

---

**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 PLC**

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

**Legal Entity Identifier (LEI): G5GSEF7VJPSI7OUK5573**

**GBP 2,500,000 Worst-of European Barrier Quanto Autocallable Securities due October 2027 under the Global Structured Securities Programme (the "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 EU Base Prospectus which constitutes a base prospectus drawn up as separate documents (including the Registration Document dated 3 April 2024 as supplemented on 19 August 2024, and the Securities Note relating to the GSSP EU Base Prospectus dated 12 April 2024 (as supplemented on 14 June 2024)). 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/fixed-income-investors/prospectus-and-documents/structured-securities-prospectuses/#registrationdocument> and <https://home.barclays/investor-relations/fixed-income-investors/prospectus-and-documents/structured-securities-prospectuses/#registrationdocumentsupplement>.

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

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

**BARCLAYS**

**Final Terms dated 10 October 2024**

## PART A – CONTRACTUAL TERMS

### *Provisions relating to the Securities*

1	(a) Series:	NX00421369
	(b) Tranche:	1
2	Currencies:	
	(a) Issue Currency:	Pound Sterling (“ <b>GBP</b> ”)
	(b) Settlement Currency:	Pound Sterling (“ <b>GBP</b> ”)
3	Securities:	Notes
4	Notes:	Applicable
	(a) Aggregate Nominal Amount as at the Issue Date:	
	(i) Tranche:	GBP 2,500,000
	(ii) Series:	GBP 2,500,000
	(b) Specified Denomination:	GBP 1,000
	(c) Minimum Tradable Amount:	GBP 1,000 (and GBP 1,000 thereafter)
5	Redeemable Certificates:	Not Applicable
6	Calculation Amount:	GBP 1,000 per Security
7	Issue Price:	100.00 per cent of the Specified Denomination
8	Issue Date:	10 October 2024
9	Scheduled Settlement Date:	11 October 2027, subject to adjustment in accordance with the Business Day Convention
10	Type of Security:	Index Linked Securities
11	Relevant Annex(es) which apply to the Securities:	Equity Linked Annex
12	Underlying Performance Type <sub>(Interest)</sub> :	Worst-of
13	Underlying Performance Type <sub>(Autocall)</sub> :	Worst-of
14	Underlying Performance Type <sub>(Settlement)</sub> :	For the purpose of determination of the Final Performance: Worst-of
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 Valuation Date, Snowball
	General Condition 13 ( <i>Interest</i> )	
	(a) Interest Payment Dates:	Each of the dates set out in Table 1 below in the column entitled 'Interest Payment Date(s)', 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 Date(s)'.

**Table 1**

N	Interest Valuation Date(s):	Interest Barrier Percentage(s):	Fixed Interest Rate(s):	Interest Payment Date(s):
1	26 September 2025	100.00%	10.8100%	10 October 2025
2	28 September 2026	100.00%	10.8100%	12 October 2026
3	27 September 2027	80.00%	10.8100%	11 October 2027

(c)	Information relating to the Fixed Rate:	Not Applicable
(d)	Information relating to the Floating Rate:	Not Applicable
(e)	Interest Barrier Percentages:	Each of the percentages set out in Table 1 above in the column entitled 'Interest Barrier Percentage(s)'.
(f)	Fixed Interest Rates:	Each of the percentages set out in Table 1 above in the column entitled 'Fixed Interest Rate(s)'.

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

- 17 Automatic Settlement (Autocall) or Automatic Settlement (Autocall) (bearish) or Automatic Settlement (Autocall) (range): Automatic Settlement (Autocall) is Applicable  
 General Condition 14 (*Automatic Settlement (Autocall)*)
- (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 Barrier: Not Applicable
- (d) Autocall Lower Barrier: Not Applicable
- (e) Autocall Upper Barrier: 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.
- (i) Averaging-out: Not Applicable
- (ii) Min Lookback-out: Not Applicable
- (iii) Max Lookback-out: Not Applicable
- (j) Autocall Reset Event: Not Applicable
- (k) Worst-of Memorizer: 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>
26 September 2025	100.00%	100.00%	10 October 2025
28 September 2026	100.00%	100.00%	12 October 2026

**Provisions relating to Optional Early Settlement Event**

- 18 Optional Early Settlement Event: Not Applicable  
 General Condition 15 (*Optional Early Settlement Event*)
- 19 Option type: Not Applicable

**Provisions relating to Final Settlement**

- 20 (a) Final Settlement Type: Capped  
 General Condition 16 (*Final Settlement*)
- (b) Settlement Method: Cash
- (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: 27 September 2027
- (g) Knock-in Barrier Percentage: 70.00 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>/ Underlying Asset(s)<sub>(Downside)</sub>: A **"Basket"** comprising the following:  
Underlying Asset 1 is FTSE 100 INDEX.  
Underlying Asset 2 is EURO STOXX 50<sup>®</sup> Index.  
Underlying Asset 3 is S&P 500 Index.
- (a) Initial Valuation Date: 26 September 2024 - Individual Pricing
- (b) Index: Each Index set out in Table 3 below in the column entitled 'Index'.
- (i) Exchanges: Each Exchange set out in Table 3 below in the column entitled 'Exchange'.
- (ii) Related Exchanges: Each Related Exchange set out in Table 3 below in the column entitled 'Related Exchanges'.
- (iii) Underlying Asset Currencies: Each Underlying Asset Currency set out in Table 3 below in the column entitled 'Underlying Asset Currency'.
- (iv) Bloomberg Screens: Each Bloomberg Screen set out in Table 3 below in the column entitled 'Bloomberg Screen'.
- (v) Refinitiv Screens: Each Refinitiv Screen set out in Table 3 below in the column entitled 'Refinitiv Screen'.
- (vi) Index Sponsors: Each Index Sponsor set out in Table 3 below in the column entitled 'Underlying Asset ISIN'.
- (vii) Weights: Not Applicable
- (viii) Pre-nominated Indices: Each Pre-nominated Index set out in Table 3 below in the column entitled 'Pre-nominated Index'.
- (ix) Scheduled Trading Days: As defined as per the Equity Linked Annex

**Table 3**

<b>Index:</b>	<b>Relevant Price:</b>	<b>Exchange:</b>	<b>Related Exchange:</b>	<b>Underlying Asset Currency:</b>	<b>Bloomberg Screen:</b>
FTSE 100 INDEX	Closing Price	London Stock Exchange	All Exchanges	GBP	UKX Index
EURO STOXX 50 <sup>®</sup> Index	Closing Price	Multi-exchange	All Exchanges	EUR	SX5E Index
S&P 500 Index	Closing Price	Multi-exchange	All Exchanges	USD	SPX Index
<b>Refinitiv Screen Page:</b>	<b>Index Sponsor:</b>	<b>Pre-nominated Index:</b>	<b>Type:</b>		
.FTSE	FTSE International Limited	Not Applicable	Index		
..STOXX50E	STOXX Limited	Not Applicable	Index		
..SPX	S&P Dow Jones Indices LLC	Not Applicable	Index		

- 22 (a) Initial Price<sub>(Interest)</sub>: Relevant Price: Closing Price
- (i) Averaging-in: Not Applicable
- (ii) Min Lookback-in: Not Applicable
- (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:	Not Applicable
	(iii)	Max Lookback-in:	Not Applicable
	(c)	Initial Valuation Date:	26 September 2024
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.
	(b)	Final Valuation Date:	27 September 2027
<b>Provisions relating to disruption events</b>			
24	Additional Disruption Events: General Condition 43.1 (Definitions)		
	(a)	Change in Law:	Applicable as per General Condition 43.1 (Definitions)
	(b)	Currency Disruption Event:	Applicable as per General Condition 43.1 (Definitions)
	(c)	Hedging Disruption:	Applicable as per General Condition 43.1 (Definitions)
	(d)	Issuer Tax Event:	Applicable as per General Condition 43.1 (Definitions)
	(e)	Extraordinary Market Disruption:	Applicable as per General Condition 43.1 (Definitions)
	(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 Event:	Not Applicable
	(o)	Barclays Index Disruption:	Not Applicable
25	Unlawfulness and Impracticability:		Limb (b) of Condition 32 of the General Conditions: Applicable
26	Early Cash Settlement Amount:		Market Value
27	Early Settlement Notice Period Number:		As specified in General Condition 43.1 (Definitions)
28	Unwind Costs:		Applicable
29	Settlement Expenses:		Not Applicable
30	Local Jurisdiction Taxes and Expenses:		Not Applicable
<b>General provisions</b>			
31	Form of Securities:		Global Bearer Securities: Permanent Global Security TEFRA: Not Applicable
32	Trade Date:		26 September 2024
33	Taxation Gross Up:		Applicable
34	871(m) Securities:		The Issuer has determined that the Securities (without regard to any other transactions) should not be subject to U.S. withholding tax under Section 871(m) of the U.S. Internal Revenue Code of 1986, as amended, and regulations promulgated thereunder.
35	(i)	Prohibition of Sales to EEA Retail Investors:	Not Applicable
	(ii)	Prohibition of Sales to UK Retail Investors:	Not Applicable

	(iii) Prohibition of Sales to Swiss Retail Investors:	Applicable – see the cover page of these Final Terms
36	Business Day:	As defined in General Condition 43.1
37	Business Day Convention:	Modified Following, subject to adjustment for Unscheduled Business Day Holiday.
38	Determination Agent:	Barclays Bank PLC
39	Registrar:	Not Applicable
40	Transfer Agent:	Not Applicable
41	(a) Name 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
42	Registration Agent:	Not Applicable
43	Governing Law:	English Law
44	Relevant Benchmarks:	<p>Amounts payable under the Securities are calculated by reference to FTSE 100 INDEX which is provided by FTSE International Limited (the “<b>Administrator</b>”). As at the date of this Final Terms, the Administrator does not appear 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> <p>As far as the Issuer is aware, the transitional provisions in Article 51 of the EU Benchmarks Regulation apply, such that FTSE International Limited is not currently required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).</p> <p>Amounts payable under the Securities are calculated by reference to EURO STOXX 50<sup>®</sup> Index which is provided by STOXX Limited (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> <p>Amounts payable under the Securities are calculated by reference to S&amp;P 500 Index which is provided by S&amp;P Dow Jones Indices LLC (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>

---

## 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

### 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: UKX Index, SX5E Index and SPX Index  
Refinitiv Screen Page: .FTSE, .STOXX50E and .SPX  
Index Disclaimers: See Schedule hereto

### 6 POST ISSUANCE INFORMATION

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

### 7 OPERATIONAL INFORMATION

- (a) ISIN: XS2862480048
- (b) Common Code: 286248004
- (c) Relevant Clearing System(s): Euroclear, Clearstream
- (d) Delivery: Delivery free of payment
- (e) Green Structured Securities: No
- (f) Green Index Linked Securities: No



---

## INDEX DISCLAIMERS

### **FTSE 100 (the "Index")**

The Securities (the "**Barclays product(s)**") has/have been developed solely by Barclays. The Barclays product(s) is/are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the "FTSE 100" (the "Index") vest in the relevant LSE Group company which owns the Index. "FTSE®" is/are a trade mark(s) of the relevant LSE Group company and is/are used by any other LSE Group company under license.

The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Barclays Product(s). The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Barclays Product(s) or the suitability of the Index for the purpose to which it is being put by Barclays.

### **EURO STOXX® 50 Index (the "Index")**

The Index is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland ("**STOXX**"), Deutsche Börse Group or their licensors, which is used under license. The Securities are neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the Index or its data.

### **S&P 500 Index (the "Index")**

The Index is a product of S&P Dow Jones Indices LLC or its affiliates ("**SPDJI**"), and has been licensed for use by the Issuer. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("**S&P**"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("**Dow Jones**"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Issuer. It is not possible to invest directly in an index. The Securities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "**S&P Dow Jones Indices**"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Securities or any member of the public regarding the advisability of investing in securities generally or in the Securities particularly or the ability of the Index to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to the Issuer with respect to the Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Index is determined, composed and calculated by S&P Dow Jones Indices without regard to the Issuer or the Securities. S&P Dow Jones Indices has no obligation to take the needs of the Issuer or the owners of the Securities into consideration in determining, composing or calculating the Index. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of the Securities or the timing of the issuance or sale of the Securities or in the determination or calculation of the equation by which the Securities is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Securities. There is no assurance that investment products based on the Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment or tax advisor. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios and the tax consequences of making any particular investment decision. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

---

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE ISSUER, OWNERS OF THE SECURITIES, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE ISSUER, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

## 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:** GBP 2,500,000 Worst-of European Barrier Quanto Autocallable Securities due October 2027 pursuant to the Global Structured Securities Programme (ISIN: XS2862480048) (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 12 April 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 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 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. Venkatakrishnan (Chief Executive and Executive Director) and Anna Cross (Executive Director).

**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 2023 and 31 December 2022 from the annual consolidated financial statements of the Issuer for the years ended 31 December 2023 and 2022 (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 2024 and 30 June 2023 was derived from the unaudited condensed consolidated interim financial statements of the Issuer in respect of the six months ended 30 June 2024 (the "Interim Results Announcement"). Certain of the comparative financial metrics included in the table below for the six months ended 30 June 2023 were restated in the Interim Results Announcement.

	Consolidated Income Statement			
	As at 30 June (unaudited)		As at 31 December	
	2024	2023	2023	2022
	(£m)		(£m)	
Net interest income	3,115	3,120	6,653	5,398
Net fee and commission income	3,248	2,806	5,461	5,426
Credit impairment charges/ (releases)	(831)	(688)	(1,578)	(933)
Net trading income	3,302	3,853	5,980	7,624
Profit before tax	2,677	3,132	4,223	4,867
Profit after tax	2,157	2,607	3,561	4,382

	Consolidated Balance Sheet		
	As at 30 June (unaudited)		As at 31 December
	2024	2023	2022
	(£m)		(£m)
Total assets	1,283,964	1,185,166	1,203,537
Debt securities in issue	43,078	45,653	60,012
Subordinated liabilities	37,849	35,903	38,253
Loans and advances at amortised cost	190,572	185,247	182,507
Deposits at amortised cost	324,012	301,798	291,579
Total equity	59,110	60,504	58,953

#### Certain Ratios from the Financial Statements

	As at 30 June (unaudited)		As at 31 December	
	2024	2023	2023	2022
	(%)		(%)	
Common Equity Tier 1 capital <sup>1,2</sup>	11.7	12.1	12.1	12.7
Total regulatory capital	18.6	19.2	19.2	20.8
UK leverage ratio (sub-consolidated) <sup>3</sup>	5.6	6.0	6.0	6.0

<sup>1</sup> Barclays Bank PLC's capital and RWAs are regulated by the Prudential Regulation Authority (PRA) on a solo-consolidated basis. The disclosure above provides a capital metric for Barclays Bank PLC solo-consolidated.

<sup>2</sup> The CET1 ratio is calculated applying the IFRS 9 transitional arrangements under Regulation (EU) No 575/2013 (the Capital Requirements Regulation), as amended, as it forms part of UK law by virtue of the European Union (Withdrawal) Act 2018, as amended (UK CRR).

<sup>3</sup> Leverage minimum requirements for Barclays Bank PLC are set at sub-consolidated level and as a result, the leverage disclosure above is for Barclays Bank PLC sub-consolidated.

#### 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 global conflicts, acts of terrorism, 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) potentially unfavourable global and local economic and market conditions, as well as geopolitical developments; (ii) interest rate changes on the Barclays Bank Group'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 Barclays Bank Group; and (vi) change delivery and execution risks.
- **Climate risk:** Climate risk is the impact on financial (credit, market, treasury and capital) 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 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 for loans and advances due from borrowers and counterparties. 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) capital risk – the risk that the Barclays Bank Group has an insufficient level or composition of capital to support its normal business activities and to meet its regulatory capital requirements under normal operating environments and stressed conditions; (2) 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; 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 potential for adverse consequences from decisions based on incorrect or misused model outputs and reports.
- **Compliance, reputation and legal risks and legal, competition and regulatory matters:** Compliance 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 (conduct risk) and the risk to Barclays, its clients, customers or markets from a failure to comply with the laws, rules and regulations ("**LRR Risk**") applicable to the firm. 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/or 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, rules 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 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 applicable laws, rules, regulations or contractual requirements or to assert or defend their intellectual property rights. Legal risk may arise in relation to any number of the material existing and emerging risks summarised above.

## 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: NX00421369; ISIN: XS2862480048; Common Code: 286248004.

The Securities will be cleared and settled through Euroclear Bank S.A./N.V. and/or Clearstream Banking *société anonyme*.

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

The Securities will be issued in GBP (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 GBP 1,000. The issue size is GBP 2,500,000. The issue price is 100.00% of the Specified Denomination.

The issue date is 10 October 2024 (the "**Issue Date**"). Subject to early termination, the Securities are scheduled to redeem on 11 October 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 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 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), 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 English 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 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>	Initial Valuation Date

FTSE 100 INDEX	Index	The closing price of an Underlying Asset on the Initial Valuation Date	26 September 2024
EURO STOXX 50® Index	Index	The closing price of an Underlying Asset on the Initial Valuation Date	26 September 2024
S&P 500 Index	Index	The closing price of an Underlying Asset on the Initial Valuation Date	26 September 2024

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

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

**Determination Agent:** Barclays Bank 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 the Interest Type specified in the table below:

Each Security will only pay interest on an Interest Payment Date if the closing level of every Underlying Asset on the corresponding Interest Valuation Date is greater than or equal to its corresponding Interest Barrier. If this occurs, the amount of interest payable is calculated by:

- (1) multiplying the Fixed Interest Rate by GBP 1,000; and then
- (2) multiplying the result by the number corresponding to that Interest Valuation Date (i.e. the number in the column headed 'N' in the table below).

Each Interest Payment Date, corresponding Interest Valuation Date, N and Interest Barrier(s) is as follows:

N	Interest Valuation Date(s)*:	Interest Barrier Percentage(s):	Fixed Interest Rate(s)	Interest Payment Date(s):
			Snowball:	
1	26 September 2025	100.00%	10.8100%	10 October 2025
2	28 September 2026	100.00%	10.8100%	12 October 2026
3	27 September 2027	80.00%	10.8100%	11 October 2027

\* The relevant Interest Payment Date may be postponed following the postponement of an Interest Valuation Date due to a disruption event.

#### B – Automatic Settlement (Autocall)

The Securities will automatically redeem if every closing level of the Underlying Asset divided by its Initial Price is at or above its corresponding Autocall Barrier Percentage in respect of any Autocall Valuation Date. If this occurs, you will receive an Autocall Cash Settlement Amount equal to the Calculation Amount multiplied by 100% 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(s)	Autocall Settlement Date(s)	Autocall Barrier Percentage(s)
26 September 2025	10 October 2025	100.00%
28 September 2026	12 October 2026	100.00%

#### C – 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.

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% multiplied by the Calculation Amount;
- (ii) otherwise, an amount calculated by adding together (a) the Final Performance minus the Strike Price Percentage (being 100.00%) plus (b) 100% (such amount subject to minimum of zero) and multiplying the result by the Calculation Amount.

Where:

"**Knock-in Trigger Event**" shall be deemed to have occurred if the closing price or level of any Underlying Asset in respect of the Trigger Event Observation Date (being 27 September 2027) is below the Knock-in Barrier Price (Initial Price<sub>(Settlement)</sub> multiplied by the Knock-in Barrier Percentage (being 70.00%)) of such Underlying Asset.

"**Final Performance**" means the Final Valuation Price divided by the Initial Price<sub>(Settlement)</sub> each in respect of the Worst Performing Underlying Asset as calculated in respect of the Final Valuation Date.

"**Final Valuation Date**" means 27 September 2027, subject to adjustment.

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

"**Worst Performing Underlying Asset**" means, in respect of a scheduled trading day, the Underlying Asset with the lowest Asset Performance on such day.

"**Asset Performance**" means, in respect of an Underlying Asset and any day, the closing level of such Underlying Asset on such day divided by its Initial Price.

#### 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 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 payments 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 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. 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. 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 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 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 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.

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.

You are exposed to the performance of every Underlying Asset. Irrespective of how the other Underlying Assets perform, if any one or more Underlying Assets fail to meet a relevant threshold or barrier for the payment of interest or the calculation of any redemption amount, you might receive no interest payments and/or could lose some or all of your initial investment.

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.

The Securities reference a basket of Underlying Assets, each of which demonstrates unique risk characteristics. If the Underlying Assets are correlated, the performance of the Underlying Asset(s) in the basket can be expected to move in the same direction. If the performance of a basket gives a greater 'weight' to a basket constituent as compared to other basket constituents, the basket performance will be more affected by changes in the value of that particular basket constituent than a basket which apportions an equal weight to each basket constituent. The performance of basket constituents may be moderated or offset by one another. This means that, even in the case of a positive performance of one or more constituents, the performance of the basket as a whole may be negative if the performance of the other constituents is negative to a greater extent.

- **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. Further, the Issuer may early redeem the Securities. This feature may limit the market value of the Securities.

- **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. Since 'Entitlement Substitution' is applicable, the Issuer may elect to either (i) substitute the affected entitlement components and deliver substitute assets, or (ii) not deliver the affected entitlement components and to pay an amount in lieu thereof to Holders. This may result in you being exposed to the issuer or custodian of the substituted assets, being unable to sell such substituted assets for a specific price and/or being subject to documentary or stamp taxes and/or other charges.

- **Risks relating to Securities linked to the basket of Underlying Asset(s):** The return payable on the Securities is linked to the change in value of the Underlying Asset(s) over the life of the Securities. Any information about the past performance of any Underlying Asset should not be taken as an indication of how prices will change in the future. You will not have any rights of ownership, including, without limitation, any voting rights or rights to receive dividends, in respect of any Underlying Asset.

Risks relating to Underlying Asset(s) that are equity indices: Equity indices are composed of a synthetic portfolio of shares and provide investment diversification opportunities, but will be subject to the risk of fluctuations in both equity prices and the value and volatility of the relevant equity index. The Securities are linked to equity indices, and as such may not participate in dividends or any other distributions paid on the shares which make up such indices. Accordingly, you may receive a lower return on the Securities than you would have received if you had invested directly in those shares. The index sponsor can add, delete or substitute the components of an equity index at its discretion, and may also alter the methodology used to calculate the level of such index. Equity indices may comprise index components of different types of asset classes. Each type of asset class may have a different set of valuation methodology and extraordinary events that differ from the other types of components within the index methodology and, in certain case, the determination agent may require to determine the price, value, level or other relevant measures of such component by adopting a valuation methodology and making reference to a price source it deems appropriate or using the other applicable fallback valuation methodologies. These events may have a detrimental impact on the level of that index, which in turn could have a negative impact on the value of and return on the Securities.

The Underlying Asset(s) are 'benchmarks' for the purposes of the EU Benchmarks Regulation (Regulation (EU) 2016/1011, as amended): Pursuant to the EU Benchmarks Regulation, an Underlying Asset may not be used in certain ways by an EU supervised entity after 31 December 2025 if its administrator does not obtain authorisation or registration (or, if a non-EU entity, does not satisfy the "equivalence" conditions and is not "recognised" pending an equivalence decision or is not "endorsed" by an EU supervised entity). If this happens, a disruption event will occur and the Securities may be early redeemed. Further, the methodology or other terms of an Underlying Asset could be changed in order to comply with the requirements of the EU Benchmarks Regulation, and such changes could reduce or increase the level or affect the volatility of the published level of such Underlying Asset, which may in turn lead to adjustments to the terms of the Securities or early redemption.

- **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.

**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. 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.

**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.

*Underwriting agreement on a firm commitment basis*

The offer of the Securities is not subject to an underwriting agreement on a firm commitment basis.

*Description of any interest material to the issue/offer, including conflicting interests*

Not Applicable: no person involved in the issue has any interest, or conflicting interest, that is material to the issue of Securities.