Raiffeisen Certificates

ADVERTISEMENT of Raiffeisen Bank International AG
Product brochure, July 2026

Bonus Certificate

4% Europe/USA Bonus&Safety 18

ZERTIFIKATE AWARD AUSTRIA
Best Issuer 2026

- **Underlyings: EURO STOXX 50® Index and S&P 500® Index**
- **4% fixed annual interest rate with a term of 3 years**
- **39% 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.

raiffeisencertificates.com

Investors receive a fixed interest rate of 4% annually. The certificate will be redeemed at 100% in August 2029 if the EURO STOXX 50® Index and the S&P 500® Index are always quoted above the respective barrier of 39% of the starting value throughout the term. If the barrier is violated, the certificate is redeemed according to the performance of the worse-performing index. In this case, a significant capital loss is possible.

How the certificate works

At the beginning of the term the starting values of each underlying index are fixed and the barriers are calculated on this basis. During the observation period, the underlying prices are compared with the respective barrier.

The fixed interest is unaffected by the performance of the underlying and is paid out in any case. The maximum yield is limited to the amount of these fixed interest payments.

At the end of the term there are two options:

1. Barrier was never touched or undercut
   The certificate is redeemed at 100%.
2. Barrier was touched or undercut at least once
   Regardless of which index has violated the barrier, the certificate is redeemed according to the performance of the worse-performing index (final value compared to the initial value). The maximum redemption remains limited to 100% of the nominal amount.

Examples of redemption

Performance of		Redemption* at the end of the term, if ...			
Index 1	**Index 2**	**... barrier never violated**		**... barrier violated**	
+20%	+30%	100%	EUR 1,000	100%	EUR 1,000
+15%	+5%	100%	EUR 1,000	100%	EUR 1,000
+/-0%	+/-0%	100%	EUR 1,000	100%	EUR 1,000
-10%	+25%	100%	EUR 1,000	90%	EUR 900
+10%	-20%	100%	EUR 1,000	80%	EUR 800
-20%	-40%	100%	EUR 1,000	60%	EUR 600

* per EUR 1,000 nominal value

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Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3W2R5
Issue price	100%
Nominal value	EUR 1,000
Subscription[2]	July 17 - Aug 13, 2026
Initial valuation date	Aug 14, 2026
Issue value date	Aug 17, 2026
Final valuation date	Aug 13, 2029
Maturity date	Aug 16, 2029
Underlyings	EURO STOXX 50® Index S&P 500® Index
Starting value	Closing price of each index on the initial valuation date
Final value	Closing price of each index on the final valuation date
Barrier	39% of the starting value
Barrier observation	Continuously (every price)
Observation period	Aug 17, 2026 - Aug 13, 2029
Fixed interest rate	4% of the nominal value per year of term
Interest rate payout dates	Aug 17, 2027; Aug 16, 2028; Aug 16, 2029
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

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, their volatility, correlation, dividend expectations and the interest rate level. This price may decline below the issue price, especially if at least one of the underlyings moves close to the barrier.

Issuer risk / Bail-in

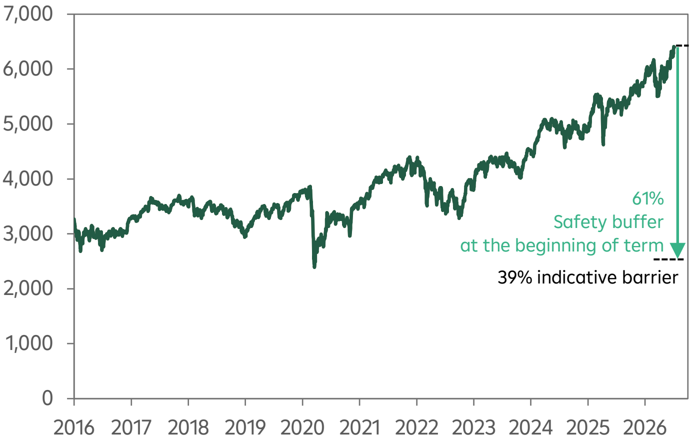
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive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

Please note the legal and risk disclaimer at the end of this product brochure. Creation date: July 3, 2026

EURO STOXX 50®

The 50 largest listed companies from various sectors in the eurozone countries. These include: Airbus (Industrials), Allianz (Financials), ASML (IT), Iberdrola (Utilities), L'Oreal (Consumer), Sanofi (Pharmaceuticals), etc.

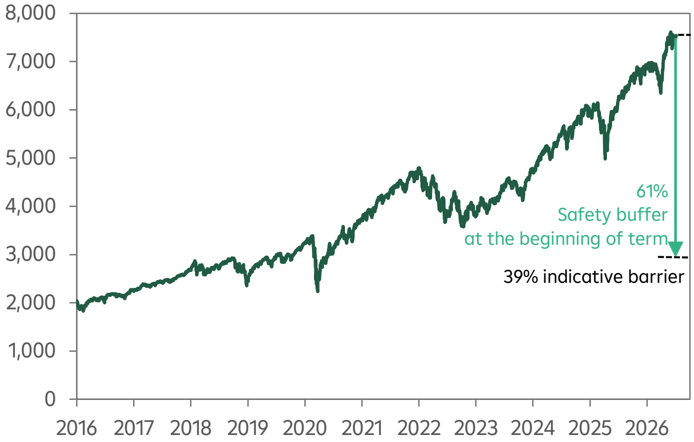
Development in the past



S&P 500®

The 500 largest publicly traded companies in the USA. For example: Apple (IT), Coca-Cola (Consumer), Microsoft (IT), Netflix (Communication), Johnson & Johnson (Pharmaceuticals), Visa (Finance), etc.

Development in the past



Please note that the past performance is not a reliable indicator for the future performance.
As of July 7, 2026; Source: Bloomberg (SX5E Index, ISIN EU0009658145; SPX Index, ISIN US78378X1072)

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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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 authoritiy. 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 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 a risk of incurring 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.

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

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