

# Europe/USA Bonus&Safety 12

## Bonus Certificate

- Underlying: EURO STOXX 50® Index and S&P 500® Index
- Opportunity for redemption in the amount of 116% with a term of 3 years
- 49% 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.



This certificate will be redeemed in February 2029 at 116% if the EURO STOXX 50® and the S&P 500® always quoted above their respective barrier of 49% of their starting value throughout the term. If the barrier is violated, the certificate is redeemed according to the performance of the worse index. In this case, a significant capital loss is possible.

### How the certificate works

At the beginning of the term the starting value of the underlying is fixed and the barrier is calculated on this basis. During the observation period, the underlying price is compared with the barrier.

At the end of the term there are two options:

1. Barrier was never touched or undercut

The certificate is redeemed at 116%.

2. Barrier was touched or undercut at least once

The certificate is redeemed according to the performance of the index (final value compared to the initial value). The maximum redemption remains limited to 116% of the nominal amount.

### Examples of redemption

Performance of index 1		Redemption* at the end of the term, if ...	
index 1	index 2	... barrier never violated	... barrier violated
+30%	+40%	116%   EUR 1,160	116%   EUR 1,160
+10%	+20%	116%   EUR 1,160	116%   EUR 1,160
+15%	+5%	116%   EUR 1,160	105%   EUR 1,050
+/-0%	+/-0%	116%   EUR 1,160	100%   EUR 1,000
-10%	+25%	116%   EUR 1,160	90%   EUR 900
+10%	-20%	116%   EUR 1,160	80%   EUR 800
-20%	-40%	116%   EUR 1,160	60%   EUR 600

\* per EUR 1,000 nominal value

Issuer <sup>1</sup>	Raiffeisen Bank International AG
ISIN	AT0000A3RCX6
Issue price	100%
Nominal value	EUR 1,000
Subscription <sup>2</sup>	Jan 14 - Feb 10, 2026
Initial valuation date	Feb 11, 2026
Issue value date	Feb 12, 2026
Final valuation date	Feb 8, 2029
Maturity date	Feb 12, 2029
Underlying	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	49% of the starting value
Barrier observation	Continuously (every price)
Observation period	Feb 12, 2026 - Feb 8, 2029
Maximum redemption	116% of the nominal value
Cap	116% of the starting value
Listing	Vienna, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](http://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 underlying

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.

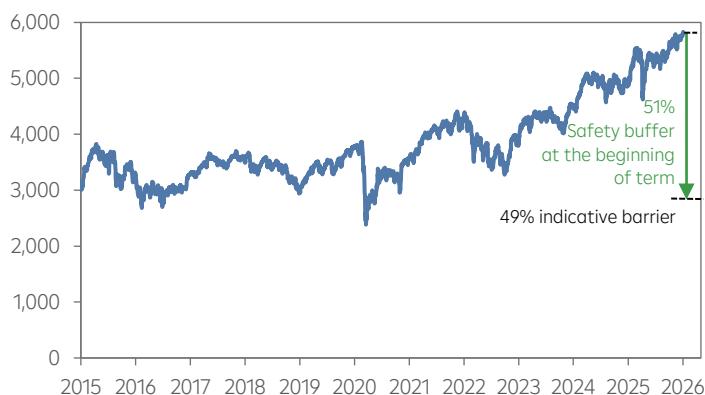


### Issuer risk / Bail-in

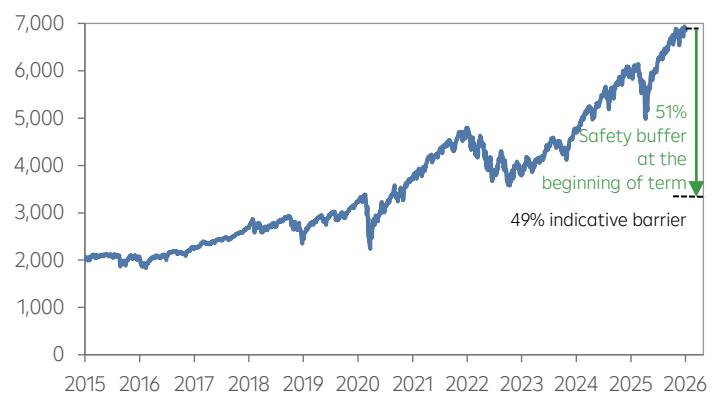
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive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

**EURO STOXX 50®**

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

**Development in the past****S&P 500®**

The 500 largest publicly traded companies in the USA. For example: Apple (IT), Coca-Cola (Consumer), Microsoft (IT), Netflix (Communication), Johnson & Johnson (Pharma), Visa (Finance), etc.

**Development in the past**

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

As of December 31, 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](http://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](http://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](http://raiffeisenzertifikate.at/en/bail-in). A total loss of the capital invested is possible.

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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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