



# 5.3% Automobile & Basic Resources Bonus Plus

## Bonus Certificate

- Underlyings: STOXX® Europe 600 Automobiles & Parts EUR Price and STOXX® Europe 600 Basic Resources EUR Price Index
- 5.3% fixed annual interest rate with a term of 3 years
- 60% barrier (only active at the end of term), market risk if the barrier is violated

Please note the issuer risk.

Further information on the investment product and the risks can be found on the following pages.

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ZERTIFIKATE  
AWARD AUSTRIA

Best Issuer  
2025



Investors receive a fixed interest rate of 5.3% annually. At the end of the term, redemption is at 100% provided that both underlyings at the final valuation date quote above the barrier of 60% of their respective starting value. If the barrier is violated, the certificate is redeemed according to the performance of the worse-performing index. In this case, a significant 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. The underlying prices are compared with the according barrier on the final valuation date.

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 affected at 100%.
2. At least one barrier was touched or undercut at the end of the term:  
In this case redemption will be affected 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.

### Payout profile at the end of term

Final Value*		Redemption**	Barrier
Underlying 1	Underlying 2		
+20%	+30%	100% (EUR 1,000)	not violated
+15%	+5%	100% (EUR 1,000)	not violated
+/-0%	+/-0%	100% (EUR 1,000)	not violated
-10%	+25%	100% (EUR 1,000)	not violated
+10%	-20%	100% (EUR 1,000)	not violated
-20%	-40%	60% (EUR 600)	violated
-45%	-30%	55% (EUR 550)	violated
-50%	-45%	50% (EUR 500)	violated

\* in comparison to the starting value

\*\* based on the nominal value

<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>ISIN</b>	AT0000A3PGF8
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1,000
<b>Subscription period<sup>2</sup></b>	Sep 29 - Oct 17, 2025
<b>Initial valuation date</b>	Oct 20, 2025
<b>Issue value date</b>	Oct 21, 2025
<b>Final valuation date</b>	Oct 19, 2028
<b>Maturity date</b>	Oct 23, 2028
<b>Underlyings</b>	STOXX® Europe 600 Automobiles & Parts EUR Price STOXX® Europe 600 Basic Resources EUR Price 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>	60% of the starting value
<b>Barrier observation</b>	At the Final Valuation Date (closing price)
<b>Fixed interest rate</b>	5.3% of the nominal value per year of term
<b>Interest rate payout dates</b>	Oct 21, 2026; Oct 21, 2027; Oct 20 2028
<b>Listing</b>	Vienna, Stuttgart

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

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

### My expectation for the underlyings

falling ↘ sideways → 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 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.



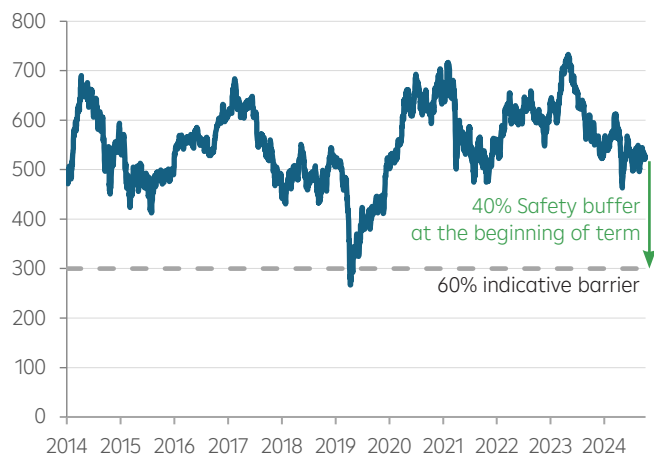
### Issuer risk / Bail-in: Certificates are not covered by the Deposit Protection Scheme.

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.

## STOXX® Europe 600 Automobiles & Parts EUR Price

is a capitalization-weighted index which includes European companies that are involved in the automobiles & parts sector. These includes Ferrari NV, Mercedes-Benz Group AG, Bayerische Motoren Werke AG, Cie Generale des Etablissements Michelin SCA, Volkswagen AG

### Development in the past



EU0009658681

As of September 12, 2025; Source: Bloomberg (SXAP Index, SXPP Index)

Please note that the past performance is not a reliable indicator for the future performance.

## STOXX® Europe 600 Basic Resources EUR Price Index

is a capitalization-weighted index representing companies in the European region involved in the basic resources sector. These includes Rio Tinto PLC, Anglo American PLC, Glencore PLC, ArcelorMittal SA, UPM-Kymmene Oyj

### Development in the past



EU0009658624

## 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](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 authority.







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