

Bonus certifikát světových indexů EUR

Bonus Certificate

- Underlyings: EURO STOXX 50® Price EUR Index, STOXX® Global Select Dividend 100 Index EUR and NASDAQ-100® Notional Net Return EUR Excess Return Index
- Semi-annual interest of 2.2% (4.4% p.a.) with a term of 3.5 years
- 60% barrier, market risk if the barrier is violated

Please note the issuer risk.

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

NASDAQ-100 Notional Net Return EUR Excess Return Index is a trademark of Nasdaq Inc.
EURO STOXX 50® is a registered trademark of STOXX Ltd.
STOXX® Global Select Dividend 100 EUR Price Index is a registered trademark of STOXX Ltd.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2025



Investors receive a fixed interest rate of 2.2% semi-annually. At the end of the term, redemption is at 100% provided that all underlyings at the final valuation date quote above the barrier of 60% of their respective starting value. 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 initial valuation date the starting values of the underlyings are fixed and from that the barriers are determined. The underlying prices are compared with the according barrier on the final valuation date.

The fixed interest rate is paid out in any case, regardless of the underlying performance. The yield is in any case limited to the fixed annual interest payments.

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

1. Barrier not touched or undercut
In this case redemption is affected at 100%.
2. At least one barrier was touched or undercut at the end of the term:
In this case redemption will be affected according to the performance of the underlying with the worst performance (final value compared to the starting value). The maximum redemption remains capped at 100% of the nominal value.

Examples of redemption

Performance of index 1	Performance of index 2	Performance of index 3	Redemption**	Barrier
+20%	+30%	+15%	100% EUR 1,000	not violated
+15%	+5%	-5%	100% EUR 1,000	not violated
+/-0%	+/-0%	+/-0%	100% EUR 1,000	not violated
-10%	+25%	+5%	100% EUR 1,000	not violated
-10%	+25%	+15%	100% EUR 1,000	not violated
-20%	-40%	-30%	60% EUR 600	violated
-45%	-30%	+5%	55% EUR 550	violated
-50%	-45%	+15%	50% EUR 500	violated

* in comparison to the starting value ** based on the nominal value

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3QMJ6
Issue price	100%
Nominal value	EUR 100
Subscription period²	Nov 12 - Dec 22, 2025
Initial valuation date	Dec 23, 2025
Issue value date	Dec 29, 2025
Final valuation date	Jun 28, 2029
Maturity date	Jul 2, 2029
Underlyings	EURO STOXX 50® Index, NASDAQ-100® Notional Net Return EUR Excess Return Index, STOXX® Global Select Dividend 100 EUR Price 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	At the Final Valuation Date (closing price)
Fixed interest rate	2.2% of the nominal value semi-annually
Interest rate payout dates	Jun 30, 2026; Dec 30, 2026; Jul 1, 2027; Dec 31, 2027; Jul 1, 2028; Dec 31, 2028; Jul 2, 2029
Listing	Vienna
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 underlyings

falling ↘	sideway →	rising ↗
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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.

NASDAQ-100® Notional Net Return EUR Excess Return Index

This index is composed of the 100 largest companies listed on Nasdaq, such as APPLE, Nvidia, Microsoft, Amazon, Broadcom.

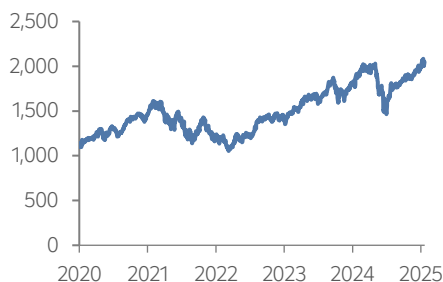
EURO STOXX 50® Price EUR Index

This index is composed of 50 leading stocks from 11 Eurozone countries, such as Airbus SE (Industrials), Allianz, ASML, Iberdrola, L'Oreal, Sanofi.

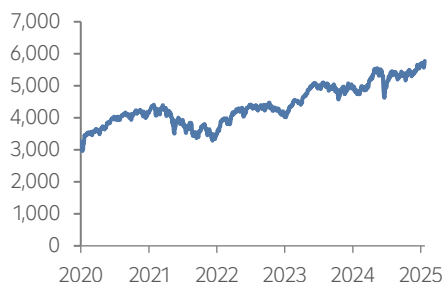
STOXX® Global Select Dividend 100 EUR Price Index

This index tracks the performance of dividend stocks from North America, Europe, and Asia/Oceania, such as ABN AMRO Bank, Orange, BMW, Pfizer.

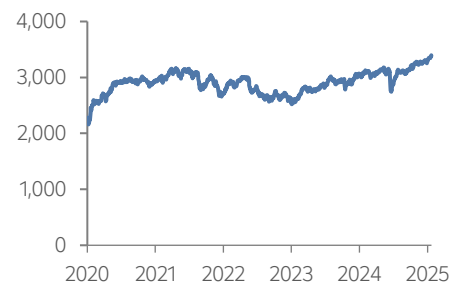
Development over the past 10 years



RCB000043781



EU0009658145



US26063V1180

As of November xx, 2025; Source: Bloomberg (NDXNNEE5, SX5E, SDGP)

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 should not be construed as an endorsement of the financial instrument described herein by the competent authority.



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