Raiffeisen Certificates

Österreich Express 5

Product presentation as of July 4, 2026

Express Certificate

ISIN: AT0000A3M7V8 / WKN: RC1JAD

chg. 1D	- -
Sell (Bid)	-
Buy (Ask)	-
Underlying price (indicative)	6,563.00 (+1.16%)
Next redemption level	4,393.01
Underlying	ATX®
Starting price underlying	EUR 4,393.01
Barrier	EUR 2,635.81
Observation barrier	on the final valuation date
(early) redemption level	4,393.01 / 4,393.01 / 4,393.01 / 4,393.01
Distance to next termination level	33.06%
Max. yield until next observation date	-
Max. yield p.a. until next observation date	-
Underlying currency	EUR
Valuation dates	Jun 30, 2026 / Jun 30, 2027 / Jun 29, 2028 / Jun 28, 2029
(early) redemption amount	107.50% / 115.00% / 122.50% / 130.00%
Maturity date	Jul 03, 2026
Final valuation date	Jun 28, 2029
Issue date	Jul 02, 2025
Nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax

Last update: -

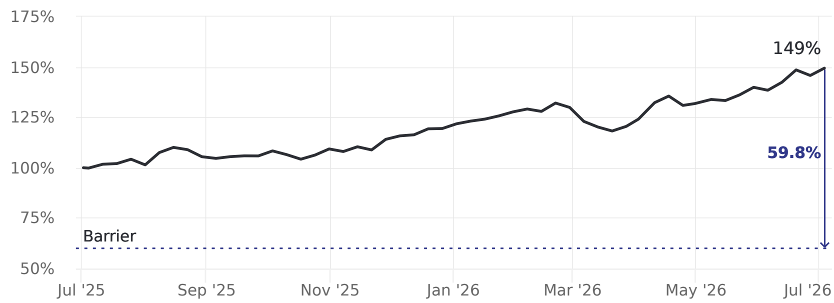
Description

The certificate **Austria Express 5** refers to the ATX index, offers an annual yield opportunity of 7.5% and an early redemption option. If the index quotes at/above its starting value on one of the annual valuation dates, early redemption is made including interest of 7.5% per year of term. If the index quotes between the starting value and the barrier at the end of the term, redemption is made at 100 %, without interest payment. If it quotes at/below the barrier of 60% redemption is made according to the index performance (final value compared to the starting value).

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.

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

Österreich Express 5

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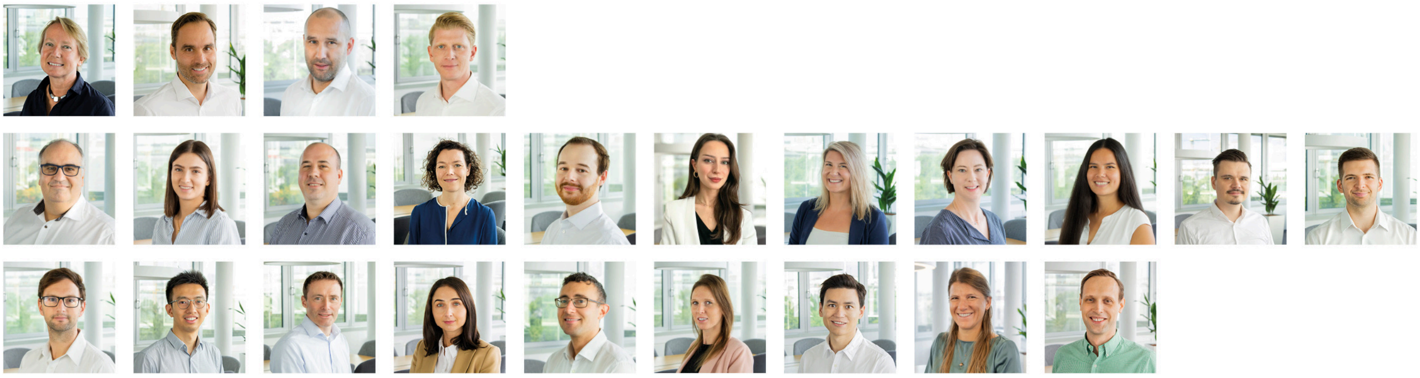
For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.
You can reach your Raiffeisen Certificates team at
Certificates Hotline: +431 71707 5454
info@raiffeisenzertifikate.at



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ADVERTISEMENT of Raiffeisen Bank International AG
Product brochure, June 2025

Austria Express 5

Express Certificate

- Underlying: ATX® Index
- 7.5% annual yield opportunity, 1-4 year term
- 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.

ATX® is a registered trademark of Wiener Börse AG.

ZERTIFIKATE AWARD AUSTRIA

Best Issuer 2024

With this certificate, you have an annual yield opportunity of 7.5% as well as the option of early redemption. If the underlying is at or above the starting value on one of the annual valuation dates, (early) redemption is made including interest of 7.5% per year of term. If the underlying quotes at or below the barrier at the end of term, investors are exposed to market risk on a one-to-one basis. This means in this case that a significant loss of capital is possible.

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/ equal than ...		Termination price
2025	starting value?	yes	107.5% (EUR 1,075)
	no		
2026	starting value?	yes	115% (EUR 1,150)
	no		
2027	starting value?	yes	122.5% (EUR 1,225)
	no		
2028	starting value?	yes	130% (EUR 1,300)
	no		
Is the underlying's price above the barrier?		yes	100% (EUR 1,000)
	no		
	Redemption 1:1 according to the index performance		

If there has been no early redemption by the final year of the term and the underlying price is also below the starting value on the final valuation date, the barrier is observed: If the underlying price is above the barrier, redemption is at 100% of the nominal value. If the underlying price quotes at or below the barrier, the amount is paid out at the maturity date in accordance with the performance of the underlying (final value compared to the initial value).

Issuer[1]	Raiffeisen Bank International AG
ISIN	AT0000A3M7V8
Issue price	100%
Nominal value	EUR 1,000
Subscr. period[2]	June 3 - June 30, 2025
Initial valuation date	July 1, 2025
Issue value date	July 2, 2025
Annual valuation dates	June 30, 2026; June 30, 2027; June 29, 2028; June 28, 2029;
Early maturity dates	July 3, 2026; July 5, 2027; July 4, 2028; July 3, 2029;
Underlying	ATX®
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) 107.5%, 2) 115%, 3) 122.5%, 4) 130%, of nominal value
Maximum amount	130% 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

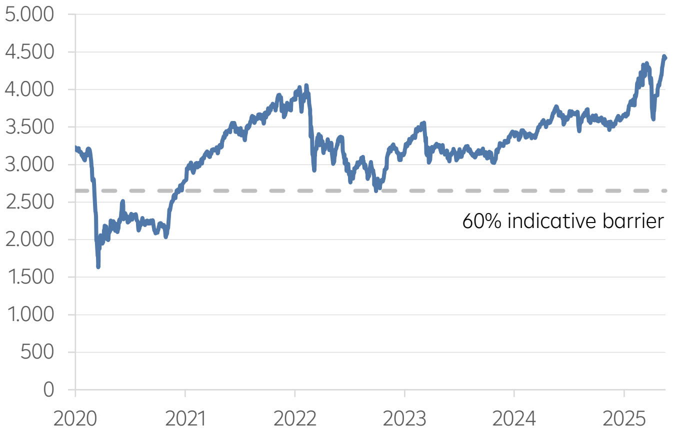
- You can buy and sell the certificate during trading hours at the current price.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying, its volatility, correlation and dividend expectation as well as the interest rate level. This price 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.

ATX®

The Austrian Traded Index (ATX) is the most important stock index on the Vienna Stock Exchange, representing the 20 largest listed companies in Austria. The weighting of the shares included in the index is based on free float capitalisation.

Development over the past 5 years



Well-known index members

	Sector
Erste Group Bank	Financials
OMV	Energy
ANDRITZ	Industrials
Verbund	Utilities
Wienerberger	Materials
Raiffeisen Bank International	Financials
voestalpine	Materials
Vienna Insurance Group	Financials
Telekom Austria	Communications
DO & CO	Industrials

As of: May 19, 2025; Source: Bloomberg (ATX Index); ISIN: AT0000999982

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

Note

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