Raiffeisen Certificates

Dividendenaktien Winner 112 % XIX

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: AT0000A3VE19 / WKN: RC1MB3

Buy (Ask)	-
Sell (Bid)	-
Underlying	STOXX® Global Select Dividend 100 EUR Price Index
Underlying ISIN	US26063V1180
Starting price underlying	-
Underlying price (delayed)	EUR 4,023.13 - of starting value

Last update: -

Jul 23, 2026
Issue date

Jul 23, 2032
Maturity date

Today

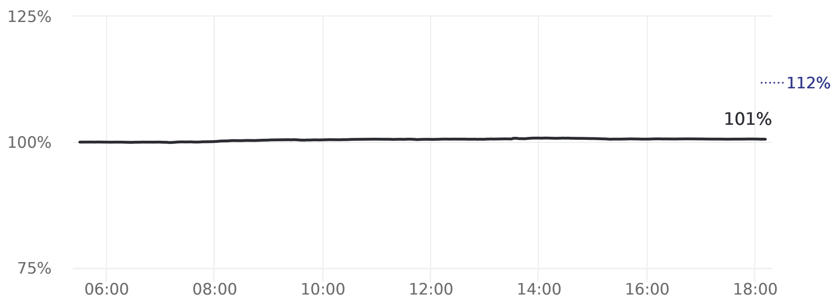
Simply explained

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

Min. 112% (capital protection)

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)]:
	above 112%	1:1 performance of the underlying	Min. +12.00% (+1.91% p.a.)
-	below 112%	112% (EUR 1,120)[II)]	+12.00% (+1.91% p.a.)

[I)] compared to the starting price

[II)] assumption: investment amount EUR 1.000

[III)] based on the current underlying price

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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	6Y 0M 0D

Last update: -

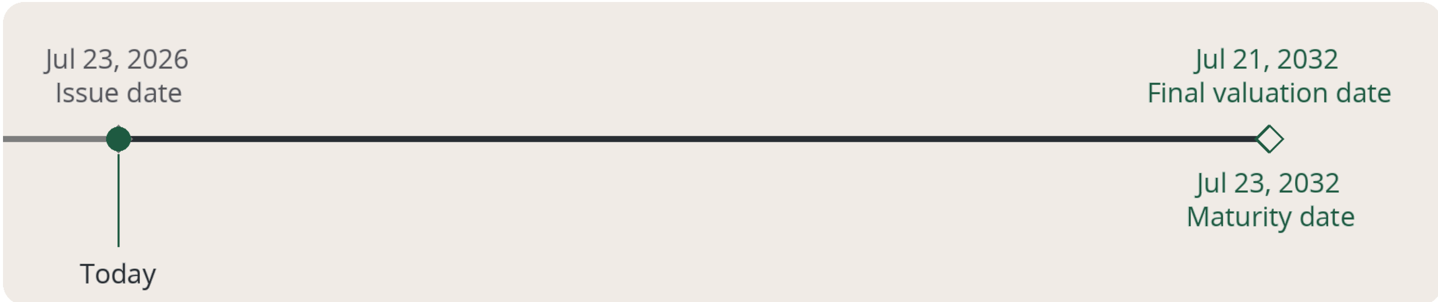
The Certificate

The Capital Protection Certificate Dividend Stocks Winner 112% XIX offers a redemption of 112% (capital protection) at the end of term. There is also the possibility of a higher redemption if the underlying rises strongly. The maximum redemption is 140%.

The clear payout profile at the end of term is already fixed when the certificate is issued. It is suitable for investors who expect the index to rise.

The underlying asset is the STOXX® Global Select Dividend 100 Price EUR Index. This index contains 100 high-dividend stocks from North America, Asia/ Pacific and Europe. Details and a current list of index members can be found on the website of the index provider STOXX Ltd.

Information on the term



Please note:

- 112% 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.
- 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.

Raiffeisen Certificates

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Product brochure, May 2026

Capital Protection Certificate

Dividend Stocks Winner 112% XIX

ZERTIFIKATE AWARD AUSTRIA
Best Issuer 2026

- **Underlying: STOXX® Global Select Dividend 100 EUR Price Index**
- **100 % participation in the rising underlying up to maximum +40%**
- **112% 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.

STOXX® is a registered trademark of STOXX Ltd.

raiffeisencertificates.com

This certificate offers a redemption of 112% at the end of the term (capital protection). Additionally, a higher repayment will occur if the index level increases by more than 12% by July 2032. The maximum repayment is 140%.

The STOXX® Global Select Dividend 100 EUR Price Index is the underlying of the certificate. The index comprises 100 high-dividend stocks worldwide. Selection and weighting are based on current and historical dividend payments.

How the certificate works

At the beginning of the term the starting value of the underlying is fixed. 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 has risen by more than 12%
   The price gain is paid out 1:1. The maximum redemption of the certificate is limited to 140% of the nominal amount.
2. Underlying has fallen or risen by less than 12%
   The certificate is redeemed at 112% (capital protection).

Examples of redemption

Index performance*	Redemption** at the end of the term	
+50%	140%	EUR 1,400
+25%	125%	EUR 1,250
+20%	120%	EUR 1,200
+7%	112%	EUR 1,120
+/-0% = starting value	112%	EUR 1,120
-30%	112%	EUR 1,120

* Final value compared to the starting value

** per EUR 1,000 nominal value

Dividend Stocks Winner 112% XIX	
Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3VE19
Issue price	100%
Nominal value	EUR 1,000
Subscription[2]	June 24 - July 21, 2026
Initial valuation date	July 22, 2026
Issue value date	July 23, 2026
Final valuation date	July 21, 2032
Maturity date	July 23, 2032
Underlying	STOXX® Global Select Dividend 100 EUR Price 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 protection	112% at the end of term
Participation factor	100%
Maximum redemption	140% of the nominal value
Listing	Vienna, Stuttgart

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

[2] The subscription may be terminated prematurely or extended at the discretion of Raiffeisen Bank International AG.

My expectation for the underlying

falling sideways rising

The payoff profile applies at maturity

- 112% of the nominal amount is secured by the capital protection at the end of term.
- The maximum redemption is limited at 140%.
- 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 the maturity date may result in a loss of 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.

Please note the legal and risk disclaimer at the end of this product brochure. Creation date: June 11, 2026

STOXX® Global Select Dividend 100 EUR Price Index

The investment universe of the STOXX® Global Select Dividend 100 EUR Price Index is the STOXX® Global 1800 Index, which contains the largest 1,800 companies from the regions of North America, Europe and Asia/Australia. The following criteria are used to select the 100 companies included:

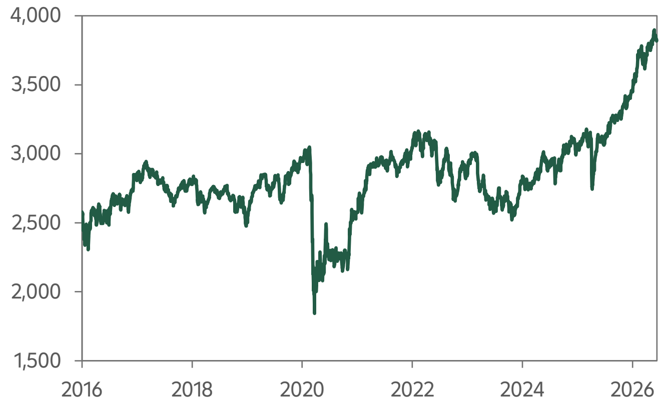
- Global: 40 shares from North America, 30 shares from Europe and 30 shares from Asia/Australia are included.
- Select Dividend: Growth, regularity and amount of dividend payments are taken into account in order to select long-term high-dividend stocks. The 5 previous calendar years are decisive.

Price index: Paid dividends are not included in the calculation of the index, but are used by the issuer to present the payout profile.

Well-known index members

Company	Sector	Country
SITC International	Industrials	Hongkong
Signify	Industrials	Netherlands
ABN AMRO Bank	Financials	Netherlands
BNP Paribas	Financials	France
Volkswagen	Consumer Discretionary	Germany
Pfizer	Health Care	USA
Rio Tinto	Materials	Australia
Verizon	Communication	USA
Orange	Communication	France
BMW	Consumer Discretionary	Germany

Development in the past



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

As of June 10, 2026; Source: Bloomberg (SDGP Index, ISIN US26063V1180)

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.

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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.

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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 112% 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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For further information, please contact the Raiffeisen Certificates team or your advisor.

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Product brochure, June 2026