Raiffeisen Certificates

BASF Express 3

Product presentation as of July 8, 2026

Express Certificate

ISIN: AT0000A3D5K6 / WKN: RC1EMH

chg. 1D	- -
Sell (Bid)	-
Buy (Ask)	-
Underlying price (indicative)	47.95 (+1.17%)
Next redemption level	45.26
Underlying	BASF SE
Starting price underlying	EUR 45.26
Barrier	EUR 27.15
Observation barrier	on the final valuation date
(early) redemption level	45.26 / 45.26 / 45.26 / 45.26 / 45.26
Distance to next termination level	5.61%
Max. yield until next observation date	-
Max. yield p.a. until next observation date	-
Underlying currency	EUR
Valuation dates	Jul 02, 2025 / Jul 02, 2026 / Jul 01, 2027 / Jun 30, 2028 / Jul 02, 2029
(early) redemption amount	111.00% / 122.00% / 133.00% / 144.00% / 155.00%
Maturity date	Jul 07, 2026
Final valuation date	Jul 02, 2029
Issue date	Jul 04, 2024
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement / Physical delivery
Taxation	Capital Gains Tax

Last update: -

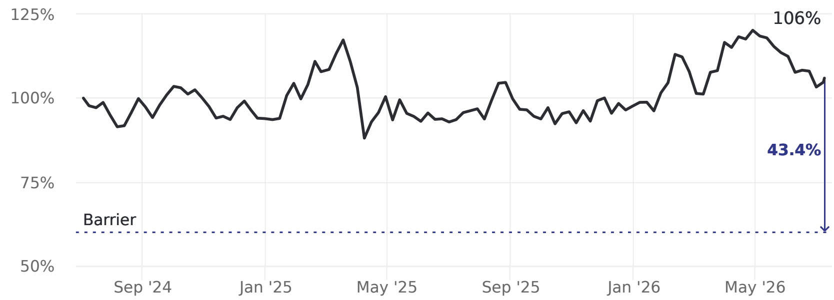
Description

The certificate **BASF Express 3** you have an annual yield opportunity of 11% as well as the option of early redemption. If the underlying is at or above the starting level on one of the annual valuation dates, (early) redemption is affected including interest of 11% per year of term. If the underlying quotes at or below the barrier at the end of term, shares are delivered; the value of the shares delivered will be significantly lower than the nominal amount of the certificate.

Price certificate (% of the starting value)

Price underlying (% of the starting value)

Distance to barrier



Learn more about these charts

Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

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Disclaimer

Issuer Risk:
As a bearer bond, a certificate is not subject to Austria's deposit protection. If, in the event of insolvency, the issuer is unable to meet its obligations from the certificate, or is only able to meet them in part, certificate holders may lose a substantial part of the capital invested, or even a total loss. This risk is often also referred to as "issuer risk" or "creditworthiness risk".

Possibility of Bail-in:
The Federal Act on the Recovery and Resolution of Banks ("BaSAG") applies. The BaSAG regulates the possibility of the regulatory resolution of banks that have run into difficulties. Holders of certificates may be affected by such a regulatory measure with their claims to payment(s) (the so-called "bail-in"), and this may result in the loss of a substantial part of the invested capital or even a total loss for all types of certificates.

Express Certificates
What you should consider before the purchase:

- **Market risk**: The value of the Express Certificate depends on the value of the underlying asset. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Express Certificate. This can lead to the loss of part of the invested capital or even to a total loss.
- **Barrier event**: If the barrier of the Express Certificate is touched or undercut on the last valuation date, the protection mechanism is suspended. In this case, the investor(s) is/are exposed to the market risk on a 1:1 basis and a substantial loss of capital is possible. Redemption at the end of the term is then usually 1:1 to the underlying performance, or in the case of Express Certificates on individual shares, in the form of physical delivery of shares. The market value of delivered shares will be below the nominal value of the certificate.
- **Price performance**: The price of the Express Certificate depends on several influencing factors during the term and does not exclusively follow the performance of the underlying. Such influencing factors are, for example, volatility (intensity of value fluctuations), the interest rate level or the remaining term, as well as the credit rating of the issuer. If the Express Certificate is sold before the end of the term, this can lead to the loss of part of the capital invested or even to a total loss.
- **Price performance**: The price of the Express Certificate depends on several influencing factors during the term and does not exclusively follow the performance of the underlying. Such influencing factors are, for example, volatility (intensity of value fluctuations), the interest rate level or the remaining term, as well as the credit rating of the issuer. If the Express Certificate is sold before maturity, this can lead to the loss of part of the capital invested or even a total loss.
- **Currency risk**: If the underlying asset is quoted in a different currency than the Express Certificate and the product does not provide for currency hedging, developments in the exchange rate during the term of the Express Certificate will also have an impact on the value of the certificate. This can additionally increase the loss from the Express Certificate due to the market risk.
- **Payouts of the underlying**: Dividends and comparable claims from the ownership of the underlying are taken into account in the certificate's structure and are not paid out.

Please also note our comprehensive information on our website
raiffeisencertificates.com/en/customer-information/ and raiffeisencertificates.com/en/bail-in

Raiffeisen Certificates

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For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.
You can reach your Raiffeisen Certificates team at
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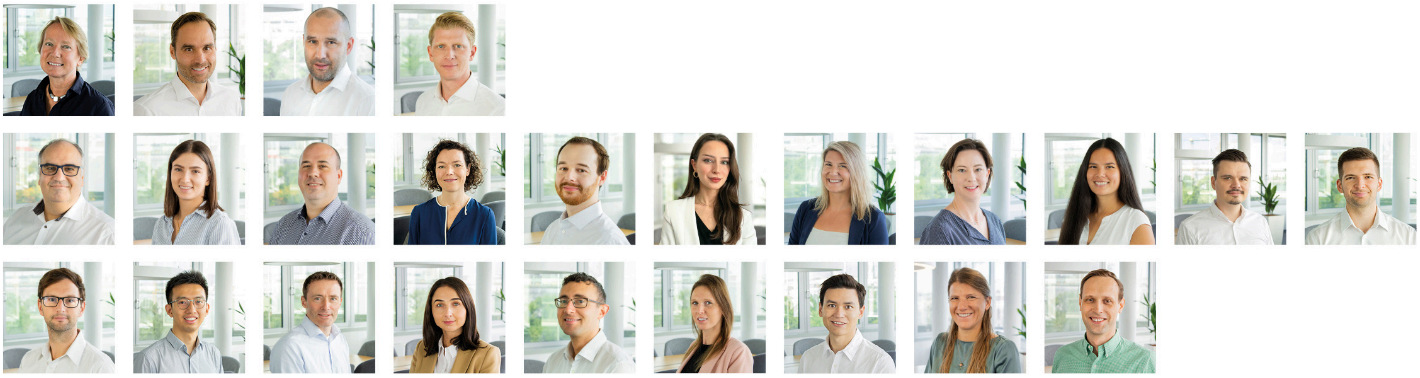

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Media owner/producer: Raiffeisen Bank International AG
Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria

BASF Express 3

Express Certificate

- Underlying: BASF share
- 11% annual yield opportunity, 1-5 year term
- 60% barrier (only active at maturity), market risk if the barrier is violated

Please note the issuer risk.

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

With this certificate, you have an annual yield opportunity of 11% as well as the option of early redemption. If the underlying is at or above the starting level on one of the annual valuation dates, (early) redemption is affected including interest of 11% per year of term. If the underlying quotes at or below the barrier at the end of term, shares are delivered; the value of the shares delivered will be significantly lower than the nominal amount of the certificate.

How the certificate works

On the first valuation date the starting value of the underlying is fixed and the barrier is determined. On the annual valuation date, the price of the underlying is compared to the starting level. If the underlying is at or above the starting level, 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
2025	100% of the starting value?	yes	111% (EUR 1,110)
	no		
2026	100% of the starting value?	yes	122% (EUR 1,220)
	no		
2027	100% of the starting value?	yes	133% (EUR 1,330)
	no		
2028	100% of the starting value?	yes	144% (EUR 1,440)
	no		
2029	100% of the starting value?	yes	155% (EUR 1,550)
	no		
	Is the underlying's price above the barrier?	yes	100% (EUR 1,000)
	no		
	Share delivery		

If there has been no early redemption by the last year of the term and the underlying price is also below the payout level on the final valuation date, the barrier is observed: If the underlying price is above the barrier, redemption is at 100% of the nominal amount. If the underlying price is at or below the barrier, you will receive shares in your securities account.

Details on the share delivery can be found on the following page.

Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3D5K6
Issue price	100%
Nominal value	EUR 1,000
Subscr. period[2]	Jun 7 - Jul 2, 2024
Initial valuation date	Jul 3, 2024
Issue value date	Jul 4, 2024
Annual valuation dates	Jul 2, 2025; Jul 2, 2026; Jul 1, 2027; Jun 30, 2028; Jul 2, 2029
Early maturity dates	Jul 7, 2025; Jul 7, 2026; Jul 6, 2027; Jul 5, 2028; Jul 5, 2029
Underlying	BASF SE 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
Barrier	60% of starting value
Barrier observation	Only on the last valuation date (closing price)
Termination levels	1) 100%, 2) 100%, 3) 100%, 4) 100%, 5) 100% of starting value
Observation of termination levels	on the annual valuation days (closing prices)
Termination prices	1) 111%, 2) 122%, 3) 133%, 4) 144%, 5) 155% of nominal value
Maximum amount	155% of nominal value
Quotes	Vienna, 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 ↗

During the term

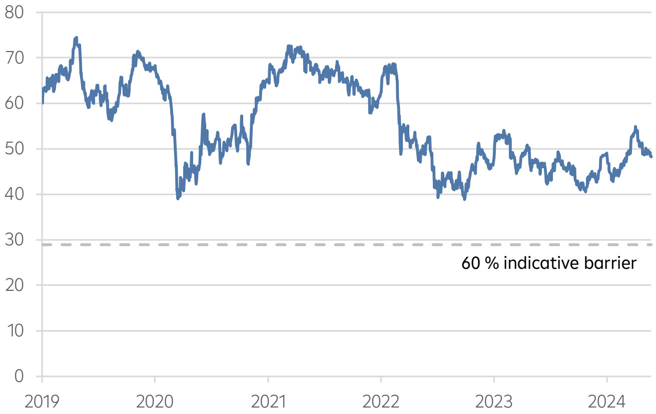
- You can buy and sell the certificate on the secondary market at any time.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying asset, its fluctuation range, correlation and dividend expectation as well as the interest rate level. This price may fall below the issue price and fluctuate sharply, especially if the underlying is close to the barrier.

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

Underlying: BASF share

BASF is the world's largest chemical company in terms of sales.

Development over the past 5 years



ISIN: DE000BASF111; As of: May 24, 2024; Source: Bloomberg (BAS.GY)

Please note that past performance does not allow any conclusions to be drawn about future performance.

Share delivery

A defined number of shares are booked into your securities account. How many shares are delivered, if any, is already determined when the starting values are fixed:

Number of shares = nominal value / starting value

As a rule, this does not result in whole numbers. However, as only whole shares can be traded, the market value of the fractional share exceeding this is paid out:

Cash settlement = fractional share x final value

Notes

You are about to purchase a product that is not easy and difficult to understand.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisencertificates.com/securities-prospectus/ (we recommend reading the prospectus before making an investment decision) - and to the base information sheets as well as to "Customer information and regulatory matters" raiffeisencertificates.com/en/customer-information/. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

You can find further information at raiffeisencertificates.com oder or contact your advisor.

You can reach your Raiffeisen certificates team at:

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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 or even a total loss of the invested capital ("market risk"). The Express Certificate is subject to several influencing factors and need not develop simultaneously to and in accordance with the underlying's performance. Such influencing factors include e.g. intensity of the underlying's price fluctuations (volatility), 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 or even total loss of the invested capital (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Express Certificate and are not paid out.

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