

(see paragraph 19 below)

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| 13. | (a) | Status of the Notes | Subordinated |
| | (b) | Status of Senior Notes: | Not Applicable |
| | (c) | Status of Subordinated Notes: | Tier 2 Subordinated |
| | (d) | Date approval for issuance of Notes obtained: | Not Applicable |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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| 14. | Fixed Rate Note Provisions | Not Applicable |
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| 15. | Fixed Reset Note Provisions | Applicable |
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| (a) | Initial Interest Rate: | 1.00 per cent. per annum payable annually in arrear on each Interest Payment Date to, and including, the Interest Payment Date falling on 16 January 2025 (the Reset Date) |
| (b) | Interest Payment Date(s): | 16 January in each year beginning with the First Interest Payment Date on 16 January 2021 and ending on, and including, the Maturity Date, subject to adjustment for the purposes of making payment only and not for interest accrual purposes, in accordance with the Following Business Day Convention. |
| (c) | Fixed Coupon Amount to (but excluding) the Reset Date for Notes in definitive form (and in relation to Notes in global form see Conditions): | EUR 1,000 per Calculation Amount |
| (d) | Broken Amount(s) for Notes in definitive form (and in relation to Notes in global form see Conditions): | Not Applicable |
| (e) | Day Count Fraction: | Actual/Actual (ICMA) |
| (f) | Determination Date(s): | 16 January in each year |
| (g) | Reset Date: | 16 January 2025 |
| (h) | Subsequent Reset Date(s): | Not Applicable |
| (i) | Reset Margin: | +1.27 per cent. per annum |
| (j) | Relevant Screen Page: | Bloomberg BGCS2 or ICAP (Relevant Screen Page for 5-year EUR Mid Swap Rate as at the First Reset Rate) |