

**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 Swiss Federal Act on Collective Investment Schemes ("**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.

Neither the Base Prospectus nor these Final Terms or any other offering or marketing material relating to the Securities constitute a prospectus pursuant to the FinSA, and such documents may not be publicly distributed or otherwise made publicly available in Switzerland, unless the requirements of FinSA for such public distribution are complied with.

The Securities documented in these Final Terms are not being offered, sold or advertised, directly or indirectly, in Switzerland to retail clients (*Privatkundinnen und -kunden*) within the meaning of FinSA ("**Retail Clients**"). Neither these Final Terms nor any offering materials relating to the Securities may be available to Retail Clients in or from Switzerland. The offering of the Securities directly or indirectly, in Switzerland is only made by way of private placement by addressing the Securities (a) solely at investors classified as professional clients (*professionelle Kunden*) or institutional clients (*institutionelle Kunden*) within the meaning of FinSA ("**Professional or Institutional Clients**"), (b) at fewer than 500 Retail Clients, and/or (c) at investors acquiring securities to the value of at least CHF 100,000.

The Securities and, as applicable, the Entitlements have not been and will not be, at any time, registered under the U.S. Securities Act of 1933, as amended (the "**Securities Act**"), or with any securities regulatory authority of any state or other jurisdiction of the United States. The Securities may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the Securities Act ("**Regulation S**") ("**U.S. persons**"), except in certain transactions exempt from the registration requirements of the Securities Act and applicable state securities laws. The Securities are being offered and sold outside the United States to non-U.S. persons in reliance on Regulation S. Trading in the Securities and, as applicable, the Entitlements has not been approved by the U.S. Commodity Futures Trading Commission under the U.S. Commodity Exchange Act of 1936, as amended (the "**Commodity Exchange Act**") and the rules and regulations promulgated thereunder.

## FINAL TERMS



**BARCLAYS BANK IRELAND PLC**

*(Incorporated with limited liability in Ireland)*

**Legal Entity Identifier (LEI): 2G5BKIC2CB69PRJH1W31**

**EUR 30,000,000 Securities due September 2027 under the Global Structured Securities Programme (the "Securities")**  
**Issue Price: 98.00 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 Ireland PLC (the "**Issuer**"). These Final Terms complete and should be read in conjunction with the GSSP EU Base Prospectus which constitutes a base prospectus drawn up as separate documents (including the Registration Document dated 7 June 2024 as supplemented on 29 August 2024 and the Securities Note relating to the GSSP EU Base Prospectus dated 21 June 2024) 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 this Final Terms and the Base Prospectus. A summary of the individual issue of the Securities is annexed to this Final Terms.

The Base Prospectus, and any supplements thereto, are available for viewing at <https://home.barclays/investor-relations/structured-income-investors/prospectus-and-documents/structured-securities-prospectuses/bbi-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-income-investors/prospectus-and-documents/structured-securities-prospectuses/#registrationdocument> and <https://home.barclays/investor-relations/structured-income-investors/prospectus-and-documents/structured-securities-prospectuses/bbi-structured-securities-prospectuses/#regdocsupplement>.

These Notes are FinSA Exempt Securities as defined in the Base Prospectus.

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 13 December 2024**

## PART A – CONTRACTUAL TERMS

### *Provisions relating to the Securities*

1.	(a) Series:	NX00435726
	(b) Tranche:	1
2.	Currencies:	
	(a) Issue Currency:	Euro (“EUR”)
	(b) Settlement Currency:	EUR
3.	Securities:	Notes
4.	Notes:	Applicable
	(a) Aggregate Nominal Amount as at the Issue Date:	
	(i) Tranche:	EUR 30,000,000
	(ii) Series:	EUR 30,000,000
	(b) Specified Denomination:	EUR 1,000
	(c) Minimum Tradable Amount:	EUR 1,000 (and EUR 1,000 thereafter)
5.	Redeemable Certificates:	Not Applicable
6.	Calculation Amount:	EUR 1,000 per Security
7.	Issue Price:	98.00 per cent of the Specified Denomination
		The Issue Price includes a commission element payable by the Issuer to the distributor which will be no more than 1.00% per annum of the Issue Price. 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:	13 December 2024
9.	Scheduled Settlement Date:	20 September 2027, subject to adjustment in accordance with the Business Day Convention
10.	Type of Security:	Share Linked Securities
11.	Relevant Annex(es) which apply to the Securities:	Equity Linked Annex
12.	Underlying Performance Type <sub>(Interest)</sub> :	Single Asset
13.	Underlying Performance Type <sub>(Autocall)</sub> :	Single Asset
14.	Underlying Performance Type <sub>(Settlement)</sub> :	For the purpose of determination of the Final Performance: Single Asset

15. Downside Underlying Performance Type<sub>(Settlement)</sub>: Not Applicable

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

16. Interest Type: In respect of each Interest Payment Date: Phoenix with memory.  
General Condition 12 (*Interest or coupon*)

(a) Interest Payment Dates: Each of the dates set out in Table 1 below in the column entitled 'Interest Payment Date', subject to adjustment in accordance with the Business Day Convention.

(b) Interest Valuation Dates: Each of the dates set out in Table 1 below in the column entitled 'Interest Valuation Dates'.

(c) Interest Determination Dates: Not Applicable

**Table 1**

<b>Interest Valuation Dates</b>	<b>Interest Payment Dates</b>
8 September 2025	22 September 2025
6 March 2026	20 March 2026
7 September 2026	21 September 2026
8 March 2027	22 March 2027
6 September 2027	20 September 2027

(d) Information relating to the Fixed Rate: Not Applicable

(e) Information relating to the Floating Rate: Not Applicable

(f) Interest Barrier Percentage: In respect of each Interest Payment Date, 60.00 per cent.

(g) Fixed Interest Rate: In respect of each Interest Payment, 4.00 per cent.

**Provisions relating to Automatic Settlement (Autocall)**

17. Automatic Settlement (Autocall) or Automatic Settlement (Autocall) (bearish) or Automatic Settlement (Autocall) (range): General Condition 13 (*Automatic Settlement (Autocall)*) Automatic Settlement (Autocall) is Applicable

(a) Autocall Observation Type: Discrete

(b) Autocall Barrier Percentages: Each of the percentages set out in Table 2 below in the column entitled 'Autocall Barrier Percentage(s)'.

(c) Autocall Barriers: Not Applicable

- (d) Autocall Lower Barriers: Not Applicable
- (e) Autocall Upper Barriers: Not Applicable
- (f) Autocall Settlement Percentages: Each of the percentages set out in Table 2 below in the column entitled 'Autocall Settlement Percentage(s)'.
- (g) Autocall Valuation Dates: Each date set out in Table 2 below in the column entitled 'Autocall Valuation Date(s)'.
- (h) Autocall Settlement Dates: Each date set out in Table 2 below in the column entitled 'Autocall Settlement Date(s)', subject to adjustment in accordance with the Business Day Convention.
- (i) Autocall Valuation Price: The Valuation Price of the Underlying Asset on the Autocall Valuation Date.
- (a) Averaging-out: Not Applicable
- (b) Min Lookback-out: Not Applicable
- (c) Max Lookback-out: Not Applicable
- (j) Autocall Reset Event: Not Applicable

**Table 2:**

<b>Autocall Valuation Date(s):</b>	<b>Autocall Barrier Percentage(s):</b>	<b>Autocall Settlement Percentage(s):</b>	<b>Autocall Settlement Date(s):</b>
8 September 2025	100.00%	100.00%	22 September 2025
6 March 2026	100.00%	100.00%	20 March 2026
7 September 2026	100.00%	100.00%	21 September 2026
8 March 2027	100.00%	100.00%	22 March 2027

***Provisions relating to Optional Early Settlement Event***

18. Optional Early Settlement Event: Not Applicable  
General Condition 14 (*Optional Early Settlement Event*)
19. Option Type: Not Applicable

***Provisions relating to Final Settlement***

20. (a) Final Settlement Type: General Condition 15 (*Final Settlement*) Capped
- (b) Settlement Method: Cash or Physical
- (c) Trigger Event Type: European (Final)
- (d) Strike Price Percentage: 100.00 per cent.
- (e) Knock-in Barrier Type: European

(f) Knock-in Trigger Event:	Applicable
	Trigger Event Observation Date: Final Valuation Date
(g) Knock-in Barrier Percentage:	60.00 per cent.
(h) Downside:	Not Applicable
(i) Unleveraged Put	Applicable

***Provisions relating to the Underlying Asset(s)***

21.	Underlying Asset(s) <sub>(Interest)</sub> / Underlying Asset(s) <sub>(Autocall Settlement)</sub> / Underlying Asset(s) <sub>(Final Settlement)</sub> :	BNP PARIBAS
(a)	Initial Valuation Date:	Not Applicable
(b)	Share:	BNP PARIBAS
(i)	Exchange:	Euronext Paris
(ii)	Related Exchange:	All Exchanges
(iii)	Underlying Asset Currency:	EUR
(iv)	Bloomberg Screen:	BNP FP
(v)	Refinitiv Screen:	BNPP.PA
(vi)	Underlying Asset ISIN:	FR0000131104
(vii)	Weights:	Not Applicable
22.	(a) Initial Price <sub>(Interest)</sub> :	Relevant Price: Closing Price
(i)	Averaging-in:	Not Applicable
(ii)	Min Lookback-in:	Applicable
		Lookback-in Dates: 6 December 2024 and 6 March 2025
(iii)	Max Lookback-in:	Not Applicable
(b)	Initial Price <sub>(Settlement)</sub> :	Relevant Price: Closing Price
(i)	Averaging-in:	Not Applicable
(ii)	Min Lookback-in:	Applicable
		Lookback-in Dates: 6 December 2024 and 6 March 2025
(iii)	Max Lookback-in:	Not Applicable
(c)	Initial Valuation Date:	Not Applicable
23.	(a) Final Valuation Price:	In respect of an Underlying Asset and the Final Valuation Date, the Valuation Price of such Underlying Asset in respect of the Final Valuation Date.
(i)	Averaging-out:	Not Applicable

	(ii) Min Lookback-out:	Not Applicable
	(iii) Max Lookback-out:	Not Applicable
	(b) Final Valuation Date:	6 September 2027
23.	Interim Valuation Price:	Not Applicable

***Provisions relating to disruption events***

24.	Consequences of a Disrupted Day (in respect of an Averaging Date or Lookback Date): Equity Linked Condition 3 ( <i>Consequences of Disrupted Days</i> )	Applicable
	(a) Omission	Not Applicable
	(b) Postponement	Not Applicable
	(c) Modified Postponement	Applicable
25.	Consequences of a Disrupted Day (in respect of an Averaging Date or Lookback Date): Fund Linked Condition 1 ( <i>Adjustments to Valuation Dates and Reference Dates</i> )	Not Applicable
26.	Consequences of a Disrupted Day (in respect of an Averaging Date or Lookback Date): Barclays Index Linked Condition 4 ( <i>Consequences upon a Reference Date becoming a Disrupted Day</i> )	Not Applicable
27.	Additional Disruption Events: General Condition 43.1 ( <i>Definitions</i> )	
	(a) Change in Law:	Applicable as per General Condition 43.1 ( <i>Definitions</i> )
	(b) Currency Disruption Event:	Applicable as per General Condition 43.1 ( <i>Definitions</i> )
	(c) Hedging Disruption:	Applicable as per General Condition 43.1 ( <i>Definitions</i> )
	(d) Issuer Tax Event:	Applicable as per General Condition 43.1 ( <i>Definitions</i> )
	(e) Extraordinary Market Disruption:	Applicable as per General Condition 43.1 ( <i>Definitions</i> )
	(f) Increased Cost of Hedging:	Not Applicable
	(g) Affected Jurisdiction Hedging Disruption:	Not Applicable
	(h) Affected Jurisdiction Increased Cost of Hedging:	Not Applicable
	(i) Increased Cost of Stock Borrow:	Not Applicable
	(j) Loss of Stock Borrow:	Not Applicable
	(k) Foreign Ownership Event:	Not Applicable

(l) Fund Disruption Event:	Not Applicable
(m) Fund Event:	Not Applicable
(n) Potential Adjustment of Payment Events:	Not Applicable
(o) Barclays Index Disruption:	Not Applicable
28. Unlawfulness and Impracticability:	Limb (ii) of Condition 31 of the General Conditions: Applicable
29. Early Cash Settlement Amount:	Market Value
30. Early Settlement Notice Period Number:	As specified in General Condition 43.1 ( <i>Definitions</i> )
31. Entitlement Substitution:	Applicable
32. FX Disruption Event:	Not Applicable
33. Unwind Costs:	Applicable
34. Settlement Expenses:	Not Applicable
35. Local Jurisdiction Taxes and Expenses:	Applicable

***General provisions***

36. Form of Securities:	Book-entry Securities in bearer form (au porteur) deposited with Euroclear France
37. Trade Date:	6 December 2024
38. Taxation Gross Up:	Applicable
39. 871(m) Securities:	The Issuer has determined that Section 871(m) of the U.S. Internal Revenue Code of 1986, as amended, is not applicable to the Securities.
40. (i) Prohibition of Sales to EEA Retail Investors:	Not Applicable
(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
41. Business Day:	As defined in General Condition 43.1
42. Business Day Convention:	Modified Following, subject to adjustment for Unscheduled Business Day Holiday
43. Determination Agent:	Barclays Bank Ireland PLC
44. Registrar:	Not Applicable
45. Transfer Agent:	Not Applicable
46. (a) Names and addresses of Manager:	Barclays Bank Ireland PLC
(b) Date of underwriting agreement:	Not Applicable



- (c) Names and addresses of secondary trading intermediaries and main terms of commitment: Not Applicable
47. Registration Agent: Not Applicable
48. Masse Category: Full Masse
- The Representative shall be:  
MASSQUOTE S.A.S.U.  
RCS 529 065 880 Nanterre  
33 Rue Anna Jacquin  
92100 Boulogne Billancourt  
France  
Represented by its Chairman  
The Representative will receive Euro 350 per year.
49. Governing Law: French law
50. Relevant Benchmark: Not Applicable

## **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 600 + EUR 350 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

### **2. RATINGS**

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, AND OTHER INFORMATION CONCERNING THE UNDERLYING ASSET**

Details of the past and future performance and volatility of the Underlying Asset may be obtained from: Bloomberg Screen: BNP FP.

### **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: FR001400UP01
- (b) Common Code: 296214612
- (c) Relevant Clearing System(s): Euroclear, France
- (d) Delivery: Delivery free of payment

- (e) Name and address of additional Paying Agent(s): Not Applicable
- (f) Intended to be held in a manner which would allow Eurosystem eligibility: No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the International Central Securities Depositories ("ICSDs") as common safekeeper.

## 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 30,000,000 Securities due September 2027 pursuant to the Global Structured Securities Programme pursuant to the Global Structured Securities Programme (ISIN: FR001400UP01) (the "Securities").

**The Issuer:** The Issuer is Barclays Bank Ireland PLC. Its registered office is at One Molesworth Street, Dublin 2, D02 RF29, Ireland (telephone number: +353 1 618 2600) and its Legal Entity Identifier ("LEI") is 2G5BKIC2CB69PRJH1W31.

**The Authorised Offeror:** Not Applicable.

**Competent authority:** The Base Prospectus was approved on 21 June 2024 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 Ireland PLC (the "Issuer") is a public limited company, registered in Ireland under company number 396330. The liability of the members of the Issuer is limited. The Issuer was incorporated in Ireland on 12 January 2005 and it has its registered and head office at One Molesworth Street, Dublin 2, D02 RF29, Ireland, (telephone number +353 1618 2600). The Legal Entity Identifier (LEI) of the Issuer is 2G5BKIC2CB69PRJH1W31.

##### *Principal activities of the Issuer*

The Issuer is part of BBPLC Group. The principal activities of the Issuer are the provision of corporate and investment banking services to European Union ("EU") corporate entities, retail banking services in Germany and Italy and private banking services to EU clients.

The term "**BBPLC 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 Bank PLC. The whole of the issued ordinary share capital of Barclays Bank PLC is beneficially owned by Barclays PLC. Barclays PLC is the ultimate holding company of the Group.

The term "**Group**" means Barclays PLC together with its subsidiaries.

##### *Identity of the key managing directors of the Issuer*

The key managing directors of the Issuer are Francesco Ceccato (Chief Executive Officer and Executive Director) and Gian Marco Martino (Chief Financial Officer and Executive Director).

##### *Identity of the statutory auditors of the Issuer*

The statutory auditors of the Issuer are KPMG, chartered accountants and registered auditors (Chartered Accountants Ireland), of 1 Harbourmaster Pl, International Financial Services Centre, Dublin 1, D01 F6F5, Ireland.

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

The Issuer has derived the selected financial information included in the table below for the years ended 31 December 2023 and 31 December 2022 from the annual financial statements of the Issuer for the year ended 31 December 2023, which has, save for the financial information under the section entitled "*Certain Ratios from the Financial Statements*", 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 2024 and 30 June 2023 was derived from the unaudited interim results announcement of the Issuer in respect of the six months ended 30 June 2024.

#### Income Statement

	As at 30 June (unaudited)		As at 31 December	
	2024	2023 <sup>1</sup>	2023	2022 <sup>1</sup>
	(€m)		(€m)	
Continuing operations				
Net interest income .....	103	24	264	(5)
Net fee and commission income .....	548	505	954	899
Net trading income.....	56	103	111	218
Credit impairment (charges) / releases .....	(41)	15	(32)	(33)

<sup>1</sup> Comparative results have been re-presented from those previously published to reclassify certain items as discontinued operations.

Profit before tax .....	183	133	264	151
Profits after tax from continuing operations .....	145	95	192	99
(Loss) / Profit after tax from discontinued operations .....	(247)	79	50	1
(Loss) / Profit after tax .....	(102)	174	242	100

#### Balance Sheet

	As at 30	As at 31 December	
	June		
	(unaudited)	2023	2022
	2024	2023	2022
	(€m)	(€m)	
Cash and balances at central bank .....	33,529	33,814	30,540
Loans and advances to banks .....	1,043	1,230	1,412
Loans and advances to customers .....	6,219	9,438	13,861
Total assets .....	149,960	142,644	132,534
Deposits from banks .....	2,748	2,171	3,628
Deposits from customers .....	32,048	29,847	25,793
Debt securities in issue .....	2,682	2,457	3,139
Subordinated liabilities .....	4,830	4,833	4,679
Total equity .....	6,808	6,964	6,515

#### Certain Ratios from the Financial Statements

	As at 30	As at 31 December	
	June		
	2024	2023	2022
	(%)	(%)	(%)
Common Equity Tier 1 capital ratio <sup>2 3 4</sup> .....	15.8	16.0	16.7
Total regulatory capital ratio <sup>2 4</sup> .....	21.2	21.5	22.4
CRR leverage ratio <sup>2</sup> .....	4.8	5.0	5.8
Liquidity coverage ratio <sup>5</sup> .....	202	221	194
Net stable funding ratio .....	132	147	149

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

The Issuer 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 Issuer'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 Issuer's control, including escalation of global conflicts, acts of terrorism, natural disasters, pandemics and similar events, although not detailed below, could have a similar impact on the Issuer.

- **Material existing and emerging risks potentially impacting more than one principal risk:** In addition to material and emerging risks impacting individual principal risks (such 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) potentially unfavourable global and local economic and market conditions, as well as geopolitical developments; (ii) the impact of interest rate changes on the Issuer's profitability; (iii) the competitive environments of the banking and financial services industry; (iv) the regulatory change agenda and impact on business model; (v) the impact of benchmark interest rate reforms on the Issuer; and (vi) change delivery and execution risks.

Principal risks include:

- **Climate Risk:** Climate risk is the impact on financial and operational risks arising from climate change through physical risks and risks associated with transitioning to a lower carbon economy.
- **Credit and Market Risks:** Credit risk is the risk of loss to the Issuer from the failure of clients, customers or counterparties, to fully honour their obligations to members of the Issuer. The Issuer is subject to risks arising from changes in credit quality and recovery rates for loans and advances due from borrowers

<sup>2</sup> Capital, risk-weighted assets and leverage are calculated applying the IFRS 9 transitional arrangements of the EU Capital Requirements Regulation ("EU CRR").

<sup>3</sup> Common Equity Tier 1 is a measure of capital that is predominantly common equity as defined by the EU CRR.

<sup>4</sup> Capital ratios express a bank's capital as a percentage of its risk-weighted assets.

<sup>5</sup> The liquidity coverage ratio expresses a bank's high quality liquid assets as a percentage of its stressed net outflows over a 30 day period as defined by the Commission Delegated Regulation (EU) 2015/61.

and counterparties. Market risk is the risk of loss arising from potential adverse change in the value of the Issuer's assets and liabilities from fluctuation in market variables.

- **Treasury and Capital Risk and the risk that the Issuer is subject to substantial resolution powers:** There are three primary types of treasury and capital risk faced by the Issuer which are (1) liquidity risk – the risk that the Issuer 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 Issuer has an insufficient level or composition of capital; and (3) interest rate risk in the banking book – the risk that the Issuer is exposed to capital or income volatility because of a mismatch between the interest rate exposures of its (non-traded) assets and liabilities. Under Directive 2014/59/EU (the "**Bank Recovery and Resolution Directive**"), substantial powers are granted to Relevant Resolution Authorities to implement various resolution measures and stabilisation options with respect to an Irish bank or investment firm (currently including the Issuer) (including, but not limited to, the bail-in tool, which gives a Relevant Resolution Authority the power to write down certain claims of unsecured creditors of a failing relevant entity (which write-down may result in the reduction of such claims to zero) and to convert certain unsecured debt claim into equity or other instruments of ownership) in circumstances in which the Relevant Resolution Authority is satisfied that the relevant resolution conditions are met.
- **Operational and Model Risks:** Operational risk is the risk of loss to the Issuer 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 potential for adverse consequences from decisions based on incorrect or misused model outputs and reports.
- **Compliance, Reputation and Legal Risks and competition and regulatory matters:** Compliance risk is the risk of detriment to customers, clients, market integrity, effective competition or the Issuer from the inappropriate supply of financial services, including instances of wilful or negligent misconduct. Reputation risk is the risk that an action, transaction, investment, event, decision or business relationship will reduce trust in the Issuer's integrity and/or competence. The Issuer conducts activities in a highly regulated market which exposes it 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 may be unclear in their application to particular circumstances especially in new and emerging areas; and (ii) the diversified and evolving nature of the Issuer's businesses and business practices. In each case, this exposes the Issuer to the risk of loss or the imposition of penalties, damages or fines from the failure of members of the Issuer to meet applicable laws, rules, regulations or contractual requirements. Legal risk may arise in relation to any of the risk factors summarised above.

"**Irish Bail-in Power**" means any write-down, conversion, transfer, modification and/or suspension power existing from time to time under any laws, regulations, rules or requirements relating to the resolution of banks, banking group companies, credit institutions and/or investment firms incorporated in Ireland in effect and applicable in Ireland to the Issuer, including but not limited to any such laws, regulations, rules or requirements that are implemented, adopted or enacted within the context of any European Union directive or regulation of the European Parliament and of the Council establishing a framework for the recovery and resolution of credit institutions and investment firms, as the same has been or may be amended from time to time, pursuant to which obligations of a bank, banking group company, credit institution or investment firm or any of its affiliates can be reduced, cancelled, amended, transferred and/or converted into shares or other securities or obligations of the obligor or any other person.

"**Relevant Resolution Authority**" means the Central Bank of Ireland, the Single Resolution Board established pursuant to the SRM Regulation and/or any other authority entitled to exercise or participate in the exercise of the Irish Bail-in Power from time to time.

"**Securities**" means any securities issued by the Issuer described in any securities note and, if applicable, summary, which, when read together with this Registration Document, comprise a prospectus for the purposes of Article 6(3) of the Prospectus Regulation or in any base prospectus for the purposes of Article 8 of the Prospectus Regulation or other offering document into which this Registration Document may be incorporated by reference.

"**SRM Regulation**" means Regulation (EU) No 806/2014 of the European Parliament and Council of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund and amending Regulation (EU) No 1093/2010, as amended or replaced from time to time.

## 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: NX004235726; Tranche number:1; ISIN: FR001400UP01; Common Code: 296214612. The Securities will be cleared and settled through Euroclear France.

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

The Securities will be issued in Euro ("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 1,000. The issue size is EUR 30,000,000. The issue price is 98.00% of the Specified Denomination. The issue date is 13 December 2024 (the "**Issue Date**"). Subject to early termination, the Securities are scheduled to redeem on 20 September 2027 (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, (ii) an Autocall Cash Settlement Amount and/or (iii) 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 Irish 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 calendar days, or, in the case of interest, has not been paid within 14 calendar days of the due date), 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.

### 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.

#### 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 or obtain alternative valuation of the Underlying Asset(s) or to postpone 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 Asset:** The return on and value of the Securities is dependent on the performance of the following Underlying Asset:

Underlying Assets <sub>(Interest)</sub> / Underlying Assets <sub>(Autocall Settlement)</sub> / Underlying Assets <sub>(Final Settlement)</sub>	Type	Initial Price <sub>(Interest)</sub> / Initial Price <sub>(Settlement)</sub>	Lookback-in Dates
BNP Paribas	Share	The lowest closing price of such Underlying Asset observed on each of the Lookback-in Dates as determined by the Determination Agent.	6 December 2024 and 6 March 2025

For the purposes of determining an Interest Amount, Underlying Asset shall mean the Underlying Asset<sub>(Interest)</sub>, for the purposes of determining Automatic Settlement (Autocall) Event, Underlying Assets shall mean the Underlying Assets<sub>(Autocall Settlement)</sub> and, for the purposes of determining the Final Cash Settlement Amount, Underlying Asset shall mean the Underlying Asset<sub>(Final Settlement)</sub>.

**Calculation Amount:** Calculations in respect of amounts payable under the Securities are made by reference to the "Calculation Amount", being EUR 1,000 per Security.

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

#### A – Interest

During the term of the Securities, the Securities pay Phoenix with memory interest.

Each Security will only pay interest in respect of an Interest Valuation Date if the closing price of the Underlying Asset on such Interest Valuation Date is either, (i) in respect of the Interest Valuation Date greater than or equal to its corresponding Interest Barrier or (ii) in respect of any Interest Valuation Date preceding the relevant Interest Valuation Date, greater than or equal to its corresponding Interest. If this occurs, the amount of interest payable with respect to that Interest Valuation Date is calculated by adding the sum of (1) and (2) below:

- (1) the fixed rate of 4.00% multiplied by the Calculation Amount; and
- (2) the number of previous Interest Valuation Dates in respect of which no interest was payable (since the last time interest was payable) multiplied by the fixed rate of 4% multiplied by the Calculation Amount.

Interest will be payable on the corresponding Interest Payment Date set out in the table below. Each Interest Valuation Date and Interest Barrier(s) is as follows:

Interest Valuation Date	Interest Barrier Percentage	Interest Payment Date
8 September 2025	60.00%	22 September 2025
6 March 2026	60.00%	20 March 2026
7 September 2026	60.00%	21 September 2026

8 March 2027	60.00%	22 March 2027
6 September 2027	60.00%	20 September 2027

#### B – Automatic Settlement (Autocall)

The Securities will automatically redeem if the closing price or level of the worst-performing Underlying Asset divided by its Initial Price is at or above its corresponding Autocall Barrier Percentage. If this occurs, you will receive an “**Autocall Cash Settlement Amount**” equal to the Calculation Amount multiplied by 100.00% payable on the Autocall Settlement Date corresponding to such Autocall Valuation Date. The relevant Autocall Settlement Date may be postponed following the postponement of an Autocall Valuation Date due to a disruption event.

Autocall Valuation Date	Autocall Settlement Date	Autocall Barrier Percentage
08 September 2025	22 September 2025	100.00%
06 March 2026	20 March 2026	100.00%
07 September 2026	21 September 2026	100.00%
08 March 2027	22 March 2027	100.00%

#### B – Final Settlement

If the Securities have not otherwise redeemed, each Security will be redeemed on the Scheduled Settlement Date by payment of the Final Cash Settlement Amount or application of the Final Cash Settlement Amount by the Issuer to purchase the Underlying Asset for physical delivery to investors.

The Scheduled Settlement Date may be postponed following the postponement of the Final Valuation Date due to a disruption event.

The “**Final Cash Settlement Amount**” is calculated as follows:

- (i) if a Knock-in Trigger Event has not occurred 100.00% multiplied by the Calculation Amount;
- (ii) otherwise, an amount calculated by adding together (a) the Final Performance minus the Strike Price Percentage (“**SPP**”) (being 100%) plus (b) 100% (such amount subject to minimum of zero) and multiplying the result by the Calculation Amount, provided that rather than paying the Final Cash Settlement Amount to investors, the Issuer will instead apply such amount to purchase shares of the Underlying Asset (Final Settlement) at the Final Valuation Price and deliver such shares to investors (rounded down to the nearest whole number of shares, with any remaining fractional amount paid to investors as a cash amount).

Where:

“**Knock-in Trigger Event**” shall be deemed to have occurred if the closing price of the Underlying Asset in respect of the Trigger Event Observation Date (being 6 September 2027) is below the Knock-in Barrier Price (the Initial Price<sub>(Settlement)</sub> multiplied by the Knock-in Barrier Percentage (being 60.00%)) of such Underlying Asset.

“**Final Performance**” means the Final Valuation Price divided by the Initial Price<sub>(Settlement)</sub>.

“**Final Valuation Date**” means 6 September 2027 subject to adjustment.

“**Final Valuation Price**” means, in respect of the Underlying Asset, the closing price in respect of such Underlying Asset on 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:** Investors are exposed to the credit risk of Barclays Bank Ireland PLC. As the Securities do not constitute a deposit and they are not protected under the deposit guarantee scheme operated by the Central Bank of Ireland or any other deposit protection insurance scheme, all payments and deliveries to be made by Barclays Bank Ireland PLC as Issuer under the Securities are subject to its financial position and its ability to meet its obligations. The Securities constitute unsubordinated and unsecured obligations of the Issuer and rank pari passu with each and all other current and future unsubordinated and unsecured obligations of the Issuer. Even though your Securities are repayable at par, you may lose up to the entire value of your investment if the Issuer fails or is otherwise unable to meet its payment or delivery obligations. 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:**  
 The Securities bear interest at a rate that is contingent upon the performance of the Underlying Asset(s) and may vary from one Interest Payment Date to the next. You may not receive any interest payments if the Underlying Asset(s) do not perform as anticipated.  
 The Interest Amount is conditional on the performance of Underlying Asset(s) and may be zero where the performance criteria are not met. In such case the Interest Amount may be deferred to the next interest payment that may be made, but it is possible that you will not receive any interest at all over the lifetime of the Securities.  
 The Final Cash Settlement Amount is based on the performance of the Underlying Asset(s) as at the final valuation date only (rather than in respect of multiple periods throughout the term of the Securities). This means you may not benefit from any movement in level of the Underlying Asset(s) during the term of the Securities that is not maintained in the final performance as at the final valuation date.  
 The prices of the Underlying Assets used to determine the value of the Securities will be the lowest price of the Underlying Asset(s) observed across specified lookback dates. If the price of Underlying Asset(s) dramatically falls on one of the lookback dates, the value of and return on the Securities may be significantly less than if the price of the Underlying Asset(s) had been observed on a single valuation date.  
 As the Final Cash Settlement Amount is subject to a cap, the value of or return on your Securities may be significantly less than if you had purchased the Underlying Asset(s) directly.  
 The calculation of amount payable depends on the level, value or price of the Underlying Asset(s) reaching or crossing a 'barrier' during a specified period or specified dates during the term of the Securities. This means you may receive less (or, in certain cases, more) if the level, value or price of the Underlying Asset(s) crosses or reaches (as applicable) a barrier, than if it comes close to the barrier but does not reach or cross it (as applicable), and in certain cases you might receive no interest or coupon payments and/or could lose some or all of your investment.
- **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, substituting the Underlying Asset, 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 will 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.
- **Settlement is subject to conditions and may be impossible in certain circumstances:** Payment of the amount payable to you will not take place until all conditions to settlement have been satisfied in full. No additional amounts will be payable to you by the Issuer because of any resulting delay or postponement. Certain settlement disruption events may occur which could restrict the Issuer's ability to make payments, and the date of settlement could be delayed accordingly.
- **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 Ireland 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 Ireland PLC or its affiliates 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.

###### *Estimated total expenses of the issue and/or offer including expenses charged to investor by issuer/offeror*

The estimated total expenses of the issue and/or offer are EUR 600 + EUR 350 per year.

The Issuer will not charge any expenses to holders in connection with any issue of Securities.

##### Who is the offeror and/or the person asking for admission to trading?

The Issuer is the entity requesting for admission to trading of the Securities.

##### Why is the Prospectus being produced?

###### *Use and estimated net amount of proceeds*

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.

The estimated net proceeds are 100.00 per cent. of the issue size.
<b><i>Underwriting agreement on a firm commitment basis</i></b> The offer of the Securities is not subject to an underwriting agreement on a firm commitment basis.
<b><i>Description of any interest material to the issue/offer, including conflicting interests</i></b> The manager will be paid aggregate commissions equal to 1.00% p.a of the Issue Price. Any manager and its affiliates may engage, and may in the future engage, in hedging transactions with respect to the Underlying Asset.