BARCLAYS
TRIPLE INDEX DEFENSIVE AUTOCALL
MARCH 2026 FACTSHEET

Target Return: **EUR = 10.00% p.a.**

Investment Description

A 6 year investment linked to the performance of Italian, Japanese, and US Indices.

If on any quarterly observation date (including the Final Observation date), starting at 12 months, all of the Underlyings are at or above the Autocall Trigger, the investment will autocall. Initial capital plus the Coupon Rate for each quarterly period which has elapsed is paid and the investment will end.

If the investment does not autocall then at the Final Observation date, if all Underlyings are at or above the Capital Protection Barrier, full capital is returned.

If any Underlying is below the Capital Protection Barrier on the Final Observation date, capital return will be reduced on a 1-for-1 basis. For example, if the worst performing Underlying has fallen to 40% of its original level, 40% of the capital will be returned.

Benefits

- Autocall feature potentially shortens the investment term and is triggered by minimal market drops.
- Snowballing coupon.
- No market growth needed to deliver enhanced returns.
- Early maturity provides an opportunity to re-assess client's wealth strategy.
- Daily pricing.

Risks

- The return is limited to the pre-defined investment terms.
- The coupon payment is conditional upon the Underlying performance.
- Investors will be exposed to the credit risk of the Issuer. If the Issuer becomes insolvent or cannot make the payments on the Product for any other reason, investors could lose some or all of their investment. A decline in the Issuers credit quality is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they were to sell them in the market.
- There is a risk to capital should one of the Underlyings breach the Capital Protection Barrier on its Final Observation date.
- Should investors need to sell their investment before maturity, the trading price will likely mean they get back less than they invested.

Product Facts and Features

Issuer:	Barclays Bank PLC
Credit Ratings:	Moody's A1, S&P A+, Fitch A+
Source:	Barclays 28.01.2026
Maximum Term:	6 years
Investment Structure:	Defensive Autocall
Autocall Opportunities:	Quarterly (First Observation at 12 months)
Autocall Trigger:	97.50% of initial level
Coupon Rate:	EUR: 2.50% Quarterly (10.00% p.a.)
Capital Risk:	Not capital protected
Capital Protection Barrier:	65% Final level (European style)

Underlying Basket	**Bloomberg Code**
Italy: FTSE MIB	FTSEMIB Index
Japan: Nikkei 225	NKY Index
US: Russell 2000	RTY Index

Key Information

Subscription Period:	28 Jan 2026 – 02 Mar 2026 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	03 March 2026
Issue Date:	10 March 2026
1st Autocall Observation:	03 March 2027
Final Observation:	03 March 2032
Maturity Date:	10 March 2032
Denominations:	1,000 then lots of 1,000
ISIN:	EUR = XS3247132981

How the Investment works

First Observation → Are all Underlyings at or above the Autocall Trigger? **Yes** → **Early Maturity = Full capital returned Plus a coupon for each quarter year elapsed**

No = Investment Continues

Observations 2 to 20 → Are all Underlyings at or above the Autocall Trigger? **Yes** → **Early Maturity = Full capital returned Plus a coupon for each quarter year elapsed**

No = Investment Continues

Final Observation → Are all Underlyings at or above the Autocall Trigger? **Yes** → **Full capital returned = Plus all accumulated coupons for each quarter year elapsed**

No → **Full capital repaid if all are above the Capital Protection Barrier**
If any are below the Capital Protection Barrier, capital is reduced on 1-for-1 basis in-line with the worst performing Underlying

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Observation dates (some dates may vary if a bank holiday or non-business day occurs)

	Observation Date	Payment Date	Autocall Trigger
Observation 1	03 March 2027	10 March 2027	97.50%
Observation 2	03 June 2027	10 June 2027	97.50%
Observation 3	03 September 2027	10 September 2027	97.50%
Observation 4	03 December 2027	10 December 2027	97.50%
Observation 5	03 March 2028	10 March 2028	97.50%
Observation 6	05 June 2028	12 June 2028	97.50%
Observation 7	05 September 2028	12 September 2028	97.50%
Observation 8	04 December 2028	11 December 2028	97.50%
Observation 9	05 March 2029	12 March 2029	97.50%
Observation 10	04 June 2029	11 June 2029	97.50%
Observation 11	04 September 2029	11 September 2029	97.50%
Observation 12	03 December 2029	10 December 2029	97.50%
Observation 13	04 March 2030	11 March 2030	97.50%
Observation 14	03 June 2030	10 June 2030	97.50%
Observation 15	03 September 2030	10 September 2030	97.50%
Observation 16	03 December 2030	10 December 2030	97.50%
Observation 17	03 March 2031	10 March 2031	97.50%
Observation 18	03 June 2031	10 June 2031	97.50%
Observation 19	03 September 2031	10 September 2031	97.50%
Observation 20	03 December 2031	10 December 2031	97.50%
Final Observation	03 March 2032	10 March 2032	97.50%
Final Observation	03 March 2032	10 March 2032	65% European Barrier

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Barclays Bank PLC is a global financial services provider engaged in retail banking, credit cards, wholesale banking, investment banking, wealth management, and investment management services. **Source**: Bloomberg 28.01.2026

Rationale

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.

Autocalls have been one of the most popular structures over the years. With a defensive autocall, returns are paid if all Underlyings are at or above the Autocall Trigger on an observation date.

The Underlyings detailed overleaf have been selected in order to support the anticipated delivery of the coupons.

The autocall payoff can bring an early return of capital allowing the opportunity for a re-assessment of investment strategy. The value of this feature cannot be underestimated as it brings with it the opportunity to secure capital value, as well as the chance to take advantage of future market trends.

To manage the capital risk, a final level barrier set at 65% means an Underlying must fall by more than 35% over the full term before capital is at risk.

Suitability

This product may be suitable for investors who:

- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking growth rather than income.
- Understand and accept there is a risk to capital and how the Capital Protection Barrier works.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the coupon payments.
- Are looking to invest for the medium to long term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the Product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlyings which exceeds the fixed level available with this investment product.
- Understand the risk to capital in the event of a counterparty default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested.

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Underlyings

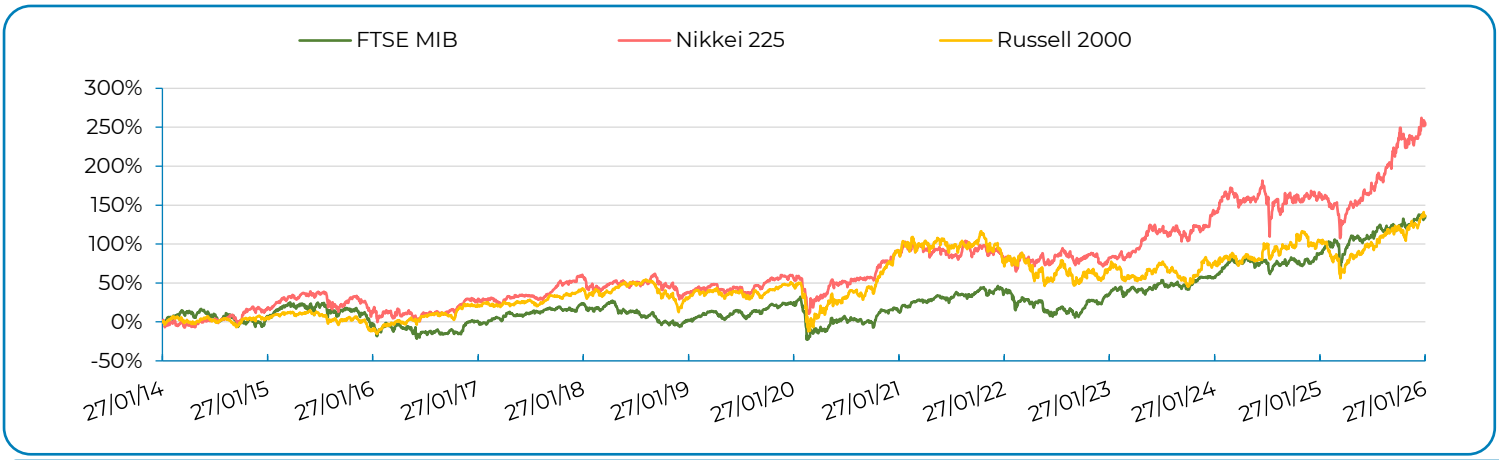
The Index consists of the 40 most liquid and capitalized stocks listed on the Borsa Italiana. In the **FTSE MIB Index** foreign shares are eligible for inclusion. Secondary lines are not eligible for inclusion. The calculation and methodology is unchanged from S&P MIB Index.

The **Nikkei-225 Stock** Average is a price-weighted average of 225 top-rated Japanese companies listed in the First Section of the Tokyo Stock Exchange. The Nikkei Stock Average was first published on May 16, 1949, where the average price was ¥176.21 with a divisor of 225. *We are using official divisor for this index

The **Russell 2000 Index** is comprised of the smallest 2000 companies in the Russell 3000 Index, representing approximately 8% of the Russell 3000 total market capitalization. The real-time value is calculated with a base value of 135.00 as of December 31, 1986. The end-of-day value is calculated with a base value of 100.00 as of December 29, 1978.

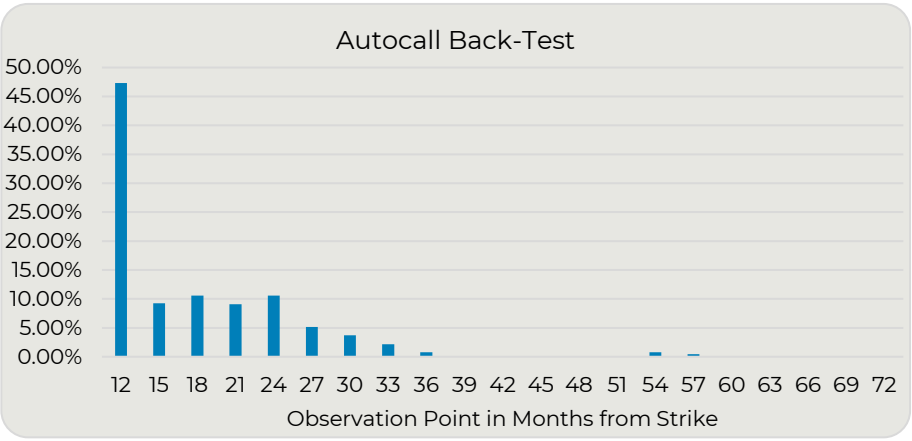
Source: Bloomberg 28.01.2026

Movement in the Underlyings over a 12 year period



12 year back-testing

- Back-testing shows how the investment would have performed historically using data from previous potential strike dates and observations. Although past performance is not an indication of future performance, it can give a factual insight into how the investment would have performed historically.
- This 12 year back-test shows the historical data for a full 6 years of 6 year products that could reach the full term.
- Of the 1,501 product scenarios tested, 100% would have autocalled paying all available coupons. None of the scenarios would have reached the full term.



Total Number Tested:	1,501
% Autocalled:	100%
% Not Autocalled:	0.00%
% That Returned Full Capital:	100.00%
% Barrier Breach:	0.00%
Average Historic Return EUR:	10.00% p.a.

Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks

Source: Bloomberg 28.01.2026, Data period: 27.01.2014 to 27.01.2026 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

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- Trade orders should be sent to orders@idad.com
- All trades will be settled direct with IDAD's Euroclear a/c 44382

Secondary market
The Issuing bank will endeavour to provide quotes under normal market conditions for trading purposes upon request, subject to a Bid-Offer spread of 1%. On the secondary market, traded prices will include any accrued interest ("dirty prices"). Sale trades will settle 2 days after the trade date.
Trading details as above.

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