

Garant světových indexů USD

Capital Protection Certificate

- Underlyings: MSCI® Emerging Markets Top ESG Select 5% Decrement Index, MSCI® Europe Top ESG Select 4.5% Decrement Index and MSCI® North America Top ESG Select 4.5% Decrement
- 28% yield, if all the underlyings are at or above their respective starting values at the end of the term
- 100% capital protection after 3.5 year term

Please note the issuer risk and currency risk.

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

The financial instruments described herein are based on MSCI® indices.



This certificate has two redemption options in October 2029:

→ All index prices at or above the starting value: redemption at 128%

→ At least on index price below the starting value: redemption at 100% (capital protection)

The underlyings of the certificate are the MSCI® Emerging Markets Top ESG Select 5% Decrement Index, the MSCI® Europe Top ESG Select 4.5% Decrement Index and the MSCI® North America Top ESG Select 4.5% Decrement EUR Index.

How the certificate works

The starting values of the underlyings are fixed at the beginning of the term. At the end of the term, the closing prices of the underlyings are compared with their respective starting value. Then there are two options:

1. All underlyings are unchanged or have risen
The certificate is redeemed at 128% (maximum redemption).
2. At least one underlyings has fallen
The certificate is redeemed at 100 % (capital protection).

Examples of redemption

Performance* of each underlying	Redemption** at the end of the term
+50%	128% USD 128
+15%	128% USD 128
+5%	128% USD 128
+/-0% = Starting value	128% USD 128
-5%	100% USD 100
-30	100% USD 100

* Final value compared to the respective starting value

** per USD 100 nominal value



The certificate is quoted in USD, so there is a currency risk for euro investors.



The payout profile applies at the end of the term

- 100% of the nominal amount 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.

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3TEZ3
Issue price	100%
Nominal value	USD 100
Subscr. period²	Apr 1 - Apr 28, 2026
Initial valuation date	Apr 29, 2026
Issue value date	Apr 30, 2026
Final valuation date	Oct 25, 2029
Maturity date	Oct 30, 2029
Underlyings	MSCI® Emerging Markets Top ESG Select 5% Decrement Index, MSCI® Europe Top ESG Select 4.5% Decrement Index, MSCI® North America Top ESG Select 4.5% Decrement
Starting value	Closing price of each underlying on the initial valuation date
Final value	Closing price of each underlying on the final valuation date
Capital protect.	100% at the end of term
Maximum redemption	128% of the nominal value
Listing	Stuttgart

1 ... Rating: 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

falling ↘	sideways →	rising ↗
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MSCI® Emerging Markets Top ESG Select 5% Decrement

Is composed of leading ESG stocks from Emerging markets, such as Taiwan Semiconductor, Alibaba, Meituan, Naspers, and Infosys.

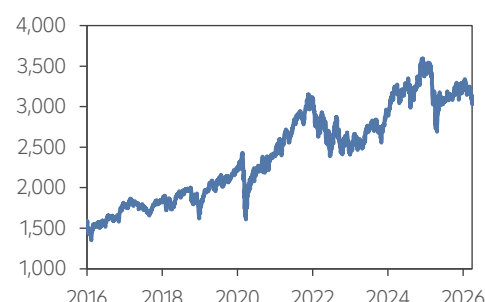
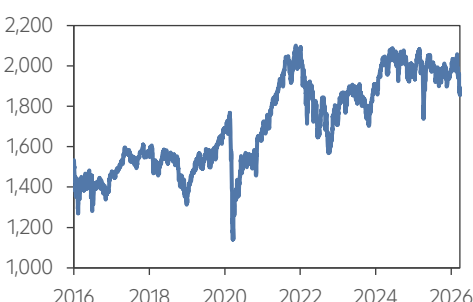
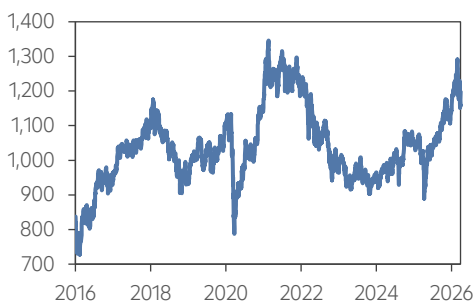
MSCI® Europe Top ESG Select 4.5% Decrement

Is composed solely of stocks that meet predefined ESG criteria, such as Novo Nordisk, Zurich Insurance Group, ASML Holding, Home Depot, and Diageo.

MSCI® North America Top ESG Select 4.5% Decrement

Is composed of leading ESG stocks from North American markets, such as ServiceNow, Adobe, American Express, Texas Instruments, and Intuit.

Development over the past 10 years



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

As of March 26, 2026; Source: Bloomberg (MXEFTE5 Index, ISIN GB00BNHRML99; MXEUTES4 Index, ISIN GB00BNHRDM73; MXNATES4 Index, ISIN GB00BMCQG893)

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.

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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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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Currency risk/opportunity: The certificate Garant světových indexů USD is not currency-hedged. If the payment flows from the certificate (interest payments, redemption) are later converted into another currency, the nominal amount [e.g., in US dollars] creates additional risks as well as opportunities due to possible exchange rate fluctuations.

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