Raiffeisen Certificates

ADVERTISEMENT of Raiffeisen Bank International AG
Product brochure, September 2026

Bonus Certificate

Global Bonus&Growth

ZERTIFIKATE AWARD AUSTRIA
Best Issuer 2026

- **Underlying: MSCI World 4.5% Decrement EUR Index**
- **Opportunity for redemption at 134% or higher (100% participation if the index rises by more than +34%)**
- **5 years term**
- **55% barrier, market risk if the barrier is violated, and repayment in the form of index certificates**

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

The financial instrument described herein is based on an MSCI index.

raiffeisencertificates.com

The certificate will be redeemed in October 2031 at 134 % or higher if the MSCI World 4.5% Decrement EUR index remains above the barrier of 55% of the initial value throughout the term. If the barrier is violated, investors will receive index certificates. In this case, a significant capital loss is possible.

How the certificate works

At the beginning of the term, the starting value of the underlying is fixed, and based on this the barrier is determined. During the observation period, the underlying price is compared with the barrier.

At the final valuation date the following options are available:

1. Barrier has never been touched or undercut.
   - Underlying has increased by more than 34%
     The certificate will be redeemed at more than 134%: investors participate 100% in the index performance with no upper limit.
   - Underlying has increased by 34% or less
     The certificate will be redeemed at 134%.
2. Barrier has been touched or undercut at least once.
   Investors will receive index certificates equivalent to the performance of the index (final value compared with the starting value). They may then keep or sell these certificates. Details on the index certificates can be found on the following page.

Examples of redemption

Performance of the index	Redemption* at the end of the term, if ... ... barrier never violated	... barrier violated
+50%	150% EUR 1,500	150% EUR 1,500 in the form of Index Certificates
+20%	134% EUR 1,340	120% EUR 1,200 in the form of Index Certificates
+/-0%	134% EUR 1,340	100% EUR 1,000 in the form of Index Certificates
-20%	134% EUR 1,340	80% EUR 800 in the form of Index Certificates
-50%		50% EUR 500 in the form of Index Certificates

* per EUR 1,000 nominal amount

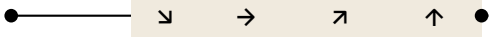
Index Certificates track market performance, meaning their price fluctuates up or down.

Global Bonus&Growth	
Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3X5P1
Issue price	100 %
Nominal value	EUR 1.000
Subscription period[2]	Sep 23 - Oct 20, 2026
Initial valuation date	Oct 21, 2026
Issue value date	Oct 22, 2026
Final valuation date	Oct 17, 2031
Maturity date	Oct 22, 2031
Underlying	MSCI World 4.5% Decrement EUR Index
Starting value	Closing price of the index at the initial valuation date
Final value	Closing price of the index at the final valuation date
Barrier	55% of the starting value
Barrier observation	Continuously (every price)
Observation period	Oct 22, 2026 - Oct 17, 2031
Maximum redemption	Unlimited
Cap	Unlimited
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

Key facts of the Index Certificate	
Issuer[1]	Raiffeisen Bank International AG
Underlying	MSCI World Net Total Return EUR index
ISIN	AT0000A3X1V8
Issuer fee	0.5% p.a.
Term	Unlimited

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 Bonus Certificate is subject to various influencing factors, including the performance, volatility, and dividend expectations of the underlying, as well as the interest rate level. This price may fall below the issue price. If the underlying is close to the barrier, the price 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.

Please note the legal and risk disclaimer at the end of this product brochure. Creation date: September 11, 2026

MSCI World 4.5% Decrement EUR index

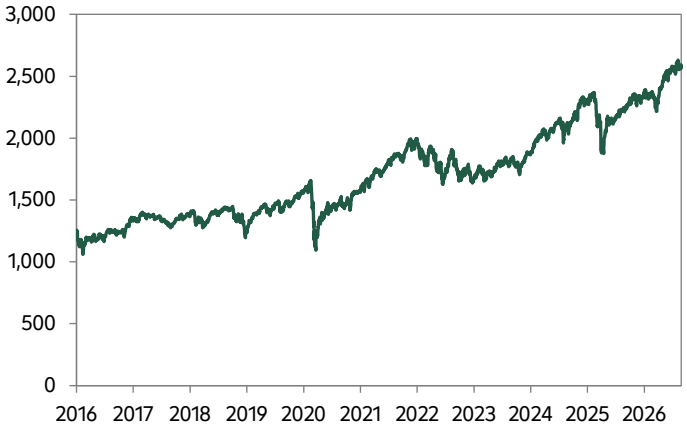
The MSCI World 4.5% Decrement Index is based on the MSCI World Index, a broadly diversified equity index comprising over 1,300 large and medium-sized companies. This covers companies from 23 developed countries and around 85% of the market capitalisation in each of these markets. The index serves investors as a comprehensive benchmark for global equity investments and is often used to compare the performance of equity portfolios.

The difference between the two indices lies in their calculation as a decrement index: the MSCI World 4.5% Decrement Index includes net dividends paid out in the calculation of the index. In exchange, 4.5% p.a. is continuously deducted from the index price (daily adjustment).

Well-known index members

Company	Sector	Country
Apple	IT	USA
NVIDIA	IT	USA
Microsoft	IT	USA
Amazon.com	Consumer Discretionary	USA
ASML	IT	Netherlands
HSBC	Financials	Great Britain
Novartis	Health Care	Switzerland
Siemens	Industrials	Germany
SAP	IT	Germany
Linde	Materials	USA

Development in the past



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

As of Sep 15, 2026; Source: Bloomberg (DE755221 Index, ISIN GB00BSBGRG79)

Details on the Index Certificate and redemption

Redemption is made in the form of index certificates if the barrier is violated during the term. The value invested in the Index Certificates at the end of the term, as well as the number of units delivered to your securities account, is determined on the final valuation date of the Bonus Certificate.

- Underlying of the Index Certificate is the MSCI World Net Total Return EUR index.
- The number of certificates investors receive depends on the price of the Index Certificate.
- If the calculation does not result in a whole number, the amount is rounded down and the remainder is paid out (cash settlement).

The issuer fee of 0.5% p.a. reduces the price of the Index Certificate (accrued daily).

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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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 authority. 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.

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The Bonus Certificate's price 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), bond interest rates, solvency of the issuer or remaining term. If the Bonus Certificate is sold prior to the end of the term, there is a risk of incurring a partial or even total loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

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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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