

Bonus Certifikát Světových Indexů IV

Bonus Certificate

- Underlyings: MSCI® Europe Top ESG Select 4.5% Decrement Index, MSCI® North America Top ESG Select 4.5% Decrement Index and MSCI® World Top ESG Select 4.5% Decrement Index
- Opportunity for redemption in the amount of 133% with a term of 5 years
- 60% barrier, market risk if the barrier is violated
- Observation of the barrier only at the final valuation date

Please note the issuer risk.

Further information on the payout profile, underlying and the risks can be found on the following pages.

The financial instruments described herein is based on an MSCI® index.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2025



Redemption of the nominal value is effected at 133% provided that the closing prices of the underlyings quote above the barrier of 60% of the starting value at the end of the term. In the event of a barrier violation, investors are exposed to full market risk; this means a substantial 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. At the end of the term the underlying prices are compared with their according barrier.

The following options are available at the end of the term:

- Barrier not touched or undercut at the end of the term
In this case redemption is affected at 133%.
- Barrier was touched or undercut at the end of the term
In this case redemption on the maturity date will be affected according to the performance of the underlying with the worst performance. The maximum redemption remains capped at 133% of the nominal value amount.

The performance is defined as the percentage development from the starting value to the final value.

Payout profile at the end of term

Final Value*			Redemption**
Index1	Index 2	Index 3	
+10%	+20%	+30%	133% (CZK 1,330)
+5%	+15%	+5%	133% (CZK 1,330)
+/-0%	+/-0%	+/-0%	133% (CZK 1,330)
-5%	-10%	+25%	133% (CZK 1,330)
-15%	+10%	-39%	133% (CZK 1,330)
+5%	+10%	-40%	60% (CZK 600)
-30%	-60%	+10%	40% (CZK 400)

* in comparison to the starting value

** based on the nominal value

Issuer	Raiffeisen Bank International AG ¹
ISIN / WKN	AT0000A3NLM9
Issue price	100 %
Nominal value	CZK 1.000
Subscr. period²	Aug 18 - Sep 26, 2025
Initial valuation date	Sep 29, 2025
Issue value date	Sep 30, 2025
Final valuation date	Sep 26, 2030
Maturity date	Sep 30, 2030
Underlyings	MSCI® Europe Top ESG Select 4.5% Decrement Index, MSCI® North America Top ESG Select 4.5% Decrement Index, MSCI® World Top ESG Select 4.5% Decrement Index
Starting value	Closing price of the index at the initial valuation date
Final value	Closing price of the index at the final valuation date
Barrier	60% of the starting value
Barrier observation	Only on the last valuation date (closing price)
Bonus amount	133% of the nominal value
Listings	Stuttgart

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


2 ... Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

My expectations 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.

MSCI® Europe Top ESG Select 4.5% Decrement Index

which is composed solely of stocks that meet predefined ESG criteria, such as Novo Nordisk, Zurich Insurance Group, ASML Holding, Home Depot, and Diageo.

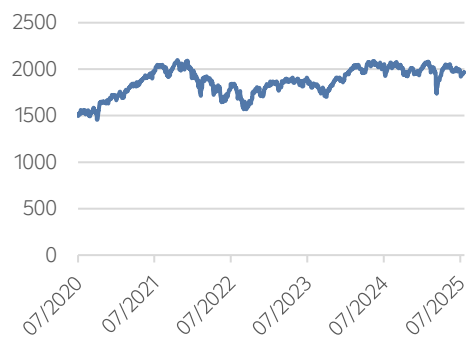
MSCI® North America Top ESG Select 4.5% Decrement

which is composed of leading ESG stocks from North American markets, such as SERVICENOW, ADOBE, AMERICAN EXPRESS, TEXAS INSTRUMENTS, and INTUIT.

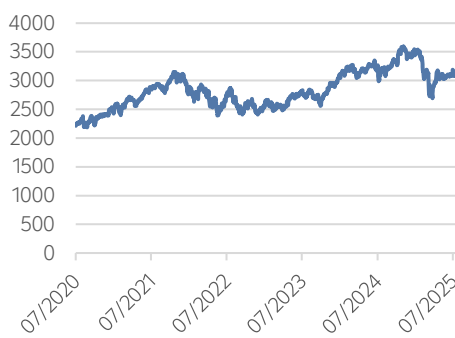
MSCI® World Top ESG Select 4.5% Decrement Index

which is composed of leading ESG stocks from global markets, such as ASML, INTESA SANPAOLO, HERMES INTERNATIONAL, DIAGEO, and INFINEON.

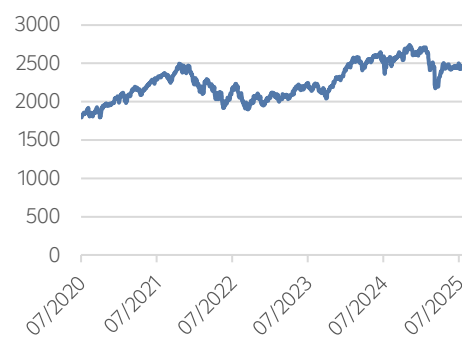
Development over the past 5 years



GB00BNHRDM73



GB00BMCQG893



GB00BNR44V41

As of August 18, 2025; Source: Bloomberg (MXEUTES4, MXNATES4, MXWOTES4)

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 (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. The approval of the base prospectus by the competent authority should not be construed as an endorsement of the product by such authority.

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