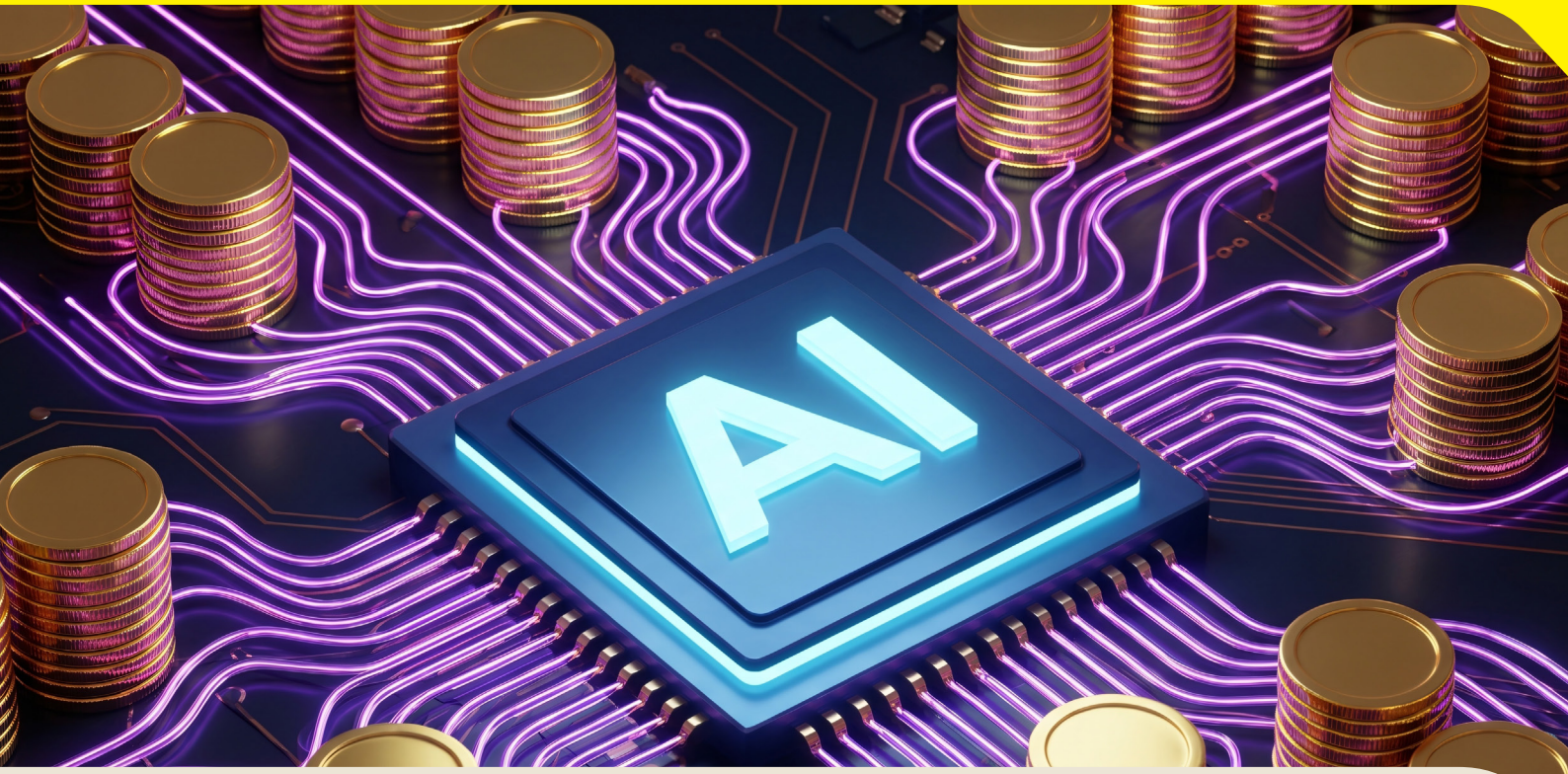
Raiffeisen Certificates

ADVERTISEMENT Raiffeisen Bank International AG

Product Brochure, September - October 2026



Garant Zlato Nasdaq

Investment product with Capital Protection (CZK)

- **Underlying indices: NASDAQ-100® Notional Net Return EUR Excess Return Index and Gold (LBMA Gold Price PM)**
- **Opportunity to obtain a yield of 25.00% even in the case of zero performance of the underlying indices at the end of the term**
- **100% capital protection at the end of the 3,5 year term**

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

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

There are 2 possible redemption options for this certificate, depending on the price of the underlying indices at the end of the term:

- → **both indices are at or above their starting value: coupon of 25%**
- → **at least one of the indices is below the starting value: 100% capital protection at maturity**

How the certificate works

At the initial valuation date, the starting values of the underlying indices are determined. The performance of these indices is evaluated at maturity. This means that, on the final valuation date, the final value of the indices is compared with the starting value.

At the final valuation date one of the following scenarios may occur:

1. Both indinces are above the starting value
You obtain a coupon of 25.00% of the nominal value at the maturity date.

2. At least one index is below the starting value
Capital protection of 100% applies, but you do not obtain any coupon.

Redemption examples at the end of the term

Index 1*	Index 2*	Yield at the end of the term**	
+30.00%	+20.00%	25.00%	(CZK 1,250)
+10.00%	+30.00%	25.00%	(CZK 1,250)
+/- 0.00%	+/- 0.00%	25.00%	(CZK 1,250)
-10.00%	+10.00%	0.00%	(CZK 1,000)
-30.00%	-20.00%	0.00%	(CZK 1,000)

* in comparison to the starting value

** based on the nominal value

Garant Zlato Nasdaq (CZK)	
Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3X859
Issue price	100%
Nominal amount	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
Capital Protection	100% at the end of the term
Underlyings (Indices)	NASDAQ-100® Notional Net Return EUR Excess Return Index; Gold (LBMA Gold Price PM)
Starting value	closing price of underlying indices at the initial valuation date
Final value	closing price of underlying indices at the final valuation date
Coupon payment level	100% of the starting value of the underlying indices
Coupon	25.00%
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.

The payout profile applies at maturity

- Yield opportunity even in the case of zero performance of the index at the end of the term.
- 100% capital protection, no yield in case of zero or negative performance of the index.

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 and its volatility , as well as the level of interest rates.
- The capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.

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.

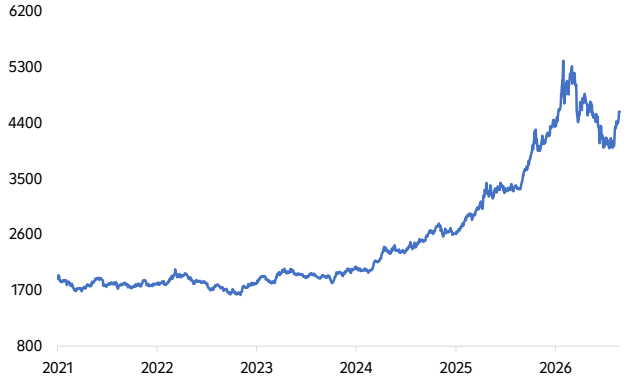
NASDAQ-100® Notional Net Return EUR Excess Return Index

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



Gold (LBMA Gold Price PM)

This certificate tracks gold through the spot gold price, which is fixed in London for one troy ounce in US dollars. Gold prices are quoted twice daily and are determined and published by the ICE Benchmark Administration Limited (IBA). The relevant price for monitoring is the LBMA Gold Price PM.



As of: September 11, 2026; Source: Bloomberg (NDXNNEE5), (GOLDLNPM). Please note that past performance is no reliable indicator of performance.

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.



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