

4.5% Europe/USA Bonus&Safety 6

Bonus Certificate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 4.5% fixed annual interest rate with a term of 4 years
- 49% 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.
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2025



This certificate offers you an annual fixed interest rate of 4.5%. At the end of the term, redemption is made 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.

How the certificate works

At the initial valuation date the starting values of the underlyings are fixed and from that the barriers are determined. During the observation period the underlying prices are compared with the according barrier.

The fixed interest rate is paid out in any case, regardless of the underlying performance. The yield is in any case limited to the fixed annual interest payments.

The following options are available at the end of the term:

1. Barrier not touched or undercut
In this case redemption is made at 100%.
2. At least one barrier was touched or undercut at least once
In this case redemption will be made according to the performance of the underlying with the worst performance (final value compared to the starting value). The maximum redemption remains capped at 100% of the nominal value amount.

Payout profile at the end of term

Final Value*		Redemption** if barrier	
Underlying 1	Underlying 2	not violated	violated
+20%	+30%	100% (EUR 1,000)	100% (EUR 1,000)
+15%	+5%	100% (EUR 1,000)	100% (EUR 1,000)
+/-0%	+/-0%	100% (EUR 1,000)	100% (EUR 1,000)
-10%	+25%	100% (EUR 1,000)	90% (EUR 900)
+10%	-20%	100% (EUR 1,000)	80% (EUR 800)
-20%	-40%	100% (EUR 1,000)	60% (EUR 600)

* in comparison to the starting value

** based on the nominal value

Issuer ¹	Raiffeisen Bank International AG
ISIN	AT0000A3MUD1
Issue price	100%
Nominal value	EUR 1,000
Subscription period ²	Jul 1 - Jul 25, 2025
Initial valuation date	Jul 28, 2025
Issue value date	Jul 29, 2025
Final valuation date	Jul 25, 2029
Maturity date	Jul 30, 2029
Underlyings	EURO STOXX 50® Index S&P 500® 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	49% of the starting value
Barrier observation	Continuously (every price)
Observation period	Jul 29, 2025 - Jul 25, 2029
Fixed interest rate	4.5% of the nominal value per year of term
Interest rate payout dates	Jul 29, 2026; Jul 29, 2027; Jul 28, 2028; Jul 28, 2029
Listing	Vienna, Stuttgart
1 ... Rating:	rbinternational.com/ir/ratings
2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.	

My expectations for the underlyings

falling ↘	sideway →	rising ↗
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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 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 / 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®

50 largest (listed) companies in the Euro area

Well-known index members

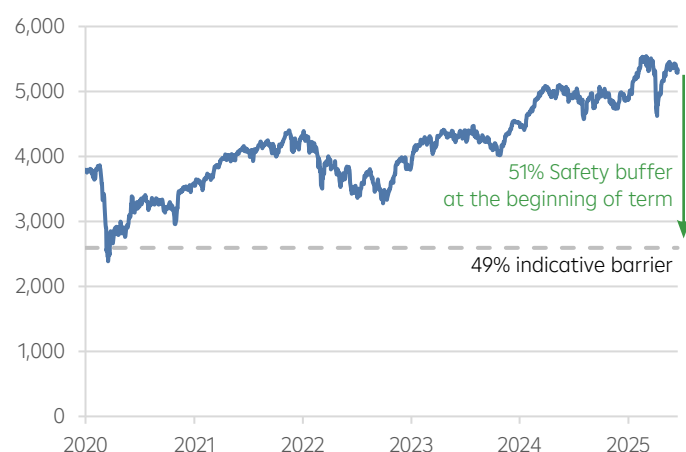
	Sector	Country
SAP	IT	Germany
ASML	IT	Netherlands
Siemens	Industrials	Germany
Allianz	Financials	Germany
LVMH	Luxury Goods	France
TotalEnergies	Energy	France
Sanofi	Pharmaceuticals	France
Airbus SE	Industrials	France
Iberdrola	Utilities	Spain
L'Oreal	Consumer Discretionary	France

S&P 500®

500 largest (listed) companies in US America

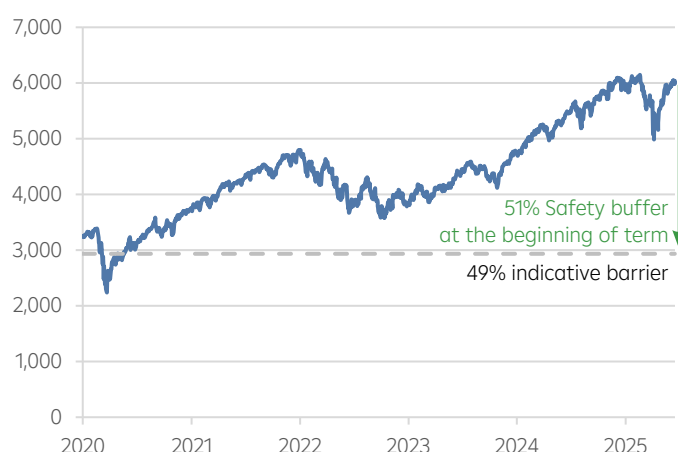
	Sector
Microsoft	IT
NVIDIA	IT
Apple	IT
Amazon.com	Consumer Discretionary
Alphabet	Communication
JP Morgan	Financials
Netflix	Communication
Johnson & Johnson	Pharmaceuticals
Bank of America	Financials
Coca-Cola	Consumer Staples

Development over the past 5 years



EU0009658145

As of June 17, 2025; Source: Bloomberg (SX5E Index, SPX Index)



US78378X1072

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 authority - published at 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. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authority.



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