

Barclays Bank Ireland PLC

Pillar 3 Terms and Conditions of own funds and eligible liabilities

31 December 2019

Supplement to the Barclays Bank Ireland PLC Pillar 3 Report 2019

Introductory notes

This worksheet complements the Barclays Bank Ireland PLC Pillar 3 Report 2019, available from home.barclays/investor-relations/reports-and-events/annual-reports/

The information disclosed in this report is prepared in accordance with the Capital Requirements Regulation and Capital Requirements Directive (CRR and CRD, also known as the 'CRD IV legislative package'). On 27 June 2019, CRR II came into force amending CRR. As an amending regulation, the existing provisions of CRR apply unless they are amended by CRR II. The amendments largely take effect and are phased in from 28 June 2021 with a number of exceptions, primarily relating to amendments to own funds and the introduction of requirements for own funds and eligible liabilities (MREL), which are implemented with immediate effect. Certain provisions took immediate effect and these primarily relate to MREL. Other CRR II amendments are expected to take effect from 28 June 2021.

The Pillar 3 disclosures have also been prepared in accordance with the EBA "Guidelines on materiality, proprietary and confidentiality and on disclosure frequency under Articles 432(1), 432(2) and 433 of CRR" and EBA "Guidelines on disclosure requirements under Part Eight of Regulation (EU) No 575/2013", as amended by Regulation (EU) 2019/876, in effect at the reporting date, using the uniform format set out in the BCBS standard on Pillar 3 disclosure requirements, as the EU format for disclosure is yet to be agreed. Certain aspects of CRR II are dependent on final technical standards to be issued by the European Banking Authority (EBA) and adopted by the European.

The disclosures reflect Barclays Bank Ireland PLC's interpretation of the current rules and guidance. The abbreviations '€m' and '€bn' represent millions and thousands of millions of Euros respectively. There are a number of key judgement areas, for example impairment calculations, which are based on models and which are subject to ongoing adjustment and modifications. Reported numbers reflect best estimates and judgements at the given point in time. Relevant terms that are used in this document but are not defined under applicable regulatory guidance or International Financial Reporting Standards (IFRS) are explained in the results glossary that can be accessed at home.barclays/investor-relations/reports-and-events/annual-reports/

Capital instruments main features template

1	Issuer	Barclays Bank Ireland PLC	Barclays Bank Ireland PLC	Barclays Bank Ireland PLC	Barclays Bank Ireland PLC
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)		N/A	N/A	N/A
3	Governing law(s) of the instrument	Irish	Irish	Irish	Irish
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group and solo	Solo	Solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Share Capital	Perpetual Deeply Subordinated Write Down Securities	Perpetual Deeply Subordinated Write Down Securities	Perpetual Deeply Subordinated Write Down Securities
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	€810m	€300m	€69m	€36m
9	Par value of instrument	€1.00	€300m	€69m	€36m
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	12/01/2005	30/11/2018	23/03/2019	26/04/2019
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	Optional call on 15/12/2023 at 100%. Also tax and regulatory event calls	Optional call on 22/03/2024 at 100%. Also tax and regulatory event calls	Optional call on 26/04/2024 at 100%. Also tax and regulatory event calls
16	Subsequent call dates, if applicable	N/A	Any Interest Payment Date	Any Interest Payment Date	Any Interest Payment Date
	Coupons / dividends				
17	Fixed or floating dividend/coupon	N/A	Floating	Floating	Floating
18	Coupon rate and any related index	N/A	1 month EURIBOR plus 7.356%	1 month EURIBOR plus 6.682%	1 month EURIBOR plus 5.95%
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down features	No	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	N/A	Barclays Bank Ireland PLC Transitional Common Equity Tier 1 ratio falls below 7%	Barclays Bank Ireland PLC Transitional Common Equity Tier 1 ratio falls below 7%	Barclays Bank Ireland PLC Transitional Common Equity Tier 1 ratio falls below 7%
32	If write-down, full or partial	N/A	Partial	Partial	Partial
33	If write-down, permanent or temporary	N/A	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination	Statutory	Contractual	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Perpetual Deeply Subordinated Write Down Securities	Dated Subordinated Debt	Dated Subordinated Debt	Dated Subordinated Debt
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A

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1	Issuer	Barclays Bank Ireland PLC	Barclays Bank Ireland PLC	Barclays Bank Ireland PLC	Barclays Bank Ireland PLC
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A	N/A
3	Governing law(s) of the instrument	Irish	Irish	English	English
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
6	Eligible at solo/group/group and solo	Solo	Solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual Deeply Subordinated Write Down Securities	Perpetual Deeply Subordinated Write Down Securities	Dated Subordinated Debt	Dated Subordinated Debt
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	€85m	€75m	€375m	€56m
9	Par value of instrument	€85m	€75m	€375m	€56m
10	Accounting classification	Shareholders' equity	Shareholders' equity	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	04/07/2019	27/09/2019	01/03/2019	08/03/2019
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13	Original maturity date	No maturity	No maturity	01/03/2029	08/03/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call on 15/07/2024 at 100%. Also tax and regulatory event calls	Optional call on 27/09/2024 at 100%. Also tax and regulatory event calls	01/03/2024 at 100% plus tax and regulatory event calls	08/03/2024 at 100% plus tax and regulatory event calls
16	Subsequent call dates, if applicable	Any Interest Payment Date	Any Interest Payment Date	Any Interest Payment Date	Any Interest Payment Date
Coupons / dividends					
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	1 month EURIBOR plus 6.24%	1 month EURIBOR plus 6.24%	1 month EURIBOR plus 4.04%	1 month EURIBOR plus 3.851%
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down features	Yes	Yes	No	No
31	If write-down, write-down trigger(s)	Barclays Bank Ireland PLC Transitional Common Equity Tier 1 ratio falls below 7%	Barclays Bank Ireland PLC Transitional Common Equity Tier 1 ratio falls below 7%	N/A	N/A
32	If write-down, full or partial	Partial	Partial	N/A	N/A
33	If write-down, permanent or temporary	Permanent	Permanent	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Dated Subordinated Debt	Dated Subordinated Debt	Dated secondary non-preferential debt	Dated secondary non-preferential debt
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A

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1	Issuer	Barclays Bank Ireland PLC	Barclays Bank Ireland PLC	Barclays Bank Ireland PLC	Barclays Bank Ireland PLC
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A	N/A
3	Governing law(s) of the instrument	Irish	Irish	Irish	Irish
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4	Transitional Basel III rules	Tier 2	Tier 2	Eligible Liabilities	Eligible Liabilities
5	Post-transitional Basel III rules	Tier 2	Tier 2	Eligible Liabilities	Eligible Liabilities
6	Eligible at solo/group/group and solo	Solo	Solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Dated Subordinated Debt	Dated Subordinated Debt	Non-preferred senior unsecured debt	Non-preferred senior unsecured debt
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	€95m	€39m	€200m	€125m
9	Par value of instrument	€95m	€39m	€200m	€125m
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	22/03/2019	26/04/2019	13/12/2018	01/03/2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	22/03/2029	26/04/2031	13/12/2022	01/03/2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	22/03/2024 at 100% plus tax and regulatory event calls	26/04/2026 at 100% plus tax and regulatory event calls	100%	100%
16	Subsequent call dates, if applicable	Any Interest Payment Date	Any Interest Payment Date	N/A	N/A
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	1 month EURIBOR plus 3.855%	1 month EURIBOR plus 3.32%	1 month EURIBOR plus 2.293%	1 month EURIBOR plus 1.79%
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down features	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Dated secondary non-preferential debt	Dated secondary non-preferential debt	Senior unsecured liabilities	Senior unsecured liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A