

Emerging Markets Bonus&Growth

Bonus Certificate

- Underlying: MSCI® Emerging Markets Top ESG Select 5% Decrement Index
- Opportunity of redemption of 140% or higher (100% participation, if the index rises by more than +40%)
- 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.

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



This certificate will be redeemed in June 2031 at 140% or higher if the MSCI® Emerging Markets Top ESG Select 5% Decrement 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 40% or less
The certificate is redeemed at more than 140%: Investors participate 100% in the index performance without any upper limit.
 - The underlying has risen by 40% or less.
The certificate is redeemed at 140%.
- 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%	140% EUR 1,400	140% EUR 1,400
+10%	140% EUR 1,400	110% EUR 1,100
+/-0%	140% EUR 1,400	100% EUR 1,000
-10%	140% EUR 1,400	90% EUR 900
-20%	140% EUR 1,400	80% EUR 800
-40%	140% EUR 1,400	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	AT0000A3UDE8
Issue price	100%
Nominal value	EUR 1,000
Subscription ²	May 4 - May 29, 2026
Initial valuation date	June 1, 2026
Issue value date	June 2, 2026
Final valuation date	May 29, 2031
Maturity date	June 3, 2031
Underlying	MSCI® Emerging Markets Top ESG Select 5% Decrement 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	June 2, 2026 - May 29, 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

MSCI® Emerging Markets Top ESG Select 5% Decrement Index

The investment universe of the MSCI® Emerging Markets Top ESG Select 5% Decrement Index is the overarching MSCI® Emerging Markets Index. The index contains around 340 companies from 22 emerging markets, 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, 5% p.a. is continuously deducted from the index price (daily adjustment).

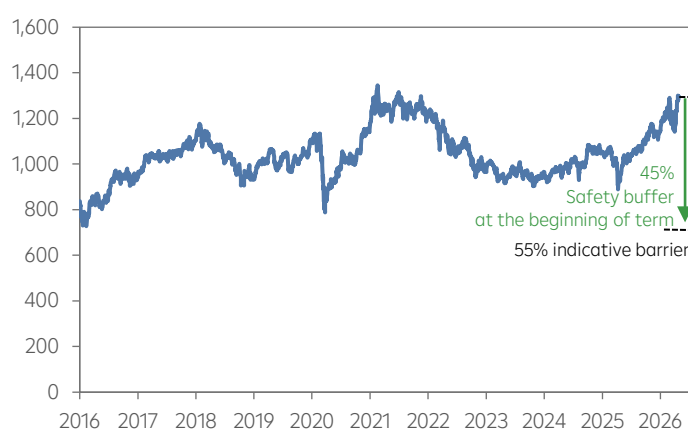
Well-known index members

Company	Sector	Country
Taiwan Semiconductor	IT	Taiwan
China Construction Bank	Financials	China
Delta Electronics	IT	Taiwan
Advanced Info Service	Communication	Thailand
Samsung Electronic-Mechanics	IT	South Korea
Foxconn Industrial Internet	IT	China
Vanguard International Semicon	IT	Taiwan
CD Projekt	Communication	Poland
United Spirits	Consumer Staples	India
Bank of China	Financials	China

Country weighting

Taiwan	China	South Korea	India	Brasil	Others
25.5%	16.8%	16.0%	12.1%	5.1%	24.3%

Development in the past



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

As of April 27, 2026; Source: Bloomberg (MXEFTE55 Index, ISIN GB00BNHRML99)

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 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.

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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.

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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.

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

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