



14.5% Europe Technology Plus Reverse Convertible Bond



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2025

- Underlyings: ASML share, Infineon share, SAP share
- 14.5% fixed annual interest rate for a term of 2 years
- 60% barrier (only active at the end of term),
share delivery if the barrier is violated (market risk)

Please note the issuer risk.

Further information on the investment product and
the risks can be found on the following pages.



Investors receive a fixed annual coupon of 14.5%. The Reverse Convertible Bond will be redeemed at 100% in June 2028, provided that all three underlying shares are quoted above their respective barrier of 60% at the end of term. If the barrier is violated, the worst-performing share will be delivered. The value of the delivered shares will be significantly below the nominal amount of the Reverse Convertible Bond.

How the certificate works

On the initial valuation date, the initial value of each underlying is determined, and the barriers are defined. At the end of the term, the prices of the underlyings are compared with the respective barrier.

The fixed interest rate is not affected by the performance of the underlyings and is paid out in any case. The maximum return is limited to the amount of these fixed interest payments.

At the end of the term, there are two possible scenarios:

1. The barrier has never been touched or violated
The certificate is redeemed at 100%.
2. The barrier has been touched or violated by at least one underlying
Irrespective of which share has breached the barrier, you will receive delivery into your securities account solely of the share with the worst performance, measured by its final value compared with its initial value.

Details on the share delivery can be found on the following page.

During the term

- > You can buy and sell the certificate during trading hours at the current price.
- > The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their fluctuation range, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, particularly if at least one of the underlyings is close to the barrier, 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.

14.5% Europe Technology

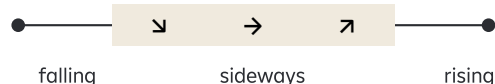
Plus Reverse Convertible Bond

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3UX33
Issue price	100%
Nominal value	EUR 1,000
Subscription²	Jun 1 - Jun 26, 2026
Initial valuation date	Jun 29, 2026
Issue value date	Jun 30, 2026
Final valuation date	Jun 26, 2028
Maturity date	Jun 29, 2028
Underlyings	ASML Holding N.V., Infineon Technologies AG, SAP SE
Starting value	Closing price of the underlying at the initial valuation date
Final value	Closing price of the underlying at the final valuation date
Barrier	60% of the starting value
Barrier observation	Only on the final valuation date (closing price)
Fixed interest rate	14.5% of nominal value per year of term
Interest payment dates	Jun 30, 2027; Jun 29, 2028
Listing	Wien, Stuttgart

¹Rating: rbinternational.com/ir/ratings

²The subscription may be terminated prematurely or extended at the discretion of Raiffeisen Bank International AG.

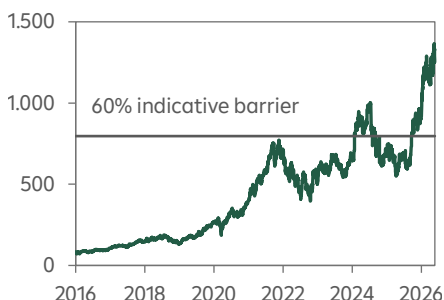
My expectation for the underlying



ASML Holding N.V.

Dutch technology company

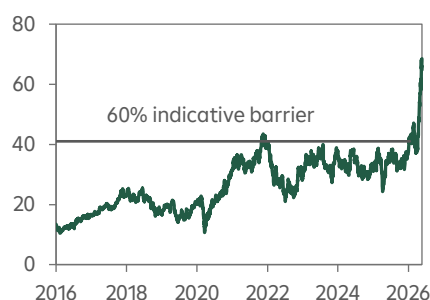
ASML Holding N.V. provides lithography systems and related solutions for the semiconductor industry, enabling the production of advanced microchips.



Infineon Technologies AG

German semiconductor manufacturer

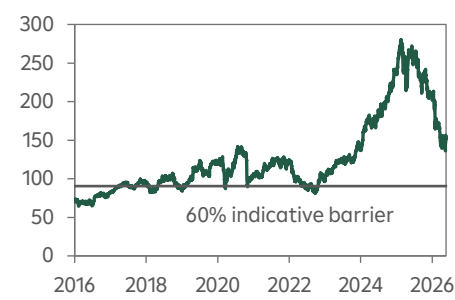
Infineon Technologies AG is a leading semiconductor manufacturer, offering solutions for energy infrastructure, AI data centres, e-mobility and robotics.



SAP SE

German software company

SAP SE is a global leader in enterprise applications and business AI, helping companies optimise their operations with ERP, cloud and analytics solutions.



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

As of: May 21, 2026; Source: Bloomberg (ASML NA, ISIN NL0010273215; IFX GY, ISIN DE0006231004; SAP GY, ISIN: DE0007164600)

Share delivery

The share with the worst performance is booked into your securities account. The number is calculated as follows:

$$\text{Number of shares} = \text{nominal value (EUR 1,000)} / \text{starting value}$$

As a rule, this does not result in whole numbers. However, as only whole shares can be traded, the market value of the fractional share exceeding this is paid out:

$$\text{Cash settlement} = \text{fractional share} \times \text{final value}$$

Corresponds to the Sustainability Standard for Raiffeisen Certificates  raiffeisencertificates.com/sustainability

This means that Raiffeisen Bank International AG takes into account negative impacts on the following sustainability factors in its economic activities: Greenhouse gas emissions, preservation of biodiversity, water protection and water consumption, waste avoidance, social, labour and human rights issues, including corruption and bribery.

Notes

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

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Please note the legal and risk disclaimer at the end of this product brochure. Creation date: May 26, 2026

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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 price of the Reverse Convertible Bond is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Reverse Convertible Bond. If the Reverse Convertible Bond is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Reverse Convertible 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), interest rates, solvency of the issuer or remaining term. If the Reverse Convertible Bond 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 (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Reverse Convertible Bond and are not paid out.

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