



# Infineon Express 6

## Express Certificate

- Underlying: Infineon share
- 8.5% annual yield opportunity, 1-5 year term and decreasing termination level
- 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.



With this certificate, you have an annual yield opportunity of 8.5% as well as the option of early redemption. If the Infineon share is at or above the respective termination level on one of the annual valuation dates, (early) redemption is made including interest of 8.5% per year of term. If the share quotes below the barrier at the end of term, shares are delivered; the value of the shares delivered will be significantly lower than the nominal value of the certificate.

### How the certificate works

On the initial valuation date the starting value of the underlying is fixed and the barrier is determined. On the annual valuation date, the price of the underlying is compared to the termination level. If the underlying is at or above the termination level, the certificate is redeemed (early) at the defined termination price. The maximum possible redemption is limited by the maximum amount.

| Annual valuation dates | Is the underlying price greater than/ equal to the termination level? | Termination price        |
|------------------------|-----------------------------------------------------------------------|--------------------------|
| 2026                   | 100% of the starting value?<br>no                                     | yes ► 108.5% (EUR 1,085) |
| 2027                   | 90% of the starting value?<br>no                                      | yes ► 117.0% (EUR 1,170) |
| 2028                   | 80% of the starting value?<br>no                                      | yes ► 125.5% (EUR 1,255) |
| 2029                   | 70% of the starting value?<br>no                                      | yes ► 134.0% (EUR 1,340) |
| 2030                   | 60% of the starting value?<br>no                                      | yes ► 142.5% (EUR 1,425) |
|                        | Share delivery                                                        |                          |

If there has been no early redemption by the final year of term and the underlying price is also below the termination level (corresponds to the barrier) on the final valuation date, you will receive shares in your securities account.

Details on the share delivery can be found on the following page.



### 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, its volatility, dividend expectation as well as the interest rate level. This price may fall below the issue price. If the underlying moves close to the barrier, the price 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.

|                                          |                                                                            |
|------------------------------------------|----------------------------------------------------------------------------|
| <b>Issuer<sup>1</sup></b>                | Raiffeisen Bank International AG                                           |
| <b>ISIN</b>                              | AT0000A3PPD4                                                               |
| <b>Issue price</b>                       | 100%                                                                       |
| <b>Nominal value</b>                     | EUR 1,000                                                                  |
| <b>Subscription<sup>2</sup></b>          | Oct 8 - Nov 7, 2025                                                        |
| <b>Initial valuation date</b>            | Nov 10, 2025                                                               |
| <b>Issue value date</b>                  | Nov 11, 2025                                                               |
| <b>Final valuation date</b>              | Nov 7, 2030                                                                |
| <b>Annual valuation dates</b>            | Nov 9, 2026;<br>Nov 9, 2027; Nov 9, 2028;<br>Nov 8, 2029; Nov 7, 2030      |
| <b>Early maturity dates</b>              | Nov 11, 2026;<br>Nov 11, 2027; Nov 13, 2028;<br>Nov 12, 2029; Nov 12, 2030 |
| <b>Underlying</b>                        | Infineon Technologies AG                                                   |
| <b>Starting value</b>                    | Closing price of the underlying at the initial valuation date              |
| <b>Final value</b>                       | Closing price of the underlying at the final valuation date                |
| <b>Barrier</b>                           | 60% of starting value                                                      |
| <b>Barrier observation</b>               | Only on the final valuation date (closing price)                           |
| <b>Termination levels</b>                | 1) 100%, 2) 90%,<br>3) 80%, 4) 70%, 5) 60% of starting value               |
| <b>Observation of termination levels</b> | on the annual valuation days (closing prices)                              |
| <b>Termination prices</b>                | 1) 108.5%, 2) 117.0%,<br>3) 125.5%, 4) 134.0%, 5) 142.5% of nominal value  |
| <b>Maximum amount</b>                    | 142.5% of nominal value                                                    |
| <b>Listing</b>                           | Vienna, Stuttgart                                                          |

1 ... Rating: [rbinternational.com/ir/ratings](https://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 ↘ | <b>sideways →</b> | rising ↗ |
|-----------|-------------------|----------|

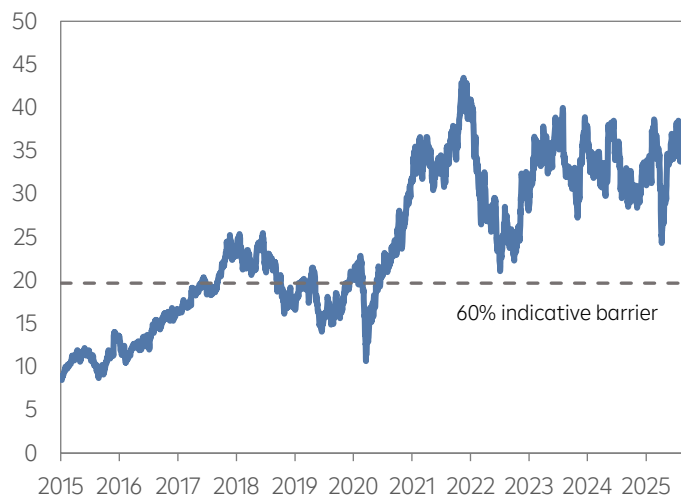
## Underlying: Infineon share

### Company description

Infineon Technologies AG is a leading semiconductor manufacturer based in Germany.

The company develops and manufactures a wide range of products, including microcontrollers, power semiconductors and sensors, which are used in areas such as automotive technology, industrial automation, communications and security solutions.

### Development in the past



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

As of: September 25, 2025; Source: Bloomberg (IFX GY, ISIN DE0006231004)

### Share delivery

The number of shares you receive in your securities account is calculated as follows:

$$\text{Number of shares} = \text{nominal value (EUR 1,000)} / \text{starting value}$$

As a rule, this does not result in whole numbers. However, as only whole shares can be traded, the market value of the fractional share exceeding this is paid out:

$$\text{Cash settlement} = \text{fractional share} \times \text{final value}$$

**Corresponds to the Sustainability Standard for Raiffeisen Certificates**  [raiffeisencertificates.com/sustainability](https://raiffeisencertificates.com/sustainability)

This means that both the issuer and the underlying take into account the following sustainability factors in their business activities: Greenhouse gas emissions, preservation of biodiversity, water protection and water consumption, waste avoidance, social, labour and human rights issues, including corruption and bribery.

### 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](https://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](https://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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The price of the Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Express Certificate 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), interest rates, solvency of the issuer or remaining term. If the Express 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 (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Express Certificate and are not paid out.

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