Raiffeisen Certificates

Inflations-Anleihe 26

Capital Protection Certificate

ISIN: AT0000A3S4Y3 / WKN: RC1K8Q

chg. 1D	+0.040 (+0.04%)
Sell (Bid)	EUR 98.500
Buy (Ask)	EUR 100.000
Underlying price (delayed)	-
Strike	EUR 100.02
Leverage	-
Underlying	HICP (2025=100) monthly data - Overall index excl. tobacco EA
Starting price underlying	EUR 100.02
Capital protection amount	100%
Participation factor	-
Maturity date	Apr 04, 2030
Final valuation date	Apr 02, 2030
Issue date	Apr 02, 2026
Nominal value	EUR 1,000
Expected market trend	bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	-
Currency hedged (quanto)	no
Settlement method	Cash settlement
Taxation	Capital Gains Tax

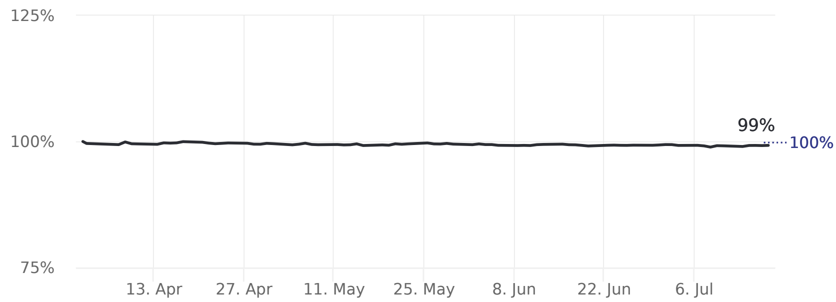
Last update: Jul 17, 2026, 7:59 pm

Description

The **Inflation Bond 26** offers you an interest rate in line with inflation for the 1st and 2nd year of the term. In the following years, you will receive a fixed interest rate of 2.1% p.a. Redemption after the 4th year is affected at 100%.

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.

Raiffeisen Certificates

ADVERTISEMENT of Raiffeisen Bank International AG
Product brochure, February 2026

Inflation Bond 26

Capital Protection Certificate

- Interest rate = inflation rate* in the 1st and 2nd year
- 2.1% fixed interest rate for the following years
- 100% Capital protection after 4 years of term

Please note the issuer risk.

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

* Annual change in the harmonized consumer price index excl. tobacco of the euro area

ZERTIFIKATE AWARD AUSTRIA
Best Issuer 2025

Investors will receive an interest rate equal to the inflation rate for the 1st and 2nd years of the term, and a fixed interest rate of 2.1% per year in the 3rd and 4th years. The investment product will be redeemed at 100% in April 2030.

How the investment product works

For the 1st and 2nd year of the term, you receive an interest rate equal to the inflation rate. If the inflation rate is negative, no interest rate will be redeemed in that year.

Inflation rate: Annual percentage change in the underlying, whereby the prices of the valuation month are used.

Interest rate April 2027 (exemplary calculation)

Valuation month	Index level HICP excl. tobacco	Change in % (inflation rate)	Interest rate
January 2026	100.61		
January 2027	104.13	3.50%	3.50%
	102.62	2.00%	2.00%
	101.62	1.00%	1.00%
	99.86	-0.75%	0%

The interest rate for April 2028 is calculated in the same way as that for April 2027.

From the 3rd year of the term, you will receive an annual fixed interest rate of 2.1%.

The redemption at the end of term is at a 100%.

Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3S4Y3
Issue price	100 %
Nominal value	EUR 1,000
Subscription[2]	Feb 26 - Mar 31, 2026
Issue value date	Apr 2, 2026
Maturity date	Apr 4, 2030
Variable interest rate (years 1-2)	Inflation rate
Fixed interest rate (years 3-4)	2.1% of the nominal val
Underlying	HICP-total index excluding tobacco for the euro zone
Valuation month	January
Capital protection	100 % at the end of term
Zinszahltage	Apr 5, 2027; Apr 5, 2028; Apr 4, 2029; Apr 4, 2030
Börsen	Vienna, Stuttgart

1 … Rating: rbinternational.com/ir/ratings

2 … Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

The payout profile applies at the end of the term

- 100% of the nominal value is secured by the capital protection at the end of term.
- Loss of value due to inflation is not covered by the capital protection.

During the term

- Yield limitation: The yield is in any case limited to the amount of the annual interest payments
- You can buy and sell the investment product during trading hours at the current price.
- The price may drop below the issue price or the level of capital protection. Selling this investment product prior to the end of term may result in a partial loss of the invested capital.

Issuer risk / Bail-in:

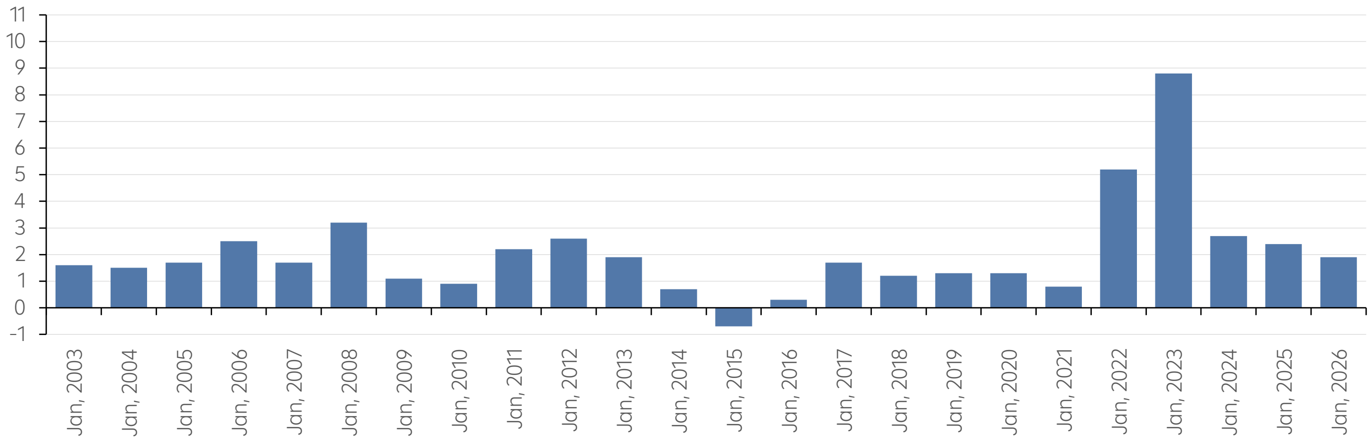
This investment product is not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible

Underlying

The harmonized consumer price index tracks the change in the general price level in the euro area. By calculating the HICP, one obtains an overview of inflation for the entire euro area. It is thus used by the European Central Bank, among others, to monitor price stability as part of its mandate.

For the Inflation Bond, the HICP excluding euro area tobacco is used.

Inflation rate (Annual change of the underlying in %)



Please note that past performance is no reliable indicator of performance.

As of January 31, 2026; Source: Eurostat

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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