

This Factsheet contains current key figures on the certificate and a brief general description. Further information on the certificate and its opportunities and risks can be found in the following Product Folder, which was produced at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates Team at info@raiffeisenzertifikate.at or your personal advisor.

Capital Protection Certificate

ISIN: [AT0000A3QKS1](#) / WKN: RC1KLH

Buy (Ask) 100.49%
Sell (Bid) 98.99%

Underlying [MSCI Europe Top ESG Select 4.5% Decrement Index](#)

Underlying ISIN [GB00BNHRDM73](#)

Starting price EUR 1,968.19

Underlying price (delayed) EUR 2,071.82
105.3% of starting value

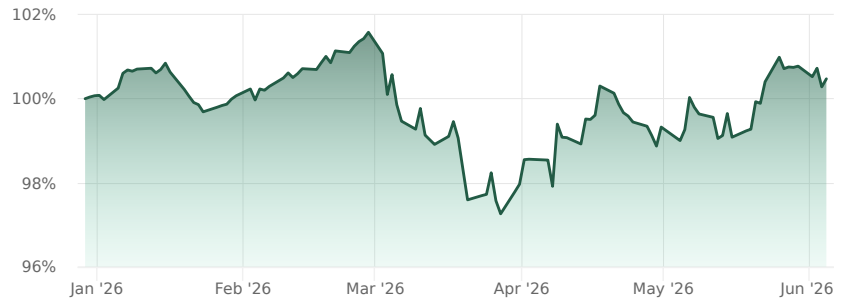
Last update: Jun 04, 2026, 1:32 pm

Simply explained

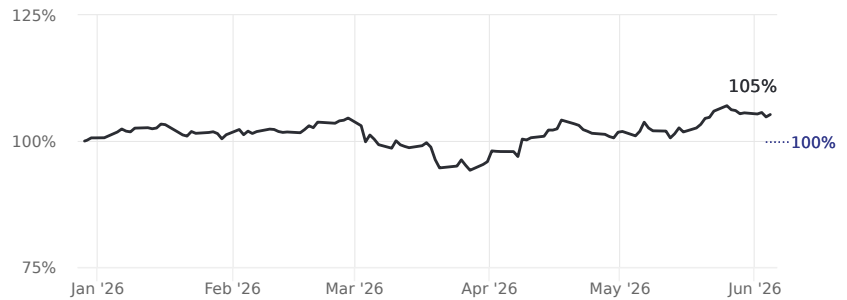
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 106% (capital protection) - Max. 125%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



[Learn more about these charts](#)

Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.



Repayment at the end of the term

Currently the underlying quotes at^{I)}... and is in the range... ..at the end of the term this would trigger the following repayment... If you buy the certificate at the current purchase price, this would correspond to the following return^{III)}:

105.3%	above 100%	>	125% (EUR 1,250) ^{II)}	>	+24.39% (+4.00% p.a.)
	below 100%	>	106% (EUR 1,060) ^{II)}	>	+5.48% (+0.96% p.a.)

^{I)}compared to the starting price

^{II)}assumption: investment amount EUR 1.000

^{III)}based on the current underlying price

Capital Protection Certificate

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Nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	5Y 6M 25D

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The Certificate

The Capital Protection Certificate Sustainability Bond 106% XI offers a redemption of 125% at end of term if the index quotes at or above its starting value. If the index falls below the starting value, the capital protection of 106% takes affect.

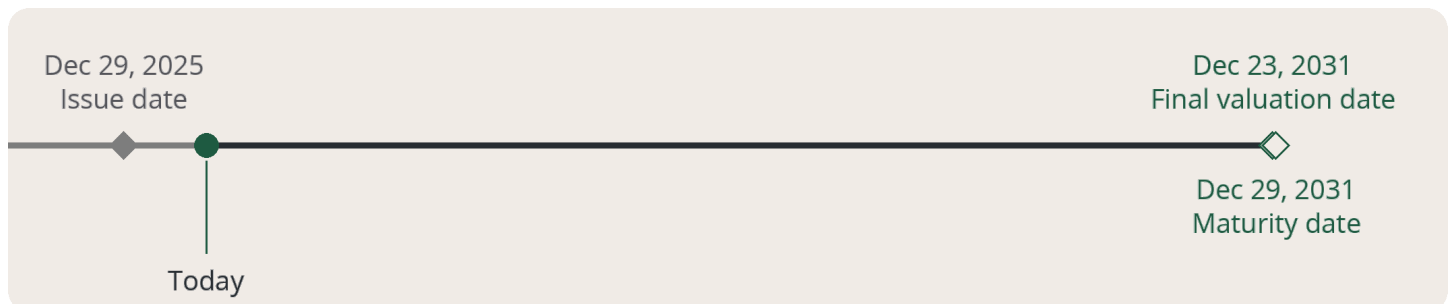
The clear payout profile at maturity is already fixed when the certificate is issued. It is suitable for investors who (at least) expect the index to move sideways.

The underlying asset is the MSCI Europe Top ESG Select 4.5% Decrement Index This index includes 100 European stocks with the highest ESG scoring. The [index methodology \(PDF\)](#) and further information on the index can be found on the website of the index provider [MSCI®](#) by selecting the index in the drop-down menu. This certificate complies with the [sustainability standard for Raiffeisen Certificates](#) and takes into account important adverse impacts on sustainability factors ("PAIs").

Sustainability

This certificate complies with the sustainability standard for Raiffeisen Certificates.

Information on the term



Please note:

- 106% of the nominal amount is secured by capital protection at the end of the term. During the term, the price may fall below the issue price or the capital protection level. Selling the capital protection certificate before the end of the term may lead to a loss of part of the invested capital.
- The maximum repayment is limited to 125% (of the nominal amount).
- Loss of purchasing power due to inflation is not offset by the capital protection.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

You are about to purchase a product that is not easy and difficult to understand. For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at www.raiffeisenzertifikate.at/en/securitiesprospectus (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at www.raiffeisenzertifikate.at/en/customer-information. The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.

Sustainability Bond 106% XI

Capital Protection Certificate

- Underlying: MSCI® Europe Top ESG Select 4.5% Decrement Index
- 25% yield, if the underlying is at or above its starting value at the end of the term
- 106% capital protection after 6 year term

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.



ZERTIFIKATE
AWARD AUSTRIA
Best Issuer
2025



This certificate has two redemption options in December 2031:

- Index price at or above the starting value: redemption at 125%
- Index price below the starting value: redemption at 106% (capital protection)

The MSCI® Europe Top ESG Select 4.5% Decrement Index is the underlying of the certificate. It consists of companies that meet sustainability criteria. A higher weighting is given to companies that are actively shaping the transition to an emission-free future.

How the certificate works

The starting value of the underlying is fixed at the beginning of the term. At the end of the term, the closing price of the underlying is compared with the starting value. Then there are two options:

1. Underlying is unchanged or has risen
The certificate is redeemed at 125% (maximum redemption).
2. Underlying has fallen
The certificate is redeemed at 106 % (capital protection).

Examples of redemption

Performance* of the index	Redemption** at the end of the term
+50%	125% EUR 1,250
+15%	125% EUR 1,250
+5%	125% EUR 1,250
+/-0% = starting value	125% EUR 1,250
-5%	106% EUR 1,060
-30	106% EUR 1,060

* Final value compared to the starting value

** per EUR 1,000 nominal value

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3QKS1
Issue price	100%
Nominal value	EUR 1,000
Subscription²	Nov 25 - Dec 22, 2025
Initial valuation date	Dec 23, 2025
Issue value date	Dec 29, 2025
Final valuation date	Dec 23, 2031
Maturity date	Dec 29, 2031
Underlying	MSCI® Europe Top ESG Select 4.5% Decrement Index
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Capital protect.	106% at the end of term
Maximum redemption	125% of the nominal value
Listing	Vienna, Stuttgart

- 1 ... Rating: [rbinternational.com/ir/ratings](https://www.raiffeisen.com/ir/ratings)
- 2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

My expectation for the underlying



The payout profile applies at the end of the term

- 106% of the nominal amount is secured by the capital protection at the end of term.
- The maximum redemption is limited by 125%.
- Loss of value due to inflation is not covered by the capital protection.



During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price may drop below the issue price or the level of capital protection. Selling the certificate prior to maturity may result in a partial loss of the invested capital.



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.

MSCI® Europe Top ESG Select 4.5% Decrement Index

The investment universe of the MSCI® Europe Top ESG Select 4.5% Decrement Index is the overarching MSCI® Europe Index. The index contains around 100 companies from 15 industrialised countries, which are selected according to fixed criteria.

- Exclusion: Certain companies are identified and excluded on the basis of their activities. These include the manufacture of weapons or the production of energy from nuclear power, oil or gas.
- 'Best in class' approach: All remaining companies are assessed in terms of their environmental, social and governance (ESG) efforts. Only the top 50% of companies in a sector are selected.

Decrement Index: Paid out net dividends are included in the calculation of the index. In exchange, 4.5% p.a. is continuously deducted from the index price (daily adjustment).

Well-known index members

Company	Sector	Country
ASML Holding	IT	Netherlands
Zurich Insurance Gr.	Financials	Switzerland
Intesa Sanpaolo	Financials	Italy
Münchener Rück	Financials	Germany
Infineon Technologies	IT	Germany
Generali	Financials	Italy
Vestas Wind Systems	Industrials	Denmark
Merck KGaA	Health Care	Germany
Henkel	Cons. Staples	Germany
Kühne + Nagel Intern.	Industrials	Switzerland

Development in the past



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

As of Nov 4, 2025; Source: Bloomberg (MXEUTES4 Index, ISIN GB00BNHRDM73)

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

This means that both the issuer and the underlying take into account the following sustainability factors in their business activities: Greenhouse gas emissions, preservation of biodiversity, water protection and water consumption, waste avoidance, social, labour and human rights issues, including corruption and bribery.

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.



Legal and Risk Disclaimer for investors

The information provided is for general information purposes only and does not constitute investment advice, a recommendation or an invitation to execute a transaction. The information is generic and does not take into account the personal circumstances of potential investors. It is therefore not a substitute for individual investor and investment advice and risk disclosure. The advertisement was not prepared in accordance with the legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The complete legal basis for a possible transaction in a financial instrument described here is formed by the registration document approved by the Luxembourg Financial Supervisory Authority (CSSF) and the securities note approved by the Austrian Financial Market Authority (FMA) – both documents together form the base prospectus – along with any supplements and the respective final terms filed with the FMA. The approval of the base prospectus by the competent authority should not be understood as an endorsement of the financial instruments described by this authority. Additional information on the financial instrument is available free of charge in the respective key information documents (KIDs) on the website of Raiffeisen Bank International AG (RBI) after entering the security identification number (ISIN) at raiffeisencertificates.com. Unless explicitly stated in these documents, no measures have been or will be taken in any jurisdiction to allow a public offer of this financial instrument.

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.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons

preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives etc.

The price of the Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 106% of the nominal value applies solely at the end of the term. Loss of value due to inflation is not covered by the capital protection. During the term, the price of the Certificate may drop below the agreed capital protection amount. During the term, the Certificate's price is subject to several influencing factors and needs 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 Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Certificate and are not paid out.

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Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB).

For further information, please contact the Raiffeisen Certificates team or your advisor.

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