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**PROHIBITION OF SALES TO EEA RETAIL INVESTORS** – The Securities 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"). 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"); (ii) a customer within the meaning of Directive (EU) 2016/97 as amended, where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129 (as amended, the "**EU Prospectus Regulation**"). Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the "**EU PRIIPs Regulation**") for offering or selling the Securities or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Securities or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation.

**PROHIBITION OF SALES TO UK RETAIL INVESTORS** – The Securities 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 United Kingdom. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (as amended, the "**EUWA**"); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (as amended, the "**FSMA**") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA (as amended, the "**UK Prospectus Regulation**"). Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (as amended, the "**UK PRIIPs Regulation**") for offering or selling the Securities or otherwise making them available to retail investors in the United Kingdom has been prepared and therefore offering or selling the Securities or otherwise making them available to any retail investor in the United Kingdom may be unlawful under the UK PRIIPs Regulation.

**PROHIBITION OF SALES TO SWISS RETAIL INVESTORS** – The Securities are not intended to be offered, sold or otherwise made available to and may not be offered, sold or otherwise made available to any retail investor in Switzerland. For these purposes a "retail investor means a person who is not a professional or institutional client, as defined in article 4 para. 3, 4 and 5 and article 5 para. 1 and 2 of the Swiss Federal Act on Financial Services of 15 June 2018, as amended ("**FINSA**"). Consequently, no key information document required by FINSA for offering or selling the Securities or otherwise making them available to retail investors in Switzerland has been prepared and therefore, offering or selling the Securities or making them available to retail investors in Switzerland may be unlawful under FINSA.

None of the Securities constitute a participation in a collective investment scheme within the meaning of the CISA and are neither subject to the authorisation nor the supervision by the Swiss Financial Market Supervisory Authority FINMA ("**FINMA**") and investors do not benefit from the specific investor protection provided under the CISA.

Apart from the standard(s) specified below (see section "Use of proceeds"), the Securities are not intended to satisfy, in whole or in part, any other present or future "ESG", "green", "sustainable", "climate-friendly" or equivalently-labelled frameworks, taxonomies, standards and/or other regulatory or index inclusion criteria or voluntary guidelines with which such investor or its investments may be expected to comply. Without limitation, the Securities may not qualify for the EU Green Bond label; and they may not take into account any of the EU criteria for environmentally sustainable investments, including as set out under the Regulation of the European Parliament and of the Council on the Establishment of a Framework to Facilitate Sustainable Investment (Regulation (EU) 2020/852) (or any equivalent).

## FINAL TERMS



**BARCLAYS BANK PLC**

*(Incorporated with limited liability in England and Wales)*

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**Legal Entity Identifier (LEI): G5GSEF7VJP5I7OUK5573**

**EUR 50,000,000 Open-ended Securities under the Global Structured Securities Programme (the “Tranche 1 Securities”)**

**Issue Price: 100.00 per cent**

The Securities are not intended to qualify as eligible debt securities for purposes of the minimum requirement for own funds and eligible liabilities ("MREL") as set out under the Bank Recovery and Resolution Directive (EU) 2014/59), as amended.

This document constitutes the final terms of the Securities (the "**Final Terms**") described herein for the purposes of Article 8 of Regulation (EU) 2017/1129 (as amended, the "**EU Prospectus Regulation**") and is prepared in connection with the Global Structured Securities Programme established by Barclays Bank PLC (the "**Issuer**"). These Final Terms complete and should be read in conjunction with GSSP Base Prospectus 9 which constitutes a base prospectus drawn up as separate documents (including the Registration Document dated 1 June 2022 (as supplemented on 24 August 2022 and 7 October 2022), and the Securities Note relating to the GSSP Base Prospectus 9 dated 30 June 2022 (as supplemented on 19 August 2022, 12 December 2022 and 20 December 2022)) for the purposes of Article 8(6) of the EU Prospectus Regulation (the "**Base Prospectus**"). Full information on the Issuer and the offer of the Securities is only available on the basis of the combination of these Final Terms and the Base Prospectus. A summary of the individual issue of the Securities is annexed to these Final Terms.

The Base Prospectus, and any supplements thereto, are available for viewing at <https://home.barclays/investor-relations/fixed-income-investors/prospectus-and-documents/structured-securities-prospectuses> and during normal business hours at the registered office of the Issuer and the specified office of the Issue and Paying Agent for the time being in London, and copies may be obtained from such office.

The Registration Document and the supplements thereto are available for viewing at: <https://home.barclays/investor-relations/structured-securities-prospectuses/#registrationdocument> and <https://home.barclays/investor-relations/structured-securities-prospectuses/#registrationsupplement>.

Words and expressions defined in the Base Prospectus and not defined in the Final Terms shall bear the same meanings when used herein.

**BARCLAYS**

**Final Terms dated 6 February 2023**

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## PART A – CONTRACTUAL TERMS

### *Provisions relating to the Securities*

1	(a) Series:	NX00342646
	(b) Tranche:	1
2	Currencies:	
	(a) Issue Currency:	Euro (“ <b>EUR</b> ”)
	(b) Settlement Currency:	Euro (“ <b>EUR</b> ”)
3	Securities:	Notes
4	Notes:	Applicable
	(a) Aggregate Nominal Amount as at the Issue Date:	
	(i) Tranche:	EUR 50,000,000
	(ii) Series:	EUR 50,000,000
	(b) Specified Denomination:	EUR 100
	(c) Minimum Tradable Amount:	EUR 100
5	Certificates:	Not Applicable
6	Calculation Amount:	EUR 100 per Security
7	Issue Price:	100.00 per cent of the Aggregate Nominal Amount The Issue Price includes a fee which will be no more than 0.25% per annum on the market value of each Security. Investors in the Securities intending to invest through an intermediary (including by way of introducing broker) should request details of any such commission or fee payment from such intermediary before making any purchase hereof.
8	Issue Date:	6 February 2023
9	Scheduled Settlement Date:	the Optional Cash Settlement Date
10	Type of Security:	Barclays Index Linked Securities
11	Underlying Performance Type <sub>(Interest)</sub> :	Single Asset
12	Underlying Performance Type <sub>(Settlement)</sub> :	For the purpose of determination of the Final Performance: Single Asset

### *Provisions relating to interest (if any) payable*

13	Interest Type: General Condition 9 ( <i>Interest</i> )	Not Applicable
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### *Provisions relating to Automatic Settlement (Autocall)*

14	Automatic Settlement (Autocall): General Condition 10 ( <i>Automatic Settlement (Autocall)</i> )	Not Applicable
15	Optional Early Settlement Event: General Condition 11 ( <i>Optional Early Settlement Event</i> )	Applicable At Maturity Value – Issuer Call; and At Maturity Value – Holder Put
	(a) Optional Cash Settlement Date	The 15th Business Day immediately following the Issuer Call Valuation Date or the 15th Business Day immediately following the Holder Put Valuation Date, whichever is earlier

	(b)	Issuer Option Exercise Period:	From (and including) the Initial Valuation Date, to (but excluding) the Final Valuation Date
	(c)	Holder Option Exercise Period:	From (and including) the Initial Valuation Date, to (but excluding) the Final Valuation Date
	(d)	Issuer Call Valuation Date:	The 20th Business Day immediately following the Issuer Call Exercise Date
	(e)	Holder Put Valuation Date:	The 1st Business Day immediately following the Holder Put Exercise Date

**Provisions relating to Final Settlement**

16	(a)	Final Settlement Type: General Condition 12 (Final Settlement)	MaxNav DeltaOne
	(b)	Settlement Method:	Cash
	(c)	Protection Level:	90.00 per cent.
	(d)	Downside:	Not Applicable

**Provisions relating to Drop Back**

17		Drop Back Payout: General Condition 9.39 and General Condition 12.27	Not Applicable
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**Provisions relating to Nominal Call Event Settlement**

18		Nominal Call Event Settlement: General Condition 13 (Nominal Call Event Settlement)	Not Applicable
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**Provisions relating to Instalment Notes**

19		Instalment Notes: General Condition 15 (Settlement by Instalments)	Applicable
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**Provisions relating to the Underlying Asset(s)**

20		Underlying Asset(S) <sub>(Final Settlement)</sub> :	Patrimoine Protect 90 Index (the " <b>Underlying Asset</b> ")
	(a)	Initial Valuation Date:	6 February 2023
	(b)	Barclays Index:	Patrimoine Protect 90 Index
	(i)	Bloomberg Screen:	BXIIIPP90 Index
	(ii)	Refinitiv Screen:	Not Applicable
	(iii)	Weight:	100 per cent.
	(iv)	Pre-nominated Index:	Not Applicable
	(v)	Scheduled Trading Days:	Limb (d)(i) of the definition of "Scheduled Trading Day" does not apply
	(vi)	Component Valuation:	Applicable
	(vii)	Maximum Number of Postponement Days:	The proviso to the definition of "Maximum Number of Postponement Days" applies
	(viii)	Elections in respect of the Fund Component Linked Conditions:	Not Applicable
21	(a)	Initial Price <sub>(Settlement)</sub> :	The Valuation Price of the Underlying Asset on the Initial Valuation Date.
	(i)	Averaging-in:	Not Applicable
	(ii)	Min Lookback-in:	Not Applicable
	(iii)	Max Lookback-in:	Not Applicable

22	(a) Final Valuation Price:	The Valuation Price of the Underlying Asset on the Final Valuation Date, as determined by the Determination Agent.
	(i) Averaging-out:	Not Applicable
	(ii) Min Lookback-out:	Not Applicable
	(iii) Max Lookback-out:	Not Applicable
	(b) Final Valuation Date:	The Issuer Call Valuation Date or the Holder Put Valuation Date, as applicable
23	Interim Valuation Price:	Applicable
	(a) Averaging-out:	Not Applicable
	(b) Min Lookback-out:	Not Applicable
	(c) Max Lookback-out:	Applicable
		Lookback-out Dates: each Asset Scheduled Trading Day from (and including) the Initial Valuation Date to (but excluding) the Final Valuation Date

***Provisions relating to the disruption events***

24	Consequences of a Disrupted Day (in respect of an Averaging Date or Lookback Date): General Condition 18 ( <i>Consequences of Disrupted Days</i> )	
	(a) Omission:	Not Applicable
	(b) Postponement:	Not Applicable
	(c) Modified Postponement:	Not Applicable
25	Consequences of a Disrupted Day (in respect of an Averaging Date or Lookback Date): General Condition 26 ( <i>Adjustments to Valuation Dates and Reference Dates</i> )	
	(a) Omission:	Not Applicable
	(b) Postponement:	Not Applicable
	(c) Modified Postponement:	Not Applicable
26	Consequences of a Disrupted Day (in respect of an Averaging Date or Lookback Date): General Condition 38 ( <i>Consequences upon a Reference Date becoming a Disrupted Day</i> )	
	(a) Omission:	Not Applicable
	(b) Postponement:	Not Applicable
	(c) Modified Postponement:	Not Applicable
27	Additional Disruption Events: General Condition 66.1 ( <i>Definitions</i> )	
	(a) Change in Law:	Applicable as per General Condition 66.1 ( <i>Definitions</i> )
	(b) Currency Disruption Event:	Applicable as per General Condition 66.1 ( <i>Definitions</i> )
	(c) Hedging Disruption:	Applicable as per General Condition 66.1 ( <i>Definitions</i> )
	(d) Issuer Tax Event:	Applicable as per General Condition 66.1 ( <i>Definitions</i> )
	(e) Extraordinary Market Disruption:	Applicable as per General Condition 66.1 ( <i>Definitions</i> )

	(f)	Increased Cost of Hedging:	Not Applicable as per General Condition 66.1 (Definitions)
	(g)	Affected Jurisdiction Hedging Disruption:	Not Applicable as per General Condition 66.1 (Definitions)
	(h)	Affected Jurisdiction Increased Cost of Hedging:	Not Applicable as per General Condition 66.1 (Definitions)
	(i)	Increased Cost of Stock Borrow:	Not Applicable as per General Condition 66.1 (Definitions)
	(j)	Loss of Stock Borrow:	Not Applicable as per General Condition 66.1 (Definitions)
	(k)	Foreign Ownership Event:	Not Applicable as per General Condition 66.1 (Definitions)
	(l)	Fund Disruption Event:	Not Applicable as per General Condition 66.1 (Definitions)
	(m)	Fund Event:	Not Applicable
	(n)	Potential Adjustment of Payment Event:	Not Applicable
	(o)	Barclays Index Disruption:	Applicable as per General Condition 66.1 (Definitions)
28		Early Cash Settlement Amount:	Market Value
29		Early Settlement Notice Period Number:	As specified in General Condition 66.1 (Definitions)
30		Substitution of Shares:	Not Applicable
31		Entitlement Substitution:	Not Applicable
32		FX Disruption Event:	Not Applicable
33		Disruption Fallbacks: General Condition 21 (Consequences of FX Disruption Events (FX))	Not Applicable
34		Unwind Costs:	Applicable
35		Settlement Expenses:	Not Applicable
36		Local Jurisdiction Taxes and Expenses:	Not Applicable
37		Consequences of a Fund Event: General Condition 28 (Consequences of a Fund Event)	Not Applicable
<b>General provisions</b>			
38		Form of Securities:	Book-entry Securities in bearer form ( <i>au porteur</i> ) deposited with Euroclear France
39		Trade Date:	3 February 2023
40		871(m) Securities:	The Issuer has determined that the Securities (without regard to any other transactions) should not be subject to US withholding tax under Section 871(m) of the US Internal Revenue Code and regulations promulgated thereunder.
41	(i)	Prohibition of Sales to EEA Retail Investors:	Applicable – see the cover page of these Final Terms
	(ii)	Prohibition of Sales to UK Retail Investors:	Applicable – see the cover page of these Final Terms
	(iii)	Prohibition of Sales to Swiss Retail Investors:	Applicable – see the cover page of these Final Terms
42		Business Day:	As defined in General Condition 66.1
43		Business Day Convention:	Following
44		Determination Agent:	Barclays Bank PLC
45		Registrar:	Not Applicable
46		Transfer Agent:	Not Applicable
47	(a)	Name of Manager:	Barclays Bank Ireland PLC

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	(b)	Date of underwriting agreement:	Not Applicable
	(c)	Names and addresses of secondary trading intermediaries and main terms of commitment:	Not Applicable
48		Registration Agent:	Not Applicable
49		Masse Category:	<p>Full Masse</p> <p>The Representative shall be:            MASSQUOTE S.A.S.U.            RCS 529 065 880 Nanterre            33 Rue Anna Jacquin            92100 Boulogne Billancourt            France</p> <p>Represented by its Chairman</p> <p>The Representative will receive Euro 300 per year.</p>
50		Governing Law:	French law
51		Relevant Benchmarks:	<p>Amounts payable under the Securities are calculated by reference to Patrimoine Protect 90 Index, which is provided by Barclays Bank PLC (the "<b>Administrator</b>"). As at the date of this Final Terms, the Administrator appears on the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority ("<b>ESMA</b>") pursuant to article 36 of Regulation (EU) 2016/1011 (as amended, the "<b>EU Benchmarks Regulation</b>").</p>

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## PART B – OTHER INFORMATION

### 1 LISTING AND ADMISSION TO TRADING

- (a) Listing and Admission to Trading: Application has been made/ will be made by the Issuer (or on its behalf) for the Securities to be listed on the official list and admitted to trading on the regulated market of the Luxembourg Stock Exchange with effect from on or around the Issue Date.
- (b) Estimate of total expenses related to admission to trading: EUR 550 + EUR 300 per year
- (c) Name and address of the entities which have a firm commitment to act as intermediaries in secondary trading, providing liquidity through bid and offer rates and a description of the main terms of their commitment: Not Applicable

### RATINGS

- 2 Ratings: The Securities have not been individually rated.

### 3 REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

- (a) Reasons for the offer: General funding
- (b) Use of proceeds: Not Applicable
- (c) Estimated net proceeds: Not Applicable
- (d) Estimated total expenses: Not Applicable

### 4 YIELD

Not Applicable

### 5 PAST AND FUTURE PERFORMANCE OF UNDERLYING ASSET(S), AND OTHER INFORMATION CONCERNING THE UNDERLYING ASSET(S)

Details of the past and future performance and volatility of the Underlying Asset(s) may be obtained from:  
Bloomberg Screen: BXIIPP90 Index  
Index Disclaimer: Barclays Index

### 6 POST ISSUANCE INFORMATION

The Issuer will not provide any post-issuance information with respect to the Underlying Asset, unless required to do so by applicable law or regulation.

### 7 OPERATIONAL INFORMATION

- (a) ISIN: FR001400E3R7
- (b) Common Code: 255898744
- (c) Relevant Clearing System(s): Euroclear France  
The Securities are French Securities
- (d) Delivery: Delivery free of payment
- (e) Green Structured Securities: No
- (f) Green Index Linked Securities: No



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## INDEX DISCLAIMER

### **Patrimoine Protect 90 Index (the "Index")**

Barclays Index Linked Product: ©Barclays – Barclays Bank PLC or an affiliate (collectively, "**Barclays**") owns the intellectual property and licensing rights in and to the index referenced herein and is licensor of the index. All rights reserved.

Neither Barclays nor the Index Sponsor make any representation or warranty, express or implied, to the Holder or any member of the public regarding the advisability of investing in transactions generally or other instruments or related derivatives or in the Securities particularly or the ability of the Barclays Indices ("**Approved Indices**"), to track the performance of any market or underlying components or other assets or data. Neither Barclays nor the Index Sponsor have any obligation to take the needs of the Holder into consideration in determining, composing or calculating the Approved Indices.

**Potential Conflicts of Interest:** POTENTIAL CONFLICTS OF INTEREST MAY EXIST WITHIN THE BARCLAYS GROUP IN THE NORMAL COURSE OF CARRYING OUT THE ACTIVITIES OF INDEX SPONSOR AND THE OPERATIONS OF OTHER DIVISIONS, TEAMS, AND/OR ENTITIES WITHIN THE BARCLAYS GROUP AND/OR THEIR AFFILIATES.

Barclays' indices are administered by the Index Sponsor. Barclays Index Administration ("**BINDA**") is a separate function within Barclays Bank PLC responsible for the day-to-day governance of Barclays Bank PLC's administration activities and its responsibilities as the administrator. BINDA operates independently from Barclays Bank PLC's sales, trading, structuring departments and investment managers. Notwithstanding the foregoing, potential conflicts of interest may exist where: (i) Barclays acts in multiple capacities with respect to a particular Barclays index, including but not limited to functioning as index sponsor, index administrator, licensing agent, and/or publisher; (ii) sales, trading or structuring desks in Barclays Investment Bank launch products linked to the performance of a Barclays index, which are typically hedged by Barclays' trading desks. In hedging an index, a trading desk may purchase or sell constituents of that index. These purchases or sales may affect the prices of the index constituents which could in turn affect the level of that index; and (iii) Barclays may use price contributions from trading desks in Barclays Investment Bank as a pricing source for a Barclays index. Barclays has in place policies and governance procedures (including separation of reporting lines) that are designed to avoid or otherwise appropriately manage such conflicts of interest and ensure the independence of BINDA and the integrity of Barclays indices. Where permitted and subject to appropriate restrictions, BINDA personnel regularly interact with trading and structuring desk personnel in Barclays Investment Bank regarding current market conditions and prices although decisions made by BINDA are independent and not influenced by trading and structuring desk personnel. Additional information about Barclays indices together with copies of the Barclays IOSCO Compliance Statement, Transparency of Methodology and Benchmark Statements are available at: <https://indices.barclays> (or any successor thereto).

The Index Sponsor is under no obligation to continue the publication and dissemination of the Barclays Index or the level of the Barclays Index. While the Index Sponsor currently employs the methodology ascribed to the Barclays Index (and application of such methodology shall be conclusive and binding), no assurance can be given that market, regulatory, juridical, financial, fiscal or other circumstances (including, but not limited to, any changes to or any suspension or termination of or any other events affecting any constituent within the Barclays Index) will not arise that would, in the view of the Index Sponsor, necessitate an adjustment, modification or change of such methodology. In certain circumstances, the Index Sponsor may suspend or terminate the Barclays Index. The Index Sponsor has appointed a third-party Index Calculation Agent to calculate and maintain the relevant Barclays Index. While the Index Sponsor is responsible for the operation of the Barclays Index, certain aspects have thus been outsourced to the Index Calculation Agent.

BARCLAYS AND THE INDEX SPONSOR DO NOT GUARANTEE, AND SHALL HAVE NO LIABILITY TO ANY HOLDER OR THIRD PARTY FOR THE QUALITY, ACCURACY AND/OR COMPLETENESS OF THE BARCLAYS INDICES, OR ANY DATA INCLUDED THEREIN, OR FOR INTERRUPTIONS IN THE DELIVERY OF THE BARCLAYS INDICES. BARCLAYS AND THE INDEX SPONSOR MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE BARCLAYS INDICES, INCLUDING WITHOUT LIMITATION, THE APPROVED INDICES, OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL BARCLAYS OR THE INDEX SPONSOR HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS), EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES SAVE TO THE EXTENT THAT SUCH EXCLUSION OF LIABILITY IS PROHIBITED BY LAW.

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The financial instrument is not sponsored, promoted, sold or supported in any other manner by Solactive AG nor does Solactive AG offer any express or implicit guarantee or assurance either with regard to the results of using the Barclays Index and/or Barclays Index trade mark or the index level at any time or in any other respect. The Barclays Index is calculated and published by Solactive AG. Solactive AG uses its best efforts to ensure that the Barclays Index is calculated correctly. Irrespective of its obligations towards the Issuer, Solactive AG has no obligation to point out errors in the Barclays Index to third parties including but not limited to the Holders and/or financial intermediaries of the Securities. Neither publication of the Barclays Index by Solactive AG nor the use of the Barclays Index or Barclays Index trade mark for the purpose of use in connection with the financial instrument constitutes a recommendation by Solactive AG to invest capital in the Securities nor does it in any way represent an assurance or opinion of Solactive AG with regard to any investment in the Securities.

## SUMMARY

### INTRODUCTION AND WARNINGS

The Summary should be read as an introduction to the Prospectus. Any decision to invest in the Securities should be based on consideration of the Prospectus as a whole by the investor. In certain circumstances, the investor could lose all or part of the invested capital. Where a claim relating to the information contained in the Prospectus is brought before a court, the plaintiff investor might, under the national law, have to bear the costs of translating the Prospectus before the legal proceedings are initiated. Civil liability attaches only to those persons who have tabled the Summary, including any translation thereof, but only where the Summary is misleading, inaccurate or inconsistent when read together with the other parts of the Prospectus or it does not provide, when read together with the other parts of the Prospectus, key information in order to aid investors when considering whether to invest in the Securities.

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

**Securities:** EUR 50,000,000 Open-ended Securities pursuant to the Global Structured Securities Programme (ISIN: FR001400E3R7) (the "Securities").

**The Issuer:** The Issuer is Barclays Bank PLC. Its registered office is at 1 Churchill Place, London, E14 5HP, United Kingdom (telephone number: +44 (0)20 7116 1000) and its Legal Entity Identifier ("LEI") is G5GSEF7VJP517OUK5573.

**The Authorised Offeror:** Not Applicable

**Competent authority:** The Base Prospectus was approved on 30 June 2022 by the Central Bank of Ireland of New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3, Ireland (telephone number: +353 (0)1 224 6000).

### KEY INFORMATION ON THE ISSUER

#### Who is the Issuer of the Securities?

**Domicile and legal form of the Issuer:** Barclays Bank PLC (the "Issuer") is a public limited company registered in England and Wales under number 1026167. The liability of the members of the Issuer is limited. It has its registered and head office at 1 Churchill Place, London, E14 5HP, United Kingdom (telephone number +44 (0)20 7116 1000). The Legal Entity Identifier (LEI) of the Issuer is G5GSEF7VJP517OUK5573.

**Principal activities of the Issuer:** The Group's businesses include consumer banking and payments operations around the world, as well as a top-tier, full service, global corporate and investment bank. The Group comprises of Barclays PLC together with its subsidiaries, including the Issuer. The Issuer's principal activity is to offer products and services designed for larger corporate, wholesale and international banking clients.

The term the "Group" means Barclays PLC together with its subsidiaries and the term "Barclays Bank Group" means Barclays Bank PLC together with its subsidiaries.

**Major shareholders of the Issuer:** The whole of the issued ordinary share capital of the Issuer is beneficially owned by Barclays PLC. Barclays PLC is the ultimate holding company of the Group.

**Identity of the key managing directors of the Issuer:** The key managing directors of the Issuer are C.S. Venkatakrisnan (Chief Executive and Executive Director) and Anna Cross (Executive Director)\*.

\*subject to regulatory approval.

**Identity of the statutory auditors of the Issuer:** The statutory auditors of the Issuer are KPMG LLP ("KPMG"), chartered accountants and registered auditors (a member of the Institute of Chartered Accountants in England and Wales), of 15 Canada Square, London E14 5GL, United Kingdom.

#### What is the key financial information regarding the Issuer?

The Issuer has derived the selected consolidated financial information included in the table below for the years ended 31 December 2021 and 31 December 2020 from the annual consolidated financial statements of the Issuer for the years ended 31 December 2021 and 2020 (the "Financial Statements"), which have each been audited with an unmodified opinion provided by KPMG. The selected financial information included in the table below for the six months ended 30 June 2022 and 30 June 2021 was derived from the unaudited condensed consolidated interim financial statements of the Issuer in respect of the six months ended 30 June 2022 (the "Interim Results Announcement"). Certain of the comparative financial metrics included in the table below for the six months ended 30 June 2021 were restated in the Interim Results Announcement.

#### Consolidated Income Statement

	As at 30 June (unaudited)		As at 31 December	
	2022	2021	2021	2020
	(£m)		(£m)	
Net interest income	2,233	1,523	3,073	3,160
Net fee and commission income	2,839	3,200	6,587	5,659
Credit impairment releases/(charges)	(293)	288	277	(3,377)
Net trading income	5,026	3,467	5,788	7,076
Profit before tax	2,605	3,334	5,418	3,075
Profit/(loss) after tax	2,129	2,723	4,588	2,451

### Consolidated Balance Sheet

	As at 30 June (unaudited)	As at 31 December	
	2022	2021	2020
	(£m)	(£m)	
Total assets	1,272,745	1,061,778	1,059,731
Debt securities in issue	68,656	48,388	29,423
Subordinated liabilities	32,241	32,185	32,005
Loans and advances at amortised cost	180,098	145,259	134,267
Deposits at amortised cost	311,465	262,828	244,696
Total equity	58,916	56,317	53,710

### Certain Ratios from the Financial Statements

	As at 30 June (unaudited)	As at 31 December	
	2022	2021	2020
	(%)	(%)	
Common Equity Tier 1 capital	12.8	12.9	14.2
Total regulatory capital	18.7	20.5	21.0
CRR leverage ratio	4.6	3.7	3.9

### What are the key risks that are specific to the Issuer?

The Barclays Bank Group has identified a broad range of risks to which its businesses are exposed. Material risks are those to which senior management pay particular attention and which could cause the delivery of the Barclays Bank Group's strategy, results of operations, financial condition and/or prospects to differ materially from expectations. Emerging risks are those which have unknown components, the impact of which could crystallise over a longer time period. In addition, certain other factors beyond the Barclays Bank Group's control, including escalation of terrorism or global conflicts, natural disasters, pandemics and similar events, although not detailed below, could have a similar impact on the Barclays Bank Group.

- **Material existing and emerging risks potentially impacting more than one principal risk:** In addition to material and emerging risks impacting the principal risks set out below, there are also material existing and emerging risks that potentially impact more than one of these principal risks. These risks are: (i) the impact of COVID-19; (ii) potentially unfavourable global and local economic and market conditions, as well as geopolitical developments; (iii) the impact of interest rate changes on the Barclays Bank Group's profitability; (iv) the competitive environments of the banking and financial services industry; (v) the regulatory change agenda and impact on business model; (vi) the impact of benchmark interest rate reforms on the Barclays Bank Group; (vii) Change delivery and execution risks, (viii) internal control over financial reporting and (ix) over-issuance of US securities under Barclays Bank PLC US Shelf registration statements.
- **Credit and Market risks:** Credit risk is the risk of loss to the Barclays Bank Group from the failure of clients, customers or counterparties, to fully honour their obligations to members of the Barclays Bank Group. The Barclays Bank Group is subject to risks arising from changes in credit quality and recovery rates of loans and advances due from borrowers and counterparties in any specific portfolio. Market risk is the risk of loss arising from potential adverse change in the value of the Barclays Bank Group's assets and liabilities from fluctuation in market variables.
- **Treasury and capital risk and the risk that the Issuer and the Barclays Bank Group are subject to substantial resolution powers:** There are three primary types of treasury and capital risk faced by the Barclays Bank Group which are (1) liquidity risk – the risk that the Barclays Bank Group is unable to meet its contractual or contingent obligations or that it does not have the appropriate amount of stable funding and liquidity to support its assets, which may also be impacted by credit rating changes; (2) capital risk – the risk that the Barclays Bank Group has an insufficient level or composition of capital; and (3) interest rate risk in the banking book – the risk that the Barclays Bank Group is exposed to capital or income volatility because of a mismatch between the interest rate exposures of its (non-traded) assets and liabilities. Under the Banking Act 2009, substantial powers are granted to the Bank of England (or, in certain circumstances, HM Treasury), in consultation with the United Kingdom Prudential Regulation Authority, the UK Financial Conduct Authority and HM Treasury, as appropriate as part of a special resolution regime. These powers enable the Bank of England (or any successor or replacement thereto and/or such other authority in the United Kingdom with the ability to exercise the UK Bail-in Power) (the "**Resolution Authority**") to implement various resolution measures and stabilisation options (including, but not limited to, the bail-in tool) with respect to a UK bank or investment firm and certain of its affiliates (as at the date of the Registration Document, including the Issuer) in circumstances in which the Resolution Authority is satisfied that the relevant resolution conditions are met.
- **Operational and model risks:** Operational risk is the risk of loss to the Barclays Bank Group from inadequate or failed processes or systems, human factors or due to external events where the root cause is not due to credit or market risks. Model risk is the risk of potential adverse consequences from financial assessments or decisions based on incorrect or misused model outputs and reports.
- **Conduct, reputation and legal risks and legal, competition and regulatory matters:** Conduct risk is the risk of poor outcomes for, or harm to customers, clients and markets, arising from the delivery of the Barclays Bank Group's products and services. Reputation risk is the risk that an action, transaction, investment, event, decision or business relationship will reduce trust in the Barclays Bank Group's integrity and competence. The Barclays Bank Group conducts activities in a highly regulated global market which exposes it and its employees to legal risk arising from (i) the multitude of laws and regulations that apply to the businesses it operates, which are highly dynamic, may vary between jurisdictions and/or conflict, and are often unclear in their application to particular circumstances especially in new and emerging areas; and (ii) the diversified and evolving nature of the Barclays Bank Group's businesses and business practices. In each case, this exposes the Barclays Bank

Group and its employees to the risk of loss or the imposition of penalties, damages or fines from the failure of members of the Barclays Bank Group to meet their respective legal obligations, including legal or contractual requirements. Legal risk may arise in relation to any number of the material existing and emerging risks summarised above.

- **Climate risk:** Climate risk is the impact on financial and operational risks arising from climate change through physical risks, risks associated with transitioning to a lower carbon economy and connected risks arising as a result of second order impacts of these two drivers on portfolios.

## KEY INFORMATION ON THE SECURITIES

### What are the main features of the Securities?

#### *Type and class of Securities being issued and admitted to trading, including security identification numbers*

The Securities will be in the form of notes and will be uniquely identified by: Series number: NX00342646; Tranche number: 1; ISIN: FR001400E3R7; Common Code: 255898744.

The Securities will be cleared and settled through Euroclear France S.A.

#### *Currency, specified denomination, issue size and term of the Securities*

The Securities will be issued in EUR (the "**Issue Currency**") and settled in the same currency (the "**Settlement Currency**"). The Securities are tradable in nominal and the specified denomination per Security is EUR 100. The issue size is EUR 50,000,000. The issue price is 100.00% of the Specified Denomination.

The issue date is 6 February 2023 (the "**Issue Date**"). Subject to early termination, the Securities are scheduled to redeem on 31 January 2028 (the "**Scheduled Settlement Date**").

#### *Rights attached to the Securities*

**Potential return:** The Securities will give each holder of Securities the right to receive potential return on the Securities, together with certain ancillary rights such as the right to receive notice of certain determinations and events and the right to vote on some (but not all) amendments to the terms and conditions of the Securities. The potential return will be in the forms of: (i) one or more Interest Amounts, and/or (ii) a Final Cash Settlement Amount, provided that if the Securities are early terminated, the potential return may be in the form of an Early Cash Settlement Amount instead.

**Taxation:** All payments in respect of the Securities shall be made without withholding or deduction for or on account of any UK taxes unless such withholding or deduction is required by law. In the event that any such withholding or deduction is required by law, the Issuer will, save in limited circumstances, be required to pay additional amounts to cover the amounts so withheld or deducted.

**Events of default:** If the Issuer fails to make any payment due under the Securities or breaches any other term and condition of the Securities in a way that is materially prejudicial to the interests of the holders (and such failure is not remedied within 30 days, or, in the case of interest, 14 days), or the Issuer is subject to a winding-up order, then (subject, in the case of interest, to the Issuer being prevented from payment for a mandatory provision of law) the Securities will become immediately due and payable, upon notice being given by the holder where the holders are grouped in a 'Masse'.

**Holders' put option:** A holder may elect to redeem some or all of the Securities held by it prior to their Scheduled Settlement Date by exercising its put option. Upon exercise, such holder will receive an "**Optional Cash Settlement Amount**" in respect of the Securities subject to the exercise, and such amount will be calculated in the same manner as the Final Cash Settlement Amount save that all references to the "Final Valuation Date" shall instead mean the "Holder Put Valuation Date". The "**Holder Put Valuation Date**" shall be the 1st business day following the date on which such holder exercises its put option, subject to adjustment, and the Optional Cash Settlement Amount will be paid on the 15th business day following the Holder Put Valuation Date.

#### *Limitations on rights:*

**Early redemption following certain disruption events or due to unlawfulness or impracticability:** The Issuer may redeem the Securities prior to their Scheduled Settlement Date following the occurrence of certain disruption events or extraordinary events concerning the Issuer, its hedging arrangements, the Underlying Asset(s), taxation or the relevant currency of the Securities, or if it determines that an unlawfulness or impracticability event has occurred. In such case, investors will receive an "**Early Cash Settlement Amount**" equal to the fair market value of the Securities prior to their redemption, unless the Issuer gives notice to the holders that they may elect to receive such whole number of the disrupted Underlying Asset which may be acquired by the Issuer in the open market with the Early Cash Settlement Amount and the relevant holder returns to the Issuer a duly completed settlement election notice requesting physical settlement by the applicable cut off time.

**Optional early redemption:** The Issuer may elect to redeem the Securities prior to their Scheduled Settlement Date by exercising its call option. If this occurs, investors will receive an "**Optional Cash Settlement Amount**" which will be calculated in the same manner as the Final Cash Settlement Amount save that all references to the "Final Valuation Date" shall instead mean the "Issuer Call Valuation Date". The "**Issuer Call Valuation Date**" shall be the 20th business day following the date on which the Issuer exercises its call option, subject to adjustment, and the Optional Cash Settlement Amount will be paid on the 15th business day following the Issuer Call Valuation Date.

#### **Certain additional limitations:**

- Notwithstanding that the Securities are linked to the performance of the Underlying Asset(s), holders do not have any rights in respect of the Underlying Asset(s).
- The terms and conditions of the Securities permit the Issuer and the Determination Agent (as the case may be), on the occurrence of certain events and in certain circumstances, without the holders' consent, to make adjustments to the terms and conditions of the Securities, to redeem the Securities prior to maturity, to monetise the securities, to postpone valuation of the Underlying Asset(s) or scheduled payments under the Securities, to change the currency in which the securities are denominated, to substitute the Underlying Asset(s), to substitute the Issuer with another permitted entity subject to certain conditions, and to take certain other actions with regard to the Securities and the Underlying Asset(s).

- The Securities contain provisions for calling meetings of holders to consider matters affecting their interests generally and these provisions permit defined majorities to bind all holders, including holders who did not attend and vote at the relevant meeting and holders who voted in a manner contrary to the majority.

**Governing law**

The Securities will be governed by French law and the rights thereunder will be construed accordingly.

**Description of the calculation of potential return on the Securities**

**Underlying Assets:** The return on and value of the Securities is dependent on the performance of the following Underlying Asset(s):

Underlying Asset <sub>(Settlement)</sub>	Type	Initial Price	Initial Valuation Date
Patrimoine Protect 90 Index	Barclays Index	The closing level of the Underlying Asset on the Initial Valuation Date	6 February 2023

For the purposes of determining an Interest Amount, Underlying Assets shall mean the Underlying Assets<sub>(Interest)</sub>.

**Calculation Amount:** Calculations in respect of amounts payable under the Securities are made by reference to the "Calculation Amount", being EUR 100 per Security.

**Determination Agent:** Barclays Bank PLC will be appointed to make calculations and determinations with respect to the Securities.

**A – Final Settlement**

The Final Cash Settlement Amount is calculated as follows:

- (i) if the Final Performance is greater than or equal to the Protection Level ("**Protection Level**") (being 90.00%) multiplied by the Interim Performance, then the Final Performance multiplied by the Calculation Amount;
- (ii) otherwise, the Protection Level multiplied by the Interim Performance and further multiplied by the Calculation Amount.

Where:

"**Final Performance**" means the Final Valuation Price divided by the Initial Price<sub>(Settlement)</sub> of the Underlying Asset.

"**Final Valuation Date**" means the Issuer Call Valuation Date or the Holder Put Valuation Date, as applicable.

"**Final Valuation Price**" means the closing level in respect of the Underlying Asset on the Final Valuation Date.

"**Interim Performance**" means the Interim Valuation Price divided by the Initial Price<sub>(Settlement)</sub> of the Underlying Asset.

"**Interim Valuation Price**" means the highest closing level of the Underlying Asset in respect of each asset scheduled trading day from (and including) the Initial Valuation Date to (but excluding) the Final Valuation Date.

**Status of the Securities**

The Securities are direct, unsubordinated and unsecured obligations of the Issuer and rank equally among themselves.

**Description of restrictions on free transferability of the Securities**

The Securities are offered and sold outside the United States to non-U.S. persons in reliance on Regulation S under the Securities Act and must comply with transfer restrictions with respect to the United States. Securities held in a clearing system will be transferred in accordance with the rules, procedures and regulations of that clearing system. Subject to the foregoing, the Securities will be freely transferable.

**Where will the Securities be traded?**

Application is expected to be made by the Issuer (or on its behalf) for the Securities to be admitted to trading on the regulated market of the Luxembourg Stock Exchange.

**What are the key risks that are specific to the Securities?**

The Securities are subject to the following key risks:

- **You may lose some or all of your investment in the Securities:** Investor are exposed to the credit risk of Barclays bank PLC. As the securities do not constitute a deposit and are not insured or guaranteed by any government or agency or under the UK Government credit guarantee scheme, all payment or deliveries to be made by Barclays Bank PLC as Issuer under the Securities are subject to its financial position and its ability to meet its obligation. The Securities constitute unsubordinated and unsecured obligation of the Issuer and rank *pari passu* with each and all other current and future unsubordinated and unsecured obligations of the Issuer. The terms of the Securities do not provide for a scheduled minimum payment at maturity and as such, depending on the performance of the Underlying Asset(s), you may lose some or all of your



investment. You may also lose some or all of your investment if: (a) you sell your Securities before their scheduled maturity or expiry; (b) your Securities are early redeemed in certain extraordinary circumstances; or (c) the terms and conditions of your Securities are adjusted such that the amount payable or property deliverable to you is less than your initial investment.

- **There are risks associated with the valuation, liquidity and offering of the Securities:** The market value of your Securities may be lower than the issue price since the issue price may take into account the Issuer's and/or distributor's profit margin and costs in addition to the fair market value of the Securities. The market value of your Securities may be affected by the volatility, level, value or price of the Underlying Asset(s) at the relevant time, changes in interest rates, the Issuer's financial condition and credit ratings, the supply of and demand for the Securities, the time remaining until the maturity or expiry of the Securities and other factors. The price, if any, at which you will be able to sell your Securities prior to maturity may be substantially less than the amount you originally invested. Your Securities may not have an active trading market and the Issuer may not be under any obligation to make a market or repurchase the Securities prior to redemption.

**You are subject to risks associated with the determination of amount payable under the Securities:** In order to receive the scheduled minimum amount at maturity, you must hold them until maturity. If the Securities are early redeemed, they may return less than the scheduled minimum amount, or even zero.

The level of the Underlying Asset used to determine the value of the Securities will be the highest level of the Underlying Asset(s) observed across specified lookback dates. If the level of Underlying Asset(s) dramatically surges on one of the lookback dates, the value of and return on the Securities may be significantly less than if the level of the Underlying Asset(s) had been observed on a single valuation date.

**Your Securities are subject to adjustments and early redemption:** Pursuant to the terms and conditions of the Securities, following the occurrence of certain disruption events or extraordinary events concerning the Issuer, its hedging arrangements, the Underlying Asset(s), taxation or the relevant currency of the Securities, the Determination Agent or the Issuer may take a number of remedial actions, including estimating the level of the Underlying Asset(s), substituting the Underlying Asset(s), and making adjustments to the terms and conditions of the Securities. Any of such remedial action may change the economic characteristics of the Securities and have a material adverse effect on the value of and return on the Securities. If no remedial action can be taken, or it is determined that an unlawfulness or impracticability event has occurred, the Issuer may early redeem the Securities by payment of an Early Cash Settlement Amount. If early redemption occurs, you may lose some or all of your investment because the Early Cash Settlement Amount may be lower than the price at which you purchase the Securities, or may even be zero. You will also lose the opportunity to participate in any subsequent positive performance of the Underlying Asset(s) and be unable to realise any potential gains in the value of the Securities. You may not be able to reinvest the proceeds from an investment at a comparable return and/or with a comparable interest or coupon rate for a similar level of risk.

- **Risks relating to components of a Barclays Index that are mutual funds:** A fund may hold a significant number of illiquid assets which do not have reliable prices. The valuation of a fund is controlled by its fund manager and may be based on unaudited financial records of the fund. Funds may be subject to not only market price fluctuations, but also numerous other factors that may trigger a fund event. Following such an event, the Determination Agent may determine that the Securities shall be adjusted, monetised, early redeemed, or that the underlying fund shall be substituted by a replacement fund. In any case, your expected return on investment in the Securities linked to [a Barclays Index comprised of one or more] funds may not materialise and in certain cases, you may lose some or all of your investment. Furthermore, the net asset value of an underlying fund may be written down to zero for the purposes of the Securities and payment dates under your Securities may be postponed for up to 180 days without compensation if a hypothetical investor in such fund is unable to receive payment in full in respect of a redemption of its shares in the fund as of the relevant payment date.
- **Risks relating to Underlying Asset(s) that are Barclays Indices:** All Barclays Indices are sponsored by a division within Barclays Bank PLC. Potential conflicts of interest may arise such that the actions taken or determinations made by Barclays Bank PLC in its capacity as issuer or determination agent of the Securities may not be in the best interests of the holders. A Barclays Index may consist of multiple components, each of which demonstrates unique risk characters. The interaction of different components may aggravate the overall risk profile of the Barclays Index. Whether a Barclays Index is entirely based on an algorithm or actively managed by an index selection agent, the strategy underpinning such index may not be achieved and such index may underperform another investment employing alternative strategies. These risk factors may negatively impact the level of the Barclays Index and in turn the value or return on your Securities
- **Taxation risks:** The levels and basis of taxation on the Securities and any reliefs for such taxation will depend on your individual circumstances and could change at any time over the life of the Securities. This could have adverse consequences for you and you should therefore consult your own tax advisers as to the tax consequences to you of transactions involving the Securities.
- **Potential conflicts of interest:** Conflicts of interest may exist where Barclays Bank PLC or its affiliate: (i) acts in multiple capacities with respect to the Securities (e.g. acting as issuer, manager and determination agent) (ii) enters into hedging transactions to cover the Issuer's exposure to the relevant cash amounts to be paid or assets to be delivered under the Securities as these fall due; and (iii) uses price contributions from its trading desks as a pricing source for an Underlying Asset. In light of such conflicts, the actions taken or determinations made by Barclays Bank PLC in relation to the Securities may not always be in the best interest of the holders. In addition to hedging transactions, Barclays Bank PLC may trade on the Underlying Asset(s) in the ordinary course of its business. Such trading could affect the market price of the Underlying Asset(s), which may in turn materially adversely affect the value and return on your Securities.

## KEY INFORMATION ON THE OFFER OF SECURITIES TO THE PUBLIC AND/OR THE ADMISSION TO TRADING ON A REGULATED MARKET

### Under which conditions and timetable can I invest in these Securities?

*Terms and conditions of the offer*

Not Applicable: the Securities have not been offered to the public.
<p><b><i>Estimated total expenses of the issue and/or offer including expenses charged to investor by issuer/offeree</i></b></p> <p>The estimated total expenses of the issue and/or offer are EUR 550 + EUR 300 per year.</p> <p>The Issuer will not charge any expenses to holders in connection with any issue of Securities. Offerors may, however, charge expenses to holders. Such expenses (if any) will be determined by agreement between the offeror and the holders at the time of each issue.</p>
<b>Who is the offeror and/or the person asking for admission to trading?</b>
The Issuer is the entity requesting for admission to trading of the Securities.
<b>Why is the Prospectus being produced?</b>
<p><b><i>Use and estimated net amount of proceeds</i></b></p> <p>The net proceeds from each issue of Securities will be applied by the Issuer for its general corporate purposes, which include making a profit and/or hedging certain risks.</p>
<p><b><i>Underwriting agreement on a firm commitment basis</i></b></p> <p>The offer of the Securities is not subject to an underwriting agreement on a firm commitment basis.</p>
<p><b><i>Description of any interest material to the issue/offer, including conflicting interests</i></b></p> <p>The Manager may be paid fees in relation to the issue of Securities. Potential conflicts of interest may exist between the Issuer, determination agent, Manager or their affiliates (who may have interests in transactions in derivatives related to the Underlying Asset(s) which may, but are not intended to, adversely affect the market price, liquidity or value of the Securities) and holders.</p> <p>A third party will be paid aggregate commissions of no more than 0.25% per annum on the market value of each Security. Any Manager and its affiliates may engage, and may in the future engage, in hedging transactions with respect to the Underlying Asset.</p>