

ISSUE PRICE 100.00%	REDEMPTION PRICE 118.00%	ISSUE DATE Feb 02, 2022	KNOCK-OUT Feb 05, 2024
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KEY DATA

Underlying	BMW AG Stämme		
Underlying date/time	Jul 23, 2024 10:49:42.000		
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)		
Starting value	EUR 94.29		
Barrier	EUR 56.57		
Observation barrier	on the final valuation date		
(early) redemption level	94.29 / 89.58 / 84.86 / 80.15 / 75.43		
Distance to next termination level	6.96%		
Max. yield until next observation date	-		
Max. yield p.a. until next observation date	-		
Underlying currency	EUR		
Valuation dates	Jan 31, 2023 / Jan 31, 2024 / Jan 30, 2025 / Jan 29, 2026 / Jan 29, 2027		
(early) redemption amount	109.00% / 118.00% / 127.00% / 136.00% / 145.00%		
Maturity date	Feb 05, 2024		
Final valuation date	Jan 29, 2027		
Issue date	Feb 02, 2022		
Expected market trend	sideways, bullish		
Listing	Vienna, Stuttgart		
Product currency	EUR		
Underlying currency	EUR		
Settlement method	Cash settlement / Physical delivery		
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax		

CONTACT/INFORMATION

E:	info@raiffeisencertificates.com
T:	+431 71707 5454
W:	www.raiffeisencertificates.com

DESCRIPTION

The certificate **BMW Express 5** offers an annual opportunity for early redemption, enabling investors to obtain a yield of 9% per year if the share of BMW Group quotes at or above its starting value at one of the valuation dates. If the share quotes below the starting value, the term extends by another year - up to a maximum of five years. In the event of a barrier violation (60% of the starting value) at the final valuation date, the investor is entirely subject to market risk and physical delivery of BMW shares is effected. This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

PRICE DEVELOPMENT SINCE ISSUE DATE

