

Express Certificate

 ISIN: [AT0000A3UHB5](#) / WKN: RC1L3J

chg. 1D	+0.370 (+0.37%)
Sell (Bid)	CZK 97.860
Buy (Ask)	CZK 100.860
Underlying price (delayed)	-
Next redemption level	100.00
Underlying	Worst of Basket
Starting price underlying	CZK 100.00
Barrier	CZK 60.00
Distance to barrier	40.14%
Observation barrier	on the final valuation date
(early) redemption level	100.00 / 95.00 / 90.00 / 85.00 / 80.00
Distance to next termination level	0.23%
Max. yield until next observation date	6.58%
Max. yield p.a. until next observation date	6.74%
Underlying currency	CZK
Valuation dates	May 27, 2027 / May 25, 2028 / May 25, 2029 / May 27, 2030 / May 27, 2031
(early) redemption amount	107.50% / 115.00% / 122.50% / 130.00% / 137.50%
Maturity date	May 29, 2031
Final valuation date	May 27, 2031
Issue date	May 29, 2026
Nominal value	CZK 1,000
Expected market trend	sideways, bullish
Listing	Stuttgart
Product currency	CZK
Underlying currency	CZK
Settlement method	Cash settlement
Taxation	Capital Gains Tax

Last update: Jun 04, 2026, 7:38 pm

Description

The certificate has a pre-defined maximum term. Higher early redemption is made, in case, at any of the valuation dates, the underlying quotes at or above the termination level.

If the underlying quotes below the termination level, the term extends to the next valuation date, with the subsequent termination level being reduced at the same time. At the end of the maximum term, the barrier serves as additional safety mechanism.

Price certificate (% of the starting value)



Prices underlyings (% of the starting value)


[Learn more about these charts](#)

**STOXX® Global
Select Dividend 100
EUR Price Index**

**MSCI Europe Top
ESG Select 4.5%
Decrement Index**

**MSCI North America
Top ESG Select 4.5%
Decrement Index**

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

Underlying Worst of Basket - basket members

	CUR	Starting value	Barr.	Price	chg. % prev. day	chg. % start	Last update
MSCI North America Top ESG Select 4.5% Decrement Index	EUR	3,708.85	2,225.31	3,805.66 (delayed)	-0.89%	2.61%	Jun 04, 2026 7:21 pm
MSCI Europe Top ESG Select 4.5% Decrement Index	EUR	2,074.85	1,244.91	2,081.99 (delayed)	0.95%	0.34%	Jun 04, 2026 6:19 pm
STOXX® Global Select Dividend 100 EUR Price Index	EUR	3,834.49	2,300.69	3,843.34 (delayed)	0.11%	0.23%	Jun 04, 2026 7:24 pm

Expres Světových Indexů XIV CZK

Express Certificate

- Underlyings: MSCI® Europe Top ESG Select 4.5% Decrement Index, MSCI® North America Top ESG Select 4.5% Decrement and STOXX® Global Select Dividend 100 EUR Price Index
- 7.5% 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.

The financial instruments described herein are based on MSCI® indices. STOXX® is a registered trademark of STOXX Ltd.



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2025



With this certificate, you have an annual yield opportunity of 7.5% 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 7.5% 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> yes ➔	107.5% (CZK 1,075)
	no ▼	
2028	<div style="border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;"> $\geq 95\%$ of the starting value? </div> yes ➔	115.0% (CZK 1,150)
	no ▼	
2029	<div style="border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;"> $\geq 90\%$ of the starting value? </div> yes ➔	122.5% (CZK 1,225)
	no ▼	
2030	<div style="border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;"> $\geq 85\%$ of the starting value? </div> yes ➔	130.0% (CZK 1,300)
	no ▼	
2031	<div style="border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;"> $\geq 80\%$ of the starting value? </div> yes ➔	137.5% (CZK 1,375)
	no ▼	
2031	<div style="border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;"> $> 60\%$ of the starting value? </div> yes ➔	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	AT0000A3UHB5
Issue price	100%
Nominal value	CZK 1,000
Subscr. period²	May 4 - May 27, 2026
Initial valuation date	May 28, 2026
Issue value date	May 29, 2026
Annual valuation dates	May 27, 2027; May 25, 2028; May 25, 2029; May 27, 2030; May 27, 2031
Early maturity dates	May 31, 2027; May 29, 2028; May 29, 2029; May 29, 2030; May 29, 2031
Underlyings	MSCI® Europe Top ESG Select 4.5% Decrement; MSCI® North America Top ESG Select 4.5% Decrement; 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) 107.5%, 2) 115.0%, 3) 122.5%, 4) 130.0%, 5) 137.5% of nominal value
Maximum amount	137.5% 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

falling ↘
 sideways →
 rising ↗

MSCI® Europe Top ESG Select 4.5% Decrement Index

Is composed solely of stocks that meet predefined ESG criteria, such as Novo Nordisk, Zurich Insurance Group, ASML Holding, Home Depot, and Diageo.

MSCI® North America Top ESG Select 4.5% Decrement

Is composed of leading ESG stocks from North American markets, such as ServiceNow, Adobe, American Express, Texas Instruments, and Intuit.

STOXX® Global Select Dividend 100 EUR Price Index

This index is composed of the largest 1,800 companies from the regions of North America, Europe and Asia/Pacific such as HSBC, ING, Allianz SE, BNP Paribas.

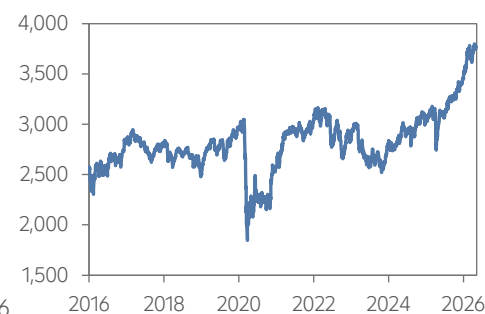
Development over the past 10 years



GB00BNHRDM73



GB00BMCQG893



US26063V1180

As of April 12, 2026; Source: Bloomberg (MXEUTES4 Index, MXNATES4 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.

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