

Germany Sustainability Bonus&Growth 4

Bonus Certificate

- Underlying: DAX® 50 ESG (PR) EUR Index
- Opportunity of redemption of 113% or higher
(100% participation, if the index rises by more than +13%)
- 5 years of term
- 55% barrier, 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.

DAX® is a registered trademark of Deutsche Börse AG.



This certificate will be redeemed in March 2031 at 113% or higher if the DAX® 50 ESG (PR) EUR index remains above the barrier of 55% of its starting value during the term. If the barrier is violated, redemption is made according to the index performance. In this case, a significant capital loss is possible.

How the certificate works

At the start of the term, the starting value of the underlying is fixed, and based on this the barrier is calculated. During the observation period, the price of the underlying is compared to the barrier.

At the end of the term, the following options are available:

- Barrier was never touched or undercut
 - The underlying has risen by 13% or less
The certificate is redeemed at more than 113%: Investors participate 100% in the index performance without any upper limit.
 - The underlying has risen by 13% or less.
The certificate is redeemed at 113%.
- Barrier was touched or undercut at least once
The certificate is redeemed according to the index performance (final value compared to the starting value).

Examples of redemption

Performance of the index	Redemption* at the end of the term, if ...	
	... barrier never violated	... barrier violated
+50%	150% EUR 1,500	150% EUR 1,500
+20%	120% EUR 1,200	120% EUR 1,200
+10%	113% EUR 1,130	110% EUR 1,100
+/-0%	113% EUR 1,130	100% EUR 1,000
-10%	113% EUR 1,130	90% EUR 900
-20%	113% EUR 1,130	80% EUR 800
-40%	113% EUR 1,130	60% EUR 600

* per EUR 1,000 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 underlyings, the volatility of the underlyings, the dividend expectation and the interest rate level. This price may decline below the issue price. If the underlying indices move close to the barrier, the price 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.

Issuer ¹	Raiffeisen Bank International AG
ISIN	AT0000A3RR93
Issue price	100%
Nominal value	EUR 1,000
Subscription ²	Jan 28 - Feb 26, 2026
Initial valuation date	Feb 27, 2026
Issue value date	Mar 2, 2026
Final valuation date	Feb 26, 2031
Maturity date	Mar 3, 2031
Underlying	DAX® 50 ESG (PR) EUR Index
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Barrier	55% of the starting value
Barrier observation	Continuously (every price)
Observation period	Mar 2, 2026 - Feb 26, 2031
Maximum redemption	Unlimited
Listing	Vienna, Stuttgart

- Rating: [rbinternational.com/ir/ratings](https://www.raiffeisen.com/ir/ratings)
- The subscription may be terminated prematurely or extended at the discretion of Raiffeisen Bank International AG.

My expectation for the underlying

DAX® 50 ESG (PR) EUR Index

The DAX 50 ESG (PR) Index is a German stock index that tracks the performance of the 50 largest and most liquid companies that meet strict ESG criteria (environmental, social, and governance) while also adhering to exclusion criteria (e.g., weapons, tobacco, coal). The investment universe is the HDAX® Index, which comprises all stocks included in either the DAX®, MDAX®, or TecDAX®. The index components of the DAX 50 ESG (PR) Index are weighted according to free-float market capitalization, with a maximum weighting of 7% per share.

Well-known index members

Company	Branch
Siemens	Industrials
Deutsche Telekom	Communications
Allianz	Financials
SAP	IT
Deutsche Post	Industrials
Deutsche Börse	Financials
adidas	Consumer Discretionary
BMW	Consumer Discretionary
Merck KGaA	Health Care
Henkel	Consumer Staples

Development in the past



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

As of: January 20, 2026; Source: Bloomberg (DAXESGK Index, ISIN DE000A0S3E04)

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.



Legal and Risk Disclaimer for Investors

The information provided is for general information purposes only and does not constitute advice, a recommendation or an invitation to enter into a transaction. The information is of a general nature and does not take into account the personal circumstances of potential investors. It is therefore not a substitute for individual investor and investment advice and risk disclosure. The advertisement was not prepared in accordance with the legal requirements designed to promote the independence of investment research and is not subject to the prohibition on trading after the dissemination of investment research.

The complete legal basis for a possible transaction in a financial instrument described here is formed by the registration document approved by the Luxembourg Financial Supervisory Authority (CSSF) and the securities note approved by the Austrian Financial Market Authority (FMA) – both documents together form the base prospectus – along with any supplements and the respective final terms filed with the FMA. The approval of the base prospectus by the competent authority should not be understood as an endorsement of the financial instruments described by this authority. Additional information on the financial instrument is available free of charge in the respective key information documents (KIDs) on the website of Raiffeisen Bank International AG (RBI) after entering the security identification number (ISIN) at raiffeisencertifikate.com. Unless explicitly stated in these documents, no measures have been or will be taken in any jurisdiction to allow a public offer of this financial instrument.

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.

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 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, opinions of financial authorities, jurisdiction etc.

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.

The name DAX® 50 ESG (PR) EUR Index is a registered trademark of Deutsche Börse AG ("DBAG"). The financial instruments mentioned are in no way sponsored, promoted, distributed, or otherwise endorsed by DBAG. DBAG makes no warranty or representation, direct or indirect, regarding results obtained through the use of the indices. This also applies to the index data and/or the index trademark rights, the value of the indices at any given time, or any other aspect. The indices and their underlying data are calculated and published by DBAG. Nevertheless, to the maximum extent permitted by law, DBAG excludes all liability to third parties for any errors in the indices or the underlying index data. Furthermore, DBAG has no obligation to warn third parties, including investors, about potential errors in the indices.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

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

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

Imprint according to the Austrian Media Act:

Media Owner and Publisher is Raiffeisen Bank International AG
Am Stadtpark 9, 1030 Vienna/Austria

- Website: raiffeisenzertifikate.at
- E-mail: info@raiffeisenzertifikate.at
- Certificate hotline: +431 71707 5454

