Raiffeisen Certificates

ADVERTISEMENT of Raiffeisen Bank International AG
Product brochure, September 2026

Bonus Certificate

Europe/USA Bonus&Safety 18

ZERTIFIKATE AWARD AUSTRIA
Best Issuer 2026

- **Underlyings: EURO STOXX 50® Index and S&P 500® Index**
- **Opportunity for redemption in the amount of 118% with a term of 3 years**
- **49% 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.

EURO STOXX 50® is a registered trademark of STOXX Ltd.
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.

raiffeisencertificates.com

The certificate will be redeemed at 118% in October 2029 if the EURO STOXX 50® Index and the S&P 500® Index are always quoted above the respective barrier of 49% of the starting value throughout the term. If the barrier is violated, the certificate is redeemed according to the performance of the worse-performing index. In this case, a significant capital loss is possible.

How the certificate works

At the beginning of the term the starting values of each underlying are fixed and the barriers are calculated on this basis. During the observation period, the underlying prices are compared with the respective barrier.

At the end of the term there are two options:

1. Barrier was never touched or undercut
   The certificate is redeemed at 118%.
2. Barrier was touched or undercut at least once
   Regardless of which index has violated the barrier, the certificate is redeemed according to the performance of the worse performing index (final value compared to the initial value). The maximum redemption remains limited to 118% of the nominal amount.

Examples of redemption

Performance of		Redemption* at the end of the term, if …			
Index 1	**Index 2**	**… barrier never violated**		**… barrier violated**	
+30%	+40%	118%	EUR 1,180	118%	EUR 1,180
+20%	+30%	118%	EUR 1,180	118%	EUR 1,180
+15%	+5%	118%	EUR 1,180	105%	EUR 1,050
+/-0%	+/-0%	118%	EUR 1,180	100%	EUR 1,000
-10%	+25%	118%	EUR 1,180	90%	EUR 900
+10%	-20%	118%	EUR 1,180	80%	EUR 800
-20%	-40%	118%	EUR 1,180	60%	EUR 600

* per EUR 1,000 nominal value

Europe/USA Bonus&Safety 18	
Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3X099
Issue price	100%
Nominal value	EUR 1,000
Subscription[2]	Sep 11 - Oct 15, 2026
Initial valuation date	Oct 16, 2026
Issue value date	Oct 19, 2026
Final valuation date	Oct 16, 2029
Maturity date	Oct 18, 2029
Underlyings	EURO STOXX 50® Index S&P 500® Index
Starting value	Closing price of each index on the initial valuation date
Final value	Closing price of each index on the final valuation date
Barrier	49% of the starting value
Barrier observation	Continuously (every price)
Observation period	Oct 19, 2026 - Oct 16, 2029
Maximum redemption	118% of the nominal value
Cap	118% of the starting 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

falling — sideways — rising

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, their volatility, correlation, dividend expectations and the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.

Issuer risk / Bail-in

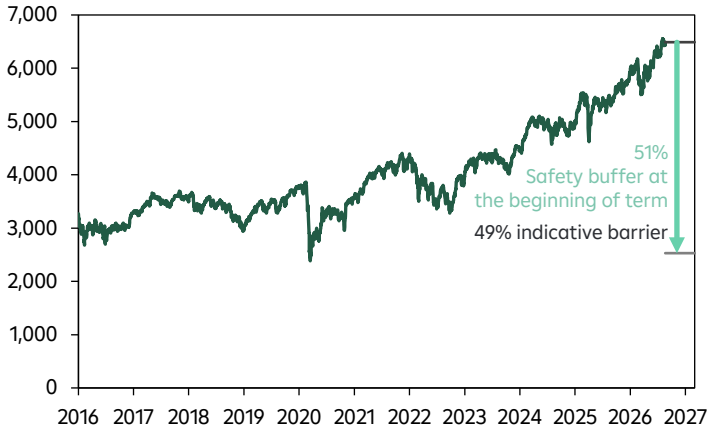
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (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 31, 2026

EURO STOXX 50®

The 50 largest listed companies from various sectors in the eurozone. These include: Airbus (Industrials), Allianz (Financials), ASML (IT), Iberdrola (Utilities), L'Oreal (Consumer), Sanofi (Pharmaceuticals), etc.

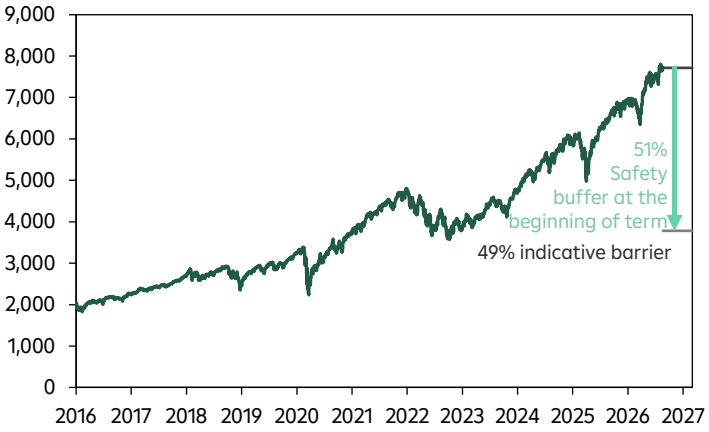
Development in the past



S&P 500®

The 500 largest publicly traded companies in the USA. For example: Apple (IT), Coca-Cola (Consumer), Johnson & Johnson (Pharmaceuticals), Microsoft (IT), Netflix (Communication), Visa (Finance), etc.

Development in the past



Please note that the past performance is not a reliable indicator for the future performance.
As of August 28, 2026; Source: Bloomberg (SX5E Index, ISIN EU0009658145; SPX Index, ISIN US78378X1072)

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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