

Product presentation as of June 25, 2026

Express Certificate

ISIN: [AT0000A3M5E8](#) / WKN: RC1H8H

chg. 1D	--
Sell (Bid)	-
Buy (Ask)	-
Underlying price (indicative)	77.66 (+0.43%)
Next redemption level	50.21
Underlying	UniCredit SpA
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting price underlying	EUR 55.79
Barrier	EUR 33.47
Observation barrier	on the final valuation date
(early) redemption level	55.79 / 50.21 / 44.63 / 39.05 / 33.47
Distance to next termination level	35.34%
Max. yield until next observation date	-
Max. yield p.a. until next observation date	-
Underlying currency	EUR
Valuation dates	Jun 19, 2026 / Jun 21, 2027 / Jun 21, 2028 / Jun 21, 2029 / Jun 19, 2030
(early) redemption amount	110.00% / 120.00% / 130.00% / 140.00% / 150.00%
Maturity date	Jun 24, 2026
Final valuation date	Jun 19, 2030
Issue date	Jun 23, 2025
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 **UniCredit Express** refers to the UniCredit share, offers an annual yield opportunity of 10% and an early redemption option. If the share quotes at/above the respective termination level on one of the annual valuation dates, early redemption is affected including interest of 10% per year to maturity. If it quotes below the barrier of 60 %, shares are delivered. The value of the shares delivered will be significantly lower than the nominal amount of the certificate.

The payout profile is already fixed when the certificate is issued. It is suitable for investors who expect the share to move sideways/slightly upwards. This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

Price certificate (% of the starting value)



Price underlying (% of the starting value)


[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

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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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info@raiffeisenzertifikate.at



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UniCredit Express

Express Certificate

- Underlying: UniCredit share
- 10% annual yield opportunity, 1-5 year term and decreasing termination level
- 60% barrier (only active at the end of term), 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.




ZERTIFIKATE
AWARD AUSTRIA
Best Issuer
2024



With this certificate, you have an annual yield opportunity of 10% as well as the option of early redemption. If the underlying is at or above the respective termination level on one of the annual valuation dates, (early) redemption is affected including interest of 10% per year of term. If the underlying quotes below the barrier at the end of term, shares are delivered; the value of the shares delivered will be significantly lower than the nominal value 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 termination level. If the underlying is at or above the termination 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
2026	100% of the starting value? no	yes → 110% (EUR 1,100)
2027	90% of the starting value? no	yes → 120% (EUR 1,200)
2028	80% of the starting value? no	yes → 130% (EUR 1,300)
2029	70% of the starting value? no	yes → 140% (EUR 1,400)
2030	60% of the starting value? no	yes → 150% (EUR 1,500)
	no	Share delivery

If there has been no early redemption by the final year of the term and the underlying price is also below the termination level (corresponds to the barrier) on the final valuation date, you will receive shares in your securities account.

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

During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying, its volatility and dividend expectation as well as the interest rate level. This price may fall below the issue price and, especially if the underlying is close to the barrier, may fluctuate strongly.



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.

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3M5E8
Issue price	100%
Nominal value	EUR 1,000
Subscr. period²	May 23 - June 18, 2025
Initial valuation date	June 20, 2025
Issue value date	June 23, Year
Annual valuation dates	June 19, 2026; June 21, 2027; June 21, 2028; June 21, 2029; June 19, 2030;
Early maturity dates	June 24, 2026; June 24, 2027; June 21, 2028; June 25, 2029; June 25, 2030;
Underlying	UniCredit 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) 90%, 3) 80%, 4) 70%, 5) 60% of starting value
Observation of termination levels	on the annual valuation days (closing prices)
Termination prices	1) 110%, 2) 120%, 3) 130%, 4) 140%, 5) 150% of nominal value
Maximum amount	150% 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

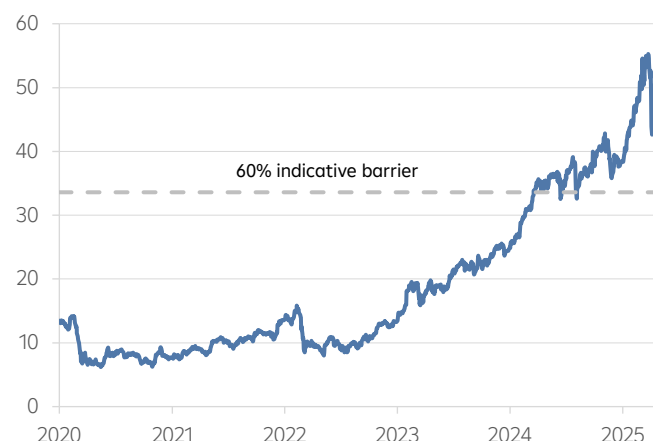
falling ↘ **sideway →** rising ↗

Underlying: UniCredit share

Company description

UniCredit S.p.A. is a major Italian bank with global operations and headquarters in Milan, offering a wide range of financial services, including deposits, loans, insurance and investment banking. It serves over 15 million customers and has a strong presence in Italy, Germany and Central and Eastern Europe. In Germany and Austria, it operates as UniCredit Bank and UniCredit Bank Austria.

Development over the past 5 years



As of: May 12, 2025; Source: Bloomberg (UCG IM), ISIN: IT0005239360

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:

$$\text{Number of shares} = \text{nominal value (EUR 1,000)} / \text{starting value}$$

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:

$$\text{Cash settlement} = \text{fractional share} \times \text{final value}$$

Corresponds to the Sustainability Standard for Raiffeisen Certificates  raiffeisencertificates.com/sustainability

This means that with this certificate both the issuer and the underlying, in their economic actions, take into account negative impacts on the following sustainability factors:

- Greenhouse gas emissions
- Water conservation and water consumption
- Waste prevention
- Species diversity (biodiversity)
- Social, labor and human rights issues incl. corruption and bribery

Note

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

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Issuer risk/creditor participation ('Bail-in'): All payments during the term or at the end of the term of the certificates are dependent on the solvency of RBI (issuer risk). Investors are exposed to the risk that RBI as the issuer might be unable to fulfil its payment obligations in respect of the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authority. The resolution authority may also issue such an order before any insolvency proceedings if RBI is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). Among other things, it can reduce investors' claims under the financial instruments described to zero, terminate the financial instruments described or convert them into RBI shares, and suspend investors' rights. Further detailed information is available at raiffeisenzertifikate.at/en/bail-in. A total loss of the invested capital is possible.

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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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