

# 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.



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

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

Observation period	Jun 4, 2025 - May 29, 2030
Bonus level	117% of the starting value
Bonus amount	117% of the nominal value
Participation factor	100%
Cap	Unlimited
Listings	Vienna, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](http://rbinternational.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'Oréal	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.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at [raiffeisencertificates.com/certificatesprospectus](https://raiffeisencertificates.com/certificatesprospectus) (we recommend reading the prospectus before making an investment decision) - and to the base information sheets as well as to "Customer information and regulatory matters" [raiffeisencertificates.com/en/customer-information](https://raiffeisencertificates.com/en/customer-information). The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.



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