Raiffeisen Certificates

ADVERTISEMENT of Raiffeisen Bank International AG
Product brochure, October 2026



Bonus Certificate

5% Europe/USA Bonus&Safety 3

ZERTIFIKATE AWARD AUSTRIA
Best Issuer 2026

- **Underlyings: EURO STOXX 50® Index and S&P 500® Index**
- **5% fixed annual interest rate with a term of 4 years**
- **39% 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

Investors receive a fixed interest rate of 5% annually. The certificate will be redeemed at 100% in November 2030 if the EURO STOXX 50® Index and the S&P 500® Index are always quoted above the respective barrier of 39% 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 index are fixed and the barriers are calculated on this basis. During the observation period, the underlying prices are compared with the respective barrier.

The fixed interest is unaffected by the performance of the underlying and is paid out in any case. The maximum yield is limited to the amount of these fixed interest payments.

At the end of the term there are two options:

1. Barrier was never touched or undercut
   The certificate is redeemed at 100%.
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 starting value). The maximum redemption remains limited to 100% 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**	
+20%	+30%	100%	EUR 1,000	100%	EUR 1,000
+15%	+5%	100%	EUR 1,000	100%	EUR 1,000
+/-0%	+/-0%	100%	EUR 1,000	100%	EUR 1,000
-10%	+25%	100%	EUR 1,000	90%	EUR 900
+10%	-20%	100%	EUR 1,000	80%	EUR 800
-20%	-40%	100%	EUR 1,000	60%	EUR 600

* per EUR 1,000 nominal value

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Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3XQ39
Issue price	100%
Nominal value	EUR 1,000
Subscription[2]	Oct 16 - Nov 12, 2026
Initial valuation date	Nov 13, 2026
Issue value date	Nov 16, 2026
Final valuation date	Nov 13, 2030
Maturity date	Nov 15, 2030
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	39% of the starting value
Barrier observation	Continuously (every price)
Observation period	Nov 16, 2026 - Nov 13, 2030
Fixed interest rate	5% of the nominal value per year of term
Interest rate payout dates	Nov 16, 2027; Nov 15, 2028; Nov 15, 2029; Nov 15, 2030
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

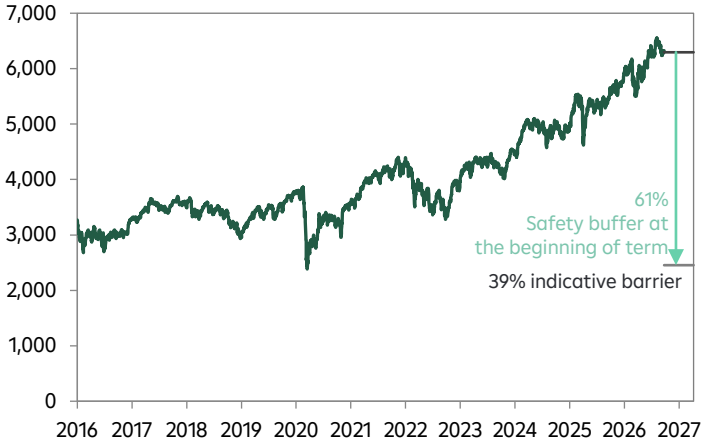
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (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: September 30, 2026

EURO STOXX 50®

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

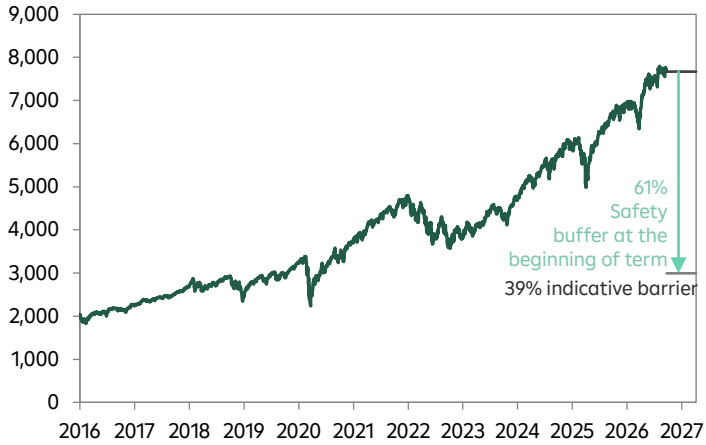
Development in the past



S&P 500®

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

Development in the past



Please note that the past performance is not a reliable indicator for the future performance.
As of September 29, 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.
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