR (1,400)	140% EUR (1,400)
+10%	117% EUR (1,170)	110% EUR (1,100)
+/-0%	117% EUR (1,170)	100% EUR (1,000)
-10%	117% EUR (1,170)	90% EUR (900)
-40%	117% EUR (1,170)	60% EUR (600)

\* in comparison to the starting value

\*\* based on the nominal value

<b>Issuer</b>	Raiffeisen Bank International AG <sup>1</sup>
<b>ISIN / WKN</b>	AT0000A3LEZ0
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1,000
<b>Subscription period<sup>2</sup></b>	May 6 - Jun 2, 2025
<b>Initial valuation date</b>	Jun 3, 2025
<b>Issue value date</b>	Jun 4, 2025
<b>Final valuation date</b>	May 29, 2030
<b>Maturity date</b>	Jun 4, 2030
<b>Underlying</b>	EURO STOXX 50® Index
<b>Starting value</b>	Closing price of the index at the initial valuation date
<b>Final value</b>	Closing price of the index at the final valuation date
<b>Barrier</b>	55% of the starting value
<b>Barrier observation</b>	continuously (every price)
<b>Observation period</b>	Jun 4, 2025 - May 29, 2030
<b>Bonus level</b>	117% of the starting value
<b>Bonus amount</b>	117% of the nominal value
<b>Participation factor</b>	100%
<b>Cap</b>	Unlimited
<b>Listings</b>	Vienna, Stuttgart

1 ... Rating: [rbiinternational.com/ir/ratings](https://www.rbiinternational.com/ir/ratings)

2 ... Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

### My expectations for the underlying

falling ↘

sideway →

rising ↗



### During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying, the volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if the underlying is close to the barrier, may fluctuate strongly.



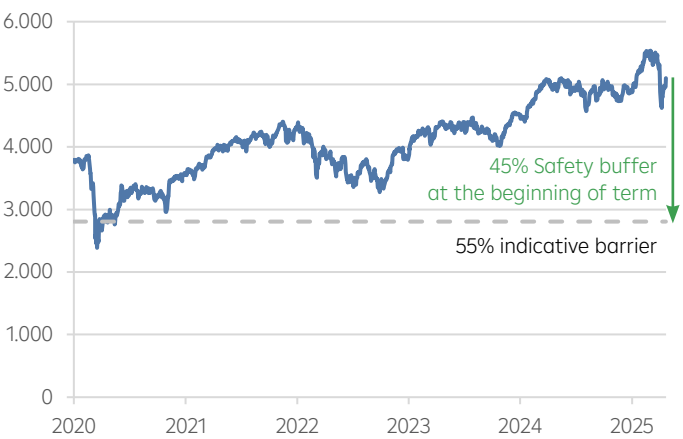
### Issuer risk / Bail-in: Certificates are not covered by the Deposit Protection Scheme.

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.

EURO STOXX 50®

This contains the 50 largest listed companies in the eurozone.

Development over the past 5 years



Well-known index members

Sector		
ASML	IT	Netherlands
SAP	IT	Germany
LVMH	Luxury Goods	France
Siemens	Industrials	Germany
TotalEnergies	Energy	France
Allianz	Financials	Germany
Sanofi	Pharmaceuticals	France
Airbus SE	Industrials	France
L'Oreal	Consumption	France
Iberdrola	Utilities	Spain

ISIN: EU0009658145; As of: April 23, 2025; Source: Bloomberg (SX5E Index)  
Please note that the past performance is not a reliable indicator for the future performance.

Note

You are about to purchase a product that is not easy and difficult to understand.  
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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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