Raiffeisen Certificates

ADVERTISEMENT of Raiffeisen Bank International AG
Product brochure, October 2026



Bonus Certificate

5.75% Global/Austria Bonus&Safety

ZERTIFIKATE AWARD AUSTRIA
Best Issuer 2026

- **Underlyings: MSCI World 4.5% Decrement EUR Index and ATX® Index**
- **5.75% fixed annual interest rate with a term of 4 years**
- **49% 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.

The financial instrument described herein is based on an MSCI® index.
ATX® is a registered trademark of Wiener Börse AG.

raiffeisencertificates.com

Investors receive a fixed interest rate of 5.75% annually. The certificate will be redeemed at 100% in November 2030 if the MSCI World 4.5% Decrement EUR Index and the ATX® Index are always quoted above the respective barrier of 49% 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

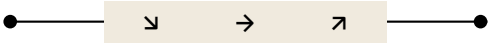
5.75% Global/Austria Bonus&Safety

Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3XQ54
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	MSCI World 4.5% Decrement EUR Index ATX® 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	49% of the starting value
Barrier observation	Continuously (every price)
Observation period	Nov 16, 2026 - Nov 13, 2030
Fixed interest rate	5.75% 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



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

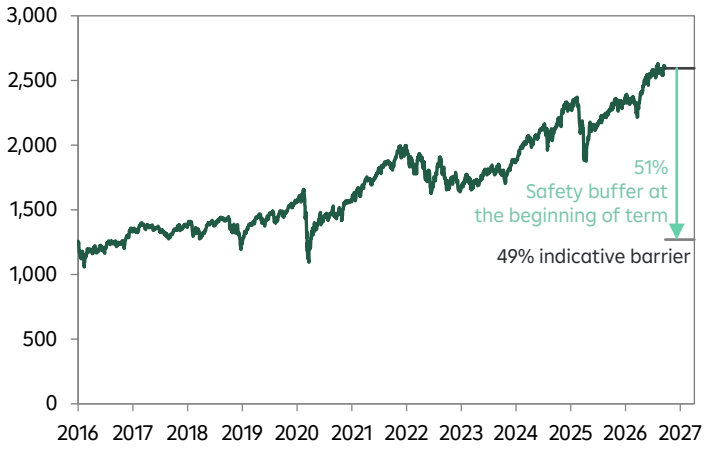
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive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

MSCI World 4.5% Decrement EUR Index

The index tracks the performance of approximately 1,280 large and mid-sized listed companies from 23 developed countries worldwide. These include, for example, Apple (IT), Amazon (Consumer Discretionary), NVIDIA (IT), Nestlé (Consumer Staples) and Novo Nordisk (Pharmaceuticals). A fixed annual deduction of 4.5% is applied on a daily pro rata basis and deducted from the index performance.

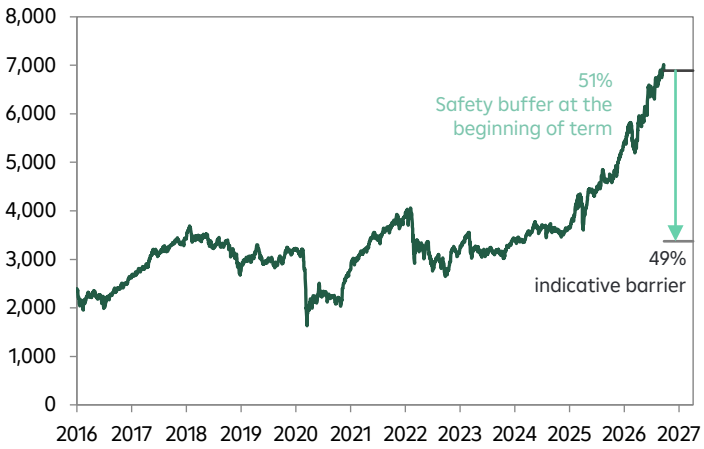
Development in the past



ATX® Index

The 20 largest publicly traded companies in Austria. For example: Erste Group (Financials), OMV (Oil&Gas), Andritz (Industrials), Raiffeisen Bank International (Financials), voestalpine (Materials), Verbund (Utilities), 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 (DE755221, ISIN GB00BSBGRG79; ATX Index, ISIN AT0000999982)

Notes

You are about to purchase a product that is not easy and difficult to understand.
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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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- Website: raiffeisencertificates.com
- E-Mail: info@raiffeisencertificates.com
- Certificate Hotline: +431 71707 5454