

# Bonus certifikát světových indexů USD

## Bonus Certificate

- Underlyings: NASDAQ-100® Notional Net Return EUR Excess Return Index, EURO STOXX 50® and STOXX® Global Select Dividend 100 EUR Price Index
- 5% fixed annual interest rate with a term of 3 years
- 60% 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.

NASDAQ-100 Notional Net Return EUR Excess Return Index is a trademark of Nasdaq Inc.  
EURO STOXX 50® is a registered trademark of STOXX Ltd.  
STOXX® Global Select Dividend 100 EUR Price Index is a registered trademark of STOXX Ltd.



ZERTIFIKATE  
AWARD AUSTRIA

Best Issuer  
2025



Investors receive a fixed interest rate of 5% annually. At the end of the term, redemption is at 100% provided that all 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*					Barrier
Underlying 1	Underlying 2	Underlying 3	Redemption**		
+40%	+20%	+30%	100%	(USD 100)	not violated
+10%	+15%	+5%	100%	(USD 100)	not violated
+15%	+/-0%	+/-0%	100%	(USD 100)	not violated
+/-0%	-10%	+25%	100%	(USD 100)	not violated
-5%	+10%	-20%	100%	(USD 100)	not violated
+20%	-20%	-40%	60%	(USD 60)	violated
-10%	-45%	-30%	55%	(USD 55)	violated
+30%	-50%	-45%	50%	(USD 50)	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>	AT0000A3PGH4
<b>Issue price</b>	100%
<b>Nominal value</b>	USD 100
<b>Subscription period<sup>2</sup></b>	Sep 18 - Oct 29, 2025
<b>Initial valuation date</b>	Oct 30, 2025
<b>Issue value date</b>	Oct 31, 2025
<b>Final valuation date</b>	Oct 25, 2028
<b>Maturity date</b>	Oct 30, 2028
<b>Underlyings</b>	NASDAQ-100® Notional Net Return EUR Excess Return Index, EURO STOXX 50® Index, STOXX® Global Select Dividend 100 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% of the nominal value per year of term
<b>Interest rate payout dates</b>	Oct 31, 2026; Oct 31, 2027; Oct 30, 2028
<b>Listing</b>	Vienna

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 ↘
sideway →
rising ↗

### During the term

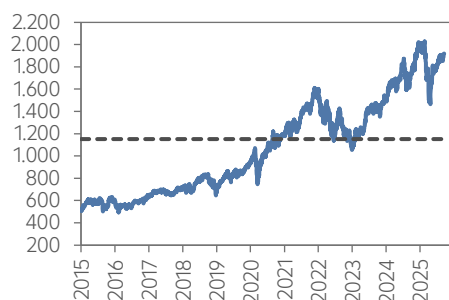
- You can buy and sell the certificate during trading hours at the current price.
- The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their volatility, correlation and dividend expectations as well as the interest rate level. This price 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.

### NASDAQ-100® Notional Net Return EUR Excess Return Index

This index is composed of the 100 largest companies listed on Nasdaq, such as APPLE, Nvidia, Microsoft, Amazon, Broadcom.

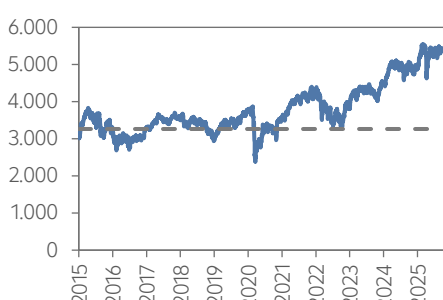
#### Development over the past 10 years



RCB000043781

### EURO STOXX 50® Price EUR Index

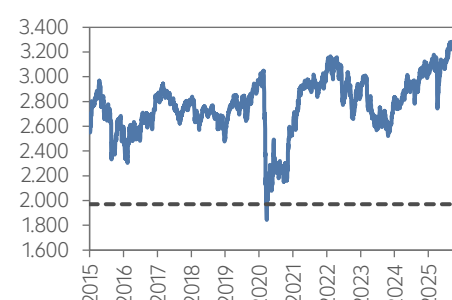
This index is composed of 50 leading stocks from 11 Eurozone countries, such as ASML, SAP, LVMH Moët Hennessy Louis Vuitton, TotalEnergies, Siemens.



EU0009658145

### STOXX® Global Select Dividend 100 EUR Price Index

This index tracks the performance of dividend stocks from North America, Europe, and Asia/Oceania, such as HSBC Holdings, HP Inc, Best Buy Co Inc, Allianz SE, NN Group NV, BMW.



US26063V1180

As of September 15, 2025; Source: Bloomberg (NDXNNEE5, SX5E, SDGP)

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](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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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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Currency risk/opportunity: The Bonus certifikát světových indexů USD Certificate is not currency hedged. If the cash flows from the certificate (interest rate payments, redemption) are later converted into another currency, additional risks as well as opportunities arise from possible fluctuations of the currency price in relation to the nominal value.

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