

Austria Winner 110%

Capital Protection Certificate

- Underlying: ATX® Index
- 100% participation in the rising underlying up to maximum +28%
- 110% capital protection after 6 year term

Please note the issuer risk.

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

ATX® is a registered trademark of Wiener Börse AG.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2025



This certificate offers a redemption of 110% at the end of the term (capital protection). Additionally, a higher redemption will occur if the underlying increases by more than 10% by March 2032. The maximum redemption is 128%.

Der ATX® Index ist der Basiswert des Zertifikats. Der Index setzt sich aus den 20 größten börsennotierten Unternehmen Österreichs zusammen.

How the certificate works

1. At the beginning of the term the starting value of the underlying is fixed. At the end of the term, the closing price of the underlying is compared with the starting value. Then there are two options:
2. Underlying has risen by more than 10%
The price gain is paid out 1:1. The maximum redemption of the certificate is limited to 128% of the nominal value.
3. Underlying has fallen or risen by less than 10%
The certificate is redeemed at 110% (capital protection).

Examples of redemption

Performance* of the index	Redemption** at the end of the term
+50%	128% EUR 1,280
+25%	125% EUR 1,250
+20%	120% EUR 1,200
+7%	110% EUR 1,100
+/-0% = starting value	110% EUR 1,100
-30%	110% EUR 1,100

* Final value compared to the starting value

** per EUR 1,000 nominal value

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3RVL1
Issue price	100%
Nominal value	EUR 1,000
Subscription²	Feb 11 - Mar 12, 2026
Initial valuation date	Mar 13, 2026
Issue value date	Mar 16, 2026
Final valuation date	Mar 12, 2032
Maturity date	Mar 16, 2032
Underlying	ATX® 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
Capital protect.	110% at the end of term
Participation factor	100%
Maximum redemption	128% of the nominal value
Listing	Vienna, Stuttgart

- 1 ... Rating: [rbinternational.com/ir/ratings](https://www.raiffeisen.com/ir/ratings)
- 2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

My expectation for the underlying



The payout profile applies at the end of the term

- 110% of the nominal value is secured by the capital protection at the end of term.
- The maximum redemption is limited by 128%.
- Loss of value due to inflation is not covered by the capital protection.



During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price may drop below the issue price or the level of capital protection. Selling the certificate prior to maturity may result in a partial loss of the invested capital.



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.

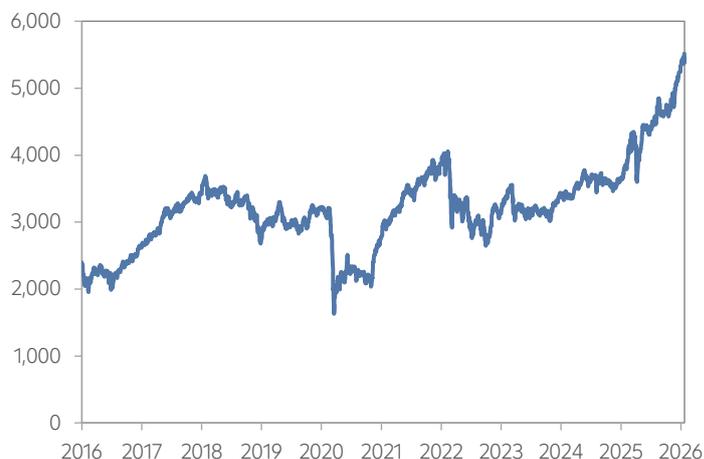
ATX® Index

The Austrian Traded Index (ATX) is the most important stock index of the Vienna Stock Exchange, representing the 20 largest listed companies in Austria. The weighting of the stocks included in the index is based on their free-float market capitalization.

Well-known index members

Company	Sector
Erste Group Bank	Financials
OMV	Energy
ANDRITZ	Industrials
Raiffeisen Bank International	Financials
voestalpine	Materials
Verbund	Utilities
Wienerberger	Materials
Vienna Insurance Group	Financials
DO & CO	Industrials
Österreichische Post	Industrials

Development in the past



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

As of January 21, 2026; Source: Bloomberg (ATX Index, ISIN AT0000999982)

Note

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.

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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 Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 110% of the nominal value applies solely at the end of the term. Loss of value due to inflation is not covered by the capital protection. During the term, the price of the Certificate may drop below the agreed capital protection amount. During the term, the Certificate's price is subject to several influencing factors and needs 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 Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Certificate 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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