Raiffeisen Certificates

ADVERTISEMENT Raiffeisen Bank International AG

Product Brochure, September - October 2026



Bonus certifikát Evropa/Amerika

Bonus certificate (CZK)

- **Underlying indices: NASDAQ-100® Notional Net Return EUR Excess Return Index, MSCI® North America Top ESG Select 4.5% Decrement EUR Index and EURO STOXX® Select dividend 30 EUR Index**
- **Opportunity to obtain a yield of 27.00% in 3,5 years**
- **60% barrier, market risk if the barrier is violated**

*NASDAQ-100 Notional Net Return EUR Excess Return Indexis a trademark of Nasdaq Inc.

MSCI® Europe Top ESG Select 4.5% Decrement EUR Index is a trademark of MSCI®.

EURO STOXX® Select Dividend 30 EUR Index is a trademark of Stoxx Ltd.

ZERTIFIKATE AWARD AUSTRIA

Best Issuer 2025

Please note the issuer risk.
Further information on the payout profile, underlying and risks can be found on the following pages.

raiffeisencertificates.com

Redemption of the nominal value is effected at 127% provided that the closing prices of the underlying indices quote above the barrier of 60% of the starting value at the end of the term. In the event of a barrier violation, investors are exposed to full market risk; this means a substantial capital loss is possible.

How the certificate works

At the initial valuation date the starting values of the underlying indices are fixed and from that the barriers are determined. At the end of the term the underlying prices are compared with their according barrier.

At the end of the term one of the following scenarios may occur:

1. **All underlying indices always quoted above the barrier**
   In this case redemption is affected at 127%.

2. **At least one underlying index touched/undercut the barrier**
   In this case redemption on the maturity date will be affected according to the performance of the underlying with the worst performance. The maximum redemption remains capped at 127% of the nominal value amount.

The performance is defined as the percentage development from the starting value to the final value.

Redemption examples at the end of the term

Final value*			Redemption**
Index 1	**Index 2**	**Index 3**	
+10.00%	+20.00%	+30.00%	127.00% (CZK 1,270)
+5.00%	+15.00%	+5.00%	127.00% (CZK 1,270)
+/-0.00%	+/-0.00%	+/-0.00%	127.00% (CZK 1,270)
-5.00%	-10.00%	+25.00%	127.00% (CZK 1,270)
+5.00%	+10.00%	-40.00%	60.00% (CZK 600)
-30.00%	-60.00%	+10.00%	40.00% (CZK 400)

* in comparison to the starting value

** based on the nominal value

Bonus certifikát Evropa/Amerika (CZK)	
Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3X834
Issue price	100%
Nominal value	CZK 1,000
Subscription period[2]	Sep 14 - Oct 27, 2026
Initial valuation date	Oct 29, 2026
Issue value date	Oct 30, 2026
Final valuation date	Apr 26, 2030
Maturity date	Apr 30, 2030
Underlying (Index)	NASDAQ-100 Notional Net Return EUR Excess Return Index; MSCI North America Top ESG Select 4.5% Decrement EUR Index; EURO STOXX Select dividend 30 EUR Index
Starting value	closing price of underlying indices at the initial valuation date
Final value	closing price of underlying indices at the final valuation date
Barrier	60% of the starting value
Observation of the barrier	only on the final valuation date
Bonus amount	127% of the nominal value
Quotes	Stuttgart

[1] Rating: rbinternational.com/ir/ratings

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

My expected market trend



During the term

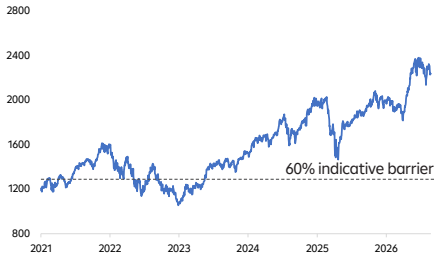
- You can buy and sell the certificate during trading hours at the current price, the certificate has no management fees.
- The price of a certificate is subject to various influencing factors, including the performance of the underlying assets, their volatility, correlation and expected dividends, as well as the level of interest rates. This price may fall below the issue price and fluctuate significantly, particularly if at least one of the underlying assets is close to the barrier.

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.

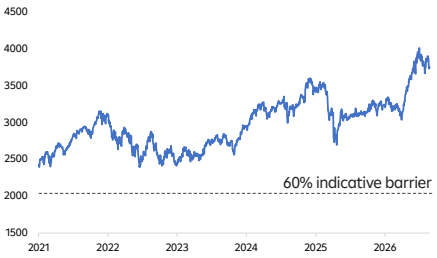
NASDAQ-100® Notional Net Return 4.5% Decrement Index (EUR)

This index is composed of the 100 largest companies listed on the Nasdaq stock exchange, such as Apple, Nvidia, Microsoft, Amazon and Broadcom.



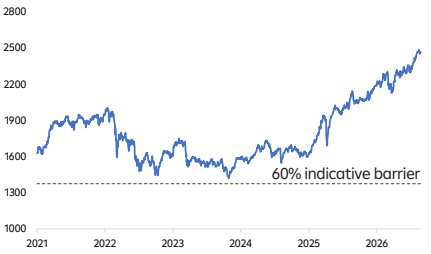
MSCI North America Top ESG Select 4.5% Decrement EUR Index

This index is composed solely of stocks that meet predefined ESG criteria, such as AMD, Visa, Cisco Systems, and Intel Corp.



EURO STOXX Select Dividend 30 EUR Index

This index tracks companies from 11 eurozone countries, such as BNP Paribas, Randstad, OMV, and NN Group.



As of: September 11, 2026; Source: Bloomberg (NDXNNEE5), (MXNATES4), (SD3E). Please note that past performance is no reliable indicator of performance. The decrement index may underperform the reference price index in case the fixed dividend is higher than the actual dividends paid from the index.

Note

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

For further information, please refer to the base prospectus (including any supplements) approved by the competent authority - published at raiffeisencertificates.com/certificatesprospectus (we recommend reading the prospectus before making an investment decision) - and to the base information sheets as well as to „Customer information and regulatory matters" raiffeisencertificates.com/en/customer-information. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authority.



Please note the legal and risk information at the end of this product brochure. Date of publication: September 11, 2026

Legal and risk disclaimer for investors

The information provided is for general information purposes only and does not constitute advice, a recommendation or an invitation to enter into a transaction. The information is of a general nature and does not take into account the personal circumstances of potential investors. It is therefore not a substitute for individual investor and investment advice and risk disclosure. The advertisement was not prepared in accordance with the legal requirements designed to promote the independence of investment research and is not subject to the prohibition on trading after the dissemination of investment research.The complete legal basis for a possible transaction in a financial instrument described here is formed by the registration document approved by the Luxembourg Financial Supervisory Authority (CSSF) and the securities note approved by the Austrian Financial Market Authority (FMA) – both documents together form the base prospectus – along with any supplements and the respective final terms filed with the FMA. The approval of the base prospectus by the competent authority should not be understood as an endorsement of the financial instruments described therein by this authority. Additional information on the financial instrument is available free of charge in the respective key information documents (KIDs) on the website of Raiffeisen Bank International AG (RBI) after entering the security identification number (ISIN) at raiffeisencertificates.com. Unless explicitly stated in these documents, no measures have been or will be taken in any jurisdiction to allow a public offer of this financial instrument. IIssuer 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 may be unable to fulfil its obligations arising from the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authorities. Such an order by these authorities may also be issued in advance of insolvency proceedings in the event of a crisis at RBI. In such cases, the resolution authority has extensive powers of intervention, known as '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 information is available at raiffeisenzertifikate.at/en/bail-in. A total loss of the capital invested is possible. The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives etc. 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 the risk to incur 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. The NASDAQ-100 Notional Net Return EUR Excess Return is the exclusive property of Nasdaq Inc. Nasdaq and the names of the Nasdaq indices are registered service marks of Nasdaq or its affiliates, the limited use of which has been granted to Raiffeisen Bank International AG under a license agreement. The financial instruments mentioned herein are not sponsored, endorsed or promoted by Nasdaq and Nasdaq assumes no liability whatsoever with respect to these securities. For more information on the limited relationship that Nasdaq has with Raiffeisen Bank and any financial instruments issued by Raiffeisen Bank International AG that reference the Nasdaq indices, please refer to the base prospectus of Raiffeisen Bank International AG. No purchaser, seller or holder of this product nor any third party entity or person may use Nasdaq's trade name, trademarks or service marks to sponsor or promote this product without first contacting Nasdaq to determine whether Nasdaq's prior approval is required. Under no circumstances may any entity or individual claim any affiliation whatsoever with Nasdaq without prior written authorization. The MSCI indices are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by Raiffeisen Bank International AG. The financial securities referred to herein are not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such financial securities. The Base Prospectus of Raiffeisen Bank International AG contains a more detailed description of the limited relationship MSCI has with Raiffeisen Bank International AG and any related financial securities. No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI. Decrement indices show the value of respective stocks plus reinvested net dividends minus fixed dividend (4.5% p.a., daily deduction). The decrement index may underperform the reference price index in case the fixed dividend is higher than the actual dividends paid from the index. Exchange of a variable real dividends for a fixed dividend in the index calculation allows to structure more attractive certificates with better conditions for the investor. The dividends described herein associated with the underlying are taken into account when structuring the certificate and are not paid out (neither to the issuer nor to the distributor nor to the investor). The EURO STOXX Select Dividend 30 EUR Index, which is used under license, is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland ("STOXX"), Deutsche Börse Group or its licensors. The certificate is neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the EURO STOXX Select Dividend 30 EUR Index or its data. Further detailed information on this matter may also be found in the Base Prospectus at "Underlying Specific Disclaimer". The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K."). Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Bank International AG, Am Stadtpark 9, 1030 Vienna/Austria.

For further information, please contact the Raiffeisen Certificates team or your advisor.

- Imprint according to the Austrian Media Act:
- Media Owner and Publisher is Raiffeisen Bank International AG
- Am Stadtpark 9, 1030 Vienna/Austria
- Website: raiffeisencertificates.com
- E-mail: info@raiffeisencertificates.com
- Certificate hotline: +431 71707 5454