Raiffeisen Certificates

ADVERTISEMENT of Raiffeisen Bank International AG
Product brochure, March 2026

RBI Egészséges Jövő TőkeFix 100 Expressz Certifikát HUF

Express Certificate with Capital Protection

- Underlying: shares of AbbVie Inc. and Novo Nordisk A/S
- 13.70%* annual yield opportunity, 1-4 year term
- 100% capital protection after 4 years

Please note the issuer risk.

Further information on the payout profile, underlying and risks can be found on the following pages.

*Excluding transaction fees

ZERTIFIKATE AWARD AUSTRIA
Best Issuer 2025

Investment product with capital protection

With this certificate, you have an annual yield opportunity of 13.70% as well as the option of early redemption. If the underlyings quote at or above the starting value on one of the annual valuation dates, (early) redemption is affected including interest of 13.70% per year of term. If at least one of the underlyings quotes below the starting value on one of the annual valuation dates, the term extends by another year – up to a maximum of 4 years. In case of no early redemption after 4 years and if at least one share quotes below the termination level at the final valuation date, capital protection of 100 % is affected at the end of term.

How the certificate works

On the first valuation date the starting values of the underlyings are fixed. On the annual valuation date, the prices of the underlyings are compared to the starting value. If the underlyings are at or above the starting value, 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
Apr 26, 2027	100% of the starting value?	yes	113.70% (HUF 11,370)
	no		
Apr 26, 2028	100% of the starting value?	yes	127.40% (HUF 12,740)
	no		
Apr 26, 2029	100% of the starting value?	yes	141.10% (HUF 14,110)
	no		
Apr 25, 2030	100% of the starting value?	yes	154.80% (HUF 15,480)
	no		

100 % capital protection at the end of term

In case the closing price of at least one underlying quotes below the termination level at the the final valuation date, the capital protection of 100% applies at the end of term. In this case, 100% of the nominal value is paid out on the maturity date.

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 154.80% (maximum amount).
- 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 end of term may result in a partial loss of the invested capital.

Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3T3Q0
Issue price	100%
Nominal value	HUF 10,000
Subscr. period[2]	Mar 16 - Apr 24, 2026
Initial valuation date	Apr 27, 2026
Issue value date	Apr 28, 2026
Annual valuation dates	Apr 26, 2027; Apr 26, 2028; Apr 26, 2029; Apr 25, 2030
Early maturity dates	Apr 28, 2027; Apr 28, 2028; Apr 30, 2029
Maturity date	Apr 29, 2030
Underlying	AbbVie Inc. share Novo Nordisk A/S share
Starting value	Closing price of the underlying at the initial valuation date
Final value	Closing price of the underlying at the final valuation date
Termination levels	1) 100%, 2) 100%, 3) 100%, 4) 100% of starting value
Observation of termination levels	on the annual valuation days (closing prices)
Termination prices	1) 113.70%, 2) 127.40%, 3) 141.10%, 4) 154.80% of nominal value
Capital protect.	100% at the end of term
Maximum amount	154.80% of the nominal value
Quotes	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 underlying

falling ↘ | **sideway →** | rising ↗

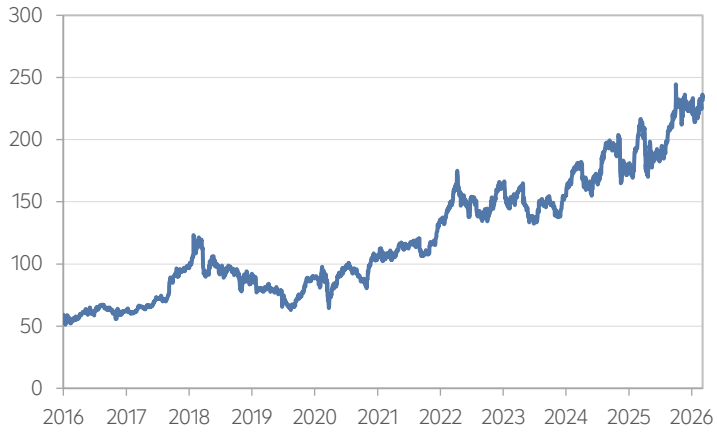
AbbVie Inc.

AbbVie Inc. is a research-based biopharmaceutical company. The Company discovers and develops medicines and therapies that solve health issues across immunology, oncology, aesthetics, neuroscience, and eye care. AbbVie serves patients worldwide.

Novo Nordisk A/S

Novo Nordisk A/S develops, produces, and markets pharmaceutical products. The Company focuses on diabetes care and offers insulin delivery systems and other diabetes products. Novo Nordisk also works in areas such as haemostatis management, growth disorders, and hormone replacement therapy. Novo Nordisk operates worldwide.

Development over the past 5 years



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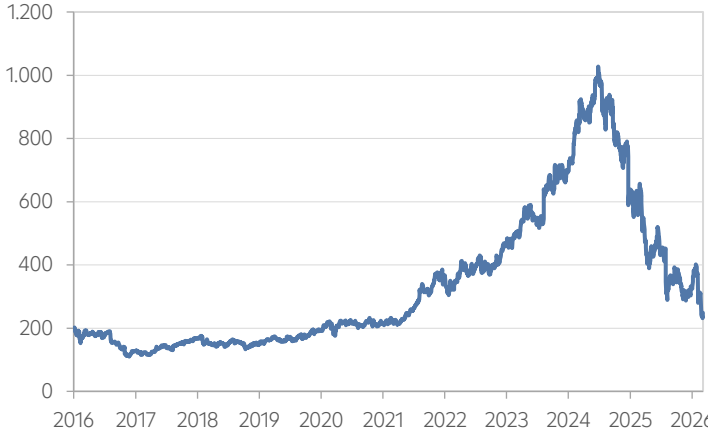

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As of March 5, 2026; Source: Bloomberg (ABBV UN Equity; NOVOB DC Equity)

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

The Certificate is designed for investors who have the following views:

- Investors who believe that the value of all shares may rise in the next four years.
- Investors who are prepared to invest (a portion) of their assets for the entire maturity.
- Investors who do not need to receive regular income from the investment. The Certificate does not pay any dividends.

Limited yield opportunity: The maximum yield is limited to 13.70% per annum. If any of the underlying shares does not quote at or above the starting value at any of the valuation dates, no (early) redemption at the predefined termination price will be effected and investors will not obtain any yield.

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 fulfill 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.

Liquidity risk: Raiffeisen Bank International AG will attempt to issue daily bid and offer prices for the Certificate under normal market and financing conditions as determined by Raiffeisen Bank International AG at its own discretion. The price depends on the market conditions at the time of trading and may be above or below the issue price. Liquidity may disappear, as a result of which there maybe no secondary market for the Certificate. This means that, due to a possible limited market ability of the Certificate, you must keep the Certificate until Maturity.

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 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.

Legal and Risk Disclaimer for investors

The information provided is for general information purposes only and does not constitute investment advice, a recommendation or an invitation to execute a transaction. The information is generic and does not take into account the personal circumstances of potential investors. It is therefore not a substitute for individual investor and investment advice and risk disclosure. The advertisement was not prepared in accordance with the legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

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 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.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives etc.

The price of the Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 100% 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 Express Certificate may drop below the agreed capital protection amount. During the term, the Express 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 Express 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 Express Certificate and are not paid out.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB).

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

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