



Capital Protection Certificate

Dividend Stocks Winner 113% II



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2026

- **Underlying: STOXX® Global Select Dividend 100 EUR Price Index**
- **100% participation**
in the rising underlying up to a maximum of +40%
- **113% 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.**



This certificate offers a redemption of 113% at maturity (capital protection). In addition, a higher redemption amount will be paid if the index level increases by more than 13% by October 2032. The maximum redemption is 140%.

The STOXX® Global Select Dividend 100 EUR Price Index is the underlying of the certificate. The index comprises 100 high-dividend stocks worldwide. Selection and weighting are based on current and historical dividend payments.

How the certificate works

At the beginning of the term the starting value of the underlying is fixed. 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 has risen by more than 13%
The price gain is paid out 1:1. The maximum redemption of the certificate is limited to 140% of the nominal amount.
2. Underlying has fallen or risen by less than 13%
The certificate is redeemed to 113% (capital protection).

Examples of redemption

Index performance*	Redemption** at the end of the term	
+50%	140%	EUR 1,400
+25%	125%	EUR 1,250
+20%	120%	EUR 1,200
+7%	113%	EUR 1,130
+/-0% = starting value	113%	EUR 1,130
-30%	113%	EUR 1,130

* Final value compared to the starting value

** per EUR 1,000 nominal value

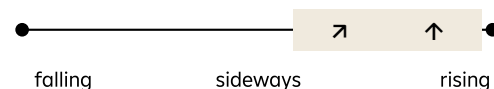
Dividend Stocks Winner 113% II

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3X1L9
Issue price	100%
Nominal value	EUR 1,000
Subscription²	Sep 23 - Oct 20, 2026
Initial valuation date	Oct 21, 2026
Issue value date	Oct 22, 2026
Final valuation date	Oct 20, 2032
Maturity date	Oct 22, 2032
Underlying	STOXX® Global Select Dividend 100 EUR 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	113% at the end of term
Participation factor	100%
Maximum redemption	140% of the nominal value
Listing	Vienna, Stuttgart

¹Rating: 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

- 113% of the nominal amount is secured by the capital protection at the end of term.
- The maximum redemption is limited at 140%.
- 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.

STOXX® Global Select Dividend 100 EUR Price Index

The investment universe of the STOXX® Global Select Dividend 100 EUR Price Index is the STOXX® Global 1800 Index, which contains the largest 1,800 companies from the regions of North America, Europe and Asia/Australia. The following criteria are used to select the 100 companies included:

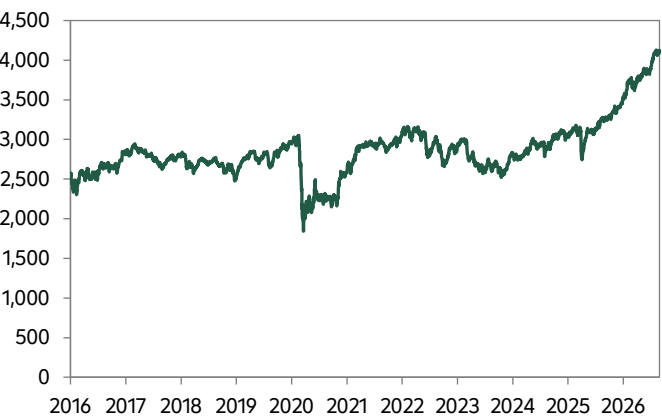
- Global: 40 shares from North America, 30 shares from Europe and 30 shares from Asia/Australia are included.
- Select Dividend: Growth, regularity and amount of dividend payments are taken into account in order to select long-term high-dividend stocks. The 5 previous calendar years are decisive.

Price index: Paid dividends are not included in the calculation of the index, but are used by the issuer to present the payout profile.

Well-known index members

Company	Sector	Country
SITC International	Industrials	Hong Kong
ABN AMRO Bank	Financials	Netherlands
Signify	Industrials	Netherlands
BNP Paribas	Financials	France
Pfizer	Health Care	USA
Volkswagen	Consumer Discretionary	Germany
Rio Tinto	Materials	Australia
Verizon	Communication	USA
Orange	Communication	France
Amgen	Health Care	USA

Development in the past



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

As of Sep 4, 2026; Source: Bloomberg (SDGP Index, ISIN US26063V1180)

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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