Raiffeisen Certificates

ADVERTISEMENT of Raiffeisen Bank International AG
Product brochure, September 2026

Capital Protection Certificate

Europe Dividend Stocks Bond 110 %

ZERTIFIKATE AWARD AUSTRIA
Best Issuer 2026

- Underlying: **EURO STOXX® Select Dividend 30 Price Index**
- **30% yield, if the underlying is at or above its starting value at the end of the term**
- **110% capital protection after 6-year term**

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

EURO STOXX® is a registered trademark of STOXX Ltd.

raiffeisencertificates.com

This certificate has two redemption options in October 2032:

→ Index price at or above the starting value: redemption at 130%

→ Index price below the starting value: redemption at 110% (capital protection)

How the certificate works

The starting value of the underlying is fixed at the beginning of the term. At the end of the term, the closing price of the underlying is compared with the starting value. Then there are two options:

1. Underlying is unchanged or has risen
   The certificate is redeemed at 130% (maximum redemption).
2. Underlying has fallen
   The certificate is redeemed at 110% (capital protection).

Examples of redemption

Index performance*	Redemption** at the end of the term	
+50%	130%	EUR 1,300
+15%	130%	EUR 1,300
+5%	130%	EUR 1,300
+/-0% = starting value	130%	EUR 1,300
-5%	110%	EUR 1,100
-30%	110%	EUR 1,100

* Final value compared to the starting value

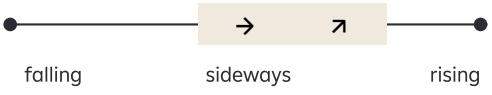
** per EUR 1,000 nominal value

Europe Dividend Stocks Bond 110%	
Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3WZ47
Issue price	100%
Nominal value	EUR 1,000
Subscription[2]	Sep 10 - Oct 14, 2026
Initial valuation date	Oct 15, 2026
Issue value date	Oct 16, 2026
Final valuation date	Oct 14, 2032
Maturity date	Oct 18, 2032
Underlying	EURO STOXX® Select Dividend 30 Price 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
Capital protection	110% at the end of term
Maximum redemption	130% of the nominal value
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.

My expectation for the underlying



The payoff profile applies at maturity

- 110% of the nominal amount is secured by the capital protection at the end of term.
- The maximum redemption is limited at 130%.
- 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 the maturity date may result in a loss of 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.

Please note the legal and risk disclaimer at the end of this product brochure. Creation date: August 31, 2026

EURO STOXX® Select Dividend 30 Price Index

The EURO STOXX® Select Dividend 30 Price Index comprises 30 high dividend-yielding companies from the 11 Eurozone countries: Austria, Belgium, Finland, France, Germany, Ireland, Italy, Luxembourg, the Netherlands, Portugal, and Spain.
The following criteria are applied when selecting the constituent companies:

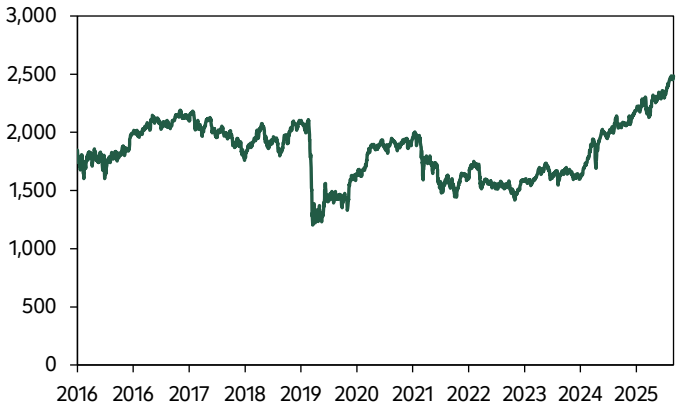
- Regional: The index includes only companies from the Eurozone. These companies represent a range of different sectors, providing broad diversification within the European equity market.
  Select Dividend: Companies with an attractive dividend yield are considered for inclusion. In addition, the continuity and sustainability of dividend payments are assessed to identify stocks with strong long-term dividend characteristics.

Price Index: Dividends distributed by the constituent companies are not reinvested in the index calculation. Instead, they are used by the issuer to illustrate the product's payout profile.

Well-known index members

Company	Sector	Country
ABN AMRO Bank	Financials	Netherlands
OMV	Energy	Austria
Signify	Industrials	Netherlands
Credit Agricole	Financials	France
ING Groep	Financials	Netherlands
BMW	Consumer Discretionary	Germany
Sanofi	Health Care	France
Endesa	Utilities	Spain
Deutsche Post	Industrials	Germany
Snam	Utilities	Italy

Development in the past



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

As of Aug 28, 2026; Source: Bloomberg (SD3E Index, ISIN CH0020751589)

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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Media Owner and Publisher is Raiffeisen Bank International AG
Am Stadtpark 9, 1030 Vienna/Austria

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