Raiffeisen Bank International

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

You are about to purchase a product that is not simple and may be difficult to understand.

Product

Product name	Express Certificate on Nvidia Corporation ("Certyfikat ekspresowy na akcje „Nvidia Corp." w EUR")
Product identifiers	ISIN: AT0000A3YBL9 | Series number: 61203 | German Wertpapierkennnummer: RC1NLC
Manufacturer of the Product	Raiffeisen Bank International AG (Issuer)/ www.raiffeisencertificates.com/ call +43 1 71707 5454 for more information
Competent Authority	Financial Market Authority (FMA), Austria
Date and time of production	10 November 2026 11:15 Vienna local time

1. What is this product?

Type

Austrian law governed equity-linked certificates / Return depends on the performance of the underlying / No capital protection against market risk

Term

The product has a fixed term and will be due on 3 December 2029, subject to an early redemption.

Objectives

(Terms that appear in **bold** in this section are described in more detail in the table(s) below.)

The product is designed to provide a return in the form of a cash payment on termination of the product. The timing and amount of this payment will depend on the performance of the **underlying**.

Early termination following an autocall: The product will terminate prior to the **maturity date** if, on any **autocall observation date**, the **reference price** is at or above the **autocall barrier price**. On any such early termination, you will on the immediately following **autocall payment date** receive a cash payment equal to the applicable **autocall payment**. The relevant dates and **autocall payments** are shown in the table(s) below.

Autocall observation dates	*Autocall payment dates*	*Autocall payments*
28 May 2027	1 June 2027	EUR 1,045
29 November 2027	1 December 2027	EUR 1,090
30 May 2028	1 June 2028	EUR 1,135
29 November 2028	1 December 2028	EUR 1,180
30 May 2029	1 June 2029	EUR 1,225

Termination on the maturity date: If the product has not terminated early, on the **maturity date** you will receive:

1. if the **final reference price** is at or above 70.00% of the **initial reference price**, a cash payment equal to EUR 1,270; or
2. if the **final reference price** is below 70.00% of the **initial reference price**, a cash payment equal to (i) the **final reference price** multiplied by (ii) the **multiplier** and (iii) converted into EUR at the **FX rate**.

Under the product terms, certain dates specified above and below will be adjusted if the respective date is either not a business day or not a trading day (as applicable). Any adjustments may affect the return, if any, you receive.

The product terms also provide that if certain exceptional events occur (1) adjustments may be made to the product and/or (2) the issuer may terminate the product early. These events are specified in the product terms and principally relate to the **underlying**, the product and the issuer. The return (if any) you receive on such early termination is likely to be different from the scenarios described above and may be less than the amount you invested.

You do not have any entitlement to a dividend from the **underlying** and you have no right to any further entitlement resulting from the **underlying** (e.g., voting rights).

Underlying	Ordinary shares of Nvidia Corporation (ISIN: US67066G1040; Bloomberg: NVDA UQ Equity; RIC: NVDA.OQ)
Underlying market	Equity
Unit reference amount	EUR 1,000
Multiplier	100.00% of the **unit reference amount** divided by the **initial reference price**
Issue price	EUR 1,000
Product currency	Euro (EUR)
Underlying currency	U.S. Dollar (USD)
Issue date	1 December 2026
Initial reference price	The **reference price** on the **initial valuation date**
Barrier price	70.00% of the **initial reference price**
Reference price	The closing price of the **underlying** as per the **reference source**
Reference source	NASDAQ/NGS (Global Select Market)
Final reference price	The **reference price** on the **final valuation date**
Initial valuation date	30 November 2026
Final valuation date	29 November 2029

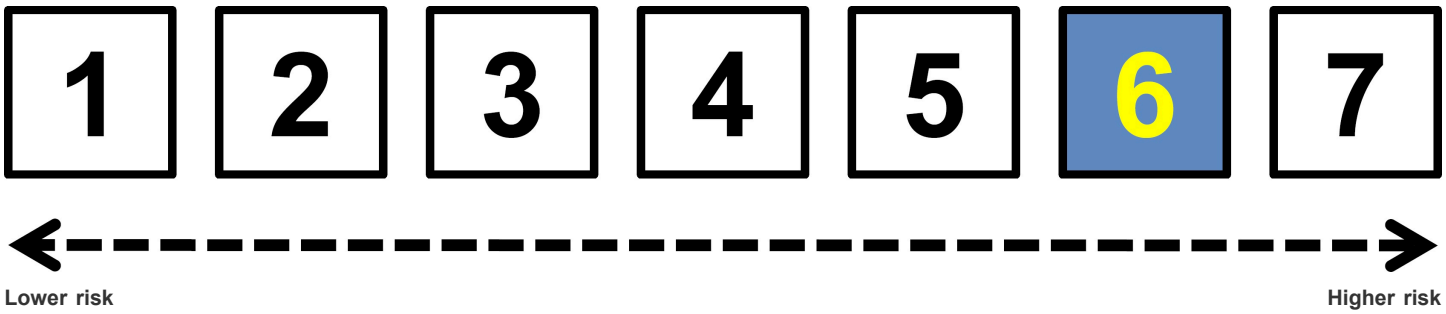
Maturity date / term	3 December 2029
Autocall barrier price	100.00% of the **initial reference price**
FX rate	1 (Quanto)

Intended retail client

The product is intended for private clients, professional clients and qualified counterparties who pursue the objective of general asset accumulation/ asset optimization and have a maximum of a medium-term investment horizon. This product is for customers with extended knowledge and/or experience with financial products. The investor can bear losses up to the entire amount of the invested capital and is willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

2. What are the risks and what could I get in return?

Risk indicator





The risk indicator assumes you keep the product until 3 December 2029. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 6 out of 7, which is the second-highest risk class. This rates the potential losses from future performance at a high level, and poor market conditions are very unlikely to impact our capacity to pay you.

To the extent the currency of the country in which you purchase this product or your account currency differs from the product currency, please be aware of currency risk. You will receive payments in a different currency so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Inflation erodes the purchasing value of cash over time and this may result in the decline in real terms of any capital reimbursed.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

For detailed information about all risks relating to the product please refer to the risk sections of the prospectus and any supplements thereto as specified in the section "7. Other relevant information" below.

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period:	**Until the product is called or matures** This may be different in each scenario and is indicated in the table
Example investment:	EUR 10,000
Minimum:	***There is no minimum guaranteed return. You could lose some or all of your investment.***

Scenarios		*If you exit after 1 year*	*If you exit at call or maturity*
Stress (product ends after 3 years)	**What you might get back after costs** Average return each year	EUR 1,358 -86.42%	EUR 702 -58.69%
Unfavourable (product ends after 6 months)	**What you might get back after costs** Percentage return (not annualised)		EUR 10,450 4.50%
Moderate (product ends after 6 months)	**What you might get back after costs** Percentage return (not annualised)		EUR 10,450 4.50%
Favourable (product ends after 1 year and 6 months)	**What you might get back after costs** Average return each year	EUR 10,698 6.98%	EUR 11,350 8.81%

The favourable, moderate, unfavourable and stress scenarios represent possible outcomes that have been calculated based on simulations using the past performance of the **underlying** over a period of up to 5 years. In the case of an early redemption, it has been assumed that no reinvestment has occurred. The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

3. What happens if Raiffeisen Bank International AG is unable to pay out?

The product is not covered by any statutory or other deposit protection scheme. You may suffer a total loss of your investment if Raiffeisen Bank International AG is unable to make the payments due under the product. This may occur if Raiffeisen Bank International AG becomes insolvent or is affected by resolution measures taken by the competent authority before an insolvency. These measures (referred to as “bail-in”) include the partial or full write-down of the notional amount or the conversion of the product into shares of Raiffeisen Bank International AG.

4. What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different investment periods.

The duration of this product is uncertain as it may terminate at different times depending on how the market evolves. The amounts shown here consider two different scenarios (early call and maturity). In case you decide to exit before the product ends, exit costs may apply in addition to the amounts shown here.

We have assumed:

- EUR 10,000 is invested
- a performance of the product that is consistent with each holding period shown.

	If the product is called at the first possible date, on 1 June 2027	*If the product reaches maturity*
Total costs	EUR 611	EUR 611
Annual cost impact*	6.80%	2.30% each year

*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at maturity your average return per year is projected to be 10.57% before costs and 8.28% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

	One-off costs upon entry or exit	If you exit after 1 year
Entry costs	6.11% of the amount you pay when entering this investment. These costs are already included in the price you pay.	EUR 611
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	EUR 0

5. How long should I hold it and can I take money out early?

Recommended holding period: 3 years

The product aims to provide you with the return described under “1. What is this product?” above. However, this only applies if the product is held to maturity. It is therefore recommended that the product is held until 3 December 2029 (maturity), although the product may terminate early.

The product does not guarantee the possibility to disinvest other than by selling the product either (1) through the exchange (if the product is exchange traded) or (2) off-exchange, where an offer for such product exists. Save as otherwise disclosed in exit costs (see section "4. What are the costs?" above), no fees or penalties will be charged by the issuer for any such transaction, however an execution fee might be chargeable by your broker if applicable. By selling the product before its maturity, you may receive back less than you would have received if you had kept the product until maturity.

Exchange listing	Börse Stuttgart - Freiverkehr - Technical Platform 4 and Warsaw Stock Exchange/ Etps	**Last exchange trading day**	28 November 2029 (Börse Stuttgart - Freiverkehr - Technical Platform 4) and 28 November 2029 (Warsaw Stock Exchange/ Etps)
Smallest tradable unit	1 unit	**Price quotation**	Units

In volatile or unusual market conditions, or in the event of technical faults/disruptions, the purchase and/or sale of the product can be temporarily hindered and/or suspended and may not be possible at all.

6. How can I complain?

Complaints about the product or the conduct of the product manufacturer should be addressed in writing to Raiffeisen Bank International AG, Beschwerdestelle (716B) AG, Am Stadtpark 9, 1030 Wien or may be sent by email to complaints@raiffeisencertificates.com. Further information regarding complaints can be found on https://www.raiffeisenzertifikate.at/en/contact/complaints/. Complaints about any person advising on or selling the product should be addressed to the respective bank or product distributor.

7. Other relevant information

This product is subject to the final terms setting out the terms and conditions which are available on the website of the issuer www.raiffeisencertificates.com. In case of public offers which require the publication of a prospectus, the final terms have to be read in conjunction with the prospectus or the base prospectus (including all documents incorporated by reference and all supplements) which is also available on our website. In order to obtain additional detailed information on the structure of the product and the risks associated with an investment in the product you should carefully read these documents.

The information contained in this Key Information Document does not constitute a recommendation to buy or sell the product and is no substitute for an individual consultation with your bank or your advisor.

This Key Information Document is for submission in Poland.