

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.

Bonus Certificate

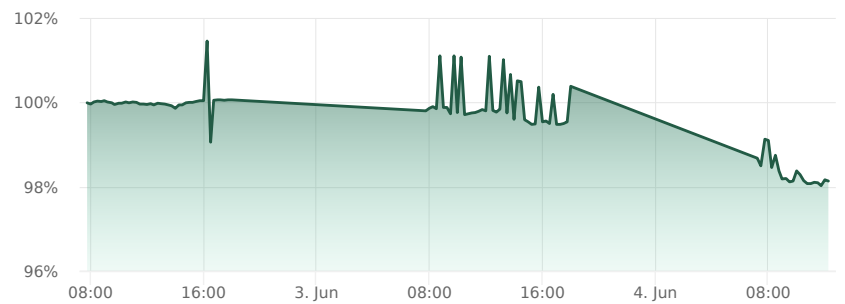
ISIN: [AT0000A3UDE8](#) / WKN: RC1L2C

Buy (Ask)	98.22%
Sell (Bid)	96.72%
Underlying	<u>MSCI Emerging Markets Top ESG Select 5% Decrement Index</u>
Starting price underlying	EUR 1,454.88
Barrier	EUR 800.18
55% of starting value	
Barrier reached	no
Observation barrier	continuously
Distance to barrier	44.35%
Underlying price (delayed)	EUR 1,437.85
Last update: Jun 04, 2026, 2:14 pm	

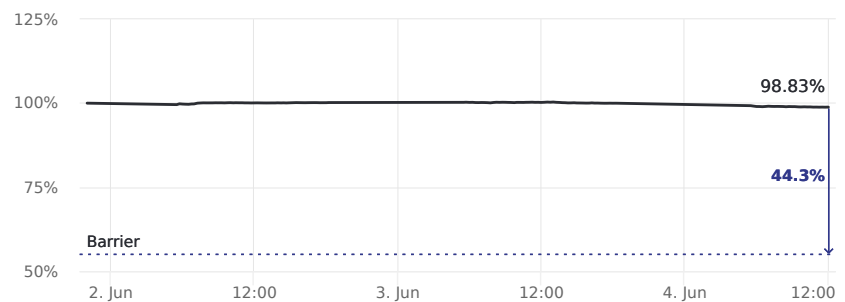
Simply explained

- If there is no barrier breach during the term, then repayment according to the development of the underlying asset, min. 140% (Bonuslevel)
- Investors are exposed to market risk on a one-to-one basis. This means that the loss of a significant portion of the invested capital, or even total loss, is possible.

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.



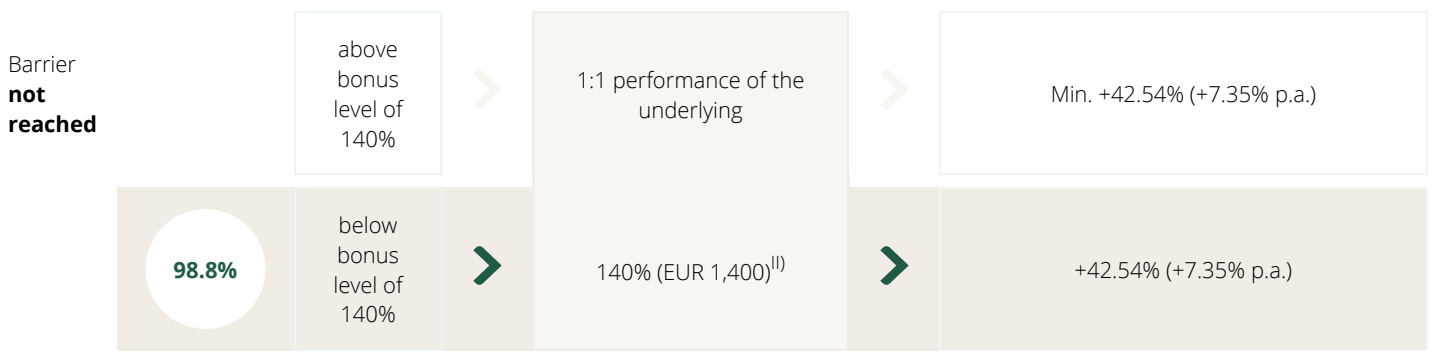
Repayment at the end of the term

Currently the underlying quotes atⁱ⁾...

...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 returnⁱⁱⁱ⁾:



ⁱ⁾compared to the starting price ⁱⁱ⁾assumption: investment amount EUR 1,000

ⁱⁱⁱ⁾based on the current underlying price

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)}:

Barrier
reached

1:1 performance of the underlying

^{I)}compared to the starting price ^{II)}assumption: investment amount
EUR 1,000

^{III)}based on the current underlying price

Bonus Certificate

 ISIN: [AT0000A3UDE8](#) / WKN: RC1L2C

Product currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	4Y 11M 29D

Last update: Jun 04, 2026, 2:14 pm

The Certificate

With the Bonus Certificate Emerging Markets Bonus&Growth you participate 100% in the performance of the underlying MSCI[®] Emerging Markets Top ESG Select 5% Decrement index at maturity with no profit limit. As long as the barrier of 55% of the starting value is not breached during the term, the redemption will be at least 140% of the nominal value. If the barrier is violated, investors are exposed to the market risk on a one-to-one basis. This means that a significant loss of capital is possible in this case.

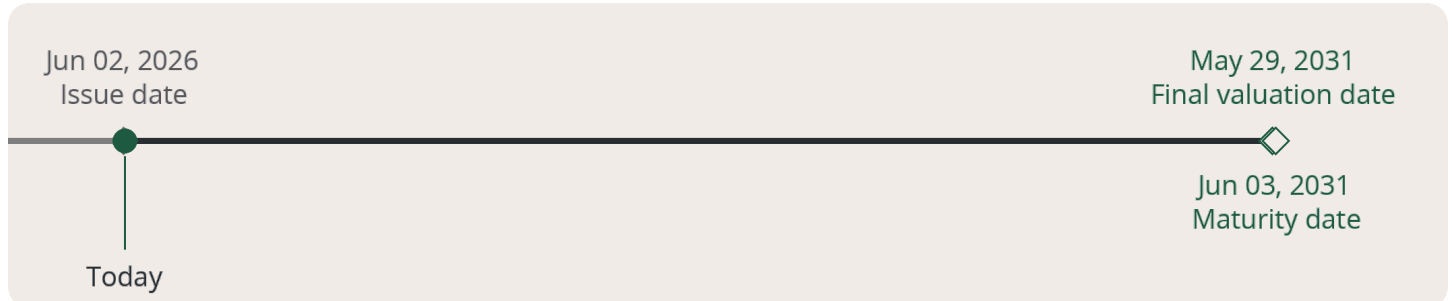
The payout profile at the end of term is already fixed when the certificate is issued. It is suitable for investors who expect slightly falling/sideways running indices.

The underlying asset is the MSCI Emerging Markets Top ESG Select 5% Decrement Index. This index contains 340 international 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: The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their volatility, correlation and dividend expectations as well as 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 / 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.

Emerging Markets Bonus&Growth

Bonus Certificate

- Underlying: MSCI® Emerging Markets Top ESG Select 5% Decrement Index
- Opportunity of redemption of 140% or higher
(100% participation, if the index rises by more than +40%)
- 5 years of term
- 55% 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.




ZERTIFIKATE
AWARD AUSTRIA
Best Issuer
2025



This certificate will be redeemed in June 2031 at 140% or higher if the MSCI® Emerging Markets Top ESG Select 5% Decrement index remains above the barrier of 55% of its starting value during the term. If the barrier is violated, redemption is made according to the index performance. In this case, a significant capital loss is possible.

How the certificate works

At the start of the term, the starting value of the underlying is fixed, and based on this the barrier is calculated. During the observation period, the price of the underlying is compared to the barrier.

At the end of the term, the following options are available:

- Barrier was never touched or undercut
 - The underlying has risen by 40% or less
The certificate is redeemed at more than 140%: Investors participate 100% in the index performance without any upper limit.
 - The underlying has risen by 40% or less.
The certificate is redeemed at 140%.
- Barrier was touched or undercut at least once
The certificate is redeemed according to the index performance (final value compared to the starting value).

Examples of redemption

Performance of the index	Redemption* at the end of the term, if ...	
	... barrier never violated	... barrier violated
+50%	150% EUR 1,500	150% EUR 1,500
+20%	140% EUR 1,400	140% EUR 1,400
+10%	140% EUR 1,400	110% EUR 1,100
+/-0%	140% EUR 1,400	100% EUR 1,000
-10%	140% EUR 1,400	90% EUR 900
-20%	140% EUR 1,400	80% EUR 800
-40%	140% EUR 1,400	60% EUR 600

* per EUR 1,000 nominal value

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, the volatility of the underlyings, the dividend expectation and the interest rate level. This price may decline below the issue price. If the underlying indices move close to the barrier, the price 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.

Issuer ¹	Raiffeisen Bank International AG
ISIN	AT0000A3UDE8
Issue price	100%
Nominal value	EUR 1,000
Subscription ²	May 4 - May 29, 2026
Initial valuation date	June 1, 2026
Issue value date	June 2, 2026
Final valuation date	May 29, 2031
Maturity date	June 3, 2031
Underlying	MSCI® Emerging Markets Top ESG Select 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
Barrier	55% of the starting value
Barrier observation	Continuously (every price)
Observation period	June 2, 2026 - May 29, 2031
Maximum redemption	Unlimited
Listing	Vienna, Stuttgart

- Rating: [rbinternational.com/ir/ratings](https://www.raiffeisen.com/ir/ratings)
- The subscription may be terminated prematurely or extended at the discretion of Raiffeisen Bank International AG.

My expectation for the underlying

MSCI® Emerging Markets Top ESG Select 5% Decrement Index

The investment universe of the MSCI® Emerging Markets Top ESG Select 5% Decrement Index is the overarching MSCI® Emerging Markets Index. The index contains around 340 companies from 22 emerging markets, 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, 5% p.a. is continuously deducted from the index price (daily adjustment).

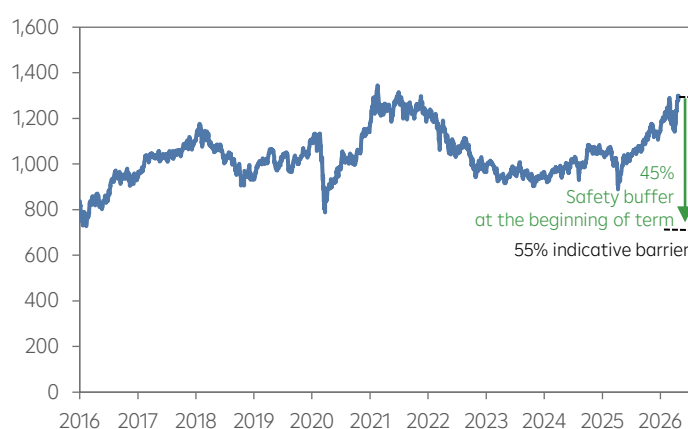
Well-known index members

Company	Sector	Country
Taiwan Semiconductor	IT	Taiwan
China Construction Bank	Financials	China
Delta Electronics	IT	Taiwan
Advanced Info Service	Communication	Thailand
Samsung Electronic-Mechanics	IT	South Korea
Foxconn Industrial Internet	IT	China
Vanguard International Semicon	IT	Taiwan
CD Projekt	Communication	Poland
United Spirits	Consumer Staples	India
Bank of China	Financials	China

Country weighting

Taiwan	China	South Korea	India	Brasil	Others
25.5%	16.8%	16.0%	12.1%	5.1%	24.3%

Development in the past



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

As of April 27, 2026; Source: Bloomberg (MXEFTE55 Index, ISIN GB00BNHRML99)

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.

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 advice, a recommendation or an invitation to enter into a transaction. The information is of a general nature 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 trading after 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 may be unable to fulfil its obligations arising from the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authorities. Such an order by these authorities may also be issued in advance of insolvency proceedings in the event of a crisis at RBI. In such cases, the resolution authority has extensive powers of intervention, known as '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 information is available at raiffeisenzertifikate.at/en/bail-in. A total loss of the capital invested 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 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, opinions of financial authorities, jurisdiction etc.

The Bonus Certificate's price 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), bond interest rates, solvency of the issuer or remaining term. If the Bonus 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. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

The MSCI indices are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by Raiffeisen Bank International AG. The financial securities referred to herein are not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such financial securities. The Base Prospectus of Raiffeisen Bank International AG contains a more detailed description of the limited relationship MSCI has with Raiffeisen Bank International AG and any related financial securities. No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

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

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

Imprint according to the Austrian Media Act:

Media Owner and Publisher is Raiffeisen Bank International AG
Am Stadtpark 9, 1030 Vienna/Austria

- Website: raiffeisenzertifikate.at
- E-mail: info@raiffeisenzertifikate.at
- Certificate hotline: +431 71707 5454

