

Expres Světových Indexů XV CZK

Express Certificate

- Underlyings: EURO STOXX 50® Index, NASDAQ-100® Notional Net Return EUR Excess Return and STOXX® Global Select Dividend 100 EUR Price Index
- 7% annual yield opportunity, 1-5 year term and decreasing termination level
- 60% barrier (only active at maturity), market risk if the barrier is violated

Please note the issuer risk.

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

EURO STOXX 50® is a registered trademark of STOXX Ltd.
NASDAQ-100® Notional Net Return EUR Excess Return Index is a trademark of Nasdaq Inc.
STOXX® is a registered trademark of STOXX Ltd.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2025



With this certificate, you have an annual yield opportunity of 7% as well as the option of early redemption. If the underlyings are at or above the respective termination level on one of the annual valuation dates, (early) redemption is affected including interest of 7% per year of term. In case one of the indices quotes below the respective termination level, the term will be extended by another year – up to a maximum of 5 years. If the barrier is violated at the end of the term, the investor is entirely subject to market risk.

How the certificate works

On the first valuation date the starting values of the underlyings are fixed and the barriers are determined. On the annual valuation date, the prices of the underlyings are compared to the respective termination level. If the prices of all three underlyings quote at or above the respective termination level, the certificate is redeemed (early) at the defined termination price. The maximum possible redemption is limited by the maximum amount.

Annual valuation days	Is the underlying price greater than/ equal to the termination level?	Termination price
2027	<div style="border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;"> $\geq 100\%$ of the starting value? </div> <div style="margin-left: 10px;">yes </div>	107% (CZK 1,070)
	no	
2028	<div style="border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;"> $\geq 95\%$ of the starting value? </div> <div style="margin-left: 10px;">yes </div>	114% (CZK 1,140)
	no	
2029	<div style="border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;"> $\geq 90\%$ of the starting value? </div> <div style="margin-left: 10px;">yes </div>	121% (CZK 1,210)
	no	
2030	<div style="border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;"> $\geq 85\%$ of the starting value? </div> <div style="margin-left: 10px;">yes </div>	128% (CZK 1,280)
	no	
2031	<div style="border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;"> $\geq 80\%$ of the starting value? </div> <div style="margin-left: 10px;">yes </div>	135% (CZK 1,350)
	no	
2031	<div style="border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;"> $> 60\%$ of the starting value? </div> <div style="margin-left: 10px;">yes </div>	100% (CZK 1,000)
	no	

Redemption 1:1 according to the worst performing underlying: for example if the worst performing underlying drops to 50% of the starting value, redemption at 50%

If there has been no early redemption by the last year of the term and if the price of at least one underlying quotes at or below the barrier on the final valuation date, redemption is effected 1:1 according to the performance of the worst performing underlying (percentage performance from the starting value to the final value).

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 fluctuate sharply, especially if the underlying 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.

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3UZP7
Issue price	100%
Nominal value	CZK 1,000
Subscr. period²	May 25 - May 26, 2026
Initial valuation date	May 29, 2026
Issue value date	May 30, 2026
Annual valuation dates	May 28, 2027; May 28, 2028; May 27, 2029; May 26, 2030; May 26, 2031
Early maturity dates	May 30, 2027; May 30, 2028; May 29, 2029; May 28, 2030; May 30, 2031
Underlyings	EURO STOXX 50® Index; NASDAQ-100® Notional Net Return EUR Excess Return Index; STOXX® Global Select Dividend 100 EUR Price Index
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 starting value
Barrier observation	Only on the last valuation date (closing price)
Termination levels	1) 100%, 2) 95%, 3) 90%, 4) 85%, 5) 80% of starting value
Observation of termination levels	on the annual valuation days (closing prices)
Termination prices	1) 107%, 2) 114%, 3) 121%, 4) 128%, 5) 135% of nominal value
Maximum amount	135% of nominal value
Quotes	Vienna, Stuttgart

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

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

My expectation for the underlyings

EURO STOXX 50® Index

The 50 largest publicly traded companies from various sectors in the Eurozone countries. These include: Airbus (Industry), Allianz (Finance), ASML (IT), Iberdrola (Utilities), L'Oreal (Consumer), Sanofi (Pharma), etc.

NASDAQ-100® Notional Net Return EUR Excess Return Index

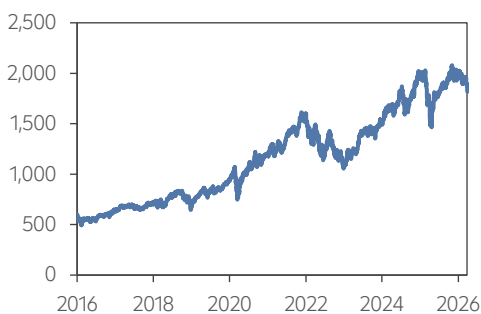
This index is composed of the 100 largest companies listed on NASDAQ such as Apple, Nvidia, Microsoft, Amazon and Broadcom.

STOXX® Global Select Dividend 100 EUR Price Index

This index comprises 100 high-dividend stocks worldwide from the regions of North America, Europe and Asia/Pacific such as SITC International, Volkswagen and Pfizer.

Development over the past

EU0009658145



RCB000043781



US26063V1180

As of May 4, 2026; Source: Bloomberg (SX5E Index, NDXNNEE5 Index, SDGP Index)

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

Note

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

Further information can be found in the base prospectus (including any supplements) published at raiffeisencertificates.com/certificatesprospectus and approved by the competent authority, in the key information document for the product and under "Customer information and regulatory information" at raiffeisencertificates.com/en/customer-information. The approval of the Base Prospectus by the competent authority is not to be understood as an endorsement of the product by this authority. We recommend that you read the prospectus before making an investment decision.



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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 Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may

cause price fluctuations of the Express Certificate. If the Express Certificate is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Express Certificate 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 Express 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 (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Express Certificate and are not paid out.

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