

# Garant světových indexů II CZK

## Capital Protection Certificate

- Underlyings: MSCI® Europe Top ESG Select 4.5% Decrement Index, NASDAQ-100® Notional Net Return EUR Excess Return Index and STOXX® Global Select Dividend 100 EUR Price Index
- 28% yield, if the underlying is at or above its starting value at the end of the term
- 100% capital protection after 3.5 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.  
NASDAQ-100® Notional Net Return EUR Excess Return Index is a trademark of Nasdaq Inc.  
STOXX® is a registered trademark of STOXX Ltd.



ZERTIFIKATE  
AWARD AUSTRIA

Best Issuer  
2025



This certificate has two redemption options in December 2029:

→ Index price at or above the starting value: redemption at 128%

→ Index price below the starting value: redemption at 100% (capital protection)

### 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 128% (maximum redemption).
2. Underlying has fallen  
The certificate is redeemed at 100 % (capital protection).

### Examples of redemption

Performance* of the index	Redemption** at the end of the term
+50%	128%   CZK 1,280
+15%	128%   CZK 1,280
+5%	128%   CZK 1,280
+/-0% = starting value	128%   CZK 1,280
-5%	100%   CZK 1,000
-30	100%   CZK 1,000

\* Final value compared to the starting value

\*\* per CZK 1,000 nominal value

<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>ISIN</b>	AT0000A3USH9
<b>Issue price</b>	100%
<b>Nominal value</b>	CZK 1,000
<b>Subscription<sup>2</sup></b>	May 19 - Jun 26, 2026
<b>Initial valuation date</b>	Jun 29, 2026
<b>Issue value date</b>	Jun 30, 2026
<b>Final valuation date</b>	Dec 27, 2029
<b>Maturity date</b>	Dec 31, 2029
<b>Underlyings</b>	MSCI® Europe Top ESG Select 4.5% Decrement Index, NASDAQ-100® Notional Net Return EUR Excess Return Index; STOXX® Global Select Dividend 100 EUR Price Index
<b>Starting value</b>	Closing price of the underlying on the initial valuation date
<b>Final value</b>	Closing price of the underlying on the final valuation date
<b>Capital protect.</b>	100% at the end of term
<b>Maximum redemption</b>	128% of the nominal value
<b>Listing</b>	Vienna, Stuttgart

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

falling ↘	<b>sideways →</b>	rising ↗
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### The payout profile applies at the end of the term

- 100% of the nominal amount is secured by the capital protection at the end of term.
- The maximum redemption is limited by 128%.
- 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

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

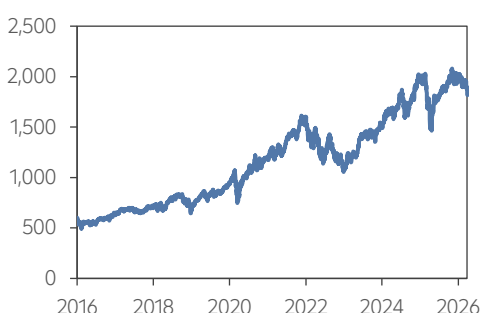
#### Development in the past



### NASDAQ-100® Notional Net Return EUR Excess Return Index

This index is composed of the 100 largest companies listed on NASDAQ such as Apple, Nvidia, Microsoft, Amazon and Broadcom.

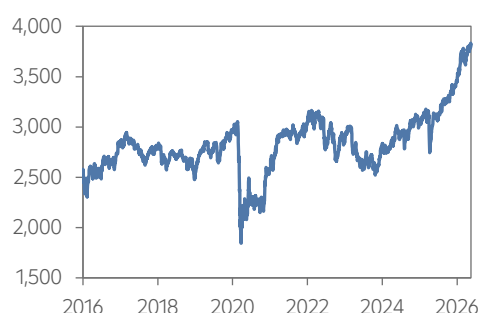
#### Development in the past



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

This index comprises 100 high-dividend stocks worldwide from the regions of North America, Europe and Asia/Pacific such as SITC International, Volkswagen and Pfizer.

#### Development in the past



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

As of May 15, 2026; Source: Bloomberg (MXEUTES4 Index, ISIN GB00BNHRDM73; NDXNNEE5 Index, ISIN RCB000043781; SDGP Index, US26063V1180)

#### 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](https://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](https://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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