

Seventh Supplement dated 5 March 2026 to the Registration Document dated 10 April 2025

*This document constitutes a supplement (the "**Seventh Supplement**") for the purpose of Article 23 (1) and Article 10 (1) of the Regulation (EU) 2017/1129 of the European Parliament and of the Council (as amended, the "**Prospectus Regulation**") and is supplemental to and should be read in conjunction with, the registration document dated 10 April 2025 (the "**Original Registration Document**") as supplemented by the first supplement dated 12 May 2025, the second supplement dated 7 August 2025, the third supplement dated 18 August 2025, the fourth supplement dated 5 November 2025, the fifth supplement dated 30 December 2025 and the sixth supplement dated 5 February 2026 (together with the Original Registration Document, the "**Supplemented Registration Document**") of Raiffeisen Bank International AG (the "**Issuer**" or "**RBI**"). The Supplemented Registration Document in the form as supplemented by this Seventh Supplement is hereinafter referred to as the "**Registration Document**".*



RAIFFEISEN BANK INTERNATIONAL AG

Terms defined in the Supplemented Registration Document have the same meaning when used in this Seventh Supplement. To the extent that there is any inconsistency between (a) any statement in this Seventh Supplement and (b) any other statement in the Supplemented Registration Document prior to the date of this Seventh Supplement, the statements in (a) will prevail.

This Seventh Supplement has been approved by the *Commission de Surveillance du Secteur Financier* (the "**CSSF**") and will be published together with any documents incorporated by reference in electronic form on the website of the Luxembourg Stock Exchange (www.luxse.com) and on the website of Raiffeisen Bank International AG (www.rbinternational.com).

The CSSF only approves this Seventh Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such approval should not be considered as an endorsement of the Issuer that is the subject of this Seventh Supplement.

By approving this Seventh Supplement, the CSSF assumes no responsibility as to the economic and financial soundness of the transaction or the quality or solvency of the Issuer pursuant to Article 6 (4) of the Luxembourg act relating to prospectuses for securities dated 16 July 2019 (*Loi du 16 juillet 2019 relative aux prospectus pour valeurs mobilières et portant mise en oeuvre du règlement (UE) 2017/1129*, the "**Luxembourg Prospectus Law**").

The Issuer with its registered office at Am Stadtpark 9, 1030 Vienna, Austria, accepts responsibility for the information contained in this Seventh Supplement. The Issuer hereby declares that, to the best of its knowledge, the information contained in this Seventh Supplement is in accordance with the facts and that this Seventh Supplement makes no omission likely to affect its import.

This Seventh Supplement relates to the Issuer's (i) base prospectus with regard to its EUR 25,000,000,000 Debt Issuance Programme for the issuance of Debt Securities dated 10 April 2025, (ii) base prospectus with regard to its Structured Securities Programme dated 9 December 2025 and (iii) base prospectus with regard to its Retail Bond Programme dated 9 December 2025.

In accordance with Article 23 (2) of the Prospectus Regulation, where the base prospectus to which this Seventh Supplement applies relates to an offer of debt securities to the public, investors who have already agreed to purchase or subscribe for any debt securities before this Seventh Supplement is published have the right, exercisable within three working days after the publication of this Seventh Supplement, i.e. until and including 10 March 2026, to withdraw their acceptances, provided that the significant new factor, material mistake or material inaccuracy arose or was noted before the closing of the offer period or the delivery of the debt securities, whichever occurs first. Investors may contact the relevant financial intermediary if they wish to exercise their right of withdrawal.

The reason for this Seventh Supplement is the publication of the Issuer's audited consolidated financial statements for the fiscal year 2025.

NOTICE

This Seventh Supplement does not constitute an offer of, or an invitation by or on behalf of the Issuer to subscribe for, or purchase, any debt securities RBI may issue.

No person has been authorised by RBI to give any information or to make any representation other than those contained in this Seventh Supplement or the Registration Document. If given or made, any such information or representation should not be relied upon as having been authorised by RBI.

TABLE OF CONTENTS

Heading	Page
Part A – Amendments to the section DESCRIPTION OF THE ISSUER	4
Part B – Amendments to the section APPENDIX – KEY INFORMATION ON THE ISSUER	24

SUPPLEMENTAL INFORMATION

Part A – Amendments to the section DESCRIPTION OF THE ISSUER

- 1) On page 28 of the Supplemented Registration Document, in section "1.1.3. *Statutory auditors*", the following paragraphs of the existing text shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in ~~red and strikethrough~~:

"RBI's statutory independent external auditor is Deloitte Audit Wirtschaftsprüfungs GmbH (FN 36059 d), Renngasse 1/Freyung, 1010 Vienna, Austria ("**Deloitte**"), a member of the Austrian Chamber of tax advisors and auditors (*Kammer der Steuerberater:innen und Wirtschaftsprüfer:innen* ~~*Kammer der Steuerberater und Wirtschaftsprüfer*~~).

Deloitte reviewed RBI's German language condensed interim consolidated financial statements for the period from 1 January 2025 to 30 June 2025 in accordance with the Austrian Standards for Chartered Accountants, in particular in compliance with KFS/PG 11 "*Principles of Engagements to Review Financial Statements*" and with the International Standard on Review Engagements (ISRE 2410) "*Review of Interim Financial Information performed by the Independent Auditor of the Entity*" and issued its review report dated 29 July 2025.

Deloitte audited RBI's German language consolidated financial statements for the financial years ended on 31 December 2023, ~~and~~ 31 December 2024 and 31 December 2025 in accordance with the Regulation (EU) No 537/2014¹ and with current Austrian Standards on Auditing which require the audit to be performed in accordance with International Standards on Auditing (ISA), published by the International Federation of Accountants (IFAC), and issued an unqualified auditor's report (*Bestätigungsvermerk*) on 13 February 2024, ~~and~~ 17 February 2025 and 17 February 2026."

- 2) On pages 34 - 36 of the Supplemented Registration Document, in section "**2.5. Capital requirements**", the following paragraphs of the existing text shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in ~~red and strikethrough~~:

"2.5. Capital requirements

~~Based on the decision of the European Central Bank ("**ECB**") regarding the Supervisory Review and Evaluation Process ("**SREP**"), RBI Regulatory Group shall meet as of 1 January 2025 a Pillar 2 requirement ("**P2R**") of 2.79 per cent. and shall to additionally satisfy a Pillar 2 guidance ("**P2G**") of 1.25 per cent. The P2R includes a non-performing exposure (NPE) P2R add on in the amount of 0.04 per cent. and shall be met with at least 56.25 per cent. Common Equity Tier 1 ("**CET 1**") capital and 75 per cent. Tier 1 capital. Furthermore, the P2G of 1.25 per cent. shall be met with 100 per cent. CET 1 capital and held over and above the overall capital requirement.~~

Based on the ~~updated~~ decision of the European Central Bank ("**ECB**") ~~ECB~~ regarding the Supervisory Review and Evaluation Process ("**SREP**") ~~SREP~~, RBI Regulatory Group shall meet as of 1 January 2026 a Pillar 2 requirement ("**P2R**") ~~P2R~~ of 2.78 per cent. and shall additionally satisfy a Pillar 2 guidance ("**P2G**") ~~P2G~~ of 1.00 per cent. The P2R includes a non-performing exposure (NPE) P2R add on in the amount of 0.03 per cent. and shall be met with at least 56.25 per cent. Common Equity Tier 1 ("**CET 1**") ~~CET1~~ capital and 75 per cent. Tier 1 capital. Furthermore, the P2G of 1.00 per cent. shall be met with 100 per cent. CET 1 capital and held over and above the overall capital requirement.

¹ Regulation (EU) No 537/2014 of the European Parliament and of the Council of 16 April 2014 on specific requirements regarding statutory audit of public-interest entities and repealing Commission Decision 2005/909/EC.

According to the current version of the Austrian Capital Buffer Regulation 2025 (*Kapitalpuffer-Verordnung 2025 – "KP-V 2025"*) on adjusting the systemic risk buffer and the other systemically important institution ("**O-SII**") buffer, as of 1 January 2025: (i) RBI Regulatory Group (at consolidated level) shall meet an O-SII buffer of 1.75 per cent. and a systematic risk buffer of 1.00 per cent.; and (ii) RBI (at unconsolidated level) shall meet an O-SII buffer of 1.75 per cent. and a systematic risk buffer of 0.50 per cent. Since 1 July 2025, RBI must also comply with the newly introduced sectoral systemic risk buffer for risk-weighted assets in the commercial real estate sector in Austria ("**CRE Sectoral Systemic Buffer**"), which poses a requirement equal to 1.00 percentage point of RBI's CRE portfolio in Austria. The calculated requirement is added on top of the systemic risk buffer in the following table. In the "Recommendation FMSB/6/2025: guidance on applying the sectoral systemic risk buffer" of the Austrian Financial Market Stability Board (*Finanzmarktstabilitätsgremium – "FMSG"*) of 12 December 2025, the FMSG recommends that the FMA gradually increases this buffer rate in two stages, i.e., to 2.00 per cent. as of 1 July 2026, and to 3.50 per cent. as of 1 July 2027.

The countercyclical capital buffer is calculated on an average basis derived from the respective buffer rate requirements in the various countries and the exposure split per country of the relevant entity or consolidation layer.

~~The following capital requirements apply to RBI Regulatory Group and to RBI as of 31 December 2025:~~

Capital requirements as of 31 December 2025	RBI Regulatory Group	RBI
CET 1 Pillar 1 requirement (Article 92 CRR)	4.50 per cent.	4.50 per cent.
CET 1 Pillar 2 requirement	1.57 per cent.	0.00 per cent.
Capital buffers:		
— Countercyclical capital buffer	0.73 per cent.	0.34 per cent.
— Capital conservation buffer	2.50 per cent.	2.50 per cent.
— Other systemically important institution buffer	1.75 per cent.	1.75 per cent.
— Systemic risk buffer (incl. CRE Sectoral Systemic Buffer)	1.01 per cent.	0.52 per cent.
Combined buffer requirement	5.99 per cent.	5.11 per cent.
CET 1 requirement (incl. capital buffers)	12.06 per cent.	9.61 per cent.

AT 1 requirement (Article 92 CRR)	1.50 per cent.	1.50 per cent.
AT 1 Pillar 2 requirement	0.52 per cent.	0.00 per cent.
Tier 1 requirement (incl. capital buffers)	14.08 per cent.	11.11 per cent.

Tier 2 requirement (Article 92 CRR)	2.00 per cent.	2.00 per cent.
Tier 2 Pillar 2 requirement	0.70 per cent.	0.00 per cent.
Total capital requirement (incl. capital buffers)	16.78 per cent.	13.11 per cent.

Pillar 2 guidance	1.25 per cent.	0.00 per cent.
CET 1 requirement (incl. capital buffers & P2G)	13.31 per cent.	9.61 per cent.
Tier 1 requirement (incl. capital buffers & P2G)	15.33 per cent.	11.11 per cent.
Total capital requirement (incl. capital buffers & P2G)	18.03 per cent.	13.11 per cent.

~~(Source: unaudited internal data)~~

The following capital requirements apply to RBI Regulatory Group and to RBI as of 1 January 2026:

Capital requirements as of 1 January 2026	RBI Regulatory Group	RBI
CET 1 Pillar 1 requirement (Article 92 CRR)	4.50 per cent.	4.50 per cent.
CET 1 Pillar 2 requirement	1.56 per cent.	0.00 per cent.
Capital buffers:		
<i>Countercyclical capital buffer</i>	<i>0.73 per cent.</i>	<i>0.34 per cent.</i>
<i>Capital conservation buffer</i>	<i>2.50 per cent.</i>	<i>2.50 per cent.</i>
<i>Other systemically important institution buffer</i>	<i>1.75 per cent.</i>	<i>1.75 per cent.</i>
<i>Systemic risk buffer (incl. CRE Sectoral Systemic Buffer)</i>	<i>1.01 per cent.</i>	<i>0.52 per cent.</i>
Combined buffer requirement	5.99 per cent.	5.11 per cent.
CET 1 requirement (incl. capital buffers)	12.05 per cent.	9.61 per cent.

AT 1 requirement (Article 92 CRR)	1.50 per cent.	1.50 per cent.
AT 1 Pillar 2 requirement	0.52 per cent.	0.00 per cent.
Tier 1 requirement (incl. capital buffers)	14.07 per cent.	11.11 per cent.

Tier 2 requirement (Article 92 CRR)	2.00 per cent.	2.00 per cent.
Tier 2 Pillar 2 requirement	0.70 per cent.	0.00 per cent.
Total capital requirement (incl. capital buffers)	16.77 per cent.	13.11 per cent.

Pillar 2 guidance	1.00 per cent.	0.00 per cent.
CET 1 requirement (incl. capital buffers & P2G)	13.05 per cent.	9.61 per cent.
Tier 1 requirement (incl. capital buffers & P2G)	15.07 per cent.	11.11 per cent.
Total capital requirement (incl. capital buffers & P2G)	17.77 per cent.	13.11 per cent.

(Source: unaudited internal data)

Apart from the requirements above, the ECB informed the Issuer that it shall additionally meet a CET 1 requirement without its Russian subsidiaries, as further set out in section "4.3 Information on any known trends, uncertainties, demands, commitments or events that are reasonably likely to have a material effect on the Issuer's prospects for at least the current financial year", first bullet point ("*Russian invasion of Ukraine*") below.

Furthermore, the Issuer shall comply with the minimum requirements for own funds and eligible liabilities ("**MREL**") in accordance with the Regulation (EU) No 806/2014 (*Single Resolution Mechanism Regulation* – "**SRMR**"). This MREL requirement shall be determined by the resolution authority – in the case of the Issuer, the Single Resolution Board ("**SRB**") – and shall be calculated as the amount of own funds and eligible liabilities expressed as a percentage of the total risk exposure amount ("**TREA**") and the leverage ratio exposure ("**LRE**"), each calculated in accordance with the CRR.

On 2 July 2025, RBI received the decision of the Austrian Financial Market Authority (*Finanzmarktaufsichtsbehörde* – "**FMA**") on MREL for the RBI Resolution Group Austria (for details see section "3.1 RBI is part of the Raiffeisen Banking Sector" below). The FMA decision represents the formal implementation of the decision of the SRB dated 13 June 2025 under Austrian law.

According to this FMA decision, the Issuer shall comply with an MREL requirement of 32.49 per cent. of the TREA and an MREL requirement of 12.08 per cent. of the LRE, in each case, on a consolidated

basis at the level of RBI Resolution Group Austria. Of the MREL requirement, the Issuer is required to use subordinated instruments to meet an amount equal to 21.60 per cent. of TREA and 11.58 per cent. of LRE by 1 January 2026. The combined buffer requirement applicable to RBI shall be complied with in addition to the MREL requirement and to the subordinated MREL requirement, each on the basis of the TREA, at the level of RBI Resolution Group Austria.

For the RBI Regulatory Group (for details see section "3.1. RBI is part of the Raiffeisen Banking Sector" below), the multiple point of entry ("MPE") approach is the designated resolution strategy. Thus, this MREL requirement applies to the RBI Resolution Group Austria with the Issuer as the resolution entity only, but not to the RBI Regulatory Group as a whole.

As of ~~31 December~~ 30 September 2025, the CET 1 ratio on an individual ~~and transitional~~ basis for RBI was ~~20.6~~ 21.1 per cent. (audited) (~~Source: unaudited internal data~~).

As of 31 December 2025, the available distributable items of the Issuer in accordance with Article 4(1)(128) CRR amounted to EUR 7,557 million (unaudited, internal data). This figure is calculated based on ~~unaudited~~ audited accounts as of 31 December 2025, in accordance with the Austrian Enterprise Code (*Unternehmensgesetzbuch*) and the BWG.

For the RBI Group excluding Russia, the simulated buffer to maximum distributable amount ("MDA") as of 1 January 2026 stands at 343 basis points compared to a CET1 requirement of 12.08 per cent.* for RBI Group excluding Russia. Assuming the full relief of operational risk weighted assets associated with the potential deconsolidation of the Russian Subsidiaries (as described in the section "4.3 Information on any known trends, uncertainties, demands, commitments or events that are reasonably likely to have a material effect on the Issuer's prospects for at least the current financial year – Russian invasion of Ukraine" below) the MDA would increase by 55 basis points to 398 basis points (all based on unaudited internal data).

*) based on SREP requirements applicable from 1 January 2026. The difference of 3 basis points to the CET 1 requirement (including capital buffers) of RBI Group of 12.05 per cent. (mentioned in the table "Capital requirements as of 1 January 2026 " above) is attributable to the higher weighting of exposures subject to the application of the countercyclical capital buffer. In Russia, national regulators have not implemented a countercyclical capital buffer, hence for RBI Group excluding Russia the share of countries who have introduced a countercyclical capital buffer is higher – whereby the main drivers are Czechia and Slovakia – compared to RBI Group (including Russia) (*Source: unaudited internal data*).

- 3) On page 40 of the Supplemented Registration Document, in section "**4.1. Material adverse changes in the prospects of the Issuer since the date of its last published audited financial statements**", the existing paragraph shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in ~~red and strikethrough~~:

"Since 31 December 2025 ~~2024~~, no material adverse changes in the prospects of RBI have occurred."

- 4) On page 40 of the Supplemented Registration Document, in section "**4.2. Significant change in the financial performance of RBI Group since the end of the last financial period for which financial information has been published**", the existing paragraph shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in ~~red and strikethrough~~:

"There has been no ~~a~~ significant change in the financial performance of RBI Group since 31 December ~~30 September~~ 2025.

~~This is due to the booking of a provision in the amount of EUR 339 million in Q4/2025 by Raiffeisenbank Russia related to a Russian court decision as outlined in detail in section "8. LEGAL AND ARBITRATION PROCEEDINGS", item 8.17 below. "~~

- 5) On pages 40 - 47 of the Supplemented Registration Document, the section "**4.3. Information on any known trends, uncertainties, demands, commitments or events that are reasonably likely to have a material effect on the Issuer's prospects for at least the current financial year**", shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in ~~red and strikethrough~~:

"4.3. Information on any known trends, uncertainties, demands, commitments or events that are reasonably likely to have a material effect on the Issuer's prospects for at least the current financial year

RBI has identified the following trends, uncertainties, demands, commitments, or events that are reasonably likely to have a material effect on its prospects for at least the current financial year:

- ***Russian invasion of Ukraine***

RBI Group has and has had material business interests and has generated a substantial share of its earnings in the Eastern European ("**EE**") countries (Russia, and up to (and including) 2024 also Belarus) and Ukraine. Among others, it operates subsidiary banks in Russia and Ukraine. RBI's 87.74 per cent. stake in Priorbank JSC, Belarus and its subsidiaries was sold effective with the closing of the transaction on 29 November 2024.

As of 31 December 2025, loans to customers amounted to approximately EUR 4.4 billion in Russia and EUR 1.7 billion in the Ukraine. Profit/loss after tax reported for the year 2025 amounted to approximately minus EUR 86 million in Russia and EUR 229 million in the Ukraine. The EUR equivalents for loans to customers as of 31 December 2025 were calculated based on the closing rates 93.540 EUR/RUB and 49.857 EUR/UAH. The profit/loss after tax is based on the following average exchange rates: EUR/RUB 2025: 94.928; as well as EUR/UAH 2025: 46.962. (*Source: all internal data, unaudited*).

The following selected financial information relates to RBI Group excluding Russia and Belarus as specified below:

In EUR million (unless stated otherwise)	RBI Group 31 December 2023 ²⁾ (audited)	RBI Group excluding- Russia/Belarus 31 December 2023 Planning and steering view ³⁾ (unaudited, internal data)
Net interest income	5,596	4,175
Net fee and commission income	2,906	1,757
Net trading income and fair value result	161	54
Impairment losses on financial assets	(391)	(294)
Consolidated profit	2,386	963
Loans to customers	99,434	92,815
Common equity tier 1 ratio (transitional) – incl. profit	17.3%	14.6% ¹⁾

1) Excluding Russia only, assuming P/B Zero Deconsolidation Scenario.

2) Due to the sale of Belarusian group units in November 2024 the presentation was changed in accordance with IFRS 5. The contribution of these business operations has been regrouped to the item gains/losses from discontinued operations.

3) For the purposes of the calculation for the Russian contribution pursuant to RBI management's planning and steering view, group internal positions are treated as external business (while group internal positions had been treated on a consolidated basis in the IFRS 5 logic applied until Q3 2024). Due to the sale of Belarusian group units in November 2024, the IFRS 5 logic was applied for the calculation of the Belarusian contribution.

In EUR million (unless stated otherwise)	RBI Group 31 December 2024 (audited)	RBI Group excluding- Russia/Belarus 31 December 2024 Planning and steering view ³⁾ (unaudited, internal data)
Net interest income	5,779	4,155
Net fee and commission income	2,638	1,845
Net trading income and fair value result	111	61
Impairment losses on financial assets	(125)	(287)
Consolidated profit	1,157	975
Loans to customers	99,551	95,363
Cost/income ratio ¹⁾	43.0%	52.5%
Common equity tier 1 ratio (transitional) – incl. profit	17.1 %	15.1 % ²⁾

1) Cost/income ratio is an economic metric and shows the company's costs in relation to its income. The ratio gives a clear view of operational efficiency. Banks use the cost/income ratio as an efficiency measure for steering the bank and for easily comparing its efficiency with other financial institutions. General administrative expenses (excluding transaction tax) in relation to operating income (less recharged transaction tax and before impairment) are calculated for the cost/income ratio. General administrative expenses comprise staff expenses, other administrative expenses, and depreciation/amortization of intangible and tangible fixed assets. Operating income comprises net interest income, dividend income, current income from investments in associates, net fee and commission income, net trading income and fair value result, net gains/losses from hedge accounting and other net operating income.

2) Excluding Russia only, assuming P/B Zero Deconsolidation Scenario.

3) For the purposes of the calculation for the Russian contribution pursuant to RBI management's planning and steering view, group internal positions are treated as external business (while group internal positions had been treated on a consolidated basis in the IFRS 5 logic applied until Q3 2024). Due to the sale of Belarusian group units in November 2024, the IFRS 5 logic was applied for the calculation of the Belarusian contribution.

In EUR million (unless stated otherwise)	RBI Group 31 December 2025 (audited) (unaudited, preliminary internal data)	RBI Group excluding-Russia 31 December 2025 Planning and steering view ³⁾ (unaudited, preliminary internal data)
Net interest income	5,874	4,184
Net fee and commission income	2,731	2,002
Net trading income and fair value result	253	1
Impairment losses on financial assets	(141)	(192)
Consolidated profit	1,371	1,443
Loans to customers	105,610	101,195
Cost/income ratio ¹⁾	44.8 %	53.1%
Common equity tier 1 ratio (transitional) – incl. profit	17.9 %	15.5 % ²⁾

- 1) Cost/income ratio is an economic metric and shows the company's costs in relation to its income. The ratio gives a clear view of operational efficiency. Banks use the cost/income ratio as an efficiency measure for steering the bank and for easily comparing its efficiency with other financial institutions. General administrative expenses (excluding transaction tax) in relation to operating income (less recharged transaction tax and before impairment) are calculated for the cost/income ratio. General administrative expenses comprise staff expenses, other administrative expenses, and depreciation/amortization of intangible and tangible fixed assets. Operating income comprises net interest income, dividend income, current income from investments in associates, net fee and commission income, net trading income and fair value result, net gains/losses from hedge accounting and other net operating income.
- 2) Excluding Russia assuming P/B Zero Deconsolidation Scenario.
- 3) For the purposes of the calculation for the Russian contribution pursuant to RBI management's planning and steering view, group internal positions are treated as external business (while group internal positions had been treated on a consolidated basis in the IFRS 5 logic applied until Q3 2024).

	RBI Group 31 December 2023 (audited)	RBI Group excluding- Russia/Belarus 31 December 2023 Planning and steering view ²⁾ (unaudited, internal data)
Consolidated return on equity ¹⁾	14.8%	7.5%

- 1) Consolidated return on equity - The profitability ratio is calculated from the ratio between the adjusted consolidated result and the average consolidated equity. The adjusted consolidated result consists of the consolidated result reported in the income statement less the other comprehensive income recycling effects in the course of deconsolidation reclassified into income statement as well as the dividend on the additional tier 1 capital. The consolidated equity is the capital attributable to the shareholders of RBI. It is calculated on an average monthly basis excluding capital of non-controlling interests and without consolidated result.
- 2) For the purposes of the calculation for the Russian contribution pursuant to RBI management's planning and steering view, group internal positions are treated as external business (while group internal positions had been treated on a consolidated basis in the IFRS 5 logic applied until Q3 2024). Due to the sale of Belarusian group units in November 2024, the IFRS 5 logic was applied for the calculation of the Belarusian contribution.

	RBI Group 31 December 2024 (audited)	RBI Group excluding- Russia/Belarus 31 December 2024 Planning and steering view ²⁾ (unaudited, internal data)
Consolidated return on equity ¹⁾	9.4%	7.3%

- 1) Consolidated return on equity - The profitability ratio is calculated from the ratio between the adjusted consolidated result and the average consolidated equity. The adjusted consolidated result consists of the consolidated result reported in the income statement less the other comprehensive income recycling effects in the course of deconsolidation reclassified into income statement as well as the dividend on the additional tier 1 capital. The consolidated equity is the capital attributable to the shareholders of RBI. It is calculated on an average monthly basis excluding capital of non-controlling interests and without consolidated result.
- 2) For the purposes of the calculation for the Russian contribution pursuant to RBI management's planning and steering view, group internal positions are treated as external business (while group internal positions had been treated on a consolidated basis in the IFRS 5 logic applied until Q3 2024). Due to the sale of Belarusian group units in November 2024, the IFRS 5 logic was applied for the calculation of the Belarusian contribution.

	RBI Group 31 December 2025 (audited) (unaudited, preliminary internal data)	RBI Group excluding- Russia 31 December 2025 Planning and steering view ²⁾ (unaudited, preliminary internal data)
Consolidated return on equity ¹⁾	6.9 %	10.6 %

- 1) Consolidated return on equity - The profitability ratio is calculated from the ratio between the adjusted consolidated result and the average consolidated equity. The adjusted consolidated result consists of the consolidated result reported in the income statement less the other comprehensive income recycling effects in the course of deconsolidation reclassified into income statement as well as the dividend on the additional tier 1 capital. The consolidated equity is the capital attributable to the shareholders of RBI. It is calculated on an average monthly basis excluding capital of non-controlling interests and without consolidated result.
- 2) For the purposes of the calculation for the Russian contribution pursuant to RBI management's planning and steering view, group internal positions are treated as external business (while group internal positions had been treated on a consolidated basis in the IFRS 5 logic applied until Q3 2024).

The Russian invasion of and the war in Ukraine have led to sovereign downgrades of these countries by the major rating agencies, which impacts credit risk calculations of RBI Group. Given the ongoing war, the political and economic implications as well as present and future sanctions and countersanctions, a full and final quantification of the financial impact on and the possible damage to RBI Group, RBI Regulatory Group and RBI Resolution Group Austria (caused by bodily harm to RBI Group's employees and clients, physical damages to properties and business infrastructure of RBI Group and its clients, nationalization or expropriation of RBI Group entities, discontinuation of dividend payments from or write-downs/write-offs of group entities in this region, decrease of capital and own funds, impact on MREL ratios, asset freezes, increase of defaults, decrease of asset prices, devaluation of local currencies, restrictions on foreign currency transactions, further rating downgrades, financial or other sanctions imposed on RBI Group entities or representatives, withdrawal of licenses of RBI Group entities by regulatory or governmental authorities, legal implications, etc.) is still not possible as of the date of this Prospectus. In any case, the impact on RBI Group, RBI Regulatory Group, RBI Resolution Group Austria, and RBI is material.

In this context, on 20 May 2025, the UK Office of Financial Sanctions Implementation (being a part of HM Treasury) issued a Financial Sanction Notice stating that, amongst other Russian entities, the domestic Russian registrar and depository LIMITED LIABILITY COMPANY "RBRU SPECIALIZED DEPOSITORY" ("LLC "RBRU SD"), which is a wholly owned subsidiary of Raiffeisenbank Russia and services Russian mutual funds, primarily those managed by Raiffeisenbank Russia's asset manager, has been designated as a company subject to UK asset freezing and trust services sanctions pursuant to The Russia (Sanctions) (EU Exit) Regulations 2019 (S.I. 2019/855).

Since the outbreak of the war RBI is reducing its exposure in Russia and has been working on a deconsolidation of Raiffeisenbank Russia and its subsidiaries (Raiffeisenbank Russia and its subsidiaries together, the "**Russian Subsidiaries**") from the RBI Group by way of a sale or as back up a spin-off of the Russian Subsidiaries, in full compliance with local and international laws and

regulations and in consultation with the relevant competent authorities. In case of a spin-off, the Russian Subsidiaries would be carved out of the RBI Group and RBI shareholders would receive shares in an entity that holds this stake.

On 22 April 2024, RBI received a request from the ECB for an acceleration of the business reduction in Russia, which RBI has been conducting since February 2022. Under these requirements, loans to customers would decrease significantly by 2026 (up to 65 per cent. versus Q3/2023), as would international payments originating from Russia. Since February 2022, RBI has taken substantial measures to mitigate the risks deriving from its ownership of the Russian Subsidiaries, including specifically risks to its capital position and liquidity, and risks from increased sanction compliance requirements. The ECB's requirements go far beyond RBI's own plans to further reduce the Russian business. While the implementation of the ECB's requirements may adversely impact RBI's options to sell the Russian Subsidiaries, RBI remains committed to achieving a deconsolidation of its Russian Subsidiaries. Following ECB's request, the implementation of restrictions with regard to the loan business and deposit taking has started as of 1 June 2024. Further measures concerning the payment business and liquidity placements started as of 1 September 2024.

In a scenario where RBI Group deconsolidates its Russian Subsidiaries from its balance sheet without any proceeds from a sale ("**P/B Zero Deconsolidation Scenario**"), RBI Group's risk weighted assets ("**RWA**") are reduced by approximately EUR 20 billion whilst the CET 1 capital of RBI Group is reduced by approximately EUR 5.5 billion. In addition, the operational risk from Russia to be phased out would lead to an increase in the CET 1 ratio of RBI Group excluding Russia of approximately plus 53 basis points (*Source*: all internal data, unaudited).

In order to further reduce its exposure in Russia, in December 2023 RBI had taken the decision to acquire 28,500,000 shares in STRABAG SE, at that time representing 27.78 per cent. of outstanding shares, via its Russian subsidiary Raiffeisenbank Russia from Russian based MKAO "Rasperia Trading Limited" for a cash consideration of EUR 1,510 million (including past dividends). Upon the closing of the acquisition, Raiffeisenbank Russia would have intended to transfer the shares in STRABAG SE to RBI by issuing a dividend in kind. The impact on RBI's consolidated CET 1 ratio at closing was estimated to be approximately minus 11 basis points, while on the level of the RBI Group excluding Russia, (P/B Zero Deconsolidation Scenario: 14.6 per cent. proforma including profits as of 31 December 2023) CET 1 ratio was expected to increase by approximately 125 basis points (at closing) (*Source*: all internal data, unaudited). On 8 May 2024, however, RBI announced that its Board of Management has decided not to pursue the proposed acquisition of STRABAG SE shares by RBI Group. In exchanges with the relevant authorities, RBI had been unable to obtain the required comfort in order to proceed with the proposed transaction and therefore decided not to pursue the transaction.

For the purpose of steering the RBI Group without its Russian Subsidiaries, and to prepare for the potential deconsolidation scenario of its Russian Subsidiaries, RBI has integrated a "dual steering approach" in its Internal Capital Adequacy Assessment Process ("**ICAAP**"), including its risk appetite framework, capital planning process, ICAAP reporting, capital limit trigger monitoring, and stress testing. "Dual steering approach" means the supplementary monitoring and steering of RBI Group's consolidated capital ratios without its Russian Subsidiaries.

In addition to the capital requirements based on the SREP as referred to in section "2.5 *Capital requirements*", the ECB informed the Issuer that the Issuer shall maintain a CET 1 capital ratio without the Russian Subsidiaries of 13.0 per cent. on or before 30 September 2023 and of 13.5 per cent. at any time thereafter, assuming: (a) a full loss of the equity of its Russian Subsidiaries; (b) the deduction of associated risk-weighted assets from the Russian Subsidiaries for credit- and market risks and the partial deduction for operational risks and (c) a full loss of subordinated instruments issued by the Russian Subsidiaries which are held by the Issuer ("**Assumptions**"). In Assumption (b), second part, the regulation relating to the partial deduction of operational risks was limited until 31 December 2025. As regards Assumption (c), it should be

noted that the intra-group subordinated instruments issued by Raiffeisenbank Russia were repaid in full in June 2023.

Information on Russian and Ukrainian litigation cases affecting RBI and RBI Group can be seen in in section "8. LEGAL AND ARBITRATION PROCEEDINGS", item 8.17 below.

On 29 November 2024, the sale of RBI's 87.74 per cent. stake in Priorbank JSC, Belarus, and its subsidiaries, to Soven 1 Holding Limited, an investor from the United Arab Emirates, was closed. At the date of the closing of the transaction there was a EUR 824 million negative impact on the income statement as recognized under gains/losses from discontinued operations, of which EUR 513 million have previously been deducted from RBI Group's equity and resulted from the reclassification of other comprehensive income items. The deconsolidation became effective as of the closing date (*Source*: audited).

The provision ratio for 2026 is expected to be around 35 basis points for RBI Group excluding Russia (*Source*: all internal data, unaudited).

The consolidated return on equity for RBI Group excluding Russia is expected to be around 10.5 per cent. in 2026 (*Source*: all internal data, unaudited).

The Management Board [and the Supervisory Board propose](#) ~~will recommend~~ a dividend of EUR 1.60 per share for the business year 2025 which is subject ~~to audited results and~~ to be voted on at the upcoming annual general meeting of RBI on 9 April 2026.

- ***Bank-related taxes in Austria***

In March 2025, the bank levy in Austria was retroactively increased from 1 January 2025 and a special payment was introduced for the years 2025 and 2026. The assessment basis for the bank levy remains unchanged and continues to be calculated on the average unconsolidated balance sheet total of the previous year. Based on the 2024 balance sheet figures, the total [Austrian](#) bank levy [for RBI \(on an unconsolidated basis\)](#) amounts to EUR ~~74.3~~ 74 million for 2025 (including the special payment). ~~Based on the projected 2025 balance sheet figures,~~ [The total amount for 2026 is estimated at approximately EUR 71 million](#) (*Source*: [internal data, unaudited](#)).

- ***Bank-related taxes in Hungary***

With effect from 1 July 2022, banks are required to pay extra profit tax which was prolonged for the years 2023, 2024, 2025 and 2026.

For the year 2025, the tax base is determined by taking the profit before tax from the year 2023 and adjusting it with several items. The tax rate is 7 per cent. for the portion of the tax base up to HUF 20 billion and 18 per cent. for the amount above that threshold. Based on this calculation, the estimated extra profit tax for RBI's subsidiary Raiffeisen Bank Zrt., Hungary ("**RBHU**") in 2025 is approximately HUF 14 billion. This amount includes a reduction due to an increased volume of Hungarian Government Bonds held by RBHU. Such reduction opportunity is provided for in the Hungarian tax law. The mentioned amount has already been paid to the National Tax Authority.

For 2026, the tax base remains essentially the same as in 2025, but is calculated on the net profit of 2024. The tax rates have increased: 10% for the portion of the tax base up to HUF 20 billion, and 30% for the amount above this threshold. The maximum reduction for holding additional Hungarian Government Bonds has also changed: it is now capped at 30% (previously 50%) of the extra profit tax, provided the required increase in bond holdings is achieved by November 30, 2026. Based on these changes, the estimated extra profit tax for RBHU in 2026 is approximately HUF 36.7 billion.

(*Source*: all internal data, unaudited)

- **Bank-related taxes in the Czech Republic**

In the Czech Republic, a windfall tax is applicable for the 2023, 2024 and 2025 taxable periods (applied only to selected industries including banks). The windfall tax is a 60 per cent. tax surcharge applied to the excess profit determined as the difference between the tax base and the average of the tax bases over the years 2018-2021 plus 20 per cent. RBI Group is impacted solely through Raiffeisenbank a.s., Prague ("**RBCZ**"). The total estimated windfall tax ranges from CZK 750 to 1,250 million, contingent on business development, for all taxable periods taken together. For 2023, the windfall tax amounted to approximately CZK 644 million and was paid in 2024. The windfall tax for 2024 amounted to CZK 30 million. The estimate of windfall tax for 2025 currently amounts to CZK 175 million. (*Source*: all internal data, unaudited). The windfall tax does no longer apply to 2026.

- **Bank-related taxes in Slovakia**

In Slovakia, starting from 2024, banks are required to pay a special levy with monthly prepayments. The levy is calculated using a monthly coefficient of 0.025 for the 2024 taxable period, equivalent to an annual rate of 30 per cent. of the profit/loss adjusted according to Slovak Accounting Standards and a coefficient reflecting the proportion of income from banking operations in total income. This levy is tax-deductible and will gradually decrease by 5 per cent. annually from 2025 to 2027 (2025: 24.96 per cent., 2026: 20.04 per cent., 2027: 15 per cent.). From 2028, a tax rate of 4.356 per cent. will apply to banks and licensed industries. As from 2025, the base for special levy is decreased by interest income from state bonds. The estimated impact on Tatra banka, a.s., RBI's Slovak subsidiary, is approximately EUR 51 million for 2025. (*Source*: internal data, unaudited)

- **Bank-related taxes in Romania**

Starting with 2024, Romania introduced a "turnover tax" for financial institutions, set at 2 per cent. of bank turnover. In June 2025, the legislation was amended, increasing the turnover tax rate from 2 per cent. to 4 per cent., applicable from July 2025 onwards. The 2025 estimated tax for RBI's Romanian subsidiary Raiffeisen Bank S.A. ("**RBRO**") is RON 208 million. (*Source*: all internal data, unaudited)

- **Bank-related taxes in Ukraine**

~~The Parliament of Ukraine voted for amendments to the Tax Code introducing a temporary increase of the corporate income tax rate for banks to 50% exclusively for the 2026 calendar year, meaning that the increased rate will apply to each quarterly tax period in 2026, with no indication of any extension beyond 2026. The law has been sent to the President for signature and will enter into force after official publication.~~ [Amendments to the Ukrainian Tax Code introduced a temporary increase of the corporate income tax rate for banks to 50 per cent. exclusively for the 2026 calendar year. The increased rate applies to each quarterly tax period in 2026.](#)

- **General trends regarding the financial industry**

The trends and uncertainties having an impact on the financial sector in general and consequently also on RBI Group continue to be affected by the Russian invasion of Ukraine, the unpredictable foreign relations and economic policies, including the potential imposing of tariffs and counter-tariffs, of the current US administration, the ongoing situation in the Middle East, where a reigniting of conflicts cannot be ruled out, and – as a consequence - a general environment of uncertainty with respect to the future trajectory of economic growth, inflation and interest rates. The combination of persistently high materials prices, muted demand and elevated market rates have contributed to a series of insolvencies in particular in the construction and real estate sector. Thus, RBI Group will not be able to escape the effects of corporate insolvencies, deteriorations in the creditworthiness of borrowers and valuation uncertainties. After the ECB, US Fed and some of the CEE central banks cut their key interest rates in 2024 and 2025, the future trajectory of interest rates is uncertain and could affect the behaviour of investors and clients alike, which may lead to

reduced fee income and/or pressure on the interest rate spread. Furthermore, an increase in the funding spread of RBI caused by the Russia-Ukraine crisis may influence both, the liability, and the asset side, and make RBI less competitive.

- **Trends regarding real estate markets**

Given the current economic environment, real estate markets remain in considerable tension. In particular, project developers experience difficulties in refinancing or marketing their projects. This also affects large developers in Germany and Austria and has led to several bankruptcy proceedings. In addition, falling or stagnating real estate prices are putting the industry under pressure. RBI Group's commercial real estate and developer ("CRE") portfolio amounted to around EUR 15 billion as of year-end 2025, of which approximately 12 per cent. are attributable to its five largest customers. Overall, RBI has set aside with year-end 2025 EUR 249 million in provisions for the CRE portfolio. (*Source: all internal data, unaudited.*)"

- 6) On page 47 of the Supplemented Registration Document, the existing text in the section "4.4. Profit Forecasts or Estimates", shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in ~~red and strikethrough~~:

"Not applicable. This Registration Document does not contain profit forecasts or estimates.

~~Selected preliminary consolidated financial information as published on 30 January 2026 and consolidated profit estimate as of and for the year ended 31 December 2025 ("Preliminary Consolidated Financial Information and Consolidated Profit Estimate") and 31 December 2024 of RBI~~

~~Preliminary Consolidated Financial Information~~

Selected Income Statement Items in € million	1-12/2025 preliminary unaudited	1-12/2024 audited
Net interest income	5,874	5,779
Net fee and commission income	2,731	2,638
Net trading income and fair value result	253	111
General administrative expenses	(4,134)	(3,786)
Operating result	4,963	4,915
Other result	(1,918)	(1,590)
Governmental measures and compulsory contributions	(270)	(216)
Impairment losses on financial assets	(141)	(125)
	1-12/2025 preliminary unaudited	1-12/2024 audited
Profit before tax	2,634	2,984
Profit after tax	1,621	1,358
Profit/loss after tax from continuing operations	1,621	2,031
Profit/loss from discontinued operations	0	(673)
Consolidated profit (after allocation to non-controlling interests)	1,371	1,157

Selected Balance Sheet Items in € million	31/12/2025 preliminary unaudited	31/12/2024 audited
Loans to customers	105,610	99,551
Deposits from customers	127,575	117,717
Total assets	210,265	199,851
Total risk-weighted assets (RWA)	100,924	95,600

Selected Bank-specific information	31/12/2025 preliminary unaudited	31/12/2024 audited
NPE Ratio*	1.7%	2.1%
NPE Coverage Ratio**	46.5%	51.6%
CET1 ratio***	17.9%	17.1%
Total capital ratio****	21.7%	21.5%

This overview includes the following Alternative Performance Measures ("APMs"):

* NPE ratio is an economic ratio to demonstrate the proportion of non-performing loans and debt securities in relation to the entire loan portfolio of customers and banks, and debt securities. The ratio reflects the quality of the loan portfolio of the bank and provides an indicator for the performance of RBI's credit risk management.

** NPE coverage ratio describes to which extent non-performing loans and debt securities have been covered by impairments (Stage 3) thus expressing the ability of a bank to absorb losses from its NPE. It is calculated with impairment losses on loans to customers and banks and on debt securities set in relation to non-performing loans to customers and banks and debt securities.

*** CET1 ratio—Common equity tier 1 as a percentage of total risk-weighted assets (RWA) according to CRR/CRD IV regulation.

**** Total capital ratio—Total capital as a percentage of total risk-weighted assets (RWA).

Selected Key ratios	1-12/2025 preliminary unaudited	1-12/2024 audited
Net interest margin (average interest-bearing assets) *	2.95%	2.98%
Cost/Income ratio**	44.8%	43.0%
Consolidated return on equity***	6.9%	9.4%
Provisioning ratio (average loans to customers) ****	0.14%	0.22%

This overview includes the following APMs:

* Net interest margin is used for external comparison with other banks as well as an internal profitability measurement of products and segments. It is calculated with net interest income set in relation to average interest-bearing assets (total assets less investments in subsidiaries and associates, tangible fixed assets, intangible fixed assets, tax assets and other assets).

** Cost/income ratio is an economic metric and shows the company's costs in relation to its income. The ratio gives a clear view of operational efficiency. Banks use the cost/income ratio as an efficiency measure for steering the bank and for easily comparing its efficiency with other financial institutions. General administrative expenses (excluding transaction tax) in relation to operating income (less recharged transaction tax and before impairment) are calculated for the cost/income ratio. General administrative expenses comprise staff expenses, other administrative expenses, and depreciation/amortization of intangible and tangible fixed assets. Operating income comprises net interest income,

dividend income, current income from investments in associates, net fee and commission income, net trading income and fair value result, net gains/losses from hedge accounting and other net operating income.

~~*** Consolidated return on equity—The profitability ratio is calculated from the ratio between the adjusted consolidated result and the average consolidated equity. The adjusted consolidated result consists of the consolidated result reported in the income statement less the other comprehensive income recycling effects in the course of deconsolidation reclassified into income statement as well as the dividend on the additional tier 1 capital. The consolidated equity is the capital attributable to the shareholders of RBI. It is calculated on an average monthly basis excluding capital of non-controlling interests and without consolidated result.~~

~~*** Provisioning ratio is an indicator for development of risk costs and provisioning policy of an enterprise. It is computed by dividing impairment or reversal of impairment on financial assets (customer loans) by average customer loans (categories: financial assets measured at amortized cost and financial assets at fair value through other comprehensive income).~~

~~(Source: internal data, unaudited (unless stated otherwise))~~

Consolidated Profit Estimate of Raiffeisen Bank International AG (RBI) as of and for the year ended 31 December 2025

~~The profit before tax estimate of RBI amounts to EUR 2,634 million, the profit after tax estimate of RBI amounts to EUR 1,621 million and the consolidated profit (after allocation to non-controlling interests) estimate of RBI amounts to EUR 1,371 million, all for the year ended 31 December 2025 and as prepared as per 30 January 2026 ("Consolidated Profit Estimate").~~

~~(Source: internal data, unaudited)~~

Explanatory Notes

~~The Preliminary Consolidated Financial Information and Consolidated Profit Estimate are based on the following factors and assumptions:~~

- ~~■—Based on Management's knowledge as of 30 January 2026, the Preliminary Consolidated Financial Information and Consolidated Profit Estimate as of and for the year 2025 ended 31 December 2025 of RBI using the accounting policies of RBI as outlined in the Notes to the Consolidated Financial Statements 2024, chapter "Recognition and measurement principles", extracted from RBI's Annual Report 2024 on pages 444 to 454 and incorporated in this Supplemented Base Prospectus by reference as well as in the Notes to the Interim Consolidated Financial Statements as of 30 September 2025, chapter "Principles underlying the consolidated financial statements", section "Application of new and revised standards", extracted from RBI's Third Quarter Report as of 30 September 2025 on pages 34 to 37. The final accounting policies applicable for the 2025 financials will be published on 2 March 2026.~~
- ~~■—As the Preliminary Consolidated Financial Information and Consolidated Profit Estimate are prepared on the basis of assumptions about past events and actions, it naturally entails substantial uncertainties. Because of these uncertainties and due to the fact that future events up to the date of the acknowledgement (*Kenntnisnahme*) of the consolidated financial statements as of and for the year ended 31 December 2025 by the Supervisory Board may impact the basis for the Preliminary Consolidated Financial Information and Consolidated Profit Estimate it is possible that the final consolidated financial information as well as the final profit before tax, the final profit after tax and the final consolidated profit (after allocation to non-controlling interests) of RBI as of and for the year ended 31 December 2025 may differ materially from the Preliminary Consolidated Financial Information and Consolidated Profit Estimate.~~
- ~~■—As the Preliminary Consolidated Financial Information and Consolidated Profit Estimate are prepared on the basis of unaudited financial information, the results of the audit performed by an independent auditor may impact the basis for the Preliminary Consolidated Financial~~

~~Information and Consolidated Profit Estimate. Furthermore, the consolidated financial information of RBI is subject to the acknowledgement (*Kenntnisnahme*) of the Supervisory Board which has not been carried out yet. Therefore, it is possible that the final consolidated financial information as well as the final profit before tax, the final profit after tax and the final consolidated profit (after allocation to non-controlling interests) of RBI as of and for the year ended 31 December 2025 may differ materially from the Preliminary Consolidated Financial Information and Consolidated Profit Estimate.~~

~~The Preliminary Consolidated Financial Information and Consolidated Profit Estimate as of and for the year ended 31 December 2025 have been compiled and prepared on a basis which is comparable with the historical financial information incorporated in this Supplemented Registration Document by reference and which is consistent with RBI's accounting principles."~~

- 7) On page 47 of the Supplemented Registration Document, in section "5. ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES", in the section "5.1. Members of the administrative, management and supervisory bodies of RBI", the following paragraphs in sub-section "a) Management Board" shall be modified as follows and a new paragraph shall be inserted after "Andreas Gschwenter", whereby added text is printed in blue and underlined and deleted text is printed in ~~red and strikethrough~~:

"

a) Management Board

Member	Major functions outside RBI (functions within RBI Group are marked with *)
Johann Strobl (Chairman) (mandate as CEO and member of RBI's Management Board expires on 30 June 2026)	Supervisory board functions <ul style="list-style-type: none"> – <i>Raiffeisen Bank S.A.</i>, Bucharest, Romania (Chairman)* – <i>Raiffeisenbank a.s.</i>, Prague, Czech Republic (Chairman)* – <i>UNIQA Insurance Group AG</i>, Vienna, Austria (Vice-Chairman) – <i>UNIQA Österreich Versicherungen AG</i>, Vienna, Austria (Vice-Chairman) – <i>Österreichische Raiffeisen-Sicherungseinrichtung eGen</i>, Vienna, Austria
Marie-Valerie Brunner	Supervisory board functions <ul style="list-style-type: none"> – <i>UNIQA Insurance Group AG</i>, Vienna, Austria – <i>UNIQA Österreich Versicherungen AG</i>, Vienna, Austria – <i>Raiffeisen banka a.d.</i>, Belgrade, Serbia (Chairwoman)* – <i>Raiffeisen Bank Sh.a.</i>, Tirana, Albania (Chairwoman)* – <i>Tatra Banka a.s.</i>, Bratislava, Slovakia (<u>Vice-Chairwoman</u>)* – <i>Raiffeisenbank a.s.</i>, Prague, Czech Republic* – <i>Raiffeisenbank S.A.</i>, Bucharest, Romania* – <i>Österreichische Kontrollbank Aktiengesellschaft</i>, Vienna, Austria (Vice-Chairwoman) – <i>Österreichische Raiffeisen-Sicherungseinrichtung eGen</i>, Vienna, Austria

Andreas Gschwenter	<p>Supervisory board functions</p> <ul style="list-style-type: none"> – Raiffeisen Bank Zrt., Budapest, Hungary (Chairman)* – Raiffeisen Bank S.A., Bucharest, Romania* – Tatra banka, a.s., Bratislava, Slovakia* – RSC Raiffeisen Service Center GmbH, Vienna, Austria (Vice-Chairman)* – Raiffeisen Informatik Geschäftsführungs GmbH, Vienna, Austria (Vice-Chairman)* – Österreichische Raiffeisen-Sicherungseinrichtung eGen, Vienna, Austria – Raiffeisenbank Austria d.d., Zagreb, Croatia (Vice-Chairman)* – Raiffeisenbank a.s., Prague, Czech Republic * <p>Shareholder Committee</p> <ul style="list-style-type: none"> – Raiffeisen Software GmbH, Vienna, Austria*
Kamila Makhmudová	<p>-</p>
Hannes Mösenbacher	<p>Supervisory board functions</p> <ul style="list-style-type: none"> – Raiffeisen Digital Bank AG, Vienna, Austria (Vice-Chairman)* – Raiffeisenbank a.s., Prague, Czech Republic (Vice-Chairman)* – Tatra banka, a.s., Bratislava, Slovakia* – Raiffeisen Bank S.A., Bucharest, Romania (Vice-Chairman)* – Österreichische Raiffeisen-Sicherungseinrichtung eGen, Vienna, Austria
<p>Andrii Stepanenko (mandate as member of RBI's Management Board expires on 28 February 2026)</p>	<p>Supervisory board functions</p> <ul style="list-style-type: none"> – Raiffeisen Digital Bank AG, Vienna, Austria (Chairman)* – Raiffeisen Bank JSC, Kyiv, Ukraine (Vice Chairman)* – Raiffeisenbank a.s., Prague, Czech Republic* – Tatra banka, a.s., Bratislava, Slovakia (Chairman)* – Kathrein Privatbank Aktiengesellschaft, Vienna, Austria (Chairman)* – Raiffeisen Bank S.A., Bucharest, Romania* – Raiffeisen Kapitalanlage Gesellschaft m.b.H., Vienna, Austria (Vice Chairman)* – Raiffeisen Bausparkasse GmbH, Vienna, Austria (Chairman)* – Raiffeisen banka a.d., Belgrade, Serbia* – Raiffeisen Bank Kosovo J.S.C., Pristina, Kosovo (Chairman)*
<p>Rainer Schnabl</p>	<p>-</p>
<p>In October 2025, RBI's Supervisory Board has appointed Kamila Makhmudová and Rainer Schnabl as new members of RBI's Management Board. Kamila Makhmudová assumed the function as CFO (chief financial officer) with effect from 1 January 2026 and Rainer Schnabl will assume the responsibilities for Corporate & Investment Banking (CIB) Products & Solutions with effect from 1 March 2026.</p> <p>On 17 December 2025, RBI's Supervisory Board has appointed Michael Höllerer as Johann Strobl's successor as CEO of RBI. Michael Höllerer will take up his position on 1 July 2026.</p>	

8) On pages 50 - 51 of the Supplemented Registration Document, in section "5. ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES", in the section "5.1. Members of the administrative, management and supervisory bodies of RBI", the

following paragraphs in sub-section "**b) Supervisory Board**" shall be modified as follows, whereby added text is printed in blue and underlined:

"

<p>Michael Höllerer (resigned from the position as member of RBI's Supervisory Board with effect from <u>the beginning of RBI's annual general meeting on 9 April 2026</u>)</p>	<p>Management board functions</p> <ul style="list-style-type: none"> – <i>RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN reg.Gen.m.b.H, Vienna, Austria (Chairman)</i> – <i>RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG, Vienna, Austria (Chairman)</i> – <i>RAIFFEISEN-REVISIONSVERBAND NIEDERÖSTERREICH-WIEN eGen, Vienna, Austria</i> – <i>ARION Immobilien & Development Privatstiftung, Vienna, Austria (Vice-Chairman)</i> <p>Supervisory board functions</p> <ul style="list-style-type: none"> – <i>NÖM AG, Vienna, Austria</i> – <i>LEIPNIK-LUNDENBURGER INVEST Beteiligungs Aktiengesellschaft, Vienna, Austria (Vice-Chairman)</i> – <i>Raiffeisen Software GmbH, Vienna, Austria (Chairman)</i> – <i>AGRANA Zucker, Stärke und Frucht Holding AG, Vienna, Austria</i> – <i>Österreichische Beteiligungs AG (ÖBAG), Vienna, Austria</i> – <i>BayWa AG, Munich, Germany</i> – <i>Österreichische Raiffeisen-Sicherungseinrichtung eGen, Vienna, Austria</i> – <i>DoN Boardservice GmbH, Vienna, Austria (Chairman)</i> – <i>Donhauser GmbH, Vienna, Austria (Chairman)</i> <p>Managing director function</p> <ul style="list-style-type: none"> – <i>Medicur – Holding G.b.H, Vienna, Austria</i>
<p>Rudolf Könighofer <u>(resigned from the position as member of RBI's Supervisory Board with effect from 30 December 2026)</u></p>	<p>Management board functions</p> <ul style="list-style-type: none"> – <i>Raiffeisenlandesbank Burgenland und Revisionsverband eGen, Eisenstadt, Austria (Chairman)</i> <p>Supervisory board functions</p> <ul style="list-style-type: none"> – <i>Raiffeisen Leasing Management GmbH, Vienna, Austria</i> – <i>Raiffeisenbezirksbank Oberwart eGen, Oberwart, Austria</i> – <i>UNIQA Insurance Group AG, Vienna, Austria</i> – <u><i>UNIQA Österreich Versicherungen AG, Vienna, Austria</i></u> – <i>Raiffeisen Informatik GmbH, Vienna, Austria</i>* <p>Managing Director</p> <ul style="list-style-type: none"> – <u><i>RLB Burgenland Beteiligungs GmbH, Eisenstadt, Austria</i></u>

"

9) On pages 50-51 of the Supplemented Registration Document, in section "**5. ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES**", in the section "**5.1. Members of the administrative, management and supervisory bodies of RBI**", the following paragraph shall be added at the very end of sub-section "**b) Supervisory Board**":

"

The Supervisory Board proposed that the general meeting of RBI on 9 April 2026 elects Martin Hauer as new Supervisory Board Member with effect from 9 April 2026 and Eva Fugger as new Supervisory Board Member with effect from 31 December 2026.

"

- 10) On pages 54 et seq. of the Supplemented Registration Document, in section "**7. FINANCIAL INFORMATION AND DOCUMENTS INCORPORATED BY REFERENCE**", the following paragraphs shall be inserted just below the last paragraph of the sub-section "**e. Translation of the unaudited interim consolidated financial statements of RBI for the nine months ended 30 September 2025**", whereby added text is printed in blue and underlined and deleted text is printed in **red and strikethrough**:

"

f. Translation of the audited consolidated financial statements of RBI for the fiscal year 2025 and of the auditor's report

Extracted from RBI's Annual Report 2025

<u>– Statement of Comprehensive Income</u>	<u>pages 399 – 400</u>
<u>– Statement of Financial Position</u>	<u>page 401</u>
<u>– Statement of Changes in Equity</u>	<u>page 402</u>
<u>– Statement of Cash Flows</u>	<u>pages 403 – 404</u>
<u>– Notes</u>	<u>pages 405 – 576</u>
<u>– Auditor's Report - Report on the Audit of the Consolidated Financial Statements</u>	<u>pages 578 – 582</u>

The Annual Report 2025 of RBI containing the audited consolidated financial statements of RBI for the fiscal year 2025 and the auditor's report is made available on the website of the Issuer under <https://ar2025.rbinternational.com>.

The auditor's reports dated 13 February 2024, ~~and~~ 17 February 2025 and 17 February 2026 regarding the German language annual consolidated financial statements of RBI for the fiscal years 2023, ~~and~~ 2024 and 2025 do not contain any qualifications. Equally, there is no qualification in the auditor's report on the review of RBI's German language condensed interim consolidated financial statements for the first half year 2025 dated 29 July 2025. RBI is responsible for the non-binding English language convenience translation of all financial information incorporated by reference as well as any related auditor's reports or reports on a review, as the case may be.

Any information not listed in the cross-reference list above but contained in one of the documents mentioned as source documents in such cross-reference list is pursuant to Article 19(1) of the Prospectus Regulation not incorporated by reference as it is either not relevant for the investor or covered in another part of this Registration Document.

"

- 11) On page 66 of the Original Registration Document, in section "**9. SIGNIFICANT CHANGE IN THE FINANCIAL POSITION OF THE GROUP**" the existing text shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in **red and strikethrough**:

"There has been no significant change in the financial position of RBI Group since 31 December ~~30-September~~ 2025."

Part B – Amendments to the section APPENDIX – KEY INFORMATION ON THE ISSUER

- 12) On page 68 of the Supplemented Registration Document, in section "(a) Who is the Issuer of the securities?", subsections "(iii) Key managing directors of the Issuer" and "(iv) Statutory auditors of the Issuer", the following paragraphs of the existing text shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in ~~red and strikethrough~~:

"(iii) Key managing directors of the Issuer

The key managing directors of the Issuer are the members of its Management Board: Johann Strobl (Chairman) (mandate expires on 30 June 2026), Marie-Valerie Brunner, Andreas Gschwenter, Kamila Makhmudová, Hannes Mösenbacher and Rainer Schnabl ~~Andrii Stepanenko (mandate expires on 28 February 2026)~~.

~~In October 2025, the Issuer's Supervisory Board has appointed Kamila Makhmudová (with effect from 1 January 2026) and Rainer Schnabl (with effect from 1 March 2026) as new members of the Issuer's Management Board.~~

On 17 December 2025, the Issuer's Supervisory Board has appointed Michael Höllerer as Johann Strobl's successor as CEO of the Issuer. Michael Höllerer will take up his position on 1 July 2026.

(iv) Statutory auditors of the Issuer

RBI's statutory independent external auditor is Deloitte Audit Wirtschaftsprüfungs GmbH (FN 36059 d), Renngasse 1/Freyung, 1010 Vienna, Austria ("Deloitte"), a member of the Austrian Chamber of tax advisors and auditors (Kammer der Steuerberater:innen und Wirtschaftsprüfer:innen ~~Kammer der Steuerberater und Wirtschaftsprüfer~~).

- 13) On pages 69 - 70 of the Supplemented Registration Document, in section "(b) What is the key financial information regarding the Issuer?", the following paragraphs of the existing text shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in ~~red and strikethrough~~:

"(b) What is the key financial information regarding the Issuer?"

The following selected financial information of the Issuer is based on the audited consolidated financial statements of the Issuer as of and for the years ended 31 December 2023, 31 December 2024 and 31 December 2025.

~~The following selected financial information of the Issuer is based on selected unaudited preliminary consolidated financial information and consolidated profit estimate as of and for the year ended 31 December 2025, as published on 30 January 2026, the audited consolidated financial statements of the Issuer as of and for the year ended 31 December 2024 and the audited consolidated financial statements of the Issuer as of and for the year ended 31 December 2023 as well as on the unaudited interim financial statements of the Issuer as of 30 September 2025 and 30 September 2024.~~

~~It should be noted that there has been a significant change in the financial performance of RBI Group since 30 September 2025. This is due to the booking of a provision for Q4/2025 in the amount of EUR 339 million by the Issuer's subsidiary AO Raiffeisenbank, Russia. The provision would reflect the amount awarded to a Russian plaintiff in a Russian litigation case by a Russian court on 18 December 2025.~~

(i) Consolidated income statement

In EUR million	31 December 2025 <u>preliminary</u>	31 December 2024	31 December 2023**	30 September 2025	30 September 2024**
----------------	--	------------------	--------------------	------------------------------	--------------------------------

	unaudited *				
Net interest income	5,874	5,779	5,596	4,431	4,269
Net fee and commission income	2,731	2,638	2,906	2,032	1,970
Impairment losses on financial assets	(141)	(125)	(391)	(153)	(112)
Net trading income and fair value result	253	111	161	213	75
Operating result	4,963	4,915	4,991	3,803	3,657
Consolidated profit / loss	1,371	1,157	2,386	926	2,083

* (Source: internal data)

~~~~ Due to the sale of Belarusian group units in November 2024 the presentation was changed in accordance with IFRS 5. The contribution of these business operations has been regrouped to the item gains/losses from discontinued operations.

(ii) Balance Sheet

In EUR million	31 December 2025 preliminary unaudited ****	31 December 2024	31 December 2023	30 September 2025	Value as outcome from the most recent Supervisory Review and Evaluation Process ("SREP")
Total assets	210,265	199,851	198,241	209,110	
Senior debt ^{*)}	185,692	177,250	176,224	184,851	
Subordinated debt	2,110	2,261	2,167	2,169	
Loans to customers	105,610	99,551	99,434	103,027	
Deposits from customers	127,575	117,717	119,353	125,284	
Equity	22,463	20,340	19,849	22,091	
NPL ratio ^{**)}	2.2%	2.5%	2.2%	2.2%	
NPE ratio ^{***)}	1.7%	2.1%	1.9%	1.7%	
Common equity tier 1 (CET 1) ratio (transitional) – incl. profit	17.9%	17.1 %	17.3 %	18.2%	12.05 %
Total capital ratio (transitional) – incl. profit	21.7%	21.5%	21.5 %	22.2%	16.77 %
Leverage ratio (transitional) – incl. profit	8.9%	7.9 %	7.8 %	7.9%	3.0 %

^{*)} Senior debt is calculated as total assets less total equity and subordinated debt.

^{**)} Non-performing loans ratio: the proportion of non-performing loans in relation to the entire loan portfolio to customers and banks.

^{***)} Non-performing exposure ratio: the proportion of non-performing loans and debt securities in relation to the entire loan portfolio to customers and banks and debt securities.

***~~(Source: internal data)~~**