

# 8% Austria Plus Reverse Convertible Bond 3

## Reverse Convertible Bond

- Underlyings: OMV share, Raiffeisen Bank International share, voestalpine share
- 8% fixed annual interest rate for a term of 2 years
- 60% barrier (only active at the end of term), share delivery if the barrier is violated (market risk)

Please note the issuer risk.

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



Best Issuer  
2025



With this Reverse Convertible Bond, you receive the fixed interest rate of 8% annually. Redemption at the end of term is at 100% if all 3 underlying shares quote above the barrier at the end of term. If at least one of the 3 shares quotes on/below the barrier, it results in delivery of shares. Only the share with the worst performance will be delivered; the value of the delivered shares will be significantly lower than the nominal value of the Reverse Convertible Bond.

### How the certificate works

The annual fixed interest rate is paid out regardless of the underlying performance.

On the initial valuation date the starting values of the underlyings are determined and the barriers are defined. One of the following scenarios occurs on the final valuation date:

1. All shares quote above their barrier

If the final value of each underlying is above the respective barrier, 100% of the nominal value is paid out at the maturity date. This also corresponds to the maximum redemption.

2. At least one share quotes at or below its barrier

If the final value of at least one underlying is at or below the respective barrier, you will only receive the share with the worst performance (final value compared to starting value) in your securities account.

Details on share delivery can be found on the following page.

In any case the yield is limited to the amount of the fixed interest payments; investors do not participate in price increases of the underlyings above the respective starting value.

Issuer <sup>1</sup>	Raiffeisen Bank International AG
ISIN	AT0000A3RCS6
Issue price	100%
Nominal value	EUR 1,000
Subscription <sup>2</sup>	Jan 14 - Feb 10, 2026
Initial valuation date	Feb 11, 2026
Issue value date	Feb 12, 2026
Final valuation date	Feb 9, 2028
Maturity date	Feb 14, 2028
Underlyings	OMV, Raiffeisen Bank International, voestalpine
Starting value	Closing price of the underlying at the initial valuation date
Final value	Closing price of the underlying at the final valuation date
Barrier	60% of the starting value
Barrier observation	Only on the final valuation date (closing price)
Fixed interest rate	8% of nominal value per year of term

Interest payment dates	Feb 12, 2027; Feb 12, 2028
Listing	Vienna, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](http://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 ↘

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 fluctuation range, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, particularly if at least one of the underlyings is close to the barrier, may fluctuate significantly.



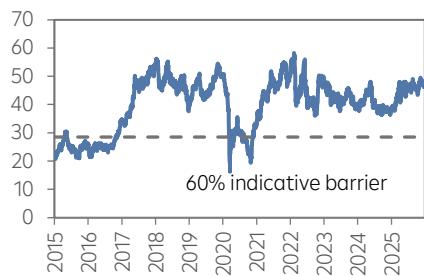
### Issuer risk / Bail-in

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.

**OMV**

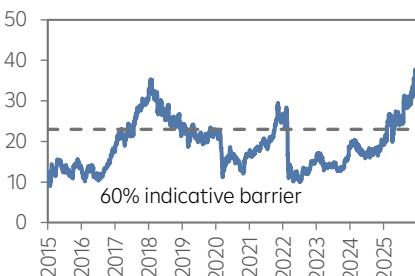
Austrian oil and gas company

OMV is an integrated, international oil and gas company with activities in the up- and downstream sector.

**Raiffeisen Bank International**

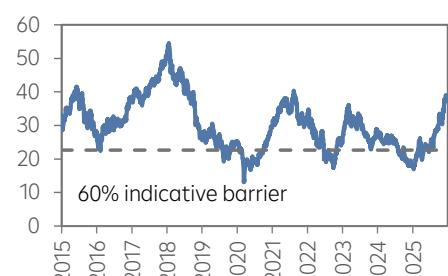
Austrian financial sector

Raiffeisen Bank International is one of the leading banks in Austria as well as Central and Eastern Europe.

**voestalpine**

Austrian technology group

voestalpine AG is a leading global technology group in its business segments with a focus on product and system solutions made of steel and other metals.



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

As of December 30, 2025; Source: Bloomberg (OMV AV, ISIN: AT0000743059; RBI AV, ISIN AT0000606306; VOE AV, ISIN: AT0000937503)

**Share delivery**

The share with the worst performance is booked into your securities account. The number is calculated as follows:

$$\text{Number of shares} = \text{nominal value (EUR 1,000)} / \text{starting value}$$

As a rule, this does not result in whole numbers. However, as only whole shares can be traded, the market value of the fractional share exceeding this is paid out:

$$\text{Cash settlement} = \text{fractional share} \times \text{final value}$$

**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](http://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](http://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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**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 might be unable to fulfil its payment obligations in respect of the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authority. The resolution authority may also issue such an order before any insolvency proceedings if RBI is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "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 detailed information is available at [raiffeisenzertifikate.at/en/bail-in](http://raiffeisenzertifikate.at/en/bail-in). A total loss of the invested capital is possible.

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tax advisor. This report is based on the knowledge the persons 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 Reverse Convertible Bond is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Reverse Convertible Bond. If the Reverse Convertible Bond is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Reverse Convertible 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), interest rates, solvency of the issuer or remaining term. If the Reverse Convertible Bond 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 (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Reverse Convertible Bond and are not paid out.

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## For further information, please contact the Raiffeisen Certificates team or your advisor.

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