



4% Europe/USA Bonus&Safety 12

Bonus Certificate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 4% fixed annual interest rate with a term of 4 years
- 39% barrier, 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.

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



Investors receive a fixed interest rate of 4% annually. The certificate will be redeemed at 100% in November 2029 if the EURO STOXX 50® and the S&P 500® always quoted above the respective barrier of 39% of the starting value throughout the term. 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 beginning of the term the starting values of each underlying index are fixed and the barriers are calculated on this basis. During the observation period, the underlying prices are compared with the according barrier.

The fixed interest is unaffected by the performance of the underlying and is paid out in any case. The maximum yield is limited to the amount of these fixed interest payments.

At the end of the term there are two options:

- Barrier was never touched or undercut
The certificate is redeemed at 100%.
- Barrier was touched or undercut at least once
Regardless of which index has violated the barrier, the certificate is redeemed according to the performance of the worse-performing index (final value compared to the initial value). The maximum redemption remains limited to 100% of the nominal amount.

Examples of redemption

Performance of		Redemption* at the end of the term, if ...	
index 1	index 2	... barrier never violated	... barrier 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

* per EUR 1,000 nominal value

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3PJS5
Issue price	100%
Nominal value	EUR 1,000
Subscription²	Oct 6 - Nov 7, 2025
Initial valuation date	Nov 10, 2025
Issue value date	Nov 11, 2025
Final valuation date	Nov 7, 2029
Maturity date	Nov 12, 2029
Underlyings	EURO STOXX 50® Index S&P 500® Index
Starting value	Closing price of each index on the initial valuation date
Final value	Closing price of each index on the final valuation date
Barrier	39% of the starting value
Barrier observation	Continuously (every price)
Observation period	Nov 11, 2025 - Nov 7, 2029
Fixed interest rate	4% of the nominal value per year of term
Interest rate payout dates	Nov 11, 2026; Nov 11, 2027; Nov 10, 2028; Nov 10, 2029
Listing	Vienna, Stuttgart

1 ... Rating: rbinternational.com/ir/ratings

2 ... The subscription may be terminated prematurely or extended 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.
- If the barrier was violated, investors bear the market risk.
- The price of the certificate is subject to various influencing factors, such as the performance of the underlyings, the volatility of the underlyings, the dividend expectation and the interest rate level. This price may decline below the issue price. If the underlying indices move close to the barrier, the price may fluctuate significantly.



Issuer risk / Bail-in

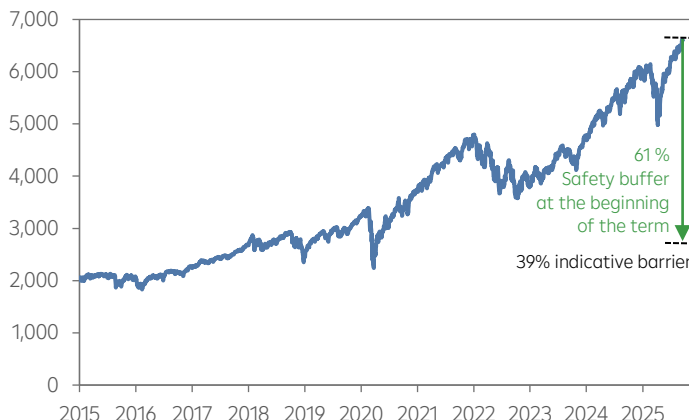
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

EURO STOXX 50®

50 largest listed companies from various sectors in the eurozone countries. These include: Airbus SE (Industrials), Allianz (Financials), ASML (IT), Iberdrola (Utilities), L'Oreal (Consumption), Sanofi (Pharmaceuticals), etc.

Development in the past**S&P 500®**

500 largest companies listed on the US stock exchange, e.g.: Apple (IT), CocaCola (Consumption), Microsoft (IT), Netflix (Communications), Johnson&Johnson (Pharmaceuticals), Visa (Financials), etc.

Development in the past

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

As of September 22, 2025; Source: Bloomberg (SX5E Index, ISIN EU0009658145; SPX Index, ISIN US78378X1072)

Notes

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

Further information can be found in the base prospectus (including any supplements) published at raiffeisencertificates.com/certificatesprospectus and approved by the competent authority, in the key information document for the product and under "Customer information and regulatory information" at raiffeisencertificates.com/en/customer-information. The approval of the Base Prospectus by the competent authority is not to be understood as an endorsement of the product by this authority. We recommend that you read the prospectus before making an investment decision.





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Issuer risk/creditor participation ('Bail-in'): All payments during the term or at the end of the term of the certificates are dependent on the solvency of RBI (issuer risk). Investors are exposed to the risk that RBI as the issuer may be unable to fulfil its obligations arising from the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authorities. Such an order by these authorities may also be issued in advance of insolvency proceedings in the event of a crisis at RBI. In such cases, the resolution authority has extensive powers of intervention, known as 'bail-in instruments'. Among other things, it can reduce investors' claims under the financial instruments described to zero, terminate the financial instruments described or convert them into RBI shares, and suspend investors' rights. Further information is available at raiffeisenzertifikate.at/en/bail-in. A total loss of the capital invested is possible.

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creation. Please note that the legal situation may change due to legislative amendments, tax directives etc.

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