Raiffeisen Certificates

ADVERTISEMENT of Raiffeisen Bank International AG
Product brochure, August 2026



ESG

8.25 % Austria Plus Reverse Convertible Bond 3

ZERTIFIKATE AWARD AUSTRIA
Best Issuer 2026

- **Underlyings: Erste Group Bank share, OMV share, Verbund share**
- **8.25% fixed annual interest rate for a term of 2 years**
- **60% barrier (only active at the end of term), share delivery if the barrier is violated (market risk)**

Please note the issuer risk.
Further information on the investment product and the risks can be found on the following pages.

raiffeisencertificates.com

Investors receive a fixed annual coupon of 8.25%. The Reverse Convertible Bond will be redeemed at 100% in September 2028, provided that all three underlying shares are above their respective barrier of 60% at the end of term. If the barrier is violated, the worst-performing share will be delivered. The value of the delivered shares will be significantly below the nominal amount of the Reverse Convertible Bond.

How the certificate works

On the initial valuation date, the starting value of each underlying is determined, and the barriers are defined. At the end of the term, the prices of the underlyings are compared with the respective barrier.

The fixed interest rate is not affected by the performance of the underlyings and is paid out in any case. The maximum return is limited to the amount of these fixed interest payments.

At the end of the term, there are two possible scenarios:

1. The closing prices of all shares are above their barrier
   The certificate is redeemed at 100%. This also corresponds to the maximum redemption.
2. At least one share is at or below its barrier
   Regardless of which share has violated the barrier, you will receive only the share with the worst performance (final value compared to the initial value) delivered into your securities account.

Details on the share delivery can be found on the following page.

During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their fluctuation range, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, particularly if at least one of the underlyings is close to the barrier, 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.

8.25% Austria Plus Reverse Convertible Bond 3

Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3WNP9
Issue price	100%
Nominal value	EUR 1,000
Subscription[2]	Aug 31 - Sep 25, 2026
Initial valuation date	Sep 28, 2026
Issue value date	Sep 29, 2026
Final valuation date	Sep 25, 2028
Maturity date	Sep 28, 2028
Underlyings	Erste Group Bank AG, OMV AG, Verbund AG
Starting value	Closing price of the underlying at the initial valuation date
Final value	Closing price of the underlying at the final valuation date
Barrier	60% of the starting value
Barrier observation	Only on the final valuation date (closing price)
Fixed interest rate	8.25% of nominal value per year of term
Interest payment dates	September 29, 2027; September 28, 2028
Listing	Wien, Stuttgart

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

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

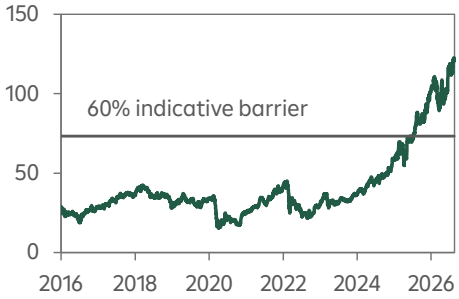
My expectation for the underlying



Please note the legal and risk disclaimer at the end of this product brochure. Creation date: August 21, 2026

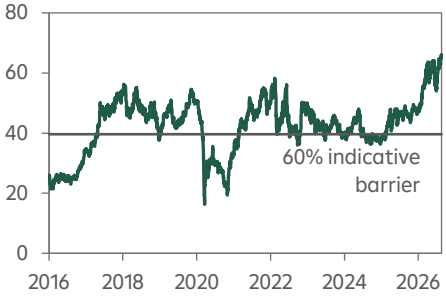
Erste Group Bank AG
Austrian financial institution

The universal bank with a focus on the retail sector concentrates primarily on the markets of Central and Eastern Europe.



OMV AG
Austrian oil and gas company

OMV is an integrated, international oil and gas company with activities in the up- and downstream sector.



Verbund AG
Austrian electricity company

Verbund is Austria's leading electricity company and of the largest producers of hydropower electricity in Europe.



Please note that the past performance is not a reliable indicator for the future performance.
As of: August 17, 2026; Source: Bloomberg (EBS AV, ISIN AT0000652011; OMV AV, ISIN AT0000743059; VER AV, ISIN: AT0000746409)

Share delivery

The share with the worst performance is booked into your securities account.
The number is calculated as follows: Number of shares = EUR 1,000 nominal value / starting value

As a rule, this does not result in whole numbers.
However, as only whole shares can be traded, the market value of the fractional share exceeding this is paid out: Cash settlement = fractional share x final value

CorrespondstotheSustainabilityStandardforRaiffeisenCertificates 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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Legal and Risk Disclaimer for investors

The information provided is for general information purposes only and does not constitute investment advice, a recommendation or an invitation to execute a transaction. The information is generic and does not take into account the personal circumstances of potential investors. It is therefore not a substitute for individual investor and investment advice and risk disclosure. The advertisement was not prepared in accordance with the legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The complete legal basis for potential transaction in a financial instrument described here is the Registration Document approved by the Luxembourg Financial Supervisory Authority (CSSF) and the Securities Note approved by the Austrian Financial Market Authority (FMA) – both documents together form the Base Prospectus – together with any supplements and the respective Final Terms filed with the FMA. The approval of the base prospectus by the competent authority should not be understood as an endorsement of the financial instruments described by this authority. Additional information on the financial instrument is available free of charge in the respective key information documents (KIDs) on the website of Raiffeisen Bank International AG (RBI) after entering the Security Identification Number (ISIN) at raiffeisencertificates.com. Unless otherwise explicitly stated in these documents, no measures have been taken in any jurisdiction which should permit a public offering of the financial instruments described therein.

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.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the 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.

The price of the Reverse Convertible Bond is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Reverse Convertible Bond. If the Reverse Convertible Bond is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Reverse Convertible 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), interest rates, solvency of the issuer or remaining term. If the Reverse Convertible Bond 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 (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Reverse Convertible Bond and are not paid out.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

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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