

Bonus certifikát světových indexů V

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 2.75% (5.5% 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 2.75% 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 | | | Redemption** | Barrier |
|----------------|---------|---------|------------------|--------------|
| index 1 | index 2 | index 3 | | |
| +20% | +30% | +15% | 100% CZK 1,000 | not violated |
| +15% | +5% | -5% | 100% CZK 1,000 | not violated |
| +/-0% | +/-0% | +/-0% | 100% CZK 1,000 | not violated |
| -10% | +25% | +5% | 100% CZK 1,000 | not violated |
| -10% | +25% | +15% | 100% CZK 1,000 | not violated |
| -20% | -40% | -30% | 60% CZK 600 | violated |
| -45% | -30% | +5% | 55% CZK 550 | violated |
| -50% | -45% | +15% | 50% CZK 500 | violated |

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

| | |
|---|---|
| Issuer¹ | Raiffeisen Bank International AG |
| ISIN | AT0000A3R4T4 |
| Issue price | 100% |
| Nominal value | CZK 1,000 |
| Subscription period² | Jan 2 - Jan 28, 2026 |
| Initial valuation date | Jan 29, 2026 |
| Issue value date | Jan 30, 2026 |
| Final valuation date | Aug 2, 2029 |
| Maturity date | Aug 6, 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 | 2.75% of the nominal value semi-annually |
| Interest rate payout dates | Aug 1, 2026; Jan 31, 2027; Aug 2, 2027; Feb 1, 2028; Aug 2, 2028; Feb 1, 2029; Aug 3, 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 ↗ |
|-----------|------------------|----------|

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.

EURO STOXX 50® Index

This index is composed of the 50 largest companies from various sectors in the eurozone countries, such as Airbus SE, Allianz, ASML, Iberdrola, L'Oreal, Sanofi, etc.

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.

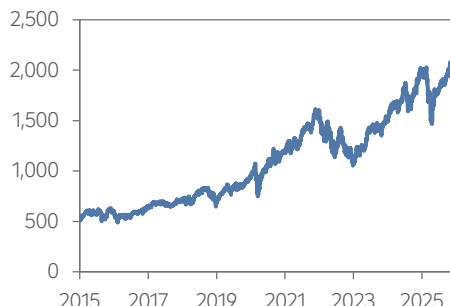
STOXX® Global Select Dividend 100 EUR Price Index

This index is composed of the largest 1,800 companies from the regions of North America, Europe and Asia/Pacific such as HSBC, ING, Allianz SE, BNP Paribas.

Development over the past 10 years



EU0009658145



RCB000043781



US26063V1180

As of December 2, 2025; Source: Bloomberg (SX5E Index, NDXNNEE5 Index, SDGP Index)

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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