



Bonus Certificate

Europe/USA Bonus&Safety 16



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2026

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- Opportunity for redemption in the amount of 117% with a term of 3 years
- 49% 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.

EURO STOXX 50® is a registered trademark of STOXX Ltd.
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.



raiffeisencertificates.com

The certificate will be redeemed at 117% in August 2029 if the EURO STOXX 50® Index and the S&P 500® Index are always quoted above the respective barrier of 49% 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 are fixed and the barriers are calculated on this basis. During the observation period, the underlying prices are compared with the respective barrier.

At the end of the term there are two options:

1. Barrier was never touched or undercut
The certificate is redeemed at 117%.
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 117% 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	
+30%	+40%	117%	EUR 1,170	117%	EUR 1,170
+20%	+30%	117%	EUR 1,170	117%	EUR 1,170
+15%	+5%	117%	EUR 1,170	105%	EUR 1,050
+/-0%	+/-0%	117%	EUR 1,170	100%	EUR 1,000
-10%	+25%	117%	EUR 1,170	90%	EUR 900
+10%	-20%	117%	EUR 1,170	80%	EUR 800
-20%	-40%	117%	EUR 1,170	60%	EUR 600

* per EUR 1,000 nominal value

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Issuer ¹	Raiffeisen Bank International AG
ISIN	AT0000A3W2T1
Issue price	100%
Nominal value	EUR 1,000
Subscription ²	July 17 - August 13, 2026
Initial valuation date	August 14, 2026
Issue value date	August 17, 2026
Final valuation date	August 13, 2029
Maturity date	August 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	49% of the starting value
Barrier observation	Continuously (every price)
Observation period	Aug 17, 2026 - Aug 13, 2029
Maximum redemption	117% of the nominal value
Cap	117% of the starting 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.

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.

My expectation for the underlying



Issuer risk / Bail-in

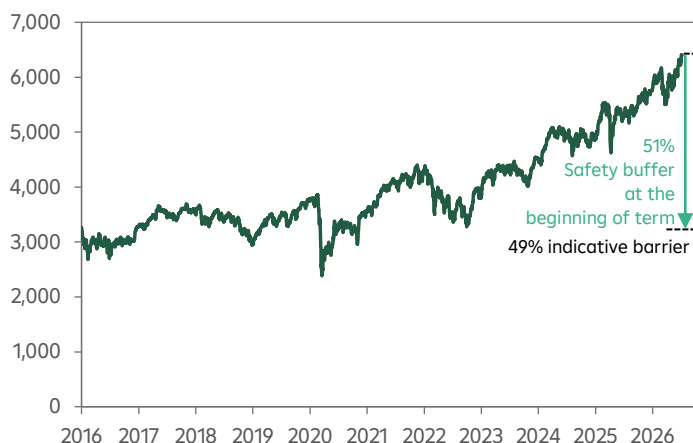
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (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 euro-zone. These include: Airbus (Industrials), Allianz (Financials), ASML (IT), Iberdrola (Utilities), L'Oreal (Consumer), Sanofi (Pharmaceuticals), etc.

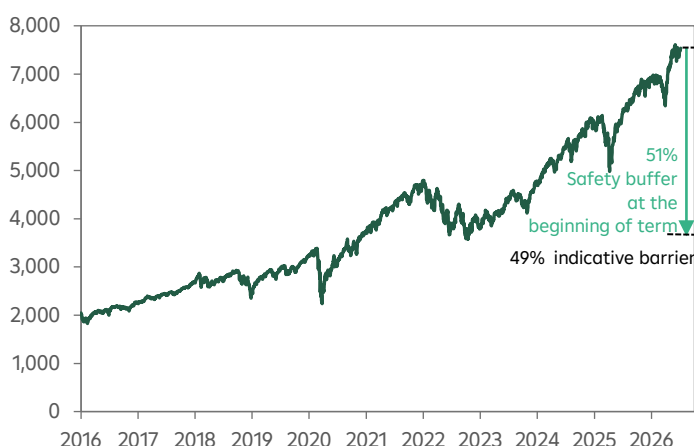
Development in the past



S&P 500®

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