ADVERTISEMENT of Raiffeisen Bank International AG
Product brochure, August 2026

ESG Bonus Certificates

Emerging Markets Bonus&Growth 2

ZERTIFIKATE AWARD AUSTRIA
Best Issuer 2026

- **Underlying: MSCI® Emerging Markets Top ESG Select 5% Decrement Index**
- **Opportunity for redemption at 143% or higher (100% participation if the index rises by more than +43%)**
- **5 year 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.

raiffeisencertificates.com

The certificate will be redeemed in September 2031 at 143% or a higher amount, provided that the MSCI® Emerging Markets Top ESG Select 5% Decrement Index remains above the barrier of 55% of its starting value throughout the term. If the barrier is violated, the redemption will be in line with the performance of the index. In this case, a substantial loss of capital is possible.

How the certificate works

At the initial valuation date the starting value of the underlying is fixed and based on this the barrier is determined. During the observation period the underlying price is compared with the barrier

At the final valuation date the following options are available:

1. Barrier has never been touched or undercut.
   - Underlying has increased by more than 43%
     The certificate will be redeemed at more than 143%: investors participate 100% in the index performance with no upper limit.
   - Underlying has increased by 43% or less
     The certificate will be redeemed at 143%.
2. Barrier has been touched or undercut at least once.
   The certificate will be redeemed in line with the performance of the index (final level compared to the initial level).

Emerging Markets Bonus&Growth 2	
Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3WD76
Issue price	100%
Nominal value	EUR 1,000
Subscr. period[2]	Aug 25 - Sep 21, 2026
Initial valuation date	Sep 22, 2026
Issue value date	Sep 23, 2026
Final valuation date	Sep 19, 2031
Maturity date	Sep 23, 2031
Underlying	MSCI® Emerging Markets Top ESG Select 5% Decrement Index
Starting value	Closing price of the index at the initial valuation date
Final value	Closing price of the index at the final valuation date
Barrier	55% of the starting value
Barrier observation	Continuously (every price)
Observation period	Sep 23, 2026 - Sep 19, 2031
Maximum redemption	Unlimited
Cap	Unlimited
Listing	Vienna, Stuttgart

[1] Rating: rbinternational.com/ir/ratings

[2] The subscription may be terminated prematurely or extended at the discretion of Raiffeisen Bank International AG.

Examples of redemption

Performance of the **Index**	Redemption* at the end of the term, if ... **... barrier never violated**		**... barrier violated**	
+60%	160%	EUR 1,600	160%	EUR 1,600
+50%	150%	EUR 1,500	150%	EUR 1,500
+30%	143%	EUR 1,430	130%	EUR 1,300
+/-0%	143%	EUR 1,430	100%	EUR 1,000
-10%	143%	EUR 1,430	90%	EUR 900
-20%	143%	EUR 1,430	80%	EUR 800
-40%	143%	EUR 1,430	60%	EUR 600

* per EUR 1,000 nominal amount

My expectation for the underlying

↘ → ↗ ↑

falling sideways rising

During the term

- You can buy and sell the certificate during trading hours at the current price.
- If the barrier has been violated, investors bear the market risk.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying, its fluctuation range, dividend expectation and the interest rate level. This price may fall below the issue price and, especially if the underlying is close to the barrier, may fluctuate strongly.

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.

Please note the legal and risk disclaimer at the end of this product brochure. Creation date: August 13, 2026

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 345 companies from 23 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).

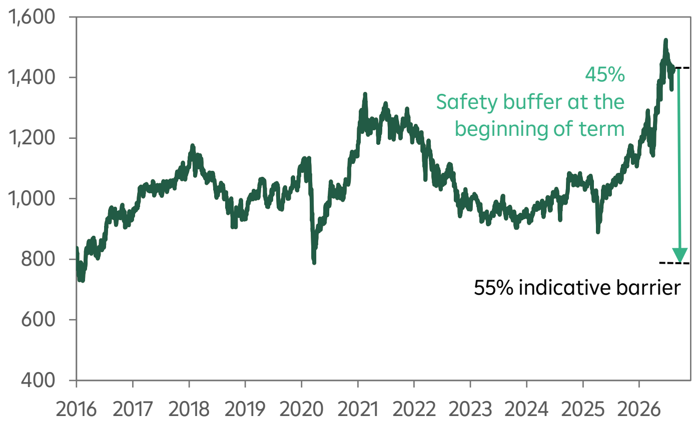
Well-known index members

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

Country weighting

Taiwan	China	South Korea	India	Brasil	Others
29.5%	16.6%	13.5%	11.1%	5.1%	24.2%

Development in the past



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

As of Aug 12, 2026; Source: Bloomberg (MXEFTES5 Index, ISIN GB00BNHRML99)

Corresponds to the Sustainability Standard for Raiffeisen Certificates ESG 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 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 authoritiy. 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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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 a risk of incurring 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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Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB).

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

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