

Twin win amerických technologií II

Bonus Certificate

- Underlying: NASDAQ-100® Notional Net Return CZK Excess Return
- After a term of 4 years:
 - 1:1 participation in price gains without profit limitation
 - Conversion of losses of up to -40% into profits
- 60% barrier (only active at the end of term), market risk if the barrier is violated, currency risk

Please note the issuer risk.

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

Nasdaq-100® is a registered trademark of Nasdaq Inc.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2025



With this certificate, you participate in rising prices of the underlying without profit limitation. As long as the barrier is not violated, price losses of the underlying are converted into gains at maturity. If the barrier is violated, you are exposed 1:1 to the market risk and a substantial capital loss is possible.

How the certificate works

At the initial valuation date the starting value of the underlying is fixed and from that the barrier is determined. At the end of the term the underlying price is compared with the its barrier.

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

1. Barrier not touched or undercut

If the underlying has risen, you participate 1:1 in the index performance without profit limitation.

If the underlying has fallen, losses are converted 1:1 into profits.

2. Barrier touched or undercut

In this case, redemption is affected according to the index performance.

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

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3RCN7
Issue price	100 %
Nominal value	CZK 1.000
Subscription period²	Jan 2 - Feb 25, 2026
Initial valuation date	Feb 26, 2026
Issue value date	Feb 27, 2026
Final valuation date	Feb 25, 2030
Maturity date	Feb 27, 2030
Underlying	NASDAQ-100® Notional Net Return EUR Excess Return
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Cap	-
Barrier	60% of the starting value
Barrier observation	Only on the final valuation date (closing price)
Observation period	Feb 27, 2026 - Feb 25, 2030
Listing	Stuttgart

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

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

Payout profile at the end of term

	Redemption**
+60%	+60% (CZK 1.600)
+30%	+30% (CZK 1.300)
+8%	+08% (CZK 1.080)
+/-0%	0% (CZK 1.000)
-8%	+8% (CZK 1.080)
-25%	+25% (CZK 1.250)
-39%	+39% (CZK 1.390)
-45%	-45% (CZK 550)
-50%	-50% (CZK 500)

* in comparison to the starting value

** based on the nominal value



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 underlying, the volatility of the underlying, the dividend expectation and the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings moves close to the barrier, may fluctuate significantly.



Issuer risk / Bail-in

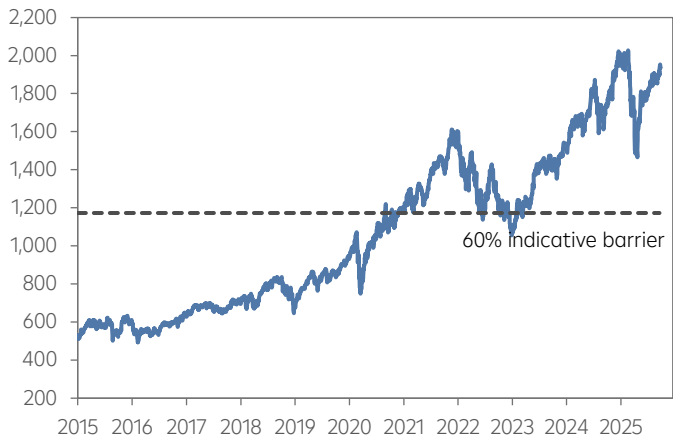
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive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

NASDAQ-100® Notional Net Return CZK Excess Return

The Nasdaq-100® is a global technology index comprising the 100 largest stocks. These are mainly US companies.

- **Weighting by market capitalization:** The higher the market capitalization of a company, the higher its weighting in the index.
- **Automatic adjustments:** The weightings of the companies are modified quarterly and the composition is adjusted annually in December.

Development over the past 10 years



Well-known index members

	Sector
Apple	IT
Airbnb	Consumer Discretionary
Advanced Micro Device	IT
Amgen	Health Care
Amazon.com	Consumer Discretionary
Cisco Systems	IT
Mondelez	Consumer Staples
Meta Platforms	Communication Services
Microsoft	IT
Netflix	Communication Services

As of Dec 8, 2025; Source: Reuters (NDX), ISIN: US6311011026

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

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 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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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. 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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