

Final Termsheet

USD Express Plus Certificate on the shares of Infineon Technologies AG

Structured Products Information
28 September 2026

Version 1.0

GENERAL INFORMATION		
WKN	UN97XY	
ISIN	DE000UN97XY4	
Issuer	UniCredit Bank GmbH	
Calculation Agent	UniCredit Bank GmbH	
Type	Certificate	
Product Currency	United States dollar ("USD")	
Quanto	Yes	
Settlement Method	Physical	
Underlying	Name: Infineon Technologies AG WKN: 623100 ISIN: DE0006231004 Bloomberg: IFX GY Equity Reuters: IFXGn.DE Relevant Exchange: Deutsche Börse Xetra Underlying Currency: EUR	
ISSUANCE DATA		
Issue Volume	up to 10,000 Certificates	
Issued Volume	The Issued Volume will be determined by the Issuer at the end of the Subscription Period.	
Calculation Amount	USD 1,000.00	
Initial Selling Price	USD 1,010.00 (incl. front load) per Certificate	
Subscription Period	5 October 2026 until 28 October 2026 (14:00 Munich local time)	
Issue Date (Initial Payment Date)	2 November 2026	
Maturity Date (Final Payment Date)	3 November 2031	
Barrier Level	60 % x R (initial)	
Early Trigger Level (I)	(1) 80 % (2) 80 % (3) 80 % (4) 80 %	

	multiplied with R (initial) respectively
REDEMPTION	
Initial Observation Date	29 October 2026 If such date is not a Calculation Day, the Initial Observation Date shall be the next following Calculation Day.
Observation Date (k) (with k = 1, ..., 4)	(1) 26 October 2027 (2) 26 October 2028 (3) 26 October 2029 (4) 28 October 2030
Final Observation Date	27 October 2031 If such date is not a Calculation Day, the Final Observation Date shall be the next following Calculation Day.
Early Redemption Payment Date (n) (with n = 1, ..., 4)	(1) 2 November 2027 (2) 2 November 2028 (3) 2 November 2029 (4) 4 November 2030
R (initial)	"R (initial)" is the official closing price of the Underlying as published by the Relevant Exchange on Initial Observation Date.
R (k)	"R (k)" (with k = 1, ..., 4) is the official closing price of the Underlying as published by the Relevant Exchange on the Observation Date (k) (with k = 1, ..., 4).
R (final)	"R (final)" is the official closing price of the Underlying as published by the Relevant Exchange on Final Observation Date.
Final FX Observation Date	27 October 2031
FX Fixing Sponsor	Bloomberg Index Services Limited
FX (final)	FX (final) is the official fixing of the EURUSD exchange rate as published 14:00 Frankfurt local time by the FX Fixing Sponsor on https://www.bloomberg.com/markets/currencies/fx-fixings (or any successor page) on the Final FX Observation Date.
Ratio	The Ratio will be determined according to the following formula: $\text{Ratio} = \text{Calculation Amount} / (\text{R (initial)} \times \text{FX (final)})$ The Ratio shall be rounded up or down to six decimals, with 0.0000005 being rounded upwards.
Early Redemption Amount on Early Redemption Payment Date (n) (with n = 1, ..., 4)	If on any Observation Date (k) (with k = 1, ..., 4) the following applies: If $R(k) \geq \text{Early Trigger Level (l)}$ (with k = 1, ..., 4 and with l = k), then the Early Redemption Amount is: USD 1,130.00 (with k = 1) USD 1,260.00 (with k = 2) USD 1,390.00 (with k = 3) USD 1,520.00 (with k = 4) per Certificate. No further payments in case of an early redemption.
Redemption Amount at Maturity	The Securities will be redeemed (per Calculation Amount) as follows: ● If $R(\text{final}) \geq \text{Barrier Level}$, by payment of USD 1,650.00 in the Specified Currency. ● If $R(\text{final}) < \text{Barrier Level}$, then the Certificate holder will receive a quantity of the Underlying expressed by the Ratio. If the calculation of the Ratio leads to non-deliverable fraction of shares of the Underlying then a supplemental cash amount (the "Supplemental Cash Amount") for non-deliverable fractions of the Underlying will be paid. The Supplemental Cash Amount equals the official closing price of the Underlying on Final Observation Date multiplied by the non-deliverable fraction of the Underlying and multiplied by FX (final).
TRADING INFORMATION	
Market Disruption, Adjustments and Fallback Provisions	Provisions and rights of the Calculation Agent and the Issuer (i) governing adjustments, replacement specifications and/or an early termination in the event of market disruptions, certain tax and regulatory events, events impacting the ability of the Issuer or its affiliates to hedge its exposure under the Securities and such other extraordinary events and (ii) governing postponements of observation and

	payment dates in case of non-calculation or non-banking days are specified in the documentation of the Securities.
Quotation Type	Pieces
Clearing System/ Settlement	Clearstream Europe AG
Public Offer	The Certificate will be registered for Public Offer in Czech Republic, Hungary, Republic of Bulgaria, Republic of Croatia, Romania, Slovak Republic.
Selling Restrictions	USA
Exchange Listing	Expected exchange listing start date: 2 November 2026 Expected exchange listing end date: 27 October 2031 Exchange: Stuttgart (Freiverkehr)
Initial Hedge Date	28 September 2026
Subscription Order Execution Date	29 October 2026
Initial ReOffer Price	USD 965.00 per Certificate
Smallest Tradable Unit	1 Certificate
Smallest Transferable Unit	1 Certificate
Reuters	DEUN97XY=HVBG
Applicable Law	German

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