onemarkets AMC Individual Solutions

One solution. Multiple opportunities.

Today's capital markets present a broad and valuable universe of opportunities, where a solid and well-structured investment approach is pivotal to fully capturing the potential. The variety of asset classes, strategies and information highlight the value of a clear and holistic perspective that transforms complexity into opportunity. In an ever-evolving market environment, the focus is increasingly shifting from single products to a strategy driven investment approach, capable of offering a dynamic perspective and generating long-term value.

The onemarkets AMC Individual Solutions offer an actively managed, structured investment approach that combines the expertise of UniCredit with the flexibility of an individually designed investment strategy. AMC stands for Actively Managed Certificate, a tracker certificate linked to an underlying index whose composition can be actively adjusted by the index sponsor within predefined investment guidelines. Actively managed strategies seek to capture growth opportunities in line with different investment horizons and risk appetites. Investors can gain exposure to these strategies through open-ended tracker certificates issued by UniCredit Bank GmbH.

Our investment solutions include both **core solutions** – with a tailored approach across a wide risk spectrum of different asset mixes addressed to different needs and risk tolerances – and **satellite solutions** with a thematic approach.

The **core-satellite approach** consists in identifying within the clients' investment portfolio:

- a **core** component, meant to be stable, medium to long-term oriented and well diversified across sectors and geographies, designed to deliver consistent returns and anchor the portfolio's overall risk and performance
- a **satellite** component, consisting of more targeted, higher-conviction investments in specific sectors, themes, or geographies aimed at enhancing returns and providing additional growth opportunities as a complement to the core

The onemarkets AMC Individual Solutions provide access to various asset classes and global markets in order to offer a broad diversification through global financial markets.

KEY FEATURES

- Actively managed strategies designed to capture growth according to different investment horizon and risk appetite
- Active monitoring and professional management of the underlying strategy
- Broad diversification across asset classes and geographies
- Core-Satellite approach
- Transparent look-through and regular performance reviews
- A disciplined investment process focused on long-term value creation

Professional Management

onemarkets AMC Individual Solutions are professionally managed by UniCredit experts, with **full look-through transparency**.

Institutional Discipline

Combines the discipline of an institutional investor with the flexibility of **personalization**.

Goal Alignment

Alignment between risk tolerance, investment goals, and time horizon – structured for long-term value creation.

This product is not simple and may be difficult to understand. It cannot be assured that the product will achieve the investment objective. The AMC Individual Solutions do not offer any form of capital protection or guarantee, meaning that investors may experience a loss of their initial investment. For further details on the products, please refer to the prospectus and the KID. The decision to invest in the AMC solutions should take into account all the characteristics or objectives of the promoted AMC as described in its prospectus.

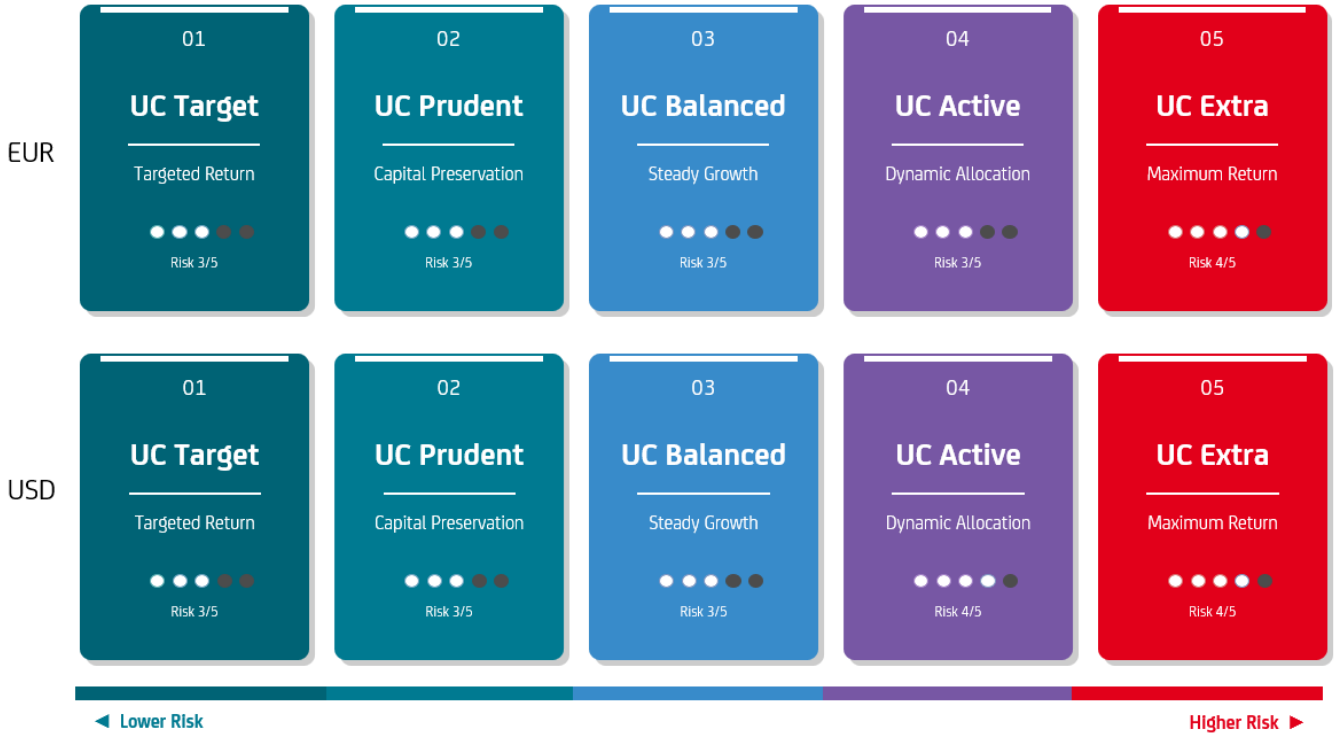
onemarkets by UniCredit

CORE LINES AT A GLANCE – INVESTMENT PROFILES FOR DIFFERENT RISK PREFERENCES

The **Core Lines** provide a structured range of strategies designed to meet **different risk appetites** and **investment horizons**. From conservative to fully equity-oriented strategies, they offer investors tailored access to diversified exposure across global markets.

Each Core Line reflects a clearly defined equity allocation range, starting from lower exposure in the UC Prudent and gradually increasing up to full market participation in the UC Extra. The UC Target is meant to achieve a stable target total return (4% p. a. in Euro and US-Dollar) through a diversified multi-asset approach. This systematic progression enables investors to choose the strategy that better aligns with their individual risk tolerance and return expectations.

CORE LINE STRATEGIES BY INVESTMENT OBJECTIVE, RISK INDICATOR AND CURRENCY



CORE LINE PROFILES

Name	UC Target	UC Prudent	UC Balanced	UC Active	UC Extra
Risk Appetite	Low	Medium to low	Medium	High	High
Equity Exposure	0% – 60%	10% – 45%	25% – 60%	40% – 80%	60% – 100%
Investment Horizon	Medium to long term	Medium to long term	Medium to long term	Long term	Long term
Asset Class and Geographic Exposure	Multi-Asset / International	Equities, Bonds / International	Equities, Bonds / International	Equities, Bonds / International	Equities, Bonds / International

THE ASSET MIXES IN DETAIL

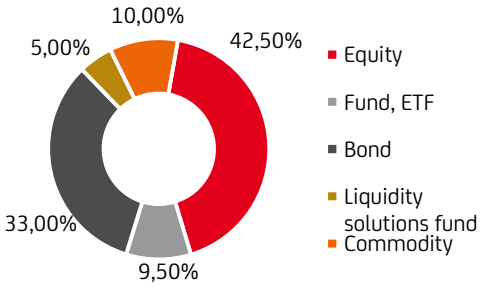
The asset mix is calculated in EUR or USD. The underlying investment strategies aim to achieve medium to long term capital growth through an equity-focused allocation ranging from 0% to 100%. Investments are broadly diversified across global markets and implemented via selected, liquid, UCITS-compliant funds, exchange traded funds (ETFs) and, where appropriate, exchange traded commodities (ETCs). Based on this approach, the asset mixes are designed for investors with low, medium, or higher risk tolerance, all with a medium to long term investment horizon.

Asset allocation within the underlying index varies depending on the specific strategy. Equity exposure is complemented by selective allocations to bonds, multi-asset solutions, commodities and liquidity solutions fund, ensuring flexibility and liquidity. The index composition is globally oriented and enables targeted exposure to different economic regions and market segments. Regional allocations and index components are actively adjusted by the index sponsor and reviewed on an ongoing basis in line with the respective index methodology. Each investment strategy and the related asset mix is wrapped in a different proprietary index.

The indices are calculated by UniCredit Bank GmbH in its role of Index calculation agent. The index sponsor is UniCredit Invest d.o.o. Further information is available at onemarkets.sk/en/amc-individual-solutions.

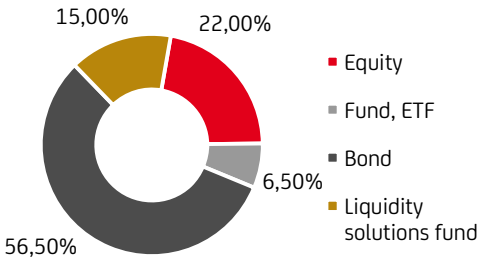
ILLUSTRATIVE COMPOSITION OF THE INDICES IN ASSET CLASSES

onemarkets AMC Individual Solutions	UC Target EUR	ISIN Private: DE000UR1CZG2
onemarkets AMC Individual Solutions	UC Target USD	ISIN Private: DE000UR1CZJ6



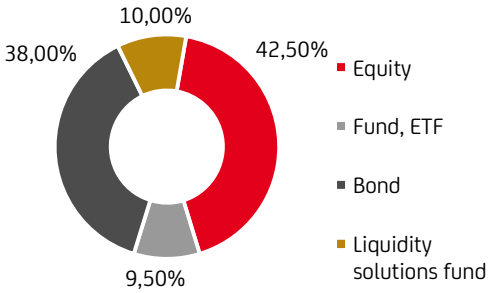
UC Target focuses on generating a stable annual target return (4% p.a. in Euro and US-Dollar) and is suited for more risk-aware investors seeking stability over the medium to long term.

onemarkets AMC Individual Solutions	UC Prudent EUR	ISIN Private: DE000UR1CZC1
onemarkets AMC Individual Solutions	UC Prudent USD	ISIN Private: DE000UR1CZE7



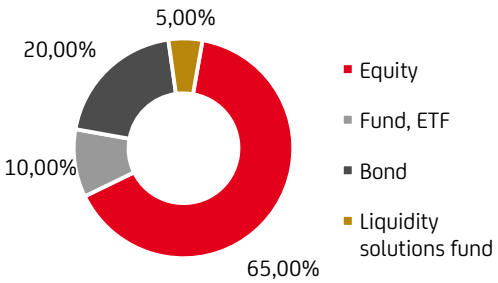
UC Prudent offers a lower equity exposure, balancing growth potential with risk considerations.

onemarkets AMC Individual Solutions	UC Balanced EUR	ISIN Private: DE000UN96G73
onemarkets AMC Individual Solutions	UC Balanced USD	ISIN Private: DE000UR1D0N5



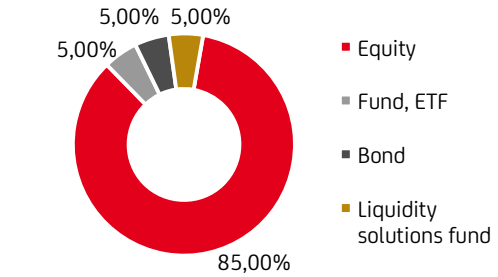
UC Balanced offers gradually increasing equity components, balancing growth potential with risk considerations.

onemarkets AMC Individual Solutions	UC Active EUR	ISIN Private: DE000UR1CZ60
onemarkets AMC Individual Solutions	UC Active USD	ISIN Private: DE000UR1D0L9



UC Active targets higher equity participation for investors with a stronger focus on capital growth over the long term.

onemarkets AMC Individual Solutions	UC Extra EUR	ISIN Private: DE000UR1CZ86
onemarkets AMC Individual Solutions	UC Extra USD	ISIN Private: DE000UR1CZA5



UC Extra represents a fully equity-oriented approach, designed for investors with a high risk tolerance seeking maximum participation in rising markets.

Source: onemarkets (UniCredit Bank GmbH). Status of 21.09.2026
For illustrative purposes only. The composition shown is an example and may differ from the actual composition of the relevant strategy. It does not constitute investment advice or a recommendation.

SATELLITE LINES AT A GLANCE

The **Satellite Lines** are designed to complement the Core Lines by **providing more focused exposure to selected investment themes, sectors and long-term market trends**.

While the Core Lines are intended to form the strategic foundation of the investment approach, the Satellite Lines provide **additional, more focused exposure** to **specific themes** and **market developments**. Due to their thematic or sector-specific focus, Satellite Lines may be subject to greater concentration risks and fluctuations in value than more broadly diversified investments.

Satellite Lines may provide investment **exposure to areas** such as artificial intelligence, digital infrastructure, space innovation, dividend-oriented equities, security and defense. They intend to **complement rather than replace** the Core Lines. The characteristics and risks of each Satellite Line should be considered separately.

The range of available Satellite Lines is reviewed regularly and may change over time. Further information on the currently available Satellite Lines, including their investment objectives, methodologies, risks and relevant product documentation, is available at onemarkets.xx/AMC-Solutions.

GLOSSARY

- **AMC**: An actively managed certificate (AMC) is a structured, note-based debt security that tracks the performance of a proprietary index, the composition of which is adjusted at the discretion of the index sponsor within predefined and objective investment guidelines. Holding an AMC does not confer any direct or beneficial interest in the assets referenced by the index, nor does it constitute a unit in a collective investment scheme or a portfolio management mandate.
- An **actively managed index** is an index where the composition and allocation of constituents are actively adjusted by the index sponsor according to predefined rules and market conditions, rather than simply tracking a market benchmark.
- **Asset allocation** refers to the process of allocating investments across different asset classes such as equities, bonds, and cash in order to balance risk and return.
- **Diversification** is an investment strategy that spreads investments across different assets, regions, or sectors to reduce risk.
- **Emerging markets** refer to markets in developing economies that may offer higher growth potential but are typically associated with higher levels of risk.
- The **index calculation agent** is the entity responsible for calculating and publishing the value of an index in accordance with its defined methodology.
- **Market volatility** describes the intensity of variation in market prices over time and indicates the level of risk or uncertainty in the market.
- **Rebalancing** is the process of adjusting portfolio allocations back to their target levels in order to maintain the intended risk profile.
- **UCITS (Undertakings for Collective Investment in Transferable Securities)** is a European regulatory framework designed to ensure high levels of investor protection and transparency for investment funds.
- The **underlying** refers to the financial instrument or index on which a structured product or investment is based.
- **Volatility** is a measure of how much and how quickly the price of an asset fluctuates over time.

RISKS

- The certificate is subject to market influences during its term, e.g. performance of the asset mix in the index, and issuer credit rating. Losses are possible.
- The strategy is actively managed. Negligent or willful misconduct by the index sponsor may lead to a decline in the price of the underlying.
- The index sponsor acts as investment manager or investment advisor for certain funds in the asset mix. A potential conflict of interest could arise in this respect.
- Upon the occurrence of an extraordinary event, the issuer has the right to extraordinarily terminate the certificate with immediate effect. An extraordinary event occurs, for instance if the quotation of the underlying is finally ceased, the quotation of the underlying no longer occurs in the original underlying currency or if a change in law occurs. In this case, redemption takes place according to the market value, determined by the issuer. This market value shall be determined by the issuer in accordance with the provisions specified in the final terms of the certificate. The market value may be significantly below the issue price, even a total loss of the invested capital is possible. In addition, the investor bears the risk that termination takes place at a time inappropriate to him and that he is only able to reinvest the redemption amount at worse conditions. In case of early redemption of the certificate the investor bears this reinvestment risk as well.
- Investors are exposed to the risk of the issuer not being able to fulfil its obligations from the certificate, for example in case of illiquidity (insolvency / debt overload) or governmental order. A total loss of the invested capital is possible. As a debt security, the certificate is not covered by deposit insurance.
- The certificate is quoted in Euro/US-Dollar. The exchange rate is subject to fluctuations and could have negative effects for investors whose home currency is not the Euro/US-Dollar and thus leads to losses. If the Euro/US-Dollar becomes worthless against the home currency, the investor suffers a total loss.

IMPORTANT INFORMATION

THIS IS A MARKETING COMMUNICATION. Please refer to the prospectus and the Key Information Document (KID) before making a final investment decision. Please note: This information is provided by UniCredit Bank GmbH, Arabellastr. 12, D-81925 Munich and does not constitute investment advice, but is instead advertisement. The public offer is based solely on a securities base prospectus approved by the Commission de Surveillance du Secteur Financier (CSSF). The approval of the prospectus is not to be understood as a recommendation to purchase these securities of UniCredit Bank GmbH. Only the Base Prospectus including any supplements and Final Terms shall prevail. These documents may be obtained from UniCredit Bank GmbH, Department 8951MCC, Arabellastr. 12, D-81925 Munich or may be downloaded from www.onemarkets.eu (after selecting your resident country, the Base Prospectus and the supplements under the tab "Legal Notes / Base Prospectuses"; the Final Terms after entering the relevant ISIN or WKN in the search field and then under "Downloads"). It is recommended that you read these documents carefully before making any investment decision in order to fully understand the potential risks and opportunities when deciding on an investment. Furthermore, a Key Information Document (KID) for the product is available under www.onemarkets.eu (after selecting your resident country and after entering the relevant ISIN or WKN in the search field and then under "Downloads"). You are about to purchase a product that is not simple and may be difficult to understand. This information is not directed to natural or legal persons whose place of residence or registered office makes them subject to a foreign legal system that provides for restrictions on the dissemination of such information. In particular, this information does not include an offer or an invitation to purchase securities that is directed to citns of the USA, Great Britain or countries in the European Economic Area where the requirements for such an offer are not satisfied. The UniCredit Group is under the supervision of the European Central Bank. In addition, UniCredit Bank GmbH is under the supervision of the German Federal Financial Supervisory Authority (BaFin). The client brochure may contain links to third party websites whose contents have not been examined or accepted by the Bank. Therefore, no liability is assumed for such content.

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e-mail: onemarketscee@unicredit.de	

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