

**PROHIBITION OF SALES TO UK RETAIL INVESTORS** – The Securities are not intended to be offered, sold or otherwise made available to, and should not be offered, sold or otherwise made available to, any retail investor in the United Kingdom. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (as amended, the "EUWA"); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (as amended, the "FSMA") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA (as amended, the "**UK Prospectus Regulation**"). Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (as amended, the "**UK PRIIPs Regulation**") for offering or selling the Securities or otherwise making them available to retail investors in the United Kingdom has been prepared and therefore offering or selling the Securities or otherwise making them available to any retail investor in the United Kingdom may be unlawful under the UK PRIIPs Regulation.

**PROHIBITION OF SALES TO SWISS RETAIL INVESTORS** – The Securities are not intended to be offered, sold or otherwise made available to and may not be offered, sold or otherwise made available to any retail investor in Switzerland. For these purposes a "retail investor" means a person who is not a professional or institutional client, as defined in article 4 para. 3, 4 and 5 and article 5 para. 1 and 2 of the Swiss Federal Act on Financial Services of 15 June 2018, as amended ("**FinSA**"). Consequently, no key information document required by FINSA for offering or selling the Securities or otherwise making them available to retail investors in Switzerland has been prepared and therefore, offering or selling the Securities or making them available to retail investors in Switzerland may be unlawful under FinSA.

None of the Securities constitute a participation in a collective investment scheme within the meaning of the CISA and are neither subject to the authorisation nor the supervision by the Swiss Financial Market Supervisory Authority FINMA ("**FINMA**") and investors do not benefit from the specific investor protection provided under the CISA.

Neither the Base Prospectus nor these Final Terms or any other offering or marketing material relating to the Securities constitute a prospectus pursuant to the FinSA, and such documents may not be publicly distributed or otherwise made publicly available in Switzerland, unless the requirements of FinSA for such public distribution are complied with.

The Securities documented in these Final Terms are not being offered, sold or advertised, directly or indirectly, in Switzerland to retail clients (*Privatkundinnen und-kunden*) within the meaning of FinSA ("**Retail Clients**"). Neither these Final Terms nor any offering materials relating to the Securities may be available to Retail Clients in or from Switzerland. The offering of the Securities directly or indirectly, in Switzerland is only made by way of private placement by addressing the Securities (a) solely at investors classified as professional clients (*professionelle Kunden*) or institutional clients (*institutionelle Kunden*) within the meaning of FinSA ("**Professional or Institutional Clients**"), (b) at fewer than 500 Retail Clients, and/or (c) at investors acquiring securities to the value of at least CHF 100,000.

The Securities and, as applicable, the Entitlements have not been and will not be, at any time, registered under the U.S. Securities Act of 1933, as amended (the "**Securities Act**"), or with any securities regulatory authority of any state or other jurisdiction of the United States. The Securities may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the Securities Act ("**Regulation S**")) ("**U.S. persons**"), except in certain transactions exempt from the registration requirements of the Securities Act and applicable state securities laws. The Securities are being offered and sold outside the United States to non-U.S. persons in reliance on Regulation S. Trading in the Securities and, as applicable, the Entitlements has not been approved by the U.S. Commodity Futures Trading Commission under the U.S. Commodity Exchange Act of 1936, as amended (the "**Commodity Exchange Act**") and the rules and regulations promulgated thereunder.

## FINAL TERMS



**BARCLAYS BANK PLC**

*(Incorporated with limited liability in England and Wales)*

**Legal Entity Identifier (LEI): G5GSEF7VJP5I7OUK5573**

**Up to EUR 30,000,000 Capital Protected Securities linked to Euro Stoxx® Utilities due 18 April 2028 under the Global Structured Securities Programme (the "Securities")  
Issue Price: 100.00 per cent**

The Securities are not intended to qualify as eligible debt securities for purposes of the minimum requirement for own funds and eligible liabilities ("MREL") as set out under the Bank Recovery and Resolution Directive (EU) 2014/59, as implemented in the UK (or local equivalent, for example TLAC).

This document constitutes the final terms of the Securities (the "**Final Terms**") described herein for the purposes of Article 8 of Regulation (EU) 2017/1129 (as amended, the "**EU Prospectus Regulation**") and is prepared in connection with the Global Structured Securities Programme established by Barclays Bank PLC (the "**Issuer**"). These Final Terms complete and should be read in conjunction with GSSP EU Base Prospectus which constitutes a base prospectus drawn up as separate documents (including the Registration Document dated 20 March 2025 as supplemented on 13 August 2025 and the Securities Note relating to the GSSP EU Base Prospectus dated 11 April 2025 as supplemented on 11 September 2025, 7 October 2025 and 8 January 2026) for the purposes of Article 8(6) of the EU Prospectus Regulation (the "**Base Prospectus**"). Full information on the Issuer and the offer of the Securities is only available on the basis of the combination of these Final Terms and the Base Prospectus. A summary of the individual issue of the Securities is annexed to these Final Terms.

The Base Prospectus, and any supplements thereto, are available for viewing at <https://home.barclays/investor-relations/fixed-income-investors/prospectus-and-documents/structured-securities-prospectuses> and during normal business hours at the registered office of the Issuer and the specified office of the Issue and Paying Agent for the time being in London, and copies may be obtained from such office.

The Registration Document and the supplements thereto are available for viewing at: <https://home.barclays/investor-relations/fixed-income-investors/prospectus-and-documents/structured-securities-prospectuses/#registrationdocument> and <https://home.barclays/investor-relations/structured-securities-prospectuses/#registrationdocumentsupplement>.

These Final Terms will be published on the website <http://www.barx-is.com> (under "**Document Repository**"). Should the aforementioned website change, the Issuer will notify such change upon publication on the website.

The Base Prospectus expires on 11 April 2026. The new base prospectus (the "**2026 Base Prospectus**") will be valid from and including 10 April 2026 and will be published on the website of the Issuer <https://home.barclays/investor-relations/structured-securities-prospectuses>. Following expiry of the Base Prospectus, the offering of the Securities will continue under the 2026 Base Prospectus. The terms and conditions of the securities from the Base Prospectus will be incorporated by reference into the 2026 Base Prospectus and will continue to apply to the Securities.

These Notes are FinSA Exempt Securities as defined in the Base Prospectus.

Words and expressions defined in the Base Prospectus and not defined in the Final Terms shall bear the same meanings when used herein.

**BARCLAYS**

**Final Terms dated 10 March 2026**

## PART A – CONTRACTUAL TERMS

### *Provisions relating to the Securities*

1	(a) Series:	NX00566791
	(b) Tranche:	1
2	Currencies:	
	(a) Issue Currency:	Euro (“EUR”)
	(b) Settlement Currency:	EUR
3	Securities:	Notes
4	Notes:	Applicable
	(a) Aggregate Nominal Amount as at the Issue Date:	
	(i) Tranche:	Up to EUR 30,000,000
	(ii) Series:	Up to EUR 30,000,000
	(b) Specified Denomination:	EUR 1,000
	(c) Minimum Tradable Amount:	EUR 1,000 (and EUR 1,000 thereafter)
5	Redeemable Certificates:	Not Applicable
6	Calculation Amount:	EUR 1,000
7	Issue Price:	100.00 per cent of the Specified Denomination The Issue Price includes a fee payable by the Issuer to the Authorised Offeror which will be no more than 1.50% of the Issue Price. Investors in the Securities intending to invest through an intermediary (including by way of introducing broker) should request details of any such commission or fee payment from such intermediary before making any purchase hereof.
8	Trade Date:	24 February 2026
9	Issue Date:	16 April 2026
10	Scheduled Settlement Date:	18 April 2028, subject to adjustment in accordance with the Business Day Convention
11	Type of Security:	Index Linked Securities
12	Relevant Annex(es) which apply to the Securities:	Equity Linked Annex
13	Underlying Performance Type <sub>(Settlement)</sub> :	For the purpose of determination of the Final Performance: Single Asset

### *Provisions relating to interest (if any) payable*

14	Interest Type: General Condition 13 ( <i>Interest or coupon</i> )	Not Applicable
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### *Provisions relating to Automatic Settlement (Autocall)*

15	Automatic Settlement (Autocall) or Automatic Settlement (Autocall) (bearish) or Automatic Settlement (Autocall) (range): General Condition 14 ( <i>Automatic Settlement (Autocall)</i> )	Not Applicable
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### *Provisions relating to Optional Early Settlement Event*

16	Optional Early Settlement Event: General Condition 15 ( <i>Optional Early Settlement Event</i> )	Not Applicable
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### *Provisions relating to Final Settlement*

17	(a) Final Settlement Type: General Condition 16 ( <i>Final Settlement</i> )	Supertracker
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(b)	Settlement Method:	Cash
(c)	Additional OTM Call:	Not Applicable
(d)	Protection Level:	100.00 per cent
(e)	Participation <sub>(Settlement)</sub> :	100.00 per cent
(f)	Downside FX Conversion:	Not Applicable
(g)	Upside FX Conversion:	Not Applicable
(h)	Upper Strike Percentage:	100.00 per cent
(i)	Cap <sub>(Settlement)</sub> :	9.50 per cent
(j)	Floor:	0.00 per cent
(k)	Downside:	Not Applicable

**Provisions relating to the Underlying Asset(s)**

18 Underlying Asset(s):

(a) Index:

i	Underlying Asset <sub>(Final Settlement)</sub>	Underlying Asset Currency	Index Sponsor	Exchange	Related Exchange	Initial Valuation Date <sub>(Settlement)</sub>	Relevant Price
1	EURO STOXX® Utilities Index (Bloomberg Screen: SX6E; Refinitiv Screen: . SX6E)	EUR	STOXX Limited	Eurex Deutschland	All Exchanges	16 April 2026	Closing Price

- (i) Additional information relating to the Index: Not Applicable
- (ii) Pre-nominated index: Not Applicable
- (iii) Scheduled Trading Day: A defined as per the Equity Linked Annex
- (iv) Elections in respect of the Fund Component Linked Conditions: Not Applicable

19 (a) Initial Price<sub>(Settlement)</sub>: Relevant Price: Closing Price

- (i) Averaging-in: Not Applicable
- (ii) Min Lookback-in: Not Applicable
- (iii) Max Lookback-in: Not Applicable

20 (a) Final Valuation Price: In respect of an Underlying Asset and the Final Valuation Date, the Valuation Price of such Underlying Asset in respect of the Final Valuation Date.

- (i) Averaging-out: Not Applicable
- (ii) Min Lookback-out: Not Applicable
- (iii) Max Lookback-out: Not Applicable

(b) Final Valuation Date: 11 April 2028

21 Interim Valuation Price: Not Applicable

**Provisions relating to the disruption events**

22 Additional Disruption Events: General Condition 43.1  
(Definitions)

- (a) Change in Law: Applicable as per General Condition 43.1 (Definitions): limb (b) of the definition of "Change in Law" Applicable
- (b) Currency Disruption Event: Applicable as per General Condition 43.1 (Definitions)
- (c) Hedging Disruption: Applicable as per General Condition 43.1 (Definitions)
- (d) Issuer Tax Event: Applicable as per General Condition 43.1 (Definitions)
- (e) Extraordinary Market Disruption: Applicable as per General Condition 43.1 (Definitions)
- (f) Increased Cost of Hedging: Not Applicable
- (g) Affected Jurisdiction Hedging Disruption: Not Applicable

	(h) Affected Jurisdiction Increased Cost of Hedging:	Not Applicable
	(i) Increased Cost of Stock Borrow:	Not Applicable
	(j) Loss of Stock Borrow:	Not Applicable
	(k) Foreign Ownership Event:	Not Applicable
	(l) Fund Disruption Event:	Not Applicable
	(m) Fund Event:	Not Applicable
	(n) Potential Adjustment of Payment Event:	Not Applicable
	(o) Barclays Index Disruption:	Not Applicable
	(p) FX Disruption Event (Equity Linked Annex):	Not Applicable
	(q) FX Inbound Valuation Disruption Event:	Not Applicable
23	Unlawfulness and Impracticability:	Limb (b) of Condition 32 of the General Conditions: Applicable
24	Early Cash Settlement Amount:	Market Value
25	Early Settlement Notice Period Number:	As specified in General Condition 43.1 ( <i>Definitions</i> )
26	Unwind Costs:	Applicable
27	Settlement Expenses:	Not Applicable
28	Local Jurisdiction Taxes and Expenses:	Not Applicable
	<b>General provisions</b>	
29	Form of Securities:	Global Bearer Securities: Permanent Global Security
30	Taxation Gross Up:	Applicable
31	871(m) Securities:	The Issuer has determined that the Securities (without regard to any other transactions) should not be subject to US withholding tax under Section 871(m) of the US Internal Revenue Code of 1986, as amended, and regulations promulgated thereunder.
32	(a) Prohibition of Sales to EEA Retail Investors:	Not Applicable
	(b) Prohibition of Sales to UK Retail Investors:	Applicable – see the cover page of these Final Terms
	(c) Prohibition of Sales to Swiss Retail Investors:	Applicable – see the cover page of these Final Terms
33	Business Day:	With respect to payments only: a TARGET Settlement Day and a Clearing System Business Day
34	Business Day Convention:	With regard to all payment dates, unless otherwise specified: Modified Following, subject to adjustment for Unscheduled Business Day Holiday.
35	Determination Agent:	Barclays Bank PLC
36	Registrar:	Not Applicable
37	Transfer Agent:	Not Applicable
38	(a) Name of Manager:	Barclays Bank Ireland PLC
	(b) Date of underwriting agreement:	Not Applicable
	(c) Names and addresses of secondary trading intermediaries and main terms of commitment:	Not Applicable
39	Registration Agent:	Not Applicable
40	Governing Law:	English law
41	Relevant Benchmarks:	Amounts payable under the Securities are calculated by reference to Euro Stoxx® Utilities Index, which is provided by Stoxx Limited (the " <b>Administrator</b> "). As at the date of these Final Terms, the Administrator appears on the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority (" <b>ESMA</b> ") pursuant to Article 36

of Regulation (EU) 2016/1011 (as amended, the "**EU Benchmarks Regulation**")

## PART B – OTHER INFORMATION

### 1 LISTING AND ADMISSION TO TRADING

- (a) Listing and Admission to Trading: Application has been made/ will be made by the Issuer (or on its behalf) for the Securities to be listed on the official list and admitted to trading on the regulated market of the Irish Stock Exchange Trading plc as Euronext Dublin with effect from on or around the Issue Date.
- (b) Estimate of total expenses related to admission to trading: EUR 1,000
- (c) Name and address of the entities which have a firm commitment to act as intermediaries in secondary trading, providing liquidity through bid and offer rates and a description of the main terms of their commitment: Not Applicable

### RATINGS

- 2 Ratings: The Securities have not been individually rated.

### 3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE OFFER

The Issuer will pay the Authorised Offeror a commission which will be no more than 1.5% of the Issue Price and relates solely to the distribution of the Securities by the Authorised Offeror during the Offer Period.

### 3 REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

- (a) Reasons for the offer: General funding
- (b) Use of proceeds: The net proceeds from each issue of Securities will be applied by the Issuer for its general corporate purposes, which include making a profit and/or hedging certain risks.
- (c) Estimated net proceeds: Up to EUR 30,000,000
- (d) Estimated total expenses: EUR 1,000. The Issuer will not charge any expenses to holders in connection with any issue of Securities. Offerors may, however, charge expenses to holders. Such expenses (if any) will be determined by agreement between the offeror and the holders at the time of each issue.

### 4 YIELD

Not Applicable

### 5. PAST AND FUTURE PERFORMANCE OF UNDERLYING ASSET, AND OTHER INFORMATION CONCERNING THE UNDERLYING ASSET

Details of the past and future performance and volatility of the Underlying Asset(s) may be obtained from:  
Bloomberg Screen: SX6E Index and Refinitiv Screen Page: .SX6E  
Index Disclaimer: See the Schedule hereto

### 5 POST ISSUANCE INFORMATION

The Issuer will not provide any post-issuance information with respect to the Underlying Asset, unless required to do so by applicable law or regulation.

### 6 OPERATIONAL INFORMATION

- (a) ISIN: XS3280729800
- (b) Common Code: 328072980
- (c) Relevant Clearing System(s): Euroclear, Clearstream

(d) Delivery:

Delivery free of payment

## 7 TERMS AND CONDITIONS OF THE OFFER

### 7.1 Authorised Offer(s)

(a) Public Offer:

An offer of the Notes may be made, subject to the conditions set out below by the Authorised Offeror(s) (specified in (b) immediately below) other than pursuant to Article 1(4) of the EU Prospectus Regulation in the Public Offer Jurisdiction(s) (specified in (c) immediately below) during the Offer Period (specified in (d) immediately below) subject to the conditions set out in the Base Prospectus and in (e) immediately below

(b) Name(s) and address(es), to the extent known to the Issuer, of the placers in the various countries where the offer takes place (together the "**Authorised Offeror(s)**"):

Each financial intermediary specified in (i) and (ii) below:

(i) **Specific consent:** Novo Banco SA, Campus do Novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo, Portugal and its LEI is 5493009W2E2YDCXY6S81 (the "**Initial Authorised Offeror(s)**") and each financial intermediary expressly named as an Authorised Offeror on the Issuer's website (<http://www.barx-is.com> (under "Document Repository"))

(ii) **General Consent:** Not Applicable

(c) Jurisdiction(s) where the offer may take place (together, the "**Public Offer Jurisdictions(s)**"):

Portugal

(d) Offer period for, including any possible amendments, during which the offer will be open and for which use of the Base Prospectus is authorised by the Authorised Offeror(s) (the "**Offer Period**"):

From (and including) 10 March 2026 to (and including) 13 April 2026, can be closed earlier or extended at discretion of the Issuer due to market circumstances.

(e) Offer Price:

The Issue Price

(f) Total amount of offer:

Up to EUR 30,000,000

(g) Conditions to which the offer is subject:

In the event that during the Offer Period, the requests exceed the amount of the offer to prospective investors, the Issuer will proceed to early terminate the Offer Period and will immediately suspend the acceptances of further requests.

The Issuer reserves the right to withdraw the offer for Securities at any time prior to the end of the Offer Period.

Following withdrawal of the offer, if any application has been made by any potential investor, each such potential investor shall not be entitled to subscribe or otherwise acquire the Securities and any applications will be automatically cancelled and any purchase money will be refunded to the applicant by the Authorised Offeror in accordance with the Authorised Offeror's usual procedures.

(h) Description of the application process:

An offer of the Securities may be made by the Manager or the Authorised Offeror other than pursuant to Article 1(4) of the EU Prospectus Regulation in Portugal (the "**Public Offer Jurisdiction**") during the Offer Period.

- Applications for the Securities can be made in the Public Offer Jurisdiction through the Authorised Offeror during the Offer Period. The Securities will be placed into the Public Offer Jurisdiction by the Authorised Offeror. Distribution will be in accordance with the Authorised Offeror's usual procedures, notified to investors by the Authorised Offeror.
- (i) Details of the minimum and/or maximum amount of application: The minimum and maximum amount of application from the Authorised Offeror will be notified to investors by the Authorised Offeror.
  - (j) Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants: Not Applicable
  - (k) Details of method and time limits for paying up and delivering the Securities: Investors will be notified by the Authorised Offeror of their allocations of Securities and the settlement arrangements in respect thereof.
  - (l) Manner in and date on which results of the offer are to be made public: Investors will be notified by the Authorised Offeror of their allocations of Securities and the settlement arrangements in respect thereof.
  - (m) Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised: Not Applicable
  - (n) Whether tranche(s) have been reserved for certain countries: Offers may be made through the Authorised Offeror in the Public Offer Jurisdiction to any person. Offers (if any) in other EEA countries will only be made through the Authorised Offeror pursuant to an exemption from the obligation under the Prospectus Directive as implemented in such countries to publish a prospectus.
  - (o) Process for notification to applicants of the amount allotted and indication whether dealing may begin before notification is made: Applicants will be notified directly by the Authorised Offeror of the success of their application. No dealings in the Securities may take place prior to the Issue Date.
  - (p) Amount of any expenses and taxes specifically charged to the subscriber or purchaser: Prior to making any investment decision, investors should seek independent professional advice as they deem necessary.

## **SCHEDULE – INDEX DISCLAIMER**

### **EURO STOXX® Utilities Index (the "Index")**

The Index is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland ("STOXX"), Deutsche Börse Group or their licensors, which is used under license. The Securities are neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the Index or its data

## SUMMARY

### INTRODUCTION AND WARNINGS

The Summary should be read as an introduction to the Prospectus. Any decision to invest in the Securities should be based on consideration of the Prospectus as a whole by the investor. Where a claim relating to the information contained in the Prospectus is brought before a court, the plaintiff investor might, under the national law, have to bear the costs of translating the Prospectus before the legal proceedings are initiated. Civil liability attaches only to those persons who have tabled the Summary, including any translation thereof, but only where the Summary is misleading, inaccurate or inconsistent when read together with the other parts of the Prospectus or it does not provide, when read together with the other parts of the Prospectus, key information in order to aid investors when considering whether to invest in the Securities.

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

**Securities:** Up to EUR 30,000,000 Capital Protected Securities linked to EURO STOXX® Utilities Index due 18 April 2028 pursuant to the Global Structured Securities Programme (ISIN: XS3280729800) (the "Securities").

**The Issuer:** The Issuer is Barclays Bank PLC. For further details of the Issuer, see item titled "Domicile and legal form of the Issuer" below.

**The Authorised Offeror:** The Authorised Offeror is Novo Banco SA, Campus do Novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo, Portugal and its LEI is 5493009W2E2YDCXY6S81.

**Competent authority:** The Base Prospectus was approved on 11 April 2025 by the Central Bank of Ireland of New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3, Ireland (telephone number: +353 (0)1 224 6000).

### KEY INFORMATION OF THE ISSUER

#### Who is the Issuer of the Securities?

**Domicile and legal form of the Issuer:** Barclays Bank PLC (the "Issuer") is a public limited company, registered in England and Wales under number 1026167. The liability of the members of the Issuer is limited. It has its registered head office at 1 Churchill Place, London, E14 5 HP, United Kingdom (telephone number +44 (0)20 7116 1000). The Legal Entity Identifier (LEI) of the Issuer is G5GSEF7VJP5I7OUK5573.

**Principal activities of the Issuer:** Barclays is a diversified bank with five operating divisions comprising: Barclays UK, Barclays UK Corporate Bank, Barclays Private Bank and Wealth Management, Barclays Investment Bank and Barclays US Consumer Bank supported by Barclays Execution Services Limited, the Group-wide service company providing technology, operations and functional services to businesses across the Group.

The Issuer is the non-ring-fenced bank within the Group and its principal activity is to offer products and services designed for larger corporate, private bank and wealth management, wholesale and international banking clients. The Barclays Bank Group contains the Barclays UK Corporate Bank (UKCB), Barclays Private Bank and Wealth Management (PBWM), Barclays Investment Bank (IB) and Barclays US Consumer Bank (USCB) businesses. The Issuer offers customers and clients a range of products and services spanning consumer and wholesale banking.

The term the "Group" means Barclays PLC together with its subsidiaries and the term "Barclays Bank Group" means Barclays Bank PLC together with its subsidiaries.

**Major shareholders of the Issuer:** The whole of the issued ordinary share capital of the Issuer is beneficially owned by Barclays PLC. Barclays PLC is the ultimate holding company of the Group.

**Identity of the key managing directors of the Issuer:** The key managing directors of the Issuer are C.S. Venkatakrishnan (Chief Executive and Executive Director) and Anna Cross (Executive Director).

**Identity of the statutory auditors of the Issuer:** The statutory auditors of the Issuer are KPMG LLP ("KPMG"), chartered accountants and registered auditors (a member of the Institute of Chartered Accountants in England and Wales), of 15 Canada Square, London E14 5GL, United Kingdom.

#### What is the key financial information regarding the Issuer?

The Issuer has derived the selected consolidated financial information included in the table below for the years ended 31 December 2024 and 31 December 2023 from the annual consolidated financial statements of the Issuer for the years ended 31 December 2024 and 2023 (the "Financial Statements"), which have each been audited with an unmodified opinion provided by KPMG. The selected financial information included in the table below for the six months ended 30 June 2025 and 30 June 2024 was derived from the unaudited condensed consolidated interim financial statements of the Issuer in respect of the six months ended 30 June 2025 (the "Interim Results Announcement"). Certain of the comparative financial metrics included in the table below for the six months ended 30 June 2024 were restated in the Interim Results Announcement.

#### Consolidated Income Statement

	As at 30 June (unaudited)		As at 31 December	
	2025	2024	2024	2023
	<i>(£m)</i>		<i>(£m)</i>	
Net interest income.....	3,495	3,115	6,745	6,653
Net fee and commission income.....	3,220	3,248	6,271	5,461
Credit impairment charges /(releases).....	(875)	(831)	(1,617)	(1,578)
Net trading income.....	4,358	3,302	5,900	5,980
Profit before tax.....	3,840	2,677	4,747	4,223
Profit after tax.....	3,062	2,157	3,748	3,561

## Consolidated Balance Sheet

	As at 30 June (unaudited)	As at 31 December	
	2025	2024	2023
	(£m)	(£m)	
Total assets .....	1,297,310	1,218,524	1,185,166
Debt securities in issue .....	45,925	35,803	45,653
Subordinated liabilities .....	43,221	41,875	35,903
Loans and advances at amortised cost .....	196,708	195,054	185,247
Deposits at amortised cost .....	326,065	319,376	301,798
Total equity .....	61,248	59,220	60,504

## Certain Ratios from the Financial Statements

	As at 30 June (unaudited)	As at 31 December	
	2025	2024	2023
	(%)	(%)	
Common Equity Tier 1 capital <sup>1,2</sup> .....	12.7	12.1	12.1
Total regulatory capital.....	18.8	18.1	19.2
UK leverage ratio (sub-consolidated) <sup>3</sup> .....	5.6	5.8	6.0

<sup>1</sup> 2024 comparatives for capital, risk weighted assets and leverage have been calculated applying the transitional arrangement in accordance with the Regulation (EU) No 575/2013, as amended, as it forms part of UK law by virtue of the European Union (Withdrawal) Act 2018, as amended (the "CRR"). This included IFRS 9 transitional arrangements and the grandfathering of certain capital instruments. Effective from 1 January 2025, these IFRS 9 transitional arrangements no longer applied. Effective from 29 June 2025, the grandfathered instruments no longer qualified as Tier 2 Capital.

<sup>2</sup> The Barclays Bank PLC solo-consolidated and Barclays Bank PLC sub-consolidated Common Equity Tier 1 ratios, as are relevant for assessing against the conversion triggers in Barclays Bank PLC Additional Tier 1 securities (all of which are held by Barclays PLC), were 12.7 per cent. and 16.9 per cent. respectively.

<sup>3</sup> Although the leverage ratio is expressed in terms of Tier 1 capital, the countercyclical leverage ratio buffer ("CCLB") and 75 per cent. of the minimum requirement must be covered solely with Common Equity Tier 1 capital. The Common Equity Tier 1 capital held against the 0.2 per cent. CCLB was £2.0bn.

## What are the key risks that are specific to the Issuer?

The Barclays Bank Group has identified a broad range of risks to which its businesses are exposed. Material risks are those to which senior management pay particular attention and which could cause the delivery of the Barclays Bank Group's strategy, results of operations, financial condition and/or prospects to differ materially from expectations. Emerging risks are those which have unknown components, the impact of which could crystallise over a longer time period. The factors set out below should not be regarded as a complete and comprehensive statement of all the potential risks and uncertainties which the Barclays Bank Group faces. For example, certain other factors beyond the Barclays Bank Group's control, including escalation of global conflicts, acts of terrorism, natural disasters, pandemics and similar events, although not detailed below, could have a similar impact on the Barclays Bank Group.

- **Material existing and emerging risks potentially impacting more than one principal risk:** In addition to material and emerging risks impacting the principal risks set out below, there are also material existing and emerging risks that potentially impact more than one of these principal risks. These risks are: (i) potentially unfavourable global and local economic and market conditions, as well as geopolitical developments; (ii) the impact of interest rate changes on the Barclays Bank Group's profitability; (iii) the competitive environments of the banking and financial services industry; (iv) the regulatory change agenda and impact on business model; (v) change delivery and execution risks and (vi) card partnerships.
- **Climate risk:** Climate risk is the risk of financial losses arising from climate change, through physical risks and risks associated with transitioning to a lower carbon economy.
- **Credit and Market risks:** Credit risk is the risk of loss to the Barclays Bank Group from the failure of clients, customers or counterparties, to fully honour their obligations to members of the Barclays Bank Group. The Barclays Bank Group is subject to risks arising from changes in credit quality and recovery rates for loans and advances due from borrowers and counterparties. Market risk is the risk of loss arising from potential adverse changes in the value of the Barclays Bank Group's assets and liabilities from fluctuation in market variables.
- **Treasury and capital risk and the risk that the Issuer and the Barclays Bank Group are subject to substantial resolution powers:** There are three primary types of treasury and capital risk faced by the Barclays Bank Group which are (1) liquidity risk – the risk that the Barclays Bank Group is unable to meet its contractual or contingent obligations or that it does not have the appropriate amount of stable funding and liquidity to support its assets, which may also be impacted by credit rating changes; (2) capital risk – the risk that the Barclays Bank Group has an insufficient level or composition of capital to support its normal business activities and to meet its regulatory capital requirements under normal operating environments and stressed conditions; and (3) interest rate risk in the banking book – the risk that the Barclays Bank Group is exposed to capital or income volatility because of a mismatch between the interest rate exposures of its (non-traded) assets and liabilities. Under the Banking Act 2009, substantial powers are granted to the Bank of England (or, in certain circumstances, HM Treasury), in consultation with the United Kingdom Prudential Regulation Authority, the UK Financial Conduct Authority and HM Treasury, as appropriate as part of a special resolution regime. These powers enable the Bank of England (or any successor or replacement thereto and/or such other authority in the United Kingdom with the ability to exercise the UK Bail-in Power) (the "Resolution Authority") to implement various resolution measures and stabilisation options (including, but not limited to, the bail-in tool) with respect to a UK bank or investment firm and certain of its affiliates (as at the date of the Registration Document, including the Issuer) in circumstances in which the Resolution Authority is satisfied that the relevant resolution conditions are met.

- **Operational and model risks:** Operational risk is the risk of loss to the Barclays Bank Group from inadequate or failed processes or systems, human factors or due to external events where the root cause is not due to credit or market risks. Model risk is the potential for adverse consequences from decisions based on incorrect or misused model outputs and reports.
- **Compliance, reputation, legal risks and legal, competition and regulatory matters and financial crime risk:** Compliance risk is the risk of poor outcomes for, or harm to, customers, clients and markets, arising from the delivery of the Barclays Bank Group's products and services (Compliance Risk) and the risk to the Barclays Bank Group, its clients, customers or markets from a failure to comply with the laws, rules and regulations applicable to the firm (LRR risk). Reputation risk is the risk that an action, transaction, investment, event, decision or business relationship will reduce trust in the Barclays Bank Group's integrity and/or competence. The Barclays Bank Group conducts diverse activities in a highly regulated global market which exposes it and its employees to legal risk arising from (i) the multitude of laws, rules and regulations that apply to the activities it undertakes, which are highly dynamic, may vary between jurisdictions and/or conflict, and may be unclear in their application to particular circumstances especially in new and emerging areas; and (ii) the diversified and evolving nature of the Barclays Bank Group's businesses and business practices. In each case, this exposes the Barclays Bank Group and its employees to the risk of loss or the imposition of penalties, damages or fines from the failure of members of the Barclays Bank Group to meet applicable laws, rules, regulations or contractual requirements or to assert or defend their intellectual property rights. Legal risk may arise in relation to any number of the material existing and emerging risks summarised above. Financial crime risk is the risk that the Barclays Bank Group and its associated persons (employees or third parties) commit or facilitate financial crime, and/or the Barclays Bank Group's products and services are used to facilitate financial crime

## KEY INFORMATION OF THE SECURITIES

### What are the main features of the Securities?

#### *Type and class of Securities being issued and admitted to trading, including security identification numbers*

The Securities will be in the form of notes and will be uniquely identified by: Series number: NX00566791; Tranche number: 1; ISIN: XS3280729800; Common Code: 328072980.

The Securities will be cleared and settled through Euroclear Bank S.A./N.V. and/or Clearstream Banking, *société anonyme*.

#### *Currency, specified denomination, issue size and term of the Securities*

The Securities will be issued in Euro ("EUR") (the "Issue Currency") and settled in the same currency (the "Settlement Currency"). The Securities are tradable in nominal and the specified denomination per Security is EUR 1,000. The issue size is up to EUR 30,000,000. The issue price is 100.00% of the Specified Denomination. The issue date is 16 April 2026 (the "Issue Date"). Subject to early termination, the Securities are scheduled to redeem on 18 April 2028 (the "Scheduled Settlement Date").

#### *Rights attached to the Securities*

**Potential return:** The Securities will give each holder of Securities the right to receive potential return on the Securities, together with certain ancillary rights such as the right to receive notice of certain determinations and events and the right to vote on some (but not all) amendments to the terms and conditions of the Securities. The potential return will be in the form of a Final Cash Settlement Amount, provided that if the Securities are early terminated, the potential return may be in the form of an Early Cash Settlement Amount instead.

**Taxation:** All payments in respect of the Securities shall be made without withholding or deduction for or on account of any UK taxes unless such withholding or deduction is required by law. In the event that any such withholding or deduction is required by law, the Issuer will, save in limited circumstances, be required to pay additional amounts to cover the amounts so withheld or deducted.

**Events of default:** If the Issuer fails to make any payment due under the Securities or breaches any other term and condition of the Securities in a way that is materially prejudicial to the interests of the holders (and such failure is not remedied within 30 calendar days), or the Issuer is subject to a winding-up order, then (subject, in the case of interest, to the Issuer being prevented from payment for a mandatory provision of law) the Securities will become immediately due and payable, upon notice being given by the holder.

#### *Limitations on rights:*

**Early redemption following certain disruption events or due to unlawfulness or impracticability:** The Issuer may redeem the Securities prior to their Scheduled Settlement Date following the occurrence of certain disruption events or extraordinary events concerning the Issuer, its hedging arrangements, the Underlying Asset(s), taxation or the relevant currency of the Securities, or if it determines that an unlawfulness or impracticability event has occurred. In such case, investors will receive an "Early Cash Settlement Amount" equal to the fair market value of the Securities prior to their redemption.

#### **Certain additional limitations:**

- Notwithstanding that the Securities are linked to the performance of the Underlying Asset(s), holders do not have any rights in respect of the Underlying Asset(s).
- The terms and conditions of the Securities permit the Issuer and the Determination Agent (as the case may be), on the occurrence of certain events and in certain circumstances, without the holders' consent, to make adjustments to the terms and conditions of the Securities, to redeem the Securities prior to maturity, to monetise the securities, to postpone or obtain alternative valuation of the Underlying Asset(s) to postpone scheduled payments under the Securities, to change the currency in which the securities are denominated, to substitute the Underlying Asset(s), to substitute the Issuer with another permitted entity subject to certain conditions, and to take certain other actions with regard to the Securities and the Underlying Asset(s).
- The Securities contain provisions for calling meetings of holders to consider matters affecting their interests generally and these provisions permit defined majorities to bind all holders, including holders who did not attend and vote at the relevant meeting and holders who voted in a manner contrary to the majority.

#### **Governing law**

The Securities will be governed by English law and the rights thereunder will be construed accordingly.

#### *Description of the calculation of potential return on the Securities*

**Underlying Assets:** The return on and value of the Securities is dependent on the performance of the following Underlying Asset(s):

Underlying Assets <sub>(Final Settlement)</sub>	Type	Initial Price <sub>(Settlement)</sub>	Initial Valuation Date <sub>(Final Settlement)</sub>
EURO STOXX® Utilities Index (Bloomberg Screen: SX6E; Refinitiv Screen: .SX6E)	Index	The closing price of the Underlying Asset on the Initial Valuation Date	16 April 2026

For the purposes of determining the Final Cash Settlement Amount, Underlying Assets shall mean the Underlying Assets<sub>(Final Settlement)</sub>.

**Calculation Amount:** Calculations in respect of amounts payable under the Securities are made by reference to the "Calculation Amount", being EUR 1,000 per Security.

**Determination Agent:** Barclays Bank PLC will be appointed to make calculations and determinations with respect to the Securities.

#### A – Final Settlement

If the Securities have not otherwise redeemed, each Security will be redeemed on the Scheduled Settlement Date by payment of the Final Cash Settlement Amount. The Scheduled Settlement Date may be postponed following the postponement of the Final Valuation Date due to a disruption event.

(i) The Final Cash Settlement Amount is calculated as follows as the sum of:

the Protection Level (being 100.00%) multiplied by the Calculation Amount,

PLUS

(ii) if:

- (a) the Final Performance is greater than or equal to the Upper Strike Percentage (being 100.00%), an amount equal to the product of the Calculation Amount and the greater of (I) the Floor (being 0.00%) and (II) the lesser of (1) the Cap<sub>(Settlement)</sub> (being 9.50%) and (2) the Participation<sub>(Settlement)</sub> (being 100.00%) multiplied by the amount equal to the Final Performance *minus* the Upper Strike Percentage; or
- (b) otherwise, zero.

Where:

"Final Performance" means the Final Valuation Price divided by the Initial Price<sub>(Settlement)</sub>

"Final Valuation Date" means 11 April 2028, subject to adjustment.

"Final Valuation Price" means, in respect of the Underlying Asset, the closing price in respect of the Underlying Asset on the Final Valuation Date.

#### Status of the Securities

The Securities are direct, unsubordinated and unsecured obligations of the Issuer and rank equally among themselves.

#### Description of restrictions on free transferability of the Securities

The Securities are offered and sold outside the United States to non-U.S. persons in reliance on Regulation S under the Securities Act and must comply with transfer restrictions with respect to the United States. Securities held in a clearing system will be transferred in accordance with the rules, procedures and regulations of that clearing system. Subject to the foregoing, the Securities will be freely transferable.

#### Where will the Securities be traded?

Application is expected to be made by the Issuer (or on its behalf) for the Securities to be admitted to trading on the regulated market of Irish Stock Exchange Trading plc as Euronext Dublin.

#### What are the key risks that are specific to the Securities?

The Securities are subject to the following key risks:

- **You may lose some or all of your investment in the Securities:** Investors are exposed to the credit risk of Barclays Bank PLC. As the Securities do not constitute a deposit and are not insured or guaranteed by any government or agency or under the UK Government credit guarantee scheme, all payments or deliveries to be made by Barclays Bank PLC as Issuer under the Securities are subject to its financial position and its ability to meet its obligations. The Securities constitute unsubordinated and unsecured obligations of the Issuer and rank *pari passu* with each and all other current and future unsubordinated and unsecured obligations of the Issuer. You may also lose some or all of your investment if: (a) you sell your Securities before their scheduled maturity or expiry; (b) your Securities are early redeemed in certain extraordinary circumstances; or (c) the terms and conditions of your Securities are adjusted such that the amount payable or property deliverable to you is less than your initial investment.
- **There are risks associated with the valuation, liquidity and offering of the Securities:** The market value of your Securities may be lower than the issue price since the issue price may take into account the Issuer's and/or distributor's profit margin and costs in addition to the fair market value of the Securities. The market value of your Securities may be affected by the volatility, level, value or price of the Underlying Asset(s) at the relevant time, changes in interest rates, the Issuer's financial condition and credit ratings, the supply of and demand for the Securities, the time remaining until the maturity or expiry of the Securities and other factors. The price, if any, at which you will be able to sell your Securities prior to maturity may be substantially less than the amount you originally invested. Your Securities may not have an active trading market and the Issuer may not be under any obligation to make a market or repurchase the Securities prior to redemption. The Issuer may withdraw the public offer at any time. In such case, where you have already paid or delivered subscription monies for the relevant Securities, you will be entitled to reimbursement of such amounts, but will not receive any remuneration that may have accrued in the period between their payment or delivery of subscription monies and the reimbursement of the Securities.
- **You are subject to risks associated with the determination of amount payable under the Securities:** In order to receive the scheduled minimum amount at maturity, you must hold them until maturity. If the Securities are early redeemed, they may return less than the scheduled minimum amount, or even zero. The Final Cash Settlement Amount is based on the performance of the Underlying Asset(s) as at the final valuation date only (rather than in respect of multiple periods throughout the term of the Securities). This means you may not benefit from any movement in price of the Underlying Asset(s) during the term of the Securities that is not maintained in the final performance as at the final valuation date.

As the Final Cash Settlement Amount is subject to a cap, the value of or return on your Securities may be significantly less than if you had purchased the Underlying Asset(s) directly.

The calculation of amount payable depends on the level, value or price of the Underlying Asset(s) reaching or crossing a 'barrier' during a specified period or specified dates during the term of the Securities. This means you may receive less (or, in certain cases, more) if the level, value or price of the Underlying Asset(s)

crosses or reaches (as applicable) a barrier, than if it comes close to the barrier but does not reach or cross it (as applicable), and in certain cases you might receive no interest or coupon payments and/or could lose some or all of your investment.

- **Your Securities are subject to adjustments and early redemption:** Pursuant to the terms and conditions of the Securities, following the occurrence of certain disruption events or extraordinary events concerning the Issuer, its hedging arrangements, the Underlying Asset(s), taxation or the relevant currency of the Securities, the Determination Agent or the Issuer may take a number of remedial actions, including estimating the level of the Underlying Asset(s), substituting the Underlying Asset(s), and making adjustments to the terms and conditions of the Securities. Any of such remedial action may change the economic characteristics of the Securities and have a material adverse effect on the value of and return on the Securities. If no remedial action can be taken, or it is determined that an unlawfulness or impracticability event has occurred, the Issuer may early redeem the Securities by payment of an Early Cash Settlement Amount. If early redemption occurs, you may lose some or all of your investment because the Early Cash Settlement Amount may be lower than the price at which you purchase the Securities, or may even be zero. You will also lose the opportunity to participate in any subsequent positive performance of the Underlying Asset(s) and be unable to realise any potential gains in the value of the Securities. You may not be able to reinvest the proceeds from an investment at a comparable return and/or with a comparable interest or coupon rate for a similar level of risk.
- **Settlement is subject to conditions and may be impossible in certain circumstances:** Payment of the amount payable to you will not take place until all conditions to settlement have been satisfied in full. No additional amounts will be payable to you by the Issuer because of any resulting delay or postponement. Certain settlement disruption events may occur which could restrict the Issuer's ability to make payments, and the date of settlement could be delayed accordingly.
- **Risks relating to Securities linked to the Underlying Asset(s):** The return payable on the Securities is linked to the change in value of the Underlying Asset(s) over the life of the Securities. Any information about the past performance of any Underlying Asset should not be taken as an indication of how prices will change in the future. You will not have any rights of ownership, including, without limitation, any voting rights or rights to receive dividends, in respect of any Underlying Asset.
- **Risks relating to Underlying Asset(s) that are equity indices:** Equity indices are composed of a synthetic portfolio of shares and provide investment diversification opportunities, but will be subject to the risk of fluctuations in both equity prices and the value and volatility of the relevant equity index. The Securities are linked to equity indices, and as such may not participate in dividends or any other distributions paid on the shares which make up such indices. Accordingly, you may receive a lower return on the Securities than you would have received if you had invested directly in those shares. The index sponsor can add, delete or substitute the components of an equity index at its discretion, and may also alter the methodology used to calculate the level of such index. Equity indices may comprise index components of different types of asset classes. Each type of asset class may have a different set of valuation methodology and extraordinary events that differ from the other types of components within the index methodology and, in certain case, the determination agent may require to determine the price, value, level or other relevant measures of such component by adopting a valuation methodology and making reference to a price source it deems appropriate or using the other applicable fallback valuation methodologies. These events may have a detrimental impact on the level of that index, which in turn could have a negative impact on the value of and return on the Securities.
- **Taxation risks:** The levels and basis of taxation on the Securities and any reliefs for such taxation will depend on your individual circumstances and could change at any time over the life of the Securities. This could have adverse consequences for you and you should therefore consult your own tax advisers as to the tax consequences to you of transactions involving the Securities.
- **Potential conflicts of interest:** Conflicts of interest may exist where Barclays Bank PLC or its affiliate: (i) acts in multiple capacities with respect to the Securities (e.g. acting as issuer, manager and determination agent) (ii) enters into hedging transactions to cover the Issuer's exposure to the relevant cash amounts to be paid or assets to be delivered under the Securities as these fall due; and (iii) uses price contributions from its trading desks as a pricing source for an Underlying Asset. In light of such conflicts, the actions taken or determinations made by Barclays Bank PLC in relation to the Securities may not always be in the best interest of the holders. In addition to hedging transactions, Barclays Bank PLC may trade on the Underlying Asset(s) in the ordinary course of its business. Such trading could affect the market price of the Underlying Asset(s), which may in turn materially adversely affect the value and return on your Securities.

## KEY INFORMATION ON THE OFFER OF SECURITIES TO THE PUBLIC AND/OR THE ADMISSION TO TRADING ON A REGULATED MARKET

### Under which conditions and timetable can I invest in these Securities?

#### *Terms and conditions of the offer*

The terms and conditions of any offer of Securities to the public may be determined by agreement between the Issuer and the Manager at the time of each issue.

The Securities are offered for subscription in Portugal during the period from (and including) 10 March 2026 to (and including) 13 April 2026 (the "Offer Period") and such offer is subject to the following conditions:

- Offer Price: The Issue Price
- Conditions to which the offer is subject: The Issuer reserves the right to withdraw the offer for Securities at any time prior to the end of the Offer Period. Following withdrawal of the offer, if any application has been made by any potential investor, each such potential investor shall not be entitled to subscribe or otherwise acquire the Securities and any applications will be automatically cancelled and any purchase money will be refunded to the applicant by the Authorised Offeror in accordance with the Authorised Offeror's usual procedures.
- Description of the application process: An offer of the Securities may be made by the Barclays Bank Ireland PLC (the "Manager") or the Authorised Offeror other than pursuant to Article 1(4) of the EU Prospectus Regulation in Portugal (the "Public Offer Jurisdiction") during the Offer Period. Applications for the Securities can be made in the Public Offer Jurisdiction through the Authorised Offeror during the Offer Period. The Securities will be placed into the Public Offer Jurisdiction by the Authorised Offeror. Distribution will be in accordance with the Authorised Offeror's usual procedures, notified to investors by the Authorised Offeror.
- Details of the minimum and/or maximum amount of application: The minimum and maximum amount of application from the Authorised Offeror will be notified to investors by the Authorised Offeror.
- Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants: Not Applicable
- Details of the method and time limits for paying up and delivering the Securities: Investors will be notified by the Authorised Offeror of their allocations of Securities and the settlement arrangements in respect thereof.

- Manner in and date on which results of the offer are to be made public: Investors will be notified by the Authorised Offeror of their allocations of Securities and the settlement arrangements in respect thereof.
- Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised: Not Applicable.
- Categories of holders to which the Securities are offered and whether Tranche(s) have been reserved for certain countries: Offers may be made through the Authorised Offeror in the Public Offer Jurisdiction to any person. Offers (if any) in other EEA countries will only be made through the Authorised Offeror pursuant to an exemption from the obligation under the Prospectus Regulation to publish a prospectus.
- Process for notification to applicants of the amount allotted and indication whether dealing may begin before notification is made: Applicants will be notified directly by the Authorised Offeror of the success of their application. No dealings in the Securities may take place prior to the Issue Date.
- Name(s) and address(es), to the extent known to the Issuer, of the placers in the various countries where the offer takes place: the Authorised Offeror.

***Estimated total expenses of the issue and/or offer including expenses charged to investor by issuer/offeror***

The estimated total expenses of the issue and/or offer are EUR 1,000 per year

The Issuer will not charge any expenses to holders in connection with any issue of Securities. Offerors may, however, charge expenses to holders. Such expenses (if any) will be determined by agreement between the offeror and the holders at the time of each issue.

**Who is the offeror and/or the person asking for admission to trading?**

See also the item entitled "The Authorised Offeror(s)" above. The Authorised Officer is the entity offering the Securities. The Issuer is the entity requesting for admission to trading of the Securities.

**Why is the Prospectus being produced?**

***Use and estimated net amount of proceeds***

The net proceeds from each issue of Securities will be applied by the Issuer for its general corporate purposes, which include making a profit and/or hedging certain risks.

The estimated net proceeds are 100.00 per cent. of the issue size.

***Underwriting agreement on a firm commitment basis***

The offer of the Securities is not subject to an underwriting agreement on a firm commitment basis.

***Description of any interest material to the issue/offer, including conflicting interests***

The Authorised Offeror may be paid fees in relation to the offer of Securities. Potential conflicts of interest may exist between the Issuer, Determination Agent, Authorised Offeror or their affiliates (who may have interests in transactions in derivatives related to the Underlying Asset(s) which may, but are not intended to, adversely affect the market price, liquidity or value of the Securities) and holders.

The Authorised Offeror will be paid aggregate commissions equal to no more than 1.50% per annum of the Issue Price. Any Authorised Offeror and its affiliates may engage, and may in the future engage, in hedging transactions with respect to the Underlying Asset.

# SUMÁRIO

## INTRODUÇÃO E ADVERTÊNCIAS

O Sumário deve ser lido como uma introdução ao Prospeto. Qualquer decisão de investimento nos Valores Mobiliários deve basear-se na análise do Prospeto na sua globalidade pelo investidor. Se uma queixa relacionada com a informação contida no Prospeto for apresentada a um tribunal, o investidor queixoso poderá, ao abrigo da legislação nacional, ter de suportar os custos de tradução do Prospeto antes do início do processo judicial. A responsabilidade civil só se aplica às pessoas que apresentaram o Sumário, incluindo qualquer tradução do mesmo, mas apenas se o Sumário for enganador, inexacto ou incoerente quando lido em conjunto com as outras partes do Prospeto ou não fornecer, quando lido em conjunto com as outras partes do Prospeto, informações fundamentais para ajudar os investidores a ponderar se devem investir nos Valores Mobiliários.

**Está prestes a adquirir um produto que não é simples e que pode ser de difícil compreensão.**

**Valores Mobiliários:** Até EUR 30.000.000 dos Valores Mobiliários “Barclays EURO STOXX® Utilities”, com vencimento em 18 abril de 2028, de acordo com o Global Structured Securities Program (ISIN: XS3280729800) (os “Valores Mobiliários”).

**O Emitente:** O Emitente é o Barclays Bank PLC. Para mais pormenores sobre o Emitente, ver o ponto intitulado “Domicílio e forma jurídica do Emitente” abaixo.

**O Oferente Autorizado:** Novo Banco SA, Campus do Novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo, Portugal e o seu LEI é 5493009W2E2YDCXY6S81.

**Autoridade competente:** O Prospeto de Base foi aprovado a 11 de abril de 2025 pelo Banco Central da Irlanda de New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3, Irlanda (número de telefone: +353 (0)1 224 6000).

## INFORMAÇÕES FUNDAMENTAIS SOBRE O EMITENTE

### Quem é o Emitente dos valores mobiliários?

#### Domicílio e forma jurídica do Emitente:

O Barclays Bank PLC (o “Emitente”) é uma sociedade anónima registada em Inglaterra e no País de Gales sob o número 1026167. A responsabilidade dos membros do Emitente é limitada. Tem a sua sede registada em 1 Churchill Place, Londres, E14 5HP, Reino Unido (número de telefone +44 (0)20 7116 1000). O Identificador de Entidade Legal (*Legal Entity Identifier*) (LEI) do Emitente é G5GSEF7VJP5I7OUK5573.

#### Principais atividades do Emitente:

Barclays é um banco diversificado com cinco divisões operacionais, que incluem: Barclays UK, Barclays UK Corporate Bank, Barclays Private Bank e Wealth Management, Barclays Investment Bank e Barclays US Consumer Bank, sendo todas elas apoiadas pela Barclays Execution Services Limited, a empresa de serviços do Grupo que fornece tecnologia, operações e serviços funcionais para negócios em todo o Grupo.

O Emitente é o banco não ring-fenced dentro do Grupo, e sua principal atividade é oferecer produtos e serviços concebidos para grandes empresas, *private banking* e gestão de património, bem como para clientes de banco de *wholesale* e bancários internacionais. O Grupo Barclays Bank inclui as unidades Barclays UK Corporate Bank (UKCB), Barclays Private Bank e Wealth Management (PBWM), Barclays Investment Bank (IB) e Barclays US Consumer Bank (USCB). O Emitente oferece aos clientes uma ampla gama de produtos e serviços, abrangendo tanto o setor bancário de consumo quanto o de *wholesale*.

O termo “Grupo” significa o Barclays PLC, juntamente com as suas subsidiárias e o termo “Grupo Barclays Bank” significa o Barclays Bank PLC juntamente com as suas subsidiárias.

#### Principais acionistas do Emitente:

A totalidade do capital social ordinário emitido do Emitente é propriedade do Barclays PLC. O Barclays PLC é a sociedade holding efetivado Grupo.

#### Identidade dos principais administradores do Emitente:

Os principais diretores administrativos do emitente são C.S. Venkatakrishnan (Director-Presidente Executivo e Diretor Executivo) e Anna Cross (Diretora Executiva).

#### Identidade dos revisores oficiais de contas do Emitente:

Os revisores oficiais de contas do Emitente são a KPMG LLP (“KPMG”), revisores de contas e auditores registados (membro do *Institute of Chartered Accountants de Inglaterra e do País de Gales*), 15 Canada Square, Londres E14 5GL, Reino Unido.

## Qual é a informação financeira fundamental acerca do Emitente?

O Emitente obteve as informações financeiras consolidadas incluídas na tabela *infra*, para os anos encerrados a 31 de dezembro de 2024 e 31 de dezembro de 2023, a partir das demonstrações financeiras consolidadas anuais do Emitente para os anos encerrados a 31 de dezembro de 2024 e 2023 (as “**Demonstrações Financeiras**”), que foram auditados com uma opinião inalterada fornecida pela KPMG. Esta seleção de informações financeiras incluída na tabela abaixo para o período de seis meses findo a 30 de junho de 2025 e 30 de junho de 2024 foi preparada com bases nas informações financeiras consolidadas não auditadas do Emitente por referência ao período de seis meses findo a 30 de junho de 2025 (o “**Anúncio de Resultados Intercalares**”). Determinados indicadores financeiros comparativos incluídos na tabela abaixo, relativos ao período de seis meses terminado em 30 de junho de 2024, foram reexpressos no Anúncio de Resultados Intercalares.

### Demonstração de Resultados Consolidada

	A 30 de junho (não auditadas)		A 31 de dezembro	
	2025	2024	2024	2023
	(€m)		(€m)	
Rendimento líquido de juros .....	3.495	3.115	6.745	6.653
Rendimento líquido de taxas e comissões .....	3.220	3.248	6.271	5.461

Imparidade de créditos por despesas de perdas / (libertação de provisões).....	(875)	(831)	(1.617)	(1.578)
Resultado líquido de transações em mercado .....	4.358	3.302	5.900	5.980
Lucros antes de impostos .....	3.840	2.677	4.747	4.223
Lucros após impostos.....	3.062	2.157	3.748	3.561

#### Balanco Consolidado

	Em 30 de junho (não auditada)		Em 31 de dezembro		
	2025		2024		2023
	(£m)		(£m)		
Total do ativo .....	1.297.310	1.218.524	1.185.166		
Valores mobiliários de dívida em emissão.....	45.925	35.803	45.653		
Responsabilidades subordinadas.....	43.221	41.875	35.903		
Empréstimos a custo amortizado .....	196.708	195.054	185.247		
Depósitos a custo amortizado .....	326.065	319.376	301.798		
Total de fundos próprios.....	61.248	59.220	60.504		

#### Determinados Rácios das Demonstrações Financeiras

	Em 30 de junho (não auditada)		Em 31 de dezembro		
	2025		2024		2023
	(%)		(%)		
Capital Próprio Comum de Nível 1 ( <i>Tier 1</i> ) de capital <sup>1 2</sup> .....	12,7	12,1	12,1		
Capital regulatório total .....	18,8	18,1	19,2		
Rácio de alavancagem do Reino Unido (subconsolidado) <sup>3</sup> .....	5,6	5,8	6,0		

<sup>1</sup> Os comparativos de 2024 relativos ao capital, aos ativos ponderados pelo risco e à alavancagem foram calculados aplicando o regime transitório previsto no Regulamento (UE) n.º 575/2013, conforme alterado, enquanto parte integrante do direito do Reino Unido por força do European Union (Withdrawal) Act 2018, conforme alterado (o “**CRR**”). Isto incluiu os regimes transitórios do IFRS 9 e o regime de salvaguarda (grandfathering) de determinados instrumentos de capital. Com efeitos a partir de 1 de janeiro de 2025, estes regimes transitórios do IFRS 9 deixaram de ser aplicáveis. Com efeitos a partir de 29 de junho de 2025, os instrumentos abrangidos pelo regime de salvaguarda deixaram de qualificar como Capital de Nível 2 (*Tier 2 Capital*).

<sup>2</sup> As rácios de Common Equity Tier 1 consolidados individualmente (solo-consolidated) e sub-consolidados (sub-consolidated) do Barclays Bank PLC, relevantes para a avaliação face aos triggers de conversão nos títulos Additional Tier 1 do Barclays Bank PLC (todos detidos pelo Barclays PLC), foram, respetivamente, de 12,7% e 16,9%.

<sup>3</sup> Embora o rácio de alavancagem seja expresso em termos de capital Tier 1, a reserva de rácio de alavancagem contracíclica (*countercyclical leverage ratio buffer*) (“**CCLB**”) e 75 por cento do requisito mínimo devem ser cobertos exclusivamente com capital Common Equity Tier 1. O capital Common Equity Tier 1 detido contra a reserva de 0,2% por cento CCLB foi de £2,0 mil milhões.

#### Quais são os principais riscos específicos do Emitente?

O Grupo Barclays Bank identificou um amplo leque de riscos a que as suas operações se encontram expostas. Os riscos materiais são aqueles a que a administração presta particular atenção e que podem fazer com que a estratégia, os resultados das operações, a situação financeira e/ou as perspetivas do Grupo Barclays Bank sejam materialmente diferentes das expectativas. Os riscos emergentes são aqueles que têm componentes desconhecidas, e cujo impacto poderia cristalizar-se durante um período de tempo mais longo. Além disso, os fatores apresentados abaixo não devem ser considerados como uma declaração completa e abrangente de todos os riscos e incertezas potenciais que o Grupo Barclays Bank enfrenta. Por exemplo, outros fatores fora do controlo do Grupo Barclays Bank, incluindo o agravamento de conflitos globais, atos de terrorismo, catástrofes naturais, pandemias e eventos semelhantes, embora não detalhados abaixo, podem ter um impacto semelhante no Grupo Barclays Bank.

- Riscos materiais existentes e emergentes com potencial impacto em mais do que um risco principal: Para além dos riscos materiais e emergentes com impacto nos principais riscos abaixo indicados, existem também riscos materiais existentes e emergentes que potencialmente têm impacto em mais do que um destes riscos principais. Estes riscos são: (i) as condições económicas e de mercado globais e locais potencialmente desfavoráveis, bem como desenvolvimentos geopolíticos; (ii) o impacto da alteração das taxas de juro na rentabilidade do Grupo Barclays Bank; (iii) os ambientes competitivos da indústria bancária e dos serviços financeiros; (iv) a agenda das alterações regulamentares e o impacto no modelo de negócio; (v) os riscos de alteração do resultado e da execução; e (vi) parcerias de cartão.
- Risco ambiental: O risco ambiental é o risco financeiro e perdas emergentes das alterações climáticas através de riscos físicos e riscos associados à transição para uma economia hipocarbónica.
- Riscos de Crédito e de Mercado: O risco de crédito é o risco de perda para o Grupo Barclays Bank decorrente do incumprimento por parte de clientes, consumidores ou contrapartes, das suas obrigações para com os membros do Grupo Barclays Bank. O Grupo Barclays Bank está sujeito a riscos decorrentes de alterações na qualidade de crédito e taxas de recuperação para empréstimos e adiantamentos devidos por mutuários e contrapartes. Risco de mercado é o risco de perda decorrente de uma potencial alteração adversa no valor dos ativos e passivos do Grupo Barclays Bank devido à flutuação das variáveis de mercado.
- Risco de tesouraria e de capital e o risco de o Emitente e o Grupo Barclays Bank estarem sujeitos a poderes de resolução substanciais: Há três tipos primários de tesouraria e risco de capital enfrentados pelo Grupo Barclays Bank, que são: (1) risco de liquidez - o risco de que o Grupo Barclays Bank seja incapaz de cumprir as suas obrigações contratuais ou contingentes ou que não tenha o montante de financiamento e liquidez estáveis adequados para suportar os seus ativos, que também podem ser afetados por alterações de notação de crédito; (2) risco de capital - o risco de que o Grupo Barclays Bank tenha um nível ou composição de capital insuficiente para suportar as suas atividades comerciais normais e para satisfazer os seus requisitos regulamentares de capital em condições normais de funcionamento e em condições de tensão; e (3) risco de taxa de juro na carteira bancária - o risco de que o Grupo Barclays Bank esteja exposto à volatilidade do capital ou dos rendimentos devido a um desfazamento entre as exposições às taxas de juro

dos seus ativos e passivos (não negociados). Ao abrigo da Lei Bancária de 2009 (Banking Act 2009), são concedidos poderes substanciais ao Banco de Inglaterra (ou, em certas circunstâncias, ao Tesouro do Reino Unido (HM Treasury)), em concertação com a Autoridade de Regulamentação Prudencial do Reino Unido (United Kingdom Prudential Regulation Authority), a Autoridade de Conduta Financeira do Reino Unido (UK Financial Conduct Authority) e Tesouro do Reino Unido, como parte de um regime de resolução especial. Estes poderes permitem ao Banco de Inglaterra (ou a qualquer sucessor ou substituto deste e/ou outra autoridade no Reino Unido com a capacidade de exercer o Poder de Fiança do Reino Unido) (a "Autoridade de Resolução") implementar várias medidas de resolução e opções de estabilização (incluindo, entre outros, o instrumento de fiança) no que respeita a um banco ou empresa de investimento do Reino Unido e algumas das suas subsidiárias (à data do Documento de Registo, incluindo o Emitente) em circunstâncias em que a Autoridade de Resolução considera que estão preenchidas as condições de resolução pertinentes.

- Riscos operacionais e de modelo: O risco operacional é o risco de perda para o Grupo Barclays Bank devido a processos ou sistemas inadequados ou falhados, fatores humanos ou devido a eventos externos em que a causa principal não seja devida a riscos de crédito ou de mercado. O risco de modelo é o potencial para consequências adversas de decisões baseadas em resultados e relatórios de modelo incorretos ou mal utilizados.
- Riscos de compliance, de reputação, jurídico e de medidas legais, de concorrência e regulamentares e riscos de crimes financeiros: O Risco de compliance é o risco de se apurarem maus resultados ou danos para os consumidores, clientes e mercados, decorrente do desempenho dos produtos e serviços do Grupo Barclays Bank (Riscos de Conduta) e risco do Grupo Barclays Bank, consumidores, clientes ou mercados de uma falha no cumprimento das leis, regulamentos e regras aplicáveis à empresa (risco LRR). Risco de reputação é o risco de que uma ação, transação, investimento, evento, decisão ou relação comercial reduza a confiança na integridade e/ou competência do Grupo Barclays Bank. O Grupo Barclays Bank conduz atividades diversas no mercado global altamente regulamentado que o expõe a riscos legais decorrentes (i) da multiplicidade de leis, regras e regulamentos aplicáveis às atividades que assume e desenvolve, que são altamente dinâmicas, podem variar e/ou conflitar entre jurisdições, e podem ser pouco claras na sua aplicação a circunstâncias particulares, especialmente em áreas novas e emergentes; e (ii) a natureza diversificada e evolutiva dos negócios e práticas comerciais do Grupo Barclays Bank. Em qualquer caso, o Grupo Barclays Bank fica exposto ao risco de perda ou à imposição de sanções, danos ou multas pelo fracasso dos membros do Grupo Barclays Bank em cumprir as leis aplicáveis, regras, regulamentos ou obrigações contratuais ou para reivindicar ou defender os seus direitos de propriedade intelectual. O risco legal pode surgir em relação a uma série de fatores de risco materiais existentes ou emergentes, resumidos acima. O risco financeiro é o risco de o Grupo Barclays Bank e as pessoas associadas ao mesmo (trabalhadores ou terceiros) cometerem ou facilitarem a prática de crimes financeiros e/ou de que os produtos e serviços do Grupo Barclays Bank serem utilizados para facilitar a prática de crimes financeiros.

## PRINCIPAIS INFORMAÇÕES SOBRE OS VALORES MOBILIÁRIOS

### Quais são as principais características dos Valores Mobiliários?

#### *Tipo e classe de valores mobiliários a serem emitidos e admitidos à negociação, incluindo números de identificação de segurança*

Os Valores Mobiliários terão a forma de notas e serão unicamente identificadas por: Número de série NX00566791; Número de tranche 1; ISIN: XS3280729800; Código Comum: 328072980.

Os Valores Mobiliários serão apurados e liquidados através do Euroclear Bank S.A./N.V. e/ou Clearstream Banking *société anonyme*.

#### *Moeda, denominação especificada, tamanho da emissão e prazo dos Valores Mobiliários*

Os Valores Mobiliários serão emitidos em Euro ("EUR") (a "**Moeda de Emissão**") e liquidados na mesma moeda (a "**Moeda de Liquidação**"). Os Valores Mobiliários são negociáveis em forma nominal e a denominação especificada por Valor Mobiliário é 1.000 EUR. A quantidade da emissão é de até 30.000.000 EUR. O preço de emissão é 100,00% da Denominação Especificada por Valor Mobiliário.

A data de emissão é 16 de abril de 2026 (a "**Data de emissão**"). Sujeitos a rescisão antecipada, os Valores Mobiliários estão programados para resgate a 18 abril de 2028 (a "**Data de Liquidação Programada**").

#### *Direitos associados aos Valores Mobiliários*

**Retorno potencial:** Os Valores Mobiliários concederão a cada titular dos Valores Mobiliários o direito de receber um retorno potencial sobre os Valores Mobiliários, juntamente com certos direitos acessórios, como o direito de receber notificação de certas determinações e eventos e o direito de votar em algumas (mas não todas) emendas aos termos e condições dos Valores Mobiliários. O retorno potencial será na forma de um Montante Final de Liquidação em Numerário, desde que os Valores Mobiliários tenham sido rescindidos antecipadamente, o potencial retorno poderá ser, alternativamente, na forma de Montante de Liquidação em Numerário Antecipado.

**Tributação:** Todos os pagamentos relativos aos Valores Mobiliários serão efetuados sem retenção na fonte ou dedução de ou por conta de quaisquer impostos do Reino Unido, a menos que, tal retenção ou dedução seja exigida por lei. Caso, tal retenção ou dedução seja exigida por lei, o Emitente, salvo em circunstâncias limitadas, deverá pagar valores adicionais para cobrir os valores retidos ou deduzidos.

**Eventos de inadimplência:** Se o Emitente deixar de efetuar qualquer pagamento devido sob os Valores Mobiliários ou violar qualquer outro termo e condição dos Valores Mobiliários de forma que seja materialmente prejudicial aos interesses dos titulares (e essa falha não tenha sido sanada dentro de 30 dias de calendário), ou caso o Emitente esteja sujeito a uma ordem de liquidação, então (sujeito, no caso de juros, ao Emitente ter sido impedido de pagar por uma disposição legal obrigatória), os Valores Mobiliários passarão imediatamente a ser considerados devidos e pagáveis, mediante notificação do titular.

#### *Limitações de direitos*

**Resgate antecipado após certos eventos de interrupção ou devido a ilegalidade ou impraticabilidade:** O Emitente poderá resgatar os Valores Mobiliários antes da Data de Liquidação Programada após a ocorrência de certos eventos de interrupção ou eventos extraordinários relativos ao Emitente, aos seus acordos de cobertura de posições, aos Ativo(s) Subjacentes, à tributação ou à divisa relevante dos Valores Mobiliários, ou se se determinar ocorreu um evento de ilegalidade ou impraticabilidade. Nesse caso, os investidores receberão um "**Montante de Liquidação Antecipada em Numerário**" igual ao valor justo de mercado dos Valores Mobiliários antes do seu resgate.

#### **Certas limitações adicionais:**

- Não obstante os Valores Mobiliários estarem vinculados ao desempenho do(s) Ativo(s) Subjacente(s), os titulares não têm nenhum direito em relação ao Ativo Subjacente.
- Os termos e condições dos Valores Mobiliários permitem que o Emitente e o Agente de Determinação (conforme o caso), na ocorrência de certos eventos e em determinadas circunstâncias, sem o consentimento dos titulares, faça ajustes nos termos e condições dos Valores Mobiliários, resgatar os Valores Mobiliários antes da maturidade, monetizar os valores mobiliários, adiar ou obter alternativa da avaliação dos Ativo(s) Subjacentes adiar os pagamentos programados sob os valores mobiliários, alterar a divisa na qual os valores mobiliários são denominados, substituir os Ativo(s) Subjacentes, substituir o

Emitente por outra entidade permitida, sujeita a determinadas condições, e tomar outras ações relacionadas com os valores mobiliários e com os Ativo(s) Subjacentes.

- Os Valores Mobiliários contêm disposições para convocar assembleias de obrigacionistas para considerar assuntos que afetam os seus interesses em geral, e estas disposições permitem que maiorias definidas vinculem todos os titulares, inclusive aqueles que não compareceram para votar na reunião relevante bem como os que votaram de ao contrário da maioria.

#### Lei aplicável

Os Valores Mobiliários serão regidos pela Lei inglesa e os direitos decorrentes serão interpretados de acordo com esta.

#### Descrição do cálculo do potencial retorno sobre os Valores Mobiliários

**Ativos subjacentes:** O retorno sobre e o valor dos Valores Mobiliários dependem do desempenho (seguindo um "Ativo Subjacente").

Ativo Subjacente (Liquidação final)	Tipo	Preço Inicial	Data da Avaliação Inicial (Liquidação final)
EURO STOXX® Utilities Index (Bloomberg Screen: SX6E; Refinitiv Screen: .SX6E)	Índice	O preço de fecho do Ativo Subjacente na Data de Avaliação Inicial	16 de abril de 2026

Para efeitos de determinação do Montante Final de Liquidação em Numerário, entende-se por Ativos Subjacentes os Ativos Subjacentes (Liquidação Final).

**Montante de cálculo:** Os cálculos referentes aos valores a pagar de acordo com os Valores Mobiliários são feitos por referência ao Montante do Cálculo, sendo EUR 1.000 por cada Valor Mobiliário.

**Agente de Determinação:** O Barclays Bank PLC será nomeado para fazer cálculos e determinações em relação aos Valores Mobiliários.

### A - Liquidação final

Se os Valores Mobiliários não tiverem sido resgatados de outra forma, cada Valor Mobiliário será resgatado na Data de Liquidação Programada mediante o pagamento do Montante Final da Liquidação em Numerário. A Data de Liquidação Programada pode ser adiada após o adiamento da Data de Avaliação Final devido a um evento de interrupção.

O Montante de Liquidação Financeira Final é calculado do seguinte modo como a soma:

- (i) do Nível de Proteção (100,00%) multiplicado pelo Montante de Cálculo,

MAIS

- (ii) se:

- (a) o Desempenho Final for igual ou superior ao *Upper Strike* (sendo 100,00%), um montante igual ao produto do Montante de Cálculo e o maior entre (I) o *Floor* (sendo 0,00%) e (II) o menor entre (1) o *Cap* (Liquidação) (sendo 9,50%) e (2) a Participação (Liquidação) (sendo 100,00%) multiplicado pelo Desempenho Final menos a Percentagem *Upper Strike*; ou
- (b) caso contrário, zero.

Onde:

"Desempenho Final" significa o Preço de Avaliação Final dividido pelo Preço Inicial (Liquidação)

"Data de Avaliação Final" significa 11 de abril de 2028, sujeito a ajustes.

"Preço de Avaliação Final" significa, em relação ao Ativo Subjacente, o nível de fecho do Ativo Subjacente na Data de Avaliação Final.

#### Situação dos valores mobiliários:

Os Valores Mobiliários são obrigações diretas, não subordinadas e não garantidas da Emissora e têm a mesma classificação entre si.

#### Descrição das restrições à livre transferibilidade dos Valores Mobiliários:

Os Valores Mobiliários são oferecidos e vendidos fora dos Estados Unidos a pessoas não americanas com base no Regulamento S do "Securities Act" e devem cumprir as restrições de transferência em relação aos Estados Unidos. Os Valores Mobiliários detidos num sistema de compensação serão transferidos de acordo com as regras, procedimentos e regulamentos desse sistema de compensação. Os Valores Mobiliários serão livremente transmitidos, não obstante sujeitos ao exposto *supra*.

#### Onde serão negociados os Valores Mobiliários?

O pedido está previsto ser feito pelo Emitente (ou em seu nome) para que os Valores Mobiliários sejam admitidos à negociação no mercado regulamentado da Bolsa de Valores Irlandesa (*Trading plc como Euronext Dublin*).

#### Quais são os principais riscos que são específicos aos Valores Mobiliários?

Os Valores Mobiliários estão sujeitos aos seguintes riscos:

- O investidor pode perder parte ou a totalidade do seu investimento nos Valores Mobiliários:** Os investidores estão expostos ao risco de crédito do Barclays Bank PLC. Uma vez que os valores mobiliários não constituem um depósito e não estão segurados ou garantidos por qualquer governo ou agência ou ao abrigo do esquema de garantia de crédito do Governo do Reino Unido, todos os pagamentos ou entregas a efetuar pelo Barclays Bank PLC como Emitente ao abrigo dos valores mobiliários estão sujeitos à sua posição financeira e à sua capacidade de cumprir as suas obrigações. Os valores mobiliários constituem obrigações não subordinadas e não garantidas do Emitente e são classificados *pari passu* com todas e cada uma das outras obrigações actuais e futuras não subordinadas e não garantidas do Emitente. O investidor também pode perder parte ou a totalidade do seu investimento se: (a) vender os seus valores mobiliários antes da data de vencimento ou expiração prevista; (b) os seus valores mobiliários forem antecipadamente resgatados em determinadas circunstâncias extraordinárias; ou (c) os termos e condições dos seus valores mobiliários forem ajustados de forma a que o montante a pagar ou os bens a entregar ao investidor sejam inferiores ao seu investimento inicial.
- Existem riscos associados à avaliação, liquidez e oferta dos Valores Mobiliários:** O valor de mercado dos seus valores mobiliários pode ser inferior ao preço de emissão, uma vez que o preço de emissão pode ter em conta a margem de lucro e os custos do emitente e/ou do distribuidor, para além do valor justo de mercado dos valores mobiliários. O valor de mercado dos Valores Mobiliários pode ser afetado pela volatilidade, nível, valor ou preço do(s) Ativo(s) Subjacente(s) no momento relevante, pelas alterações das taxas de juro, pela situação financeira e notação de crédito do Emitente, pela oferta e procura dos Valores Mobiliários, pelo tempo que resta até ao vencimento ou expiração dos Valores Mobiliários e por outros factores. O preço, se existir, pelo qual o investidor poderá vender os

seus valor mobiliário antes do vencimento pode ser substancialmente inferior ao montante originalmente investido. Os valor mobiliário podem não ter um mercado de negociação ativo e o Emitente pode não ter qualquer obrigação de comercializar ou recomprar os valor mobiliário antes do resgate. O Emitente pode retirar a oferta pública em qualquer altura. Nesse caso, se o emitente já tiver pago ou entregado montantes de subscrição para os valor mobiliário relevantes, terá direito ao reembolso desses montantes, mas não receberá qualquer remuneração que possa ter sido acumulada no período entre o pagamento ou entrega dos montantes de subscrição e o reembolso dos valor mobiliário.

- **O cliente está sujeito a riscos associados à determinação de montante a pagar ao abrigo dos valor mobiliário:** Para receber o montante mínimo previsto no vencimento, deve mantê-los até ao vencimento. Se os Valores Mobiliários forem resgatados antecipadamente, podem devolver menos do que o montante mínimo previsto, ou mesmo zero.

Uma vez que o Montante Final de Liquidação em Dinheiro está sujeito a um limite, o valor ou o retorno dos seus Valores Mobiliários pode ser significativamente inferior ao que teria se tivesse adquirido o(s) Ativo(s) Subjacente(s) diretamente.

O Montante de Liquidação Financeira Final baseia-se no desempenho do(s) Ativo(s) Subjacente(s) apenas na data de avaliação final (e não em relação a vários períodos durante o prazo dos Valores Mobiliários). Isto significa que o investidor não pode beneficiar de qualquer movimento no preço do(s) Ativo(s) Subjacente(s) durante o prazo dos Valores Mobiliários que não seja mantido no desempenho final na data de avaliação final.

O cálculo do montante a pagar depende do nível, valor ou preço do(s) Ativo(s) Subjacente(s) atingir ou ultrapassar uma ou mais "barreiras" durante um período especificado ou datas especificadas durante o prazo dos Valores Mobiliários. Isto significa que o investidor pode receber menos (ou, em certos casos, mais) se o nível, valor ou preço do(s) Ativo(s) Subjacente(s) atravessar ou atingir (conforme aplicável) qualquer uma dessas barreiras, do que se se aproximar da barreira mas não a atingir ou atravessar (conforme aplicável) e, em certos casos, pode não receber quaisquer pagamentos de juros ou cupões e/ou pode perder parte ou a totalidade do seu investimento.

- **Os seus Valores Mobiliários estão sujeitos a ajustes e resgate antecipado:** De acordo com os termos e condições dos Valores Mobiliários, após a ocorrência de determinados eventos de perturbação ou eventos extraordinários relativos ao Emitente, os seus acordos de cobertura o(s) Ativo(s) Subjacente(s), a tributação ou a moeda relevante dos Valores Mobiliários, o Agente de Determinação ou o Emitente podem tomar uma série de medidas corretivas, incluindo a estimativa do nível do(s) Ativo(s) Subjacente(s), substituindo o(s) Ativo(s) Subjacente(s), e fazer ajustes aos termos e condições dos Valores Mobiliários. Qualquer uma dessas medidas corretivas pode alterar as características económicas dos Valores Mobiliários e ter um efeito adverso material sobre o valor e retorno dos Valores Mobiliários. Se não for possível tomar medidas corretivas, ou quando se determine a verificação de um evento de ilegalidade ou de impraticabilidade o Emitente pode resgatar antecipadamente os Valores Mobiliários mediante o pagamento de um Montante de Liquidação Antecipada em Dinheiro. Se ocorrer resgate antecipado, poderá perder parte ou a totalidade do seu investimento porque o Montante da Liquidação Antecipada em Dinheiro poderá ser inferior ao preço pelo qual adquiriu os Valores Mobiliários, ou poderá mesmo ser zero. Também perderá a oportunidade de participar em qualquer desempenho positivo subsequente do(s) Ativo(s) Subjacente(s) e não poderá realizar quaisquer mais-valias potenciais no valor dos Valores Mobiliários. Poderá não ser capaz de reinvestir os lucros de um investimento com um retorno comparável e/ou com uma taxa de juros ou cupão comparável para um nível de risco semelhante
- **Os seus valor mobiliário estão sujeitos a riscos cambiais:** O pagamento ao abrigo dos Valores Mobiliários será efectuado numa Moeda de Liquidação que é diferente da moeda do(s) Ativo(s) Subjacente(s) e/ou pode ser diferente da sua moeda nacional. Estará exposto ao risco de flutuações da taxa de câmbio entre a Moeda de Liquidação e a moeda do(s) Ativo(s) Subjacente(s). Estas flutuações podem diminuir o valor dos Valores Mobiliários.
- **A liquidação está sujeita a condições e pode ser impossível em determinadas circunstâncias:** Pagamento do montante a pagar não ocorrerá até que todas as condições para a liquidação tenham sido cumpridas na íntegra. Nenhum valor adicional lhe será pago pelo Emitente relativo a qualquer atraso ou adiamento. Podem ocorrer determinados eventos de perturbação da liquidação que poderiam restringir a capacidade do Emitente para efetuar pagamentos, e a data da liquidação pode ser adiada em conformidade.
- **Riscos de Tributação:** Os níveis e a base de tributação sobre os Valores Mobiliários e quaisquer reduções de tal tributação dependerão das suas circunstâncias individuais e poderão mudar a qualquer momento ao longo da vida dos Valores Mobiliários. Isto poderá ter consequências adversas para si, pelo que deverá consultar os seus próprios consultores fiscais quanto às consequências fiscais que lhe serão aplicáveis e que decorrem das transações que envolvem os Valores Mobiliários.
- **Potenciais conflitos de interesses:** Podem existir conflitos de interesse onde o Barclays Bank PLC ou a sua afiliada: (i) atue em múltiplas capacidades em relação aos Valores Mobiliários (por exemplo, atuando como emitente, gestor e agente de determinação); (ii) realize transações de cobertura para cobrir a exposição do Emitente aos montantes em numerário relevantes a pagar ou ativos a entregar ao abrigo dos Valores Mobiliários à medida que estes se vençam; e (iii) utilize as contribuições de preços das suas mesas de negociação como fonte de preços para um Ativo Subjacente. À luz de tais conflitos, as ações tomadas ou determinações feitas pelo Barclays Bank PLC em relação aos Valores Mobiliários podem não ser sempre no melhor interesse dos titulares. Para além das transações de cobertura, o Barclays Bank PLC pode negociar no(s) Ativo(s) Subjacente(s) no curso normal dos seus negócios. Tais transações podem afetar o preço de mercado do(s) Ativo(s) Subjacente(s), o que, por sua vez, pode afetar de forma materialmente adversa o valor e o retorno dos seus Valores Mobiliários.

## INFORMAÇÕES FUNDAMENTAIS SOBRE A OFERTA PÚBLICA DE VALORES MOBILIÁRIOS E/OU A ADMISSÃO À NEGOCIAÇÃO NUM MERCADO REGULAMENTADO

### Em que condições e calendário posso investir nestes Valores Mobiliários?

#### *Termos e condições da oferta*

Os termos e condições de qualquer oferta de Valores Mobiliários ao público podem ser determinados por acordo entre o Emitente e o Gestor no momento de cada emissão.

Os Valores Mobiliários são oferecidos para subscrição em Portugal durante o período de 10 de março de 2026 (incluindo) até 13 de abril de 2026 (incluindo) (o "Período da Oferta") e esta oferta está sujeita às seguintes condições:

- Preço de oferta: O preço de emissão.
- Condições às quais a oferta está sujeita: Condições às quais a oferta está sujeita: O Emitente reserva o direito de retirar a oferta de Valores Mobiliários a qualquer momento antes do final do período de oferta. Após a retirada da oferta, se algum pedido tiver sido feito por qualquer investidor em potencial, cada investidor em potencial não terá o direito de assinar ou adquirir os Valores Mobiliários, e quaisquer pedidos serão automaticamente cancelados e qualquer dinheiro da compra será devolvido ao subscritor pelo Oferente Autorizado, de acordo com os procedimentos habituais do Oferente Autorizado.

<ul style="list-style-type: none"> <li>• Descrição do processo de candidatura: Pode ser feita pelo Gestor ou pelo Oferente Autorizado uma oferta de Valores Mobiliários que não esteja de acordo com o Artigo 1 (4) do Regulamento do Prospeto da EU em Portugal (a "<b>Jurisdição da Oferta Pública</b>") durante o Período da Oferta. As solicitações dos Valores Mobiliários podem ser feitas na Jurisdição da Oferta Pública por meio do Oferente Autorizado durante o Período da Oferta. Os Valores Mobiliários serão colocados na Jurisdição da Oferta Pública pelo Oferente Autorizado. A distribuição será realizada de acordo com os procedimentos habituais do Oferente Autorizado, notificados aos investidores pelo Oferente Autorizado.</li> <li>• Informação detalhada sobre a quantidade mínima e/ou máxima de aplicação: A quantidade mínima e máxima de solicitação do Oferente Autorizado será notificada aos investidores pelo Oferente Autorizado.</li> <li>• Descrição da possibilidade de redução de assinaturas e forma de reembolso do valor excedente pago pelos candidatos: Não aplicável.</li> <li>• Informação detalhada relacionada com métodos e prazos de pagamento e entrega dos Valores Mobiliários: Os investidores serão notificados pelo Oferente Autorizado sobre as suas alocações de Valores Mobiliários e os acordos de liquidação em relação a estes.</li> <li>• Procedimento para exercício de qualquer direito de preferência, negociabilidade dos direitos de subscrição e tratamento dos direitos de subscrição não exercidos: Não aplicável.</li> <li>• Forma e data em que os resultados da oferta serão divulgados: Os investidores serão notificados pelo Oferente Autorizado sobre as suas alocações de Valores Mobiliários e os acordos de liquidação em relação a estes.</li> <li>• Categorias de titulares aos quais os Valores Mobiliários são oferecidos e se a(s) Tranche(s) foram reservados para determinados países: As ofertas podem ser feitas através do Oferente Autorizado na Jurisdição da Oferta Pública a qualquer pessoa. As ofertas (se alguma) em outros países do EEE serão feitas apenas por meio do Oferente Autorizado, de acordo com uma isenção da obrigação prevista no Regulamento do Prospeto de publicar um prospeto.</li> <li>• Processo para notificação aos subscritores do valor atribuído e a indicação se a negociação pode começar antes da notificação: Os subscritores serão notificados diretamente pelo Oferente Autorizado do sucesso da sua subscrição. Nenhuma negociação nos Valores Mobiliários pode ocorrer antes da Data de Emissão.</li> <li>• Nome(s) e endereço(s), na medida que estes sejam conhecidos pelo emitente, dos licitadores nos diversos países em que a oferta ocorre: Oferente Autorizado</li> </ul>
<p><b><i>Despesas totais estimadas da emissão e/ou oferta, incluindo as despesas cobradas ao investidor pelo emitente/oferente</i></b></p> <p>As despesas totais estimadas da emissão e/ou oferta são 1.000 EUR.</p> <p>O Emitente não cobrará aos detentores nenhuma despesa relacionada com qualquer emissão de Valores Mobiliários. No entanto, os oferentes podem cobrar despesas aos titulares. Tais despesas (se alguma) serão determinadas por acordo entre o oferente e os titulares no momento de cada emissão.</p>
<p align="center"><b>Quem é o oferente e/ou a pessoa que solicita a admissão à negociação?</b></p> <p>Ver o ponto intitulado "O(s) Oferente(s) Autorizado(s)" acima.</p> <p>O Agente Autorizado é a entidade que oferece os Valores Mobiliários. O Emitente é a entidade que solicita a admissão à negociação dos Valores Mobiliários.</p>
<p align="center"><b>Porque é que o Prospeto está a ser produzido?</b></p> <p><b><i>Uso e montante líquido estimado dos lucros</i></b></p> <p>As receitas líquidas de cada emissão de Valores Mobiliários serão utilizadas pelo Emitente na prossecução dos seus fins corporativos gerais, que incluem a obtenção de lucros e/ou a cobertura de certos riscos.</p> <p>A receita líquida estimada é de 100,00 por cento da dimensão da emissão.</p>
<p><b><i>Contrato de subscrição com base num compromisso firme</i></b></p> <p>A oferta dos Valores Mobiliários não está sujeita a um contrato de subscrição com base num compromisso firme.</p>
<p><b><i>Descrição de qualquer interesse material para a emissão/oferta, incluindo interesses conflituosos</i></b></p> <p>O Gerente ou Oferente Autorizado pode receber comissões relativas à emissão ou oferta de Valores Mobiliários. Podem existir potenciais conflitos de interesses entre o Emitente, o Agente de Determinação, o Gestor e Oferente Autorizado ou as suas filiais (que podem ter interesses em transações em derivados relacionados com o(s) Ativo(s) Subjacente(s) que podem, mas não se destinam, a afetar negativamente o preço de mercado, a liquidez ou o valor dos Valores Mobiliários) e os titulares.</p> <p>O Oferente Autorizado receberá comissões agregadas iguais a de até 1,50% do Preço de Emissão. Qualquer Oferente Autorizado e as suas afiliadas podem envolver-se, e no futuro envolver-se, e podem no futuro envolver-se, em transações de cobertura com respeito ao Ativo Subjacente.</p>