

# Garantovaný certifikát amerických akcií II

## Capital Protection Certificate

- Underlying: MSCI® North America Top ESG Select 4.5% Decrement Index
- 100% participation in the rising underlying up to maximum +30%
- 100% capital protection after 4 year term

Please note the issuer risk.

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

The financial instrument described herein is based on an MSCI® index.



This certificate offers a redemption of 100% at the end of the term (capital protection). Additionally, a higher redemption will occur if the underlying increases by April 2030. The maximum redemption is 130%.

The MSCI® North America Top ESG Select 4.5% Decrement Index is the underlying of the certificate. It consists of companies that meet sustainability criteria. A higher weighting is given to companies that are actively shaping the transition to an emission-free future.

### How the certificate works

- 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:
- Underlying remained the same or has risen  
The price gain is paid out 1:1. The maximum redemption of the certificate is limited to 130% of the nominal value.
- Underlying has fallen  
The certificate is redeemed at 100% (capital protection).

### Examples of redemption

Performance* of the index	Redemption** at the end of the term
+50%	130%   CZK 1,300
+25%	125%   CZK 1,250
+10%	110%   CZK 1,100
+/-0% = starting value	100%   CZK 1,000
-10%	100%   CZK 1,000
-30%	100%   CZK 1,000

\* Final value compared to the starting value

\*\* per CZK 1,000 nominal value

<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>ISIN</b>	AT0000A3T3M9
<b>Issue price</b>	100%
<b>Nominal value</b>	CZK 1,000
<b>Subscr. period<sup>2</sup></b>	Mar 13 - Apr 28, 2026
<b>Initial valuation date</b>	Apr 29, 2026
<b>Issue value date</b>	Apr 30, 2026
<b>Final valuation date</b>	Apr 26, 2030
<b>Maturity date</b>	Apr 30, 2030
<b>Underlying</b>	MSCI® North America Top ESG Select 4.5% Decrement Index
<b>Starting value</b>	Closing price of the underlying on the initial valuation date
<b>Final value</b>	Closing price of the underlying on the final valuation date
<b>Capital protect.</b>	100% at the end of term
<b>Participation factor</b>	100%
<b>Maximum redemption</b>	130% of the nominal value
<b>Listing</b>	Vienna, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](https://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 underlying



### The payout profile applies at the end of the term

- 100% of the nominal value is secured by the capital protection at the end of term.
- The maximum redemption is limited by 130%.
- 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.

### MSCI® North America Top ESG Select 4.5% Decrement Index

The investment universe of the MSCI® North America Top ESG Select 4.5% Decrement Index is the overarching MSCI® North America Index. The index contains around 195 companies from 2 industrialised countries, which are selected according to fixed criteria.

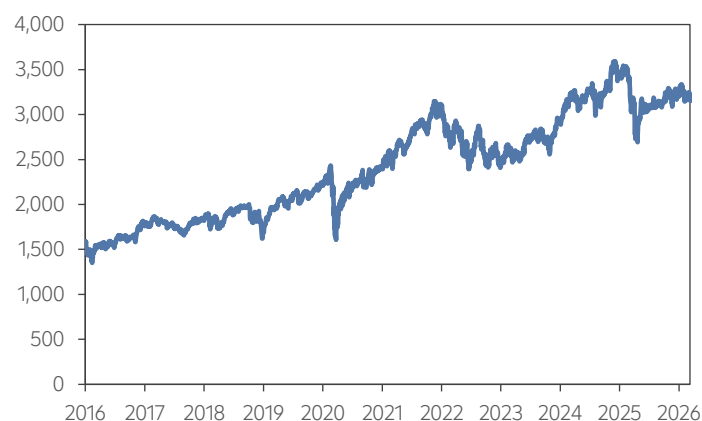
- Exclusion: Certain companies are identified and excluded on the basis of their activities. These include the manufacture of weapons or the production of energy from nuclear power, oil or gas.
- 'Best in class' approach: All remaining companies are assessed in terms of their environmental, social and governance (ESG) efforts. Only the top 50% of companies in a sector are selected.

Decrement Index: Paid out net dividends are included in the calculation of the index. In exchange, 4.5% p.a. is continuously deducted from the index price (daily adjustment).

#### Well-known index members

Company	Sector	Country
NVIDIA	IT	USA
Broadcom	IT	USA
Visa	Financials	USA
Home Depot	Consumer Discretionary	USA
AMD	IT	USA
Intel	IT	USA
American Express	Financials	USA
Shopify	IT	Canada
Adobe	IT	USA
Bank of Montreal	Financials	Canada

#### Development in the past



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

As of Mar 9, 2026; Source: Bloomberg (MXNATES4 Index, ISIN GB00BMCQG893)

### Corresponds to the Sustainability Standard for Raiffeisen Certificates [raiffeisencertificates.com/sustainability](https://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.

#### 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](https://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](https://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](https://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 100% 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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