Raiffeisen Certificates

Garant Evropa/Amerika III CZK

Investment product

- Equity indices S&P 500, NASDAQ-100® Notional Net Return EUR Excess Return Index, and EURO STOXX Select Dividend 30 EUR as underlying assets for determining the payout at certificate maturity
- 100% protection of the Nominal Value of the certificate at maturity
- Opportunity for a return of 23%
- Certificate and returns denominated in CZK
- Opportunities and risks can be found on the following pages
- Certificate maturity period is 3.5 years

S&P 500® is a trademark of Standard & Poor's, a division of McGraw-Hill, Inc.
EURO STOXX Select dividend 30 EUR Index is a registered trademark of STOXX Ltd.
NASDAQ-100® Notional Net Return EUR Excess Return Index is a registered trademark of Nasdaq Inc.

ZERTIFIKATE AWARD AUSTRIA
Best Issuer
2025

Investment product with Capital Protection

Investor will receive a coupon of 23% of the Nominal Value of the invested amount on the Maturity Date, provided that on the Last Observation Day the closing value of the less performing underlying index is equal to or higher than its Initial Value. At the same time, the investor is protected against negative performance of the underlying indices by 100% Capital Protection of the Nominal Value of the certificate at the Maturity Date.

BASIC INFORMATION

Issuer	Raiffeisen Bank International AG*
Offering	continuous issuance
ISIN	AT0000AWV09
Issue price	100%
Nominal value	CZK 1,000
Subscr. period[1]	Aug 31 - Sep 25, 2026
Initial valuation date	Sep 29, 2026
Issue value date	Sep 30, 2026
Maturity date	Apr 01, 2030
Capital protection	100 % of the nominal value at the maturity date
Coupon amount	23%
Coupon payment level	100% of the Initial Value of the underlying indices

Payout at maturity

If the performance of all underlying indices is positive on the Last Observation Day, 123% of the Nominal Value of the certificate will be paid. In case of negative performance of the underlying indices, the payment of the Nominal Value of the certificate is protected by 100% Capital Protection.

Market prices of the certificate on the secondary market raiffeisenzertifikate.at

* Rating: rbinternational.com/ir/ratings

[1] Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

Garant Evropa/Amerika III CZK represents an investment product with 100% Nominal Value protection at payout on the Maturity Date. The certificate maturity is 3.5 years. The underlying assets selected are the following indices:

NASDAQ-100® Notional Net Return EUR Excess Return Index, which is composed of the 100 largest companies listed on the Nasdaq exchange, such as Apple, NVIDIA, Microsoft, Amazon, or Alphabet.

EURO STOXX Select Dividend 30 EUR Index, which is composed of 30 leading dividend-paying stocks from the Eurozone, such as NN Group, Allianz, AXA, OMV, or Volkswagen.

S&P 500 Index, which is composed of 500 leading American stocks, such as American Express, Coca-Cola, General Electric CO., HP INC., and HOME DEPOT INC.

Functionality

On the Fixing Date, the Initial Value of each underlying index will be determined (closing values of the S&P 500, EURO STOXX Select Dividend 30 EUR Index, and NASDAQ-100 Notional Net Return EUR Excess Return Index).

On the Last Observation Day, one of the following scenarios will occur:

SCENARIO 1: The closing values of all underlying indices on the Last Observation Day will be at or above their Initial Value:

- Payment of a coupon of 23% of the Nominal Value of the invested amount for the holding period until the Maturity Date (equivalent to 230 CZK per certificate)

- Payment of 100% of the Nominal Value at the Maturity Date

SCENARIO 2: The closing value of at least one of the underlying indices on the Last Observation Day will be below its Initial Value:

- The 23% coupon will not be paid
- Payment of 100% of the Nominal Value at the Maturity Date (Capital protection)

YOUR EXPECTED MARKET TREND

declining	sideways	rising

YOUR INVESTMENT HORIZON

< 3 years	3 to 5 years	> 5 years

PRODUCT RISK PROFILE

1	2	3	4	5	6	7

DISCLAIMER

The opportunities and risks highlight key aspects.

You are about to purchase a product that is not easy and difficult to understand.

Information on additional risks related to investing in the certificate can be found in the Base Prospectus approved by the Austrian Financial Market Authority – the document is available from Österreichische Kontrollbank AG and published at raiffeisenzertifikate.at/en/securities-prospectus/ (we recommend reading the prospectus before making an investment decision), as well as in the Key Information Document for this product, also available at raiffeisenzertifikate.at

Examples: Certificate payouts at the Maturity Date

Performance of the least performing index	Certificate payout	
+30%	123%	Nominal value
+10%	123%	Nominal value
+/- 0%	123%	Nominal value
-5%	100%	Nominal value
-15%	100%	Nominal value
-30%	100%	Nominal value

During the term of the certificate, its market price may fall below 100% of the Nominal Value, mainly due to price fluctuations of the underlying asset and changes in interest rates. The 100% Capital Protection of the Nominal Value applies exclusively at the Maturity Date.

Opportunities

- Payment of a 23% coupon on the Nominal Value of the invested amount during the holding period until the Maturity Date, provided the coupon payment conditions are met.
- Garant Evropa/Amerika III CZK offers 100% Capital Protection at the Maturity Date, meaning the investor will receive at least 100% of the Nominal Value back at maturity.
- Continuous secondary market with the possibility of early sale of the certificate by the investor.

Risks

- If the performance of the S&P 500, EURO STOXX Select Dividend 30 EUR Index, and NASDAQ-100 Notional Net Return EUR Excess Return Index is not positive during the product term or on the Last Observation Day, the investor will not receive any yield.
- During the term of the certificate, its value may fall below 100%.
- Capital Protection of the Nominal Value applies only at the Maturity Date. Loss of value due to inflation is not covered by Capital Protection.
- Payment of the Nominal Value and any potential yield at maturity depends on the issuer's ability to pay. In case of issuer insolvency or official bail-in, the investor may suffer a total loss of the Nominal Value.

An informational brochure in English is available at the issuer Raiffeisen Bank International AG here:
raiffeisenzertifikate.at/en/?ISIN=AT000A3WV09

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DISCLAMER

The information contained in this prospectus does not constitute investment advice for the purchase or sale of investments, nor should any investment decision be made solely on the basis of this document. The final terms for the securities described in this prospectus are deposited with Österreichische Kontrollbank AG and have been approved by the Austrian Financial Market Supervisory Authority.

All products are subject to the base prospectus for the Issue Program of Raiffeisen Bank International AG (including any amendments) (hereinafter referred to as the Base Prospectus) raiffeisenzertifikatite.at/en/securities-prospectus/. The Base Prospectus relating to the Certificate, which was approved by the Austrian Financial Market Supervisory Authority, which was competent to approve the Base Prospectus, cannot be understood as a recommendation to purchase financial instruments by the Office for Financial Market Supervision.

All the mentioned documents (e.g. base prospectus, additional information on the above-described product and communication of key information) are published on the website of Raiffeisen Bank International AG.

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Investors are exposed to the risk that Raiffeisen Bank International AG as the Issuer may not be able to meet its obligations, such as in the event of the Issuer's insolvency or an official order ("Bail-in") under the relevant legal order. The supervisory authority can issue such an order in a crisis situation before bankruptcy proceedings. In such a case, the supervisory authority has the possibility to order extensive measures, such as suspending the rights of investors in relation to the described financial instruments or reducing them to zero, terminating the described investment instruments, or converting them to shares of the Issuer.

For more detailed information, please visit: raiffeisenzertifikate.at/fileadmin/Dokumente/Legal_Compliance/2019/2019_Bankenabwicklung_Information_BaSAG_EN.pdf.

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You can obtain further information from your investment specialist, on the Internet at raiffeisenzertifikatite.at or on the product information line of Raiffeisen Bank International AG: +43 1/717 07 - 5454

Supervisory authorities: Austrian Financial Market Supervisory Authority (FMA), Austrian National Bank, European Central Bank within the Single Supervisory Mechanism (SSM). Marketing material complies with the Austrian press law. Print owner and producer: Raiffeisen Bank International AG, Am Stadtpark 9, 1030, Vienna, Austria.

The distributor of the above-mentioned certificate in the Czech Republic is Raiffeisenbank a.s. (hereinafter "Distributor").

Distributor's purchase fee	max. 2.5%
Distributor's sales fee	0.3%, min. EUR 30

A summary of all fees payable by the investor in connection with the purchase and management of the certificate can be found in the Distributor's price list at rb.cz (rb.cz/attachments/ceniky/cenik-investicnich-sluzeb.pdf), the Price List for investment services related to the purchase and management of the certificate via the Raiffeisen investice app (rb.cz/attachments/ceniky/cenik-investicnich-sluzeb-aplikace.pdf), and the Price List for investment services related to the purchase and management of the certificate within the Long-Term Investment Product (rb.cz/attachments/investice/dip/cenik-investicnich-slzeb-pro-dip.pdf).

The above-mentioned certificate is offered by the Distributor on the Raiffeisen Investice trading platform either in advisory mode (with an investment recommendation after suitability assessment), non-advisory mode (without recommendation after product appropriateness assessment), or both modes simultaneously. The investor selects the distribution mode when entering the Raiffeisen Investice platform before placing the purchase order for the certificate. Availability of individual certificates depends on the chosen distribution mode and the investor's current investment profile. Some certificates may not be available in all distribution modes. The offering of certificates in a specific distribution mode is determined by the Distributor's commercial decision. On the RBroker trading platform, the above certificate is offered by the Distributor only in non-advisory mode.

The certificate distributor does not provide tax, legal, or accounting advice; therefore, all responsibility for the consequences of investing in the certificate remains solely with the investor.

The investor confirms that he is familiar with the investment policy of the certificate and has fully understood the investment risks, as well as the legal, tax and accounting aspects and consequences of investing in the certificate. The investor agrees that information on the certificate is provided in Czech, possibly English or German.

Date Client's name and signature

Date Banker's name and signature