# Key Information Document

BARCLAYS

**Purpose**

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

**Product**

| | |
|---|---|
| **Product name** | BB AIO Global Tillvaxt 5745 |
| **Product identifier** | ISIN: SE0031114335 |
| **PRIIP manufacturer** | Barclays Bank PLC (https://derivatives.cib.barclays/), part of The Barclays Group. The PRIIP manufacturer is also the product issuer. Call +44 (0) 20 7116 9000 for more information. |
| **Competent authority of the PRIIP manufacturer** | Barclays Bank PLC is authorised by the U.K. Prudential Regulation Authority and regulated by the U.K. Financial Conduct Authority and U.K. Prudential Regulation Authority. It is not established in the European Union (EU) or supervised by an EU competent authority. |
| **Date and time of production** | 13 November 2026 14:43 Stockholm local time |

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

## 1. What is this product?

**Type**

English law governed equity-linked notes / Return depends on the performance of the underlyings / Full capital protection against market risk

**Term**

The product has a fixed term and will be due on 28 January 2033.

**Objectives**

(Terms that appear in **bold** in this section are described in more detail in the table(s) below.)

The product is designed to provide a return in the form of a cash payment on the **maturity date**. The amount of this payment will depend on the weighted performance of the **underlyings**.

On termination of the product on the **maturity date** you will receive a cash payment equal to (i) SEK 10,000 plus (ii) an amount directly linked to the **final basket performance**. This amount will equal (i) SEK 12,500 (i.e., 125.00%[1] of the **product notional amount**) multiplied by (ii) (x) the **final basket performance** minus (y) 100.00%. However, if this cash payment is less than SEK 10,000, you will receive SEK 10,000 (the minimum payment).

The basket performance for a given date is calculated by adding together the weighted performances of the **underlyings**. The weighted performance of an **underlying** is calculated by multiplying the **weighting** of that **underlying** by its performance. The performance of an **underlying** is calculated as its **reference level** on the relevant date divided by its **initial reference level**.

The different **underlyings** have different **weightings**. The higher the **weighting** of an **underlying**, the greater the effect a change in the value of that **underlying** will have on the amount you receive. As such, a significant change in the value of an **underlying** with a relatively lower **weighting** may have less of an effect on your return than a smaller change in the performance of an **underlying** with a relatively higher **weighting**.

| Underlying | ISIN | Underlying currency | Weighting | Reference source |
|---|---|---|---|---|
| S&P 500® Index (Price return index) (SPX; Bloomberg: SPX Index; RIC: .SPX) | US78378X1072 | USD | 30.00% | S&P Dow Jones Indices LLC |
| STOXX Europe 600Price Index EUR (Price return index) (SXXP; Bloomberg: SXXP Index; RIC: .STOXX) | EU0009658202 | EUR | 30.00% | STOXX Limited |
| CSI 300 SHSE-SZSE Index (Price return index) (SHSN300; Bloomberg: SHSN300 Index; RIC: .CSI300) | None | CNY | 20.00% | China Securities Index Co., Ltd (CSI) |
| TOPIX Index (Price return index) (TPX; Bloomberg: TPX Index; RIC: .TOPX) | JP9010100007 | JPY | 10.00% | JPX Market Innovation & Research, Inc. |
| BGF-INDIA FUND-EUR A2 (MLINA2E; Bloomberg: MLINA2E LX Equity) | LU0248271941 | EUR | 10.00% | BlackRock Financial Management |

[1] This indicative value is used for display purposes and calculations in this document only and the actual value will be subject to a minimum of 100.00% of the **product notional amount**. The actual value will be determined by us on the **initial valuation date**, taking into account the market conditions on such date.

Under the product terms, certain dates specified below will be adjusted if the respective date is either not a business day or not a trading day (as applicable). Any adjustments may affect the return, if any, you receive.

The product terms also provide that if certain exceptional events occur (1) adjustments may be made to the product and/or (2) the issuer may terminate the product early. These events are specified in the product terms and principally relate to the **underlyings**, the product and the issuer. The return (if any) you receive on such early termination is likely to be different from the scenarios described above and may be less than the amount you invested.

| | | | |
|---|---|---|---|
| **Final basket performance** | The average performance of the basket performances observed on the **final valuation dates** | **Issue date** | 28 January 2027 |
| **Underlying market** | Equity | **Initial reference level** | The **reference level** on the **initial valuation date** |

| | | | |
|---|---|---|---|
| **Product notional amount** | SEK 10,000 | **Reference level** | The closing level of an **underlying** as per the relevant **reference source** |
| **Issue price** | 110.00% of the **product notional amount** | **Initial valuation date** | 14 January 2027 |
| **Product currency** | Swedish Krona (SEK) | **Final valuation dates** | 14 July 2031, 14 August 2031, 16 September 2031, 14 October 2031, 14 November 2031, 15 December 2031, 14 January 2032, 18 February 2032, 15 March 2032, 14 April 2032, 14 May 2032, 15 June 2032, 14 July 2032, 16 August 2032, 14 September 2032, 14 October 2032, 15 November 2032, 14 December 2032 and 14 January 2033 |
| **Subscription period** | 20 November 2026 (inclusive) to 30 December 2026 (inclusive) | **Maturity date / term** | 28 January 2033 |

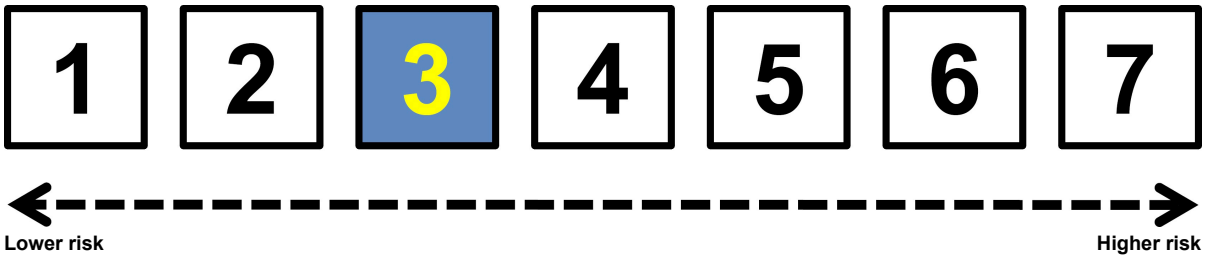
**Intended retail investor**

The product is intended to be offered to retail investors who fulfil all of the criteria below:

1. they have the ability to make an informed investment decision through sufficient knowledge and understanding of the product and its specific risks and rewards, either independently or through professional advice, and they may have experience of investing in and/or holding a number of similar products providing a similar market exposure;
2. they seek capital growth, expect the movement in the underlying to perform in a way that generates a positive return. They have a long investment horizon;
3. they are only able to bear a partial loss of their initial investment, consistent with the redemption profile of the product at maturity (market risk);
4. they accept the risk that the issuer could fail to pay or perform its obligations under the product irrespective of the redemption profile of the product (credit risk);
5. they are willing to accept a level of risk of 3 out of 7 to achieve potential returns, which reflects a medium-low risk (as shown in the summary risk indicator below which takes into account both market risk and credit risk).

## 2. What are the risks and what could I get in return?

**Risk indicator**






**The risk indicator assumes you keep the product until 28 January 2033. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or may have to sell at a price that significantly impacts on how much you get back.**

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance of the **underlyings** at a medium-low level and the potential for us to be unable to pay you any amounts due as very unlikely.

Inflation erodes the purchasing value of cash over time and this may result in the decline in real terms of any capital reimbursed.

You are entitled to receive back at least 100.00% of your capital. Any amount over this, and any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash in before maturity or in case of immediate termination by the issuer.

If we are not able to pay you what is owed, you could lose your entire investment.

For detailed information about all risks relating to the product please refer to the risk sections of the prospectus and any supplements thereto as specified in the section "7. Other relevant information" below.

**Performance scenarios**

**What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.**

**The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.**

| | |
|---|---|
| ***Recommended holding period:*** | **6 years** |
| ***Example investment:*** | SEK 100,000 |

| ***Scenarios*** | | ***If you exit after 1 year*** | ***If you exit after 6 years (Recommended holding period)*** |
|---|---|---|---|
| **Minimum** | **SEK 90,909. The return is only guaranteed if you hold the product to maturity. You could lose some or all of your investment.** | | |
| **Stress** | **What you might get back after costs**<br>Average return each year | SEK 73,060<br>-26.94% | SEK 90,909<br>-1.58% |
| **Unfavourable** | **What you might get back after costs**<br>Average return each year | SEK 78,903<br>-21.10% | SEK 90,909<br>-1.58% |
| **Moderate** | **What you might get back after costs**<br>Average return each year | SEK 86,813<br>-13.19% | SEK 96,237<br>-0.64% |
| **Favourable** | **What you might get back after costs**<br>Average return each year | SEK 97,465<br>-2.53% | SEK 139,287<br>5.68% |



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The favourable, moderate, unfavourable and stress scenarios represent possible outcomes that have been calculated based on simulations using the past performance of the **underlyings** over a period of up to 5 years. The stress scenario shows what you might get back in extreme market circumstances. This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period, you do not have a guarantee and you may have to pay extra costs.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

## 3. What happens if the manufacturer is unable to pay out?

You are exposed to the risk that the issuer might be unable to meet its obligations in connection with the product for instance in the event of bankruptcy or an official directive for resolution action. This may materially adversely affect the value of the product and could lead to you losing some or all of your investment in the product. The product is not covered by any deposit protection scheme.

## 4. What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- SEK 100,000 is invested

| | *If you exit after 1 year* | *If you exit after 6 years* |
|---|---|---|
| **Total costs** | SEK 7,273 | SEK 6,818 |
| **Annual cost impact*** | 7.80% | 1.18% each year |

*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 0.54% before costs and -0.64% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

### Composition of costs

| | One-off costs upon entry or exit | If you exit after 1 year |
|---|---|---|
| **Entry costs** | 6.82% of the amount you pay when entering this investment. These costs are already included in the price you pay. | SEK 6,818 |
| **Exit costs** | 0.45% of your investment before it is paid out to you. These costs are already included in the price you receive and are only incurred if you exit before maturity. If you hold the product until maturity, no exit costs will be incurred. | SEK 455 |

## 5. How long should I hold it and can I take money out early?

### Recommended holding period: 6 years

The product aims to provide you with the return described under “1. What is this product?” above. However, this only applies if the product is held to maturity. It is therefore recommended that the product is held until 28 January 2033 (maturity).

The product does not guarantee the possibility to disinvest other than by selling the product either (1) through the exchange (if the product is exchange traded) or (2) off-exchange, where an offer for such product exists. Save as otherwise disclosed in exit costs (see section "4. What are the costs?" above), no fees or penalties will be charged by the issuer for any such transaction, however an execution fee might be chargeable by your broker if applicable. By selling the product before its maturity, you may receive back less than you would have received if you had kept the product until maturity.

| | | | |
|---|---|---|---|
| **Exchange listing** | Nasdaq Stockholm AB | **Last exchange trading day** | 14 January 2033 |
| **Smallest tradable unit** | SEK 10,000 | **Price quotation** | Percentage |

In volatile or unusual market conditions, or in the event of technical faults/disruptions, the purchase and/or sale of the product can be temporarily hindered and/or suspended and may not be possible at all.

## 6. How can I complain?

Any complaint regarding the conduct of the person advising on, or selling, the product can be submitted directly to that person.

Any complaint regarding the product or the conduct of the manufacturer of this product can be submitted in writing at the following address: 1 Churchill Place, London, E14 5HP, England, UK, by email to: IBKIDComplaints@barclays.com or at the following website: https://derivatives.cib.barclays/.

## 7. Other relevant information

The information contained in this Key Information Document does not constitute a recommendation to buy or sell the product and is no substitute for individual consultation with your bank or advisor.

The product is not in any way sponsored, sold or promoted by any relevant stock market, relevant index, related exchange or index sponsor. Further information in respect of the index is available from the index administrator.

The offering of this product has not been registered under the U.S. Securities Act of 1933, as amended. This product may not be offered or sold, directly or indirectly, in the United States of America or to U.S. persons. The term "U.S. person" is defined in Regulation S under the U.S. Securities Act of 1933, as amended.

Any additional documentation in relation to the product, in particular, the issuance programme documentation, any supplements thereto and the product terms are published on https://derivatives.cib.barclays/, all in accordance with relevant legal requirements. These documents are also available free of charge from Barclays Bank PLC, 1 Churchill Place, London, E14 5HP, England, UK.

You should note that due to the underlying this product is linked to, you may be required by the product issuer to provide evidence of your nationality and principal place of residence in order to comply with a mandatory request for information from competent authorities in the People’s Republic of China. Failure to provide such evidence within the timeframe notified will result in the early termination of this product.



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