



OMV Express 17

Express Certificate

- Underlying: OMV share
- 10.5% annual yield opportunity, 1-5 year term
- 60% barrier (only active at the end of term),
market risk if the barrier is violated

Please note the issuer risk.

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



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2025



With this certificate, you have an annual yield opportunity of 10.5% as well as the option of early redemption. If the OMV share is at or above the starting value on one of the annual valuation dates, (early) redemption is made including interest of 10.5% per year of term. If the share quotes at or below the barrier at the end of term, shares are delivered; the value of the shares delivered will be significantly lower than the nominal value of the certificate.

How the certificate works

On the initial valuation date the starting value of the underlying is fixed and the barrier is determined. On the annual valuation date, the price of the underlying is compared to the starting value. If the underlying is at or above the starting value, the certificate is redeemed (early) at the defined termination price. The maximum possible redemption is limited by the maximum amount.

Annual valuation days	Is the underlying price greater/equal than ...		Termination price
2027	starting value?	yes	110.5% (EUR 1,105)
	no		
2028	starting value?	yes	121.0% (EUR 1,210)
	no		
2029	starting value?	yes	131.5% (EUR 1,315)
	no		
2030	starting value?	yes	142.0% (EUR 1,420)
	no		
2031	starting value?	yes	152.5% (EUR 1,525)
	no		
	Is the underlying's price above the barrier?	yes	100% (EUR 1,000)
	no		
	Share delivery		

If there has been no early redemption by the final year of term and the underlying price is also below the starting value on the final valuation date, the barrier is observed: If the underlying price is above the barrier, redemption is at 100% of the nominal value. If the underlying price is at or below the barrier, you will receive shares in your securities account.

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



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 underlying, its volatility, dividend expectation as well as the interest rate level. This price may fall below the issue price. If the underlying moves close to the barrier, the price 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.

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3RCU2
Issue price	100%
Nominal value	EUR 1,000
Subscription²	Jan 14 - Feb 10, 2026
Initial valuation date	Feb 11, 2026
Issue value date	Feb 12, 2026
Final valuation date	Feb 10, 2031
Annual valuation dates	Feb 10, 2027; Feb 10, 2028; Feb 8, 2029; Feb 8, 2030; Feb 10, 2031
Early maturity dates	Feb 12, 2027; Feb 14, 2028; Feb 12, 2029; Feb 12, 2030; Feb 13, 2031
Underlying	OMV AG
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 starting value
Barrier observation	Only on the final valuation date (closing price)
Termination levels	1) 100%, 2) 100%, 3) 100%, 4) 100%, 5) 100% of starting value
Observation of termination levels	on the annual valuation days (closing prices)
Termination prices	1) 110.5%, 2) 121.0%, 3) 131.5%, 4) 142.0%, 5) 152.5% of nominal value
Maximum amount	152.5% of nominal value
Listing	Vienna, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](https://www.raiffeisen.com/ir/ratings)

2 ... The subscription may be terminated prematurely or extended at the discretion of Raiffeisen Bank International AG.

My expectation for the underlyings

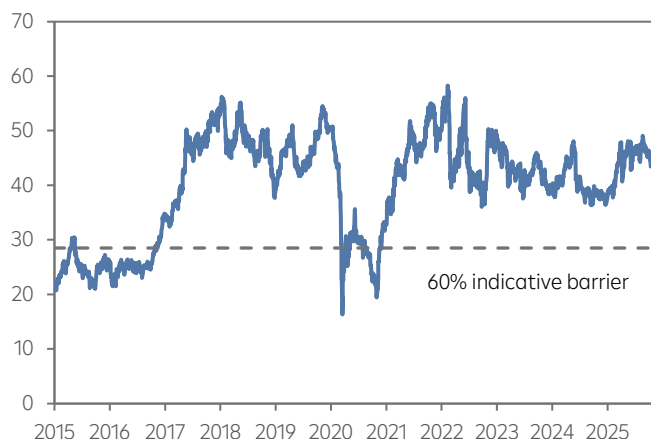
falling ↘	sideways →	rising ↗
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Underlying: OMV share

Company description

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

Development in the past



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)

Share delivery

The number of shares you receive in your securities account 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:

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

Corresponds to the Sustainability Standard for Raiffeisen Certificates



raiffeisencertificates.com/sustainability

This means that Raiffeisen Bank International AG takes into account negative impacts on the following sustainability factors in its economic activities: Greenhouse gas emissions, preservation of biodiversity, water protection and water consumption, waste avoidance, social, labour and human rights issues, including corruption and bribery.

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 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. A total loss of the invested capital is possible.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a

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 Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Express Certificate 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 Express 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 (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Express Certificate and are not paid out.

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Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB)).

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

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