

IMPORTANT – PROHIBITION OF SALES TO EEA OR UK RETAIL INVESTORS - The Notes 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 European Economic Area ("**EEA**") or in the United Kingdom (the "**UK**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU, as amended ("**MiFID II**"); or (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended or superseded), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014, as amended (the "**PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the EEA or in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA or in the UK may be unlawful under the PRIIPs Regulation.

MIFID II product governance / Professional investors and ECPs only target market – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in "MiFID II"; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

Final Terms dated 30 October 2020

BARCLAYS PLC

Legal entity identifier (LEI): 213800 LBQA 1Y9L22JB70

Issue of £400,000,000 1.700 per cent. Reset Notes due 2026

under the **£60,000,000,000 Debt Issuance Programme**

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Notes (the "**Conditions**") set forth in the base prospectus dated 25 February 2020 and the supplemental base prospectuses dated 30 April 2020, 30 July 2020 and 26 October 2020 which together constitute a base prospectus (the "**Base Prospectus**") for the purposes of Regulation (EU) 2017/1129 (the "**Prospectus Regulation**"). This document constitutes the Final Terms of the Notes described herein for the purposes of the Prospectus Regulation and must be read in conjunction with the Base Prospectus.

Full information on the Issuer and the offer of the Notes described herein is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus and these Final Terms have been published on the website of the Regulatory News Service operated by the London Stock Exchange at <http://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html>.

1.	(i)	Issuer:	Barclays PLC
2.	(i)	Series Number:	252
	(ii)	Tranche Number:	1
	(iii)	Date on which the Notes become fungible:	Not Applicable
3.		Specified Currency or Currencies:	GBP ("£")
4.		Aggregate Nominal Amount:	£400,000,000
5.		Issue Price:	99.990 per cent. of the Aggregate Nominal Amount

6.	(i)	Specified Denominations:	£100,000 and integral multiples of £1,000 in excess thereof
	(ii)	Calculation Amount:	£1,000
7.	(i)	Issue Date:	3 November 2020
	(ii)	Interest Commencement Date:	Issue Date
8.		Maturity Date:	3 November 2026
9.		Interest Basis:	Reset Notes (see paragraph 15 below)
10.		Redemption/Payment Basis:	Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount
11.		Change of Interest or Redemption/Payment Basis:	Not Applicable
12.		Call Options:	Issuer Call
13.	(i)	Status of the Notes:	Senior
	(ii)	Date of approval for issuance of Notes obtained:	24 February 2020

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

14.		Fixed Rate Note Provisions	Not Applicable
15.		Reset Note Provisions	Applicable
	(i)	Initial Rate of Interest:	1.700 per cent. per annum payable in arrear on each Interest Payment Date up to and including the First Reset Date
	(ii)	Interest Payment Date(s):	3 November in each year up to and including the Maturity Date
	(iii)	Fixed Coupon Amount up to (but excluding) the First Reset Date:	£17.00 per Calculation Amount
	(iv)	Broken Amount(s):	Not Applicable
	(v)	Reset Reference Rate:	Sterling Reference Bond Rate
	(vi)	First Reset Date:	3 November 2025
	(vii)	Day Count Fraction:	Actual/Actual (ICMA)
	(viii)	Reset Date(s):	The First Reset Date
	(ix)	Mid-Swap Rate:	Not Applicable
	(x)	Reference Bond Rate:	Not Applicable
	(xi)	Sterling Reference Bond Rate:	Applicable
		Reset Margin:	+ 1.75 per cent. per annum

(xii)	U.S. Treasury Rate:	Not Applicable
(xiii)	Reference Banks:	Not Applicable
(xiv)	Reset Determination Dates:	The second Business Day prior to the First Reset Date
(xv)	Minimum Rate of Interest:	Zero
(xvi)	Maximum Rate of Interest:	Not Applicable
(xvii)	Business Day Convention:	No adjustment
(xviii)	Additional Business Centre(s):	Not Applicable
(xix)	Reset Determination Time:	As per the Conditions
(xx)	Agent Bank:	The Bank of New York Mellon, London Branch
16.	Floating Rate Note Provisions	Not Applicable
17.	Zero Coupon Note Provisions	Not Applicable

PROVISIONS RELATING TO REDEMPTION

18.	Call Option	Applicable
(i)	Optional Redemption Date(s) (Call):	Any date from and including the Issue Date to and including the First Reset Date
(ii)	Optional Redemption Amount (Call):	In the case of the Optional Redemption Date(s) falling in the period from and including the Issue Date to but excluding the First Reset Date (the " Make Whole Redemption Dates "): the Make Whole Redemption Price In the case of the Optional Redemption Date falling on the First Reset Date: 100 per cent. per Calculation Amount
(iii)	Make Whole Redemption Price:	Sterling Make Whole Redemption Amount
(a)	Redemption Margin:	0.300 per cent.
(b)	Reference Bond:	UKT 2.000% 7 September, 2025
(c)	Quotation Time:	11.00 a.m. (London time)
(d)	Relevant Make Whole Screen Page:	PXUK or any page as may replace such page
(e)	Reference Date:	As per the Conditions
(f)	Par Redemption Date:	The First Reset Date
(iv)	Redeemable in part:	Applicable in respect of any redemption which occurs on a Make Whole Redemption Date Otherwise, any redemption of the Notes on the First Reset Date may only be in whole but not in part
(a)	Minimum Redemption Amount:	Not Applicable

	(b) Maximum Redemption Amount:	Not Applicable
(v)	Notice period:	Minimum period: 15 days Maximum period: 60 days
(vi)	Optional Redemption Amount (Regulatory Event) (for Tier 2 Capital Notes only):	Not Applicable
(vii)	Early Redemption Amount (Tax):	£1,000 per Calculation Amount
(viii)	Optional Redemption Amount (Loss Absorption Disqualification Event) (for Senior Notes only):	£1,000 per Calculation Amount
19.	Final Redemption Amount of each Note:	Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at £1,000 per Calculation Amount
20.	Early Termination Amount:	As per the Conditions

GENERAL PROVISIONS APPLICABLE TO THE NOTES

21.	Form of Notes	Registered Notes: Unrestricted Global Certificate registered in the name of a nominee for a common safekeeper for Euroclear and Clearstream, Luxembourg (that is, held under the New Safekeeping Structure (NSS)) exchangeable for Unrestricted Individual Certificates in the limited circumstances described in the Unrestricted Global Certificate.
22.	New Global Note:	No
23.	Additional Financial Centre(s) or other special provisions relating to payment dates:	Not Applicable
24.	Talons for future Coupons to be attached to Definitive Notes:	No
25.	Relevant Benchmarks:	Not Applicable

SIGNED on behalf of **BARCLAYS PLC**:

By: Miray Muminoglu

Duly authorised

PART B – OTHER INFORMATION

1. LISTING

- (i) Listing and admission to trading: Application is expected to be made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the Regulated Market of the London Stock Exchange with effect from on or about the Issue Date.

The Notes are also expected to be admitted to the Sustainable Bond Market of the London Stock Exchange with effect from on or about the Issue Date.

- (ii) Estimate of total expenses related to admission to trading: £4,725

2. RATINGS

Ratings:

The Notes to be issued are expected to be rated:

S&P Global Ratings Europe Limited ("**Standard & Poor's**"): BBB

An obligation rated 'BBB' exhibits adequate protection parameters. However, adverse economic conditions or changing circumstances are more likely to weaken the obligor's capacity to meet its financial commitments on the obligation.

(Source: S&P,
https://www.standardandpoors.com/en_US/web/guest/article/-/view/sourceId/504352)

Moody's Investors Service Ltd. ("**Moody's**"): Baa2

An obligation rated 'Baa' is judged to be medium-grade and subject to moderate credit risk and as such may possess certain speculative characteristics. The modifier '2' indicates a mid-range ranking.

(Source: Moody's,
<https://www.moody's.com/ratingsprocess/Ratings-Definitions/002002>)

Fitch Ratings Limited ("**Fitch**"): A

An obligation rated 'A' denotes an expectation of low default risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings.

(Source: Fitch Ratings,
<https://www.fitchratings.com/products/rating-definitions>)

Each of Moody's, Standard & Poor's and Fitch is established in the UK or the European Economic Area (the "**EEA**") and is registered under Regulation (EC) No. 1060/2009 (as amended) (the "**CRA Regulation**").

As such, each of Moody's, Standard & Poor's and Fitch is included in the list of credit rating agencies published by the European Securities and Markets Authority on its website in accordance with the CRA Regulation

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save as discussed in "*Subscription and Sale*", so far as the Issuer is aware, no person involved in the offer of the Notes has an interest that is material to the offer.

The Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. USE OF PROCEEDS

Estimated net proceeds: £398,860,000

The net proceeds of the issue will be used for general corporate purposes of the Issuer and its subsidiaries and/or the Group and may be used to strengthen further the capital base of the Issuer and its subsidiaries and/or the Group.

More particularly, an amount of funding equal to the net proceeds of the issue of the Notes (as at the date of issuance) will be allocated to Barclays Bank UK PLC as funding for the financing and/or re-financing of Eligible Mortgage Assets.

An amount equal to any net proceeds (as at the date of issuance) which, from time to time, are not allocated as funding for the purpose described above will be invested, at the Issuer's discretion, in cash and short-term and liquid investments and in accordance with its liquidity policy pending allocation as funding towards the financing and/or re-financing of Eligible Mortgage Assets, as described above. The Issuer does not undertake to ensure that there is at all times a sufficient aggregate amount of Eligible Mortgage Assets to allow for allocation of funding representing the net proceeds of the issue of the Notes in full.

The Eligibility Criteria have been designed by the Issuer to meet the 2018 ICMA Green Bond Principles, the United Nations Sustainable Development Goals and the Climate Bonds Initiative's Climate Bond Standards as at the date of issuance of the Notes.

Carbon Trust Assurance Limited (the "**Carbon Trust**") has provided a second party opinion in which they have confirmed that the Issuer's Green Bond Framework meets the 2018 ICMA Green Bond Principles (applicable as at the date of issuance of the Notes).

The Carbon Trust (who are a qualified and approved Climate Bonds Initiative ("**CBI**") verifier) has produced a report of factual findings dated 19 October 2020 in relation to conformance of the proposed issuance of Notes and the Issuer's Green Bond Framework with the pre-issuance requirements of the Climate Bonds Standard Version 3. On the basis of this report, a Pre-Issuance Certification has been obtained from the CBI.

The Issuer will publish an investor report annually for each issuance of Notes in line with annual results. It is intended that each investor report will be accompanied by an independent assurance report.

All opinions and assurance reports will be made available on the Issuer's Investor Relations website.

"**Eligibility Criteria**" means:

Energy efficient residential properties in England and Wales that have been originated within the last 3 years prior to the issuance date and are at or below the estimated "**carbon intensity maximum**" of 22.53 kgCO₂/m²/year.

Properties at or below this maximum, are estimated to be in the top 15 per cent. of the lowest carbon intensive buildings in England and Wales in terms of estimated emissions performance in their local

market on the date of these Final Terms. They are therefore deemed to meet the Eligibility Criteria, based on Energy Performance Certificate data.

"Eligible Mortgage Assets" means:

Mortgages on residential properties which meet the Eligibility Criteria and are not used by the Group as collateral in any transaction.

5. **YIELD**

Indication of yield: 1.702 per cent. per annum

The indicative yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

6. **OPERATIONAL INFORMATION**

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|--------|--|---|
| (i) | CUSIP Number | Not Applicable |
| (ii) | ISIN: | XS2251641267 |
| (iii) | Common Code: | 225164126 |
| (iv) | FISN: | BARCLAYS PLC/1EMTN 20261103, as updated on the website of the Association of National Numbering Agencies |
| (v) | CFI Code: | DTFXFR, as updated on the website of the Association of National Numbering Agencies |
| (vi) | CINS Code: | Not Applicable |
| (vii) | CMU Instrument Number: | Not Applicable |
| (viii) | Any clearing system(s) other than Euroclear, Clearstream Luxembourg, DTC or the CMU Service and the relevant identification number(s): | Not Applicable |
| (ix) | Delivery: | Delivery free of payment |
| (x) | Names and addresses of additional Paying Agent(s) (if any): | Not Applicable |
| (xi) | Green Notes: | Yes |
| (xii) | Intended to be held in a manner which would allow Eurosystem eligibility: | Yes. Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper, and registered in the name of a nominee of one of the ICSDs acting as common safekeeper, and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met. |

7. **DISTRIBUTION**

- (i) U.S. Selling Restrictions: Reg. S Compliance Category 2
- (ii) Method of distribution: Syndicated
- (iii) If syndicated
 - (a) Names of Managers: Barclays Bank PLC, ABN AMRO Bank N.V., Banco Santander S.A., Crédit Agricole Corporate and Investment Bank, Danske Bank A/S, ING Bank N.V., Belgian branch, Lloyds Bank Corporate Markets plc and Nomura International plc
 - (b) Stabilisation Manager(s) (if any): Not Applicable
- (iv) If non-syndicated, name and address of Dealer: Not Applicable