

Die Basler Kantonalbank hat die BKB-Tracker-Zertifikate, ISIN: CH0045070742, auf den SPI® Total Return-Index per 01.12.2023 gekündigt.

Die im nachstehenden Final Termsheet beschriebenen Zertifikate werden letztmals am 28. November 2024 an der SIX Swiss Exchange - Structured Products gehandelt (Handel bis zum offiziellen Handelsschluss an diesem Datum). Die Zertifikate verfallen am 02.12.2024 und werden am 09.12.2024 zurückbezahlt.



## Key Information Document („KID“) according to FinSA

### Purpose

This document provides the investor with key information about this investment product (the "Product" or "product"). It is not marketing material. The information is required by law to help the investor understand the nature, risks, costs, potential gains and losses of this product and to help the investor compare it with other products.

## Open-end Tracker Certificate in CHF on SPI® TR

Swiss Securities Number: 4507074 | ISIN: CH0045070742 | SIX Symbol: BKSPI

Issuer: **Basler Kantonalbank** | www.bkb.ch | call +41 (0)61 269 56 35 for more information

Manufacturer: **Basler Kantonalbank, Basel, Switzerland** | Regulatory Authority: The Issuer is subject to prudential supervision by the Swiss Financial Market

Supervisory Authority FINMA ("FINMA"). | Product Approval: This Product is not subject to authorization or supervision by FINMA. |

Production Date of the KID: 23.11.2022 | SSPA Product Type: 1300

**You are about to purchase a product that is not simple and may be difficult to understand.**

### 1. What is this product?

#### Type

This Product is a debt instrument issued in the form of an uncertified and intermediated security under Swiss law. Product terms and conditions are governed by Swiss law.

#### Objectives

This product allows the investor to participate in price movements of the Underlying and is therefore – in terms of risk comparable to a direct investment in the accordingly weighted Underlying Components. The product has no fixed lifetime and will be redeemed after the investor has exercised or the Issuer has terminated the product.

#### Redemption

Each investor has the right, annually on 1 December, to exercise the products for redemption by delivering a duly completed and signed redemption notice to the Issuer (the "Investor's Redemption"). The Issuer on his part may exercise its termination right by calling all products for early redemption once a year on 1 December by means of an Official Notice of SIX Swiss Exchange (the "Redemption Notice") with effect as of 1 December of the following year (the "Issuer's Redemption").

On the Redemption Date, the Investor will receive a Cash Settlement in the Settlement Currency. The Cash Settlement is calculated by multiplying the Final Fixing Level with the Conversion Ratio and deducting the Management Fee (pro rata temporis). The Management Fee reduces the redemption amount subject to the holding period and has a negative effect on the secondary market price.

Different from a direct investment in the Underlying Components, the investor will not profit from dividend payment nor any further entitlement resulting from the Underlying (e.g. voting rights). The investor will participate in the market price development of the Underlying.

#### Summary of Product Terms

<b>Currency of the product (Settlement Currency)</b>	Swiss Francs ("CHF")	<b>Minimum Investment / Minimum Trading Lot</b>	1 Certificate(s)
<b>Issue Date</b>	20/08/2008	<b>Initial Fixing Date</b>	20/08/2008
<b>Management Fee</b>	0.45% p.a. per Certificate (The Management Fee reduces the redemption amount subject to the holding period and has a negative effect on the secondary market prices.)	<b>Conversion Ratio</b>	0.01 (1 Underlying refers to 100 Certificates)
<b>Last Trading Day/Time</b>	Open-end	<b>First Exchange Trading Date</b>	25/08/2008
<b>Redemption Date</b>	Means the 5th Business Day following the Final Fixing Date	<b>Final Fixing Date</b>	In the case of 1) an Issuer's Redemption as specified in the Redemption Announcement or 2) in case of an Investor Redemption, the 1 December on which the duly completed and signed Redemption Notice is delivered to the Issuer.
<b>Issue Price</b>	CHF 59.69 per Certificate	<b>Initial Fixing Level</b>	Official close of the Underlying on the Initial Fixing Date as calculated and published by the Index Sponsor.
<b>Final Fixing Level</b>	Official close of the Underlying on the Final Fixing Date as calculated and published by the Index Sponsor.	<b>Settlement Type</b>	Cash Settlement
<b>Exchange Listing</b>	SIX Swiss Exchange		

#### Information on Underlying

Underlying	Type	Index Sponsor	Bloomberg Ticker	Initial Fixing Level (100%) *
SPI® TR	Index	SIX Swiss Exchange AG	SXGE	CHF 5939.68

\*levels are expressed in percentage of the Initial Fixing Level

The product terms provide that if certain exceptional events occur (1) adjustments may be made to the product and/or (2) the Issuer of the product may terminate the product early. These events are specified in the product terms and principally relate to the Underlying(s), the product and the Issuer of the product. For instance, these exceptional events are including but not exclusively limited to the cessation of an Underlying, tax events and the discontinuation of the Issuer's ability to carry out the necessary hedging transactions. In the event of termination, the Redemption Amount may possibly be significantly below the purchase price. Even a total loss of the investment is possible.

## 2. What are the risks and what could the investor get in return?

### Generic Risk Descriptions

The following factors may affect the Issuer's ability to fulfil its obligations in respect of the Product and are material for the purpose of assessing the risks associated with the Product. All of these factors are contingencies that may or may not occur and the Issuer and/or Manufacturer and/or Guarantor, as applicable, does not express a view on the likelihood of any such contingency occurring. The factors discussed below regarding the risks of acquiring or holding the Product are not exhaustive, and additional risks and uncertainties that are not presently known to the Issuer, Manufacturer and/or Guarantor, or that the Issuer, Manufacturer or Guarantor currently believe(s) to be immaterial, could also have a material impact on the Issuer or on the Product. Investing in the Product is not equivalent to investing directly in the Underlying(s). Since the Product is linked to the Underlying(s), investors are, however, exposed to and must assess the risks specific to the Underlying(s).

**Product specific risks:** To the extent that this Product is not capital protected, investors may lose some or all of their investment as they are fully exposed to the performance of the Underlying(s). This Product does not confer any claim to receive rights and/or payments of the Underlying(s), such as dividend payments, unless explicitly stated in the documentation governing the Product. Please refer to the programme (including the supplements thereto) and the final termsheet as the Product documentation for further Product specific risk factors has to be taken into account.

**Issuer risk:** Investors are exposed to the credit risk of the Issuer. If the Issuer is not able to make a payment or becomes insolvent, investors could lose some or all of their investment.

**Market risk:** Market risk may have a negative impact on the value of and the return on an investment in the Product. Market risk is the risk associated with the effect of changes in market factors such as interest and foreign exchange rates, equity and commodity prices, credit spreads or implied volatilities, on the value of assets and liabilities held for both the short and long term. Market risk may also lead to an early redemption of the Product (e.g. in the event of a hedging disruption).

**Liquidity risk:** The Issuer, the Manufacturer or a third party appointed by the Issuer or Manufacturer intends to act as market maker in relation to the Product and it will use commercially reasonable efforts to provide indicative bid and offer prices for the Product on a regular basis under normal market conditions. However, neither the Issuer, nor the Manufacturer or a third party appointed by the Issuer or Manufacturer has an obligation to provide prices for the Product. Liquidity of the Product in the secondary market may be limited and an active trading market for the Product may not develop. Accordingly, investors may not be able to sell their Product.

**Early termination and reinvestment risk:** The Product may be redeemed prior to its maturity (be it by declaration of the issuer or as a result of certain events specified in the terms of the Product) and investors must consider that in case of such an early redemption, investors will not receive any further coupon payments after the occurrence of the early redemption and the early redemption amount may be significantly below the issue / purchase price paid and the redemption amount payable at maturity. Investors may not be able to reinvest the early redemption amount in a financial instrument with the same profit potential and additional transaction costs may be incurred as a consequence of a reinvestment of the early redemption amount.

**Illiquidity of Underlying:** One or, if applicable, more of the Underlyings might be or become illiquid over the life time of the Product. Illiquidity of an Underlying might lead to larger bid/offer spreads of the Product and/or to an extended time period for buying and/or selling the Underlying respective to acquire, unwind or dispose of the hedging transaction(s) or asset(s) or to realise, recover or remit the proceeds of such hedging transaction(s) or asset(s) which might implicate a postponed redemption or delivery and/or a modified redemption amount, as reasonably determined by the Calculation Agent.

### Performance Scenarios

Unfavourable Scenario	If the Underlying performs negatively investors will receive a Cash Settlement per Certificate in the Settlement Currency that equals the Final Fixing Level of the Underlying multiplied by the Conversion Ratio and further deducted by the Management Fee.
Neutral Scenario	If the Underlying performs sideways to slightly negative investors will receive a Cash Settlement per Certificate in the Settlement Currency that equals the Final Fixing Level of the Underlying multiplied by the Conversion Ratio and further deducted by the Management Fee.
Favourable Scenario	If the Underlying performs positively investors will receive a Cash Settlement per Certificate in the Settlement Currency that equals the Final Fixing Level of the Underlying multiplied by the Conversion Ratio and further deducted by the Management Fee.

Expressed in numbers, the performance of the Underlying has the following effect on the return on investment:

**Assumptions:** Investment CHF 10,000. Assuming a 10-year lifetime.

### Return on investments (ROI) on Redemption Date

Performance	ROI
60.00%	5707.23 CHF
80.00%	7609.64 CHF
120.00%	11414.46 CHF

## 3. What happens if the Issuer is unable to pay out?

The investor is exposed to the risk that the Issuer might be unable to fulfil its obligations in respect of the product e.g. in the event of insolvency (inability to pay / over-indebtedness) or administrative order. A total loss of the investor's capital invested is possible. The product is a debt instrument and as such is not covered by any deposit protection scheme.

## 4. What are the costs?

### Cost over time

The Reduction in Yield (RIY) shows what impact the total costs the investor pays will have on the investment return the investor might get. The total costs taken into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself. They include potential early exit penalties. The figures assume the investor invests CHF 10,000. The figures are estimates and may change in the future.

The person selling to the investor or advising the investor about this product may charge other costs. If so, this person will provide the investor with information about these costs and show the investor the impact that all costs will have on the investor's investment over time.

Investment CHF 10,000	If the investor cashes in the product after 1 year	If the investor cashes in the product after 3 years	If the investor cashes in the product at the end of the recommended holding period
Total costs	CHF 247.33	CHF 370.33	CHF 225.19
Impact on return (RIY) per year	2.47%	1.01%	0.96%

### Composition of Costs

The table below shows:

- the impact each year of the different types of costs on the investment return the investor might get at the end of the recommended holding period.
- the meaning of the different cost categories.

**This table shows the impact on return per year (for an investment of CHF 10,000).**

One-off costs	Entry costs	0.15%	The impact of the costs already included in the price.
	Exit costs	0.50%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	-	Not applicable
	Other ongoing costs	0.45%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	-	Not applicable
	Carried interests	-	Not applicable

There is no distribution fee included in the entry costs. The calculation is made as of the launch of the Product.

## 5. How long should the investor hold it and can the investor take money out early?

### Recommended holding period: 5 years

The average investor holds this kind of product for about 5 years on average. Furthermore, this period enhances the comparability with other investment products without a fixed lifetime. The investor has the possibility to call the products for redemption according to the Investor's Termination provisions as described under "1. What is this product?" above. Further, the product might be sold through the exchange where the product is listed or off-exchange.

### Disinvestment/Liquidation:

Under normal market conditions, the price at which the investor may sell the product will depend on the market parameters prevailing at the time, which could put the invested amount at risk.

In unusual market situations, or in the event of technical faults/disruptions, a purchase and/or sale of the product can be temporarily hindered or may not be possible at all.

## 6. How can the investor complain?

Any complaint regarding the person advising on, or selling, the product on the relevant website can be submitted directly to that person.

Any complaint regarding the product or the conduct of the Issuer of this product can be submitted to the following address: Basler Kantonalbank, P.O. BOX, 4002 Basel, derivatives@bkb.ch, www.bkb.ch.

## 7. Other relevant information

Any additional documentation in relation to the product and in particular the Final Terms and the Derivative Instrument Programme (including any supplements hereto) are published on the Issuer's website ([www.bkb.ch/de/geschaeftskunden/anlagen-und-handel/strukturierte-produkte-handel-und-emission](http://www.bkb.ch/de/geschaeftskunden/anlagen-und-handel/strukturierte-produkte-handel-und-emission)). In order to obtain more detailed information – and in particular details of the structure of and risks associated with an investment in the product – the investor should read these documents.

Furthermore, the PRIIP Manufacturer created the KID after having made certain assumptions and exercised certain discretion with respect to calculations of key figures and performance scenarios and is going to reassess and adapt its assumptions as it deems appropriate from time to time. This document is not an offer to sell nor does it seek an offer to buy the Product in any jurisdiction, where an offer of the Product is not permitted.