Description of the UC onemarkets AMC IPS CEE Index Series

The following Index Description sets out the key data for each index that is part of the UC onemarkets AMC IPS CEE Index Series. All indices that are part of the UC onemarkets AMC IPS CEE Index Series (each an "Index" and together the "Indices") are listed in Table 1 below. This Index Description may be amended or modified from time to time. Any Amendment of the Index Description will be published in accordance with Section E. - III. Publication of this Index Description.

Table 1: Indices of the UC onemarkets AMC IPS CEE Index Series

No.	Index Name	Reference Index	Index Currency	Index Fee	Index Start Date	Hurdle	ISIN	WKN	Bloomberg Ticker
1	UC Target EUR Prime Index	UC Target EUR Index (ISIN: DE000HW0TPG9)	EUR	0.79%	17-Aug-2026	2.50%	DE000HW0TPS4	HW0TPS	UCGRTAE1 Index
2	UC Target EUR Private Index	UC Target EUR Index (ISIN: DE000HW0TPG9)	EUR	0.71%	17-Aug-2026	2.50%	DE000HW0TPT2	HW0TPT	UCGRTAE2 Index
3	UC Prudent EUR Prime Index	UC Prudent EUR Index (ISIN: DE000HW0TPH7)	EUR	1.10%	18-Aug-2026	2.50%	DE000HW0TPU0	HW0TPU	UCGRPRE1 Index
4	UC Prudent EUR Private Index	UC Prudent EUR Index (ISIN: DE000HW0TPH7)	EUR	0.90%	18-Aug-2026	2.50%	DE000HW0TPV8	HW0TPV	UCGRPRE2 Index
5	UC Balanced EUR Prime Index	UC Balanced EUR Index (ISIN: DE000HW0TPJ3)	EUR	1.30%	16-Jul-2026	3.50%	DE000HW0TPW6	HW0TPW	UCGRBAE1 Index
6	UC Balanced EUR Private Index	UC Balanced EUR Index (ISIN: DE000HW0TPJ3)	EUR	1.10%	16-Jul-2026	3.50%	DE000HW0TPX4	HW0TPX	UCGRBAE2 Index
7	UC Active EUR Prime Index	UC Active EUR Index (ISIN: DE000HW0TPK1)	EUR	1.35%	19-Aug-2026	4.50%	DE000HW0TPY2	HW0TPY	UCGRACE1 Index
8	UC Active EUR Private Index	UC Active EUR Index (ISIN: DE000HW0TPK1)	EUR	1.15%	19-Aug-2026	4.50%	DE000HW0TPZ9	HW0TPZ	UCGRACE2 Index
9	UC Extra EUR Prime Index	UC Extra EUR Index (ISIN: DE000HW0TPL9)	EUR	1.40%	20-Aug-2026	4.50%	DE000HW0TP04	HW0TP0	UCGREXE1 Index
10	UC Extra EUR Private Index	UC Extra EUR Index (ISIN: DE000HW0TPL9)	EUR	1.20%	20-Aug-2026	4.50%	DE000HW0TP12	HW0TP1	UCGREXE2 Index
11	UC Target USD Prime Index	UC Target USD Index (ISIN: DE000HW0TPM7)	USD	0.79%	17-Aug-2026	2.50%	DE000HW0TP20	HW0TP2	UCGRTAU1 Index
12	UC Target USD Private Index	UC Target USD Index (ISIN: DE000HW0TPM7)	USD	0.71%	17-Aug-2026	2.50%	DE000HW0TP38	HW0TP3	UCGRTAU2 Index
13	UC Prudent USD Prime Index	UC Prudent USD Index (ISIN: DE000HW0TPN5)	USD	1.10%	18-Aug-2026	2.50%	DE000HW0TP46	HW0TP4	UCGRPRU1 Index
14	UC Prudent USD Private Index	UC Prudent USD Index (ISIN: DE000HW0TPN5)	USD	0.90%	18-Aug-2026	2.50%	DE000HW0TP53	HW0TP5	UCGRPRU2 Index
15	UC Balanced USD Prime Index	UC Balanced USD Index (ISIN: DE000HW0TPP0)	USD	1.30%	13-Aug-2026	3.50%	DE000HW0TP61	HW0TP6	UCGRBAU1 Index
16	UC Balanced USD Private Index	UC Balanced USD Index (ISIN: DE000HW0TPP0)	USD	1.10%	13-Aug-2026	3.50%	DE000HW0TP79	HW0TP7	UCGRBAU2 Index
17	UC Active USD Prime Index	UC Active USD Index (ISIN: DE000HW0TPQ8)	USD	1.35%	19-Aug-2026	4.50%	DE000HW0TP87	HW0TP8	UCGRACU1 Index
18	UC Active USD Private Index	UC Active USD Index (ISIN: DE000HW0TPQ8)	USD	1.15%	19-Aug-2026	4.50%	DE000HW0TP95	HW0TP9	UCGRACU2 Index
19	UC Extra USD Prime Index	UC Extra USD Index (ISIN: DE000HW0TPR6)	USD	1.40%	20-Aug-2026	4.50%	DE000HW0TQA0	HW0TQA	UCGREXU1 Index
20	UC Extra USD Private Index	UC Extra USD Index (ISIN: DE000HW0TPR6)	USD	1.20%	20-Aug-2026	4.50%	DE000HW0TQB8	HW0TQB	UCGREXU2 Index

Each Index of the UC onemarkets AMC IPS CEE Index Series is created and designed by UniCredit Bank GmbH, Munich (the "**Index Administrator**") and is compiled, calculated and published pursuant to the rules specified in this document (the "**Index Description**").

Section A. - Definitions

"**Banking Day**" means each day (other than a Saturday or Sunday) on which T2 is open for settlements in Euro.

"**Hedging Party**" means UniCredit Bank GmbH. The Index Administrator may, in its reasonable discretion (§ 315 BGB), replace the current Hedging Party with another UniCredit Bank GmbH affiliate (the "**Successor Hedging Party**"). Any Successor Hedging Party will be published in accordance with *Section E. – III. Publication* of this Index Description. In this case, any reference to the replaced Hedging Party in this Index Description shall be deemed to refer to the Successor Hedging Party.

"**Hedging Transactions**" means trades or transactions that the Issuer enters into with the Hedging Party to hedge its obligations arising from financial instruments linked to the Index.

"**High Watermark Observation Date**" means each Index Valuation Date.

"**Hurdle Markup**" means a percentage rate by which the Performance Fee Reference Mark is increased. The Hurdle Markup is calculated according to the following formula:

Hurdle [%] / 360

where Hurdle is set out in Table 1.

"**Hurdle Adjusted Performance Fee Reference Mark**" means the product of (a) the Performance Fee Reference Mark and (b) one plus the Hurdle Markup.

"**Hypothetical Investor**" means a hypothetical investor who holds the Reference Index and is subject to equal tax and legal conditions as the Hedging Party.

"**Index Calculation Agent**" is UniCredit Bank GmbH or any successor determined by the Index Administrator, in its reasonable discretion (§ 315 BGB) and in accordance with the provisions in *Section B. – II. Index Administrator, Index Sponsor and Index Calculation Agent* of this Index Description.

"**Index Calculation Date**" means the Banking Day following any Index Valuation Date for which the Index Value is calculated.

"**Index Component**" means the constituents of the Reference Index included in the Index at a given point in time.

"**Index Currency**" means the currency of the Index Value and is set out in Table 1.

"**Index Event**" means any event defined as an Index Event in *Section D. – Termination, Correction and Market Disruptions* of this Index Description.

"**Index Fee**" means a percentage rate by which the performance of the Index Value is reduced. The Index Fee is set out in Table 1.

"**Index Objective**" means the objective of the Index as defined in *Section B. – I. Objective of the Index* of this Index Description.

"**Index Sponsor**" means UniCredit Invest d.o.o., who is also the index sponsor of the Reference Index.

"**Index Sponsor Agreement**" has the meaning given to such term in the Reference Index Description.

"**Index Start Date**" means the first Index Valuation Date and is set out in Table 1.

"**Index Start Value**" means 1,000.00.

"**Index Valuation Date**" means each Banking Day that is a Reference Index Calculation Date.

"**Index Value**" means the value of the Index on any given Index Valuation Date as calculated by the Index Calculation Agent. The Index Value is calculated by the Index Calculation Agent for the relevant Index Valuation Date in accordance with the provisions of *Section C. – Calculation of the Index* of this Index Description.

"**Index(t_j)**" means the Index Value on the Index Valuation Date t_j.

"**Index(t_{j-1})**" means the Index Value on the Index Valuation Date t_{j-1}.

"**Issuer**" is a company affiliated with the Index Administrator (§ 15 of the German Stock Corporation Act (Aktiengesetz)) that is the issuer of financial instruments linked to the Index.

"**Performance Fee**" with respect to an Index Valuation Date means 15% (plus value added tax if applicable) of the Performance Fee Relevant Increase provided that the Index Value after the Index Calculation Fee is subtracted but before the Performance Fee is subtracted on that Index Valuation Date is above the applicable Performance Fee Reference Mark. The Performance Fee is not applied for an initial period following the Index Start Date, i.e. the Performance Fee is considered with 0.00 during this initial period. The Index Administrator will determine in its reasonable discretion (§ 315 BGB) from which date on the application of the Performance Fee shall apply. Any such decision shall be announced at least two weeks in advance on www.onemarkets.eu.

"**Performance Fee Relevant Increase**" with respect to an Index Valuation Date is the maximum of zero and the difference between (a) the Index Value after the Index Calculation Fee is subtracted but before the Performance Fee is subtracted and (b) the Hurdle Adjusted Performance Fee Reference Mark:

> *Hurdle principle:* The Performance Fee Reference Mark is increased by the Hurdle Markup resulting in the Hurdle Adjusted Performance Fee Reference Mark.

The "**Performance Fee Reference Mark**" with respect to an Index Valuation Date is updated as follows:

> *High watermark principle:* If the Index Value is above the applicable Performance Fee Reference Mark on a High Watermark Observation Date, the Performance Fee Reference Mark is increased to this Index Value. The increased Performance Fee Reference Mark is applicable for the first time on the immediately following Index Valuation Date.

"**Reference Index Calculation Date**" means each day for which a value of the Reference Index is calculated.

"**Reference Index Description**" means the description of the Reference Index. The respective valid version of the Reference Index Description is published on the website www.onemarkets.eu (or any successor site).

"**Reference Index Value**" means the value of the Reference Index calculated on the basis of the method described in the Reference Index Description on any Reference Index Calculation Date.

"**Reference Index**" is each Reference Index as set out in Table 1 and as determined and calculated by the Index Calculation Agent.

"**RIV(t_j)**" means the Reference Index Value on Index Valuation Date t_j.

"**RIV(t_{j-1})**" means the Reference Index Value on Index Valuation Date t_{j-1}.

"**t_j**" means the j-th Index Valuation Date. The Index Start Date is labelled with t_0. Subsequent Index Valuation Dates are labelled with positive indices, resulting in (t_0, t_1, t_2, ...).

"**T2**" means the real time gross settlement system operated by the Eurosystem (or any successor system).

Section B. – General information regarding the Index

I. Objective of the Index

The objective of the Index is to replicate the performance of the Reference Index after the deduction of the Index Fee and the Performance Fee.

The Reference Index is based on a proprietary investment strategy of UniCredit Invest d.o.o., the "**Index Sponsor**", as described in the Reference Index Description, and aims to reflect the performance of a virtual investment composed according to the Investment Strategy as determined by the Index Sponsor.

There is no guarantee that the Index will achieve the Index Objective.

II. Index Administrator, Index Sponsor and Index Calculation Agent

The Index is administered by the Index Administrator. The Index Administrator assumes all rights and duties resulting from the Index Description, if not otherwise indicated. The Index Administrator will make any decisions, determinations and specifications with regard to the Index in its reasonable discretion (§ 315 BGB).

The Index Administrator has assigned all rights and duties with regard to the calculation of the Index to the Index Calculation Agent. The Index Calculation Agent compiles, calculates, and publishes the Index. The Index Calculation Agent will apply the method of calculation set out in the Index Description and the results achieved will be final, conclusive and binding except for obvious errors. The Index Calculation Agent may at any time seek advice from third parties with regard to its obligations related to the Index. The Index Administrator may appoint, in its reasonable discretion (§ 315 BGB), a new index calculation agent ("**Successor Index Calculation Agent**"), which may also be the Index Administrator itself, including where the current Index Calculation Agent resigns from its rights and duties under the Index Description. Any such appointment is subject to the conditions that (i) the Successor Index Calculation Agent accepts the appointment, (ii) the Successor Index Calculation Agent assumes all rights and obligations of the previous Index Calculation Agent, and (iii) the Successor Index Calculation Agent and the Index Administrator enter into a new Index Sponsor Agreement with the Index Sponsor. Such replacement of the Index Calculation Agent shall be notified in accordance with *Section E. – III. Publication of the Index Description*, and any reference in the Index Description to the Index Calculation Agent shall be deemed to refer to the Successor Index Calculation Agent unless the context provides otherwise. If no Successor Index Calculation Agent can be appointed in accordance with the conditions (i) – (iii), the Index Administrator will terminate the provisioning of the Index.

If regulatory, legal or fiscal circumstances (including but not limited to an administrative order of any competent supervisory authority) arise that require a modification of or change to the methodology of the Index, the Index Administrator shall be entitled to make such required modification or change in its reasonable discretion (§ 315 BGB). The Index Administrator will with all due care ensure that the revised methodology remains, to the extent possible, consistent with the methodology in effect prior to the change and will take into account the economic position of the holders of financial instruments linked to the Index.

Section C. – Calculation of the Index

The Index Value ("***Index(t_j)***") is calculated by the Index Calculation Agent for each Index Valuation Date t_j (where j = 1, 2, ...) after the Index Start Date in the Index Currency pursuant to the following formula[1]:

[1] It shall be noted, that the first term of the formula, i.e. $Index(t_{j-1}) \times \left[Perf(t_j) - \frac{F}{360} \times \Delta(t_{j-1}, t_j)\right]$, corresponds to (a) in the definition of Performance Fee Relevant Increase.

$$Index(t_j) = Index(t_{j-1}) \times \left[Perf(t_j) - \frac{F}{360} \times \Delta(t_{j-1}, t_j)\right] - PF(t_j)$$

where the performance of the Reference Index since the previous Index Valuation Date t_{j-1} (referred to as "***Perf*** (t_j)") is calculated as follows:

$$Perf(t_j) = \frac{RIV(t_j)}{RIV(t_{j-1})}$$

and where

"***F***" is the Index Fee;

"$\Delta(t_{j-1}, t_j)$" denotes the number of calendar days from Index Valuation Date t_{j-1} (excluding) to Index Valuation Date t_j (including).

"$PF(t_j)$" denotes the Performance Fee deductible on Index Valuation Date t_j.

Section D. – Termination, Correction and Market Disruptions

I. Termination of the Index

If the Index Administrator determines the occurrence of one or more Index Events, the Index Administrator has the right to permanently discontinue the calculation of the Index at any time; whether the conditions are fulfilled shall be determined by the Index Administrator in its reasonable discretion (§ 315 BGB).

"**Index Event**" means with regard to the Reference Index any of the following events:

a. the calculation or publication of the Reference Index is discontinued;

b. any other event that could have a noticeable adverse effect on the Reference Index Value on more than a temporary basis; whether this is the case shall be determined by the Index Administrator in its reasonable discretion (§ 315 BGB).

The determination of an Index Event will be published in accordance with *Section E. – III. Publication* of this Index Description.

II. Correction of the Index Value

Should the Reference Index Value be corrected (the "**Corrected Value**") due to one of the following events, the Index Calculation Agent shall recalculate the Index Value based on the Corrected Value:

a. in the event of an error in the calculation of the Reference Index;

b. in the event of the publication of an incorrect Reference Index; or

c. if a Reference Index Value determined and published by the administrator of the Reference Index, is subsequently corrected.

The Index Administrator determines the type and extent of any necessary adjustments to the Reference Index Value in its reasonable discretion (§ 315 BGB). The recalculated Index Value shall be published on the website www.onemarkets.eu.

III. Market Disruption Events

a. If a publication of the Reference Index Value occurs with a delay (a "**Reference Index Market Disruption Event**"), the Index Calculation Agent will postpone the calculation, determination and publication of the Index until such time as the Reference Index Market Disruption Event ends;

whether the conditions are fulfilled shall be determined by the Index Calculation Agent in its reasonable discretion (§ 315 BGB).

b. If the Reference Index Market Disruption Event continues for more than thirty Banking Days, the Index Calculation Agent will make an estimate of the Reference Index Value taking into account the then prevailing market conditions, in order to calculate the Index, provided that a data basis is available which is sufficient for the purpose of such estimate. The Index Administrator will determine in its reasonable discretion (§ 315 BGB) whether a sufficient data basis is available.

Section E. – Further Terms

I. Input Data

The Index Calculation Agent shall be authorized to obtain any input data used for the calculation of the Index (the "**Input Data**") via the information provider Bloomberg or Reuters (the "**Information Provider**") or any other representative publicly available data source. The Index Calculation Agent may, in its reasonable discretion (§ 315 BGB), at any time replace the Information Provider by another suitable information provider deemed reliable.

II. Disclaimer

The Index and the Reference Index exist exclusively in the form of data sets and do not convey any direct or indirect or legal or beneficial interest or ownership in the components of the Reference Index. Any action specified herein is only carried out by an amendment to such data sets. Neither an Issuer nor the Index Administrator nor the Index Calculation Agent nor the Hedging Party are under an obligation to directly or indirectly invest or to hold an interest in the components of the Reference Index.

The Index Calculation Agent acts with due care in performing the calculation of the components of the Reference Index Value. The Index Administrator and the Index Calculation Agent accept no liability except in the event of wilful misconduct or gross negligence. Neither the Index Administrator nor the Index Calculation Agent give any representation or guarantee for the correctness of the market data and other information provided by third parties underlying the calculation for the Index. Neither the Index Administrator nor the Index Calculation Agent accepts any liability for any direct or indirect damage which may result from incorrect market data underlying the calculation of the Index Value.

Neither the Index Administrator nor any other person related to the Index acts in a fiduciary or advisory capacity for a holder of financial instruments linked to the Index.

III. Publication

The Index Value is published by the Index Calculation Agent on the website www.onemarkets.eu (or a successor page) and on Bloomberg under the ticker as given in Table 1 (or a successor page).

All determinations made by the Index Administrator or the Index Calculation Agent in their reasonable discretion (§ 315 BGB) will be published in accordance with the terms and conditions of the relevant financial instruments linked to the Index.

IV. Invalidity, manifest erros, Incomplete or inconsistent provisions

Should any provision of the Index Description be or become invalid or unenforceable in whole or in part, the remaining provisions are not affected thereby. Any gap arising as a result of invalidity or unenforceability of the Index Description is to be filled with a provision that corresponds to the meaning and intent of the Index Description and is in the interest of the parties.

The Index Administrator may correct manifest errors in the Index Description. The correction is made by correcting the error with the obviously correct content. Manifest errors are recognisable typing errors as well as other comparable obvious inaccuracies. The holders of Index-linked financial instruments will be informed of such corrections and amendments in accordance with the terms and conditions of the Index-linked financial instruments.

The Index Administrator is entitled to correct or amend incomplete or inconsistent provisions in the Index Description in its reasonable discretion. Only corrections and amendments that are reasonable for the holders of Index-linked financial instruments and that in particular do not materially impair the legal and economic position of the holders of Index-linked financial instruments will be permitted. The holders of Index-linked financial instruments will be informed of such corrections and amendments in accordance with the terms and conditions of the Index-linked financial instruments.

V. Applicable Law

This Index Description is governed by German law.