

Dividend Stocks Winner 112% X

Capital Protection Certificate

- Underlying: STOXX® Global Select Dividend 100 Index Index
- 100% participation in the rising underlying up to maximum +32%
- 112% capital protection after 6 year term

Please note the issuer risk.

Further information on the investment product and the risks can be found on the following pages.

STOXX® is a registered trademark of STOXX Ltd.





This certificate offers a redemption of 112% at the end of the term (capital protection). Additionally, a higher redemption will occur if the underlying increases by more than 12% by October 2031. The maximum redemption is 132%.

The STOXX® Global Select Dividend 100 Index is the underlying of the certificate. The index comprises 100 high-dividend stocks worldwide. Selection and weighting are based on current and historical dividend payments.

How the certificate works

- 1. At the beginning of the term the starting value of the underlying is fixed. At the end of the term, the closing price of the underlying is compared with the starting value. Then there are two options:
- 2. Underlying has risen by more than 12% The price gain is paid out 1:1. The maximum redemption of the certificate is limited to 132% of the nominal value.
- 3. Underlying has fallen or risen by less than 12% The certificate is redeemed at 112% (capital protection).

Examples of redemption

Performance* of the index	Redemption** at the end of the term
+50%	132% EUR 1,320
+25%	125% EUR 1,250
+20%	120% EUR 1,200
+7%	112% I EUR 1,120
+/-0% = starting value	112% EUR 1,120
-30%	112% EUR 1,120

^{*} Final value compared to the starting value

Issuer ¹	Raitteisen Ba	ink International AG	
ISIN		AT0000A3P8F6	
Issue price	е	100%	
Nominal value		EUR 1,000	
Subscription ²		ep 23 - Oct 20, 2025	
Initial valuation date		Oct 21, 2025	
Issue value date		Oct 22, 2025	
Final valuation date		Oct 20, 2031	
Maturity o	date	Oct 22, 2031	
Underlying	g S	TOXX® Global Select	
	Dividend	100 Price EUR Index	
Starting v	alue	Closing price of the	
undei	rlying on the ir	nitial valuation date	
Final value	Il value Closing price of th		
unde	erlying on the	final valuation date	
Capital pr	otect. 112%	at the end of term	
Participat	ion factor	100%	
Maximum	redemption	132%	
	O	f the nominal value	
Listing		Vienna, Stuttgart	

- 1... Rating: 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 underlying





The payout profile applies at the end of the term

- 112% of the nominal value is secured by the capital protection at the end of term.
- The maximum redemption is limited by 132%.
- Loss of value due to inflation is not covered by the capital protection.



During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price may drop below the issue price or the level of capital protection. Selling the certificate prior to maturity may result in a partial loss of the invested capital.



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.

^{**} per EUR 1,000 nominal value

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STOXX® Global Select Dividend 100 Index

The investment universe of the STOXX® Global Select Dividend 100 Index is the STOXX® Global 1800 Index, which contains the largest 1,800 companies from the regions of North America, Europe and Asia/Australia. The following criteria are used to select the 100 companies included:

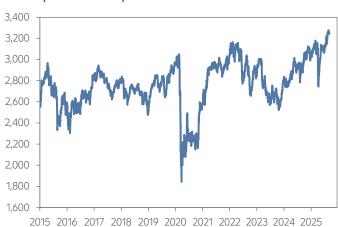
- Global: 40 shares from North America, 30 shares from Europe and 30 shares from Asia/Australia are included.
- Select Dividend: Growth, regularity and amount of dividend payments are taken into account in order to select long-term high-dividend stocks. The 5 previous calendar years are decisive.

Price index: Paid dividends are not included in the calculation of the index, but are used by the issuer to present the payout profile.

Well-known index members

Company	Sector	Country
ABN AMRO Bank	Financials	Netherlands
AP Moller	Industrials	Denmark
BMW	Consumer Discretionary	Germany
Volkswagen	Consumer Discretionary	Germany
Orange	Communication	France
Rio Tinto	Materials	Australia
BNP Paribas	Financials	France
Endesa	Utilities	Spain
Verizon	Communication	USA
Pfizer	Health Care	USA

Development in the past



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

As of September 1, 2025; Source: Bloomberg (SDGP Index, ISIN US26063V1180)

Note

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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preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives etc.

The price of the Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 112% of the nominal value applies solely at the end of the term. Loss of value due to inflation is not covered by the capital protection. During the term, the price of the Certificate may drop below the agreed capital protection amount. During the term, the Certificate's price is subject to several influencing factors and needs 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 Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Certificate and are not paid out.

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