

EUR May 2023 CMS-Linked Notes

Summary Terms

10 January 2014

THIS TERM SHEET IS A NON-BINDING SUMMARY OF THE ECONOMIC TERMS. THE BINDING TERMS AND CONDITIONS ("CONDITIONS") WILL BE SET OUT IN THE "FINAL TERMS" DOCUMENT WHICH AMENDS AND SUPPLEMENTS THE TERMS AND CONDITIONS IN THE BASE PROSPECTUS FOR THE ISSUER'S MTN PROGRAMME. INVESTORS MUST READ THE CONDITIONS TOGETHER WITH THE BASE PROSPECTUS. TERMS USED BUT NOT DEFINED IN THIS TERM SHEET SHALL HAVE THE MEANINGS GIVEN TO THEM IN THE BASE PROSPECTUS.

- The Risk Factors set out in the Base Prospectus and this Term Sheet highlight some, but not all, of the risks of investing in this investment product.
- The Issuer and Dealer make no representations as to the suitability of this investment product for any particular investor nor as to the future performance of this investment product.
- Prior to making any investment decision, investors should satisfy themselves that they fully understand the risks relating to this investment product and seek professional advice as they deem necessary.

Security Terms

Issuer	Credit Industriel et Commercial
Status	Unsecured and Unsubordinated
Issuer Rating	Moody's: Aa3 as of 11/05/2007 affirmed on 15/06/2012 S&P : A as of 20/06/2013
Issue Currency	Euro ("EUR")
Aggregate Nominal Amount	EUR 30,000,000.00
Specified Denomination	EUR 100,000 and integral multiples of EUR 1,000 thereafter
Calculation Amount per Security	EUR 1,000
Issue Price	100.00 %
Trade Date	10 January 2014
Issue Date	10 February 2014
End of selling period	16 May 2014
Expiry Date	16 May 2023
Redemption Date	16 May 2023

Interest

Interest Basis	Not Applicable
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Redemption

Final Cash Settlement Amount	An amount in EUR, payable on the Redemption Date in respect of each Note, calculated as follows: $N * [100\% + \text{Leverage} \times (\text{Max } \{0\%; \text{Index (Average)} - 3.10\% \} - \text{Max } \{0\%; \text{Index (Average)} - 8.00\% \})]$ Where: "N" means the Calculation Amount; "Leverage" means 19; "Index (Average)" means the arithmetical average of the official closing levels of €CMS20 on the 4 Index Observation Dates
Index Observation Dates	Nine Business days prior to 16 August 2022, 16 November 2022, 16 February 2023 and 16 May 2023, expected to be 3 August 2022, 3 November 2022, 3 February 2023 and 3 May 2023, adjusted in accordance with the Business Day Convention.

€CMS20 Means the annual swap rate for euro swap transactions with a maturity equal to the Designated Maturity, expressed as a percentage, which appears on the Reuters Screen ISDAFIX2 Page under the heading "EURIBOR BASIS – EUR" and above the caption "11:00 AM FRANKFURT" as of 11:00 a.m., Frankfurt time, on the Observation Dates, provided however that if such rate does not appear on such screen at such time, the rate will be determined by the Calculation Agent in its sole and absolute discretion

Designated Maturity: 20 years

General Terms

Programme	The Issuer's EMTN Programme dated 25 September 2013
Form	Global Bearer Securities; Classic Global Note (CGN)
Dealer	Barclays Bank PLC
Business Days	TARGET2
Business Day Convention	Modified Following
Security Code	ISIN : XS1020265192
Governing Law	English Law
Public Offer	No
Listing Venue	Not listed
Relevant Clearing Systems	Euroclear / Clearstream, Luxembourg
Documentation	The full terms and conditions of the Securities will be set out in the Base Prospectus as supplemented and amended by the Final Terms
Fees	The Issue Price includes a commission element to be shared with the Distributor, which will not exceed 8.00 per cent. of the Issue Price. That commission element will be comprised of 2 elements: (i) A upfront Fee of 3.50 per cent. of the Calculation Amount will be paid to the Distributor on Issue Date (ii) A running Fees of 0.50 per cent. of the Calculation Amount will also be paid to the Distributor on each annual Observation Dates. Further details of the commission element are available upon request.
Calculation Agent	Barclays Bank PLC

Risk Factors

THESE RISK FACTORS HIGHLIGHT ONLY SOME OF THE RISKS OF THE PRODUCT DESCRIBED IN THIS DOCUMENT (THE "PRODUCT") AND MUST BE READ IN CONJUNCTION WITH THE RISK FACTORS SECTIONS OF THE BASE PROSPECTUS. INVESTORS MUST BE CAPABLE OF ASSESSING AND UNDERSTANDING THE RISKS OF INVESTING IN THE PRODUCT. WHERE AN INVESTOR DOES NOT UNDERSTAND THE RISKS, THEY SHOULD SEEK PROFESSIONAL ADVICE BEFORE MAKING ANY INVESTMENT DECISION.

NO GOVERNMENT OR OTHER PROTECTION	THIS PRODUCT IS NOT PROTECTED BY THE FINANCIAL SERVICES COMPENSATION SCHEME or any other government or private protection scheme.
THE ISSUER'S FINANCIAL STANDING	INVESTORS ARE EXPOSED TO THE ISSUER'S FINANCIAL STANDING. If the Issuer becomes insolvent, the Issuer may not be able to make any payments under the Product and investors may lose their capital invested in the Product. A decline in the Issuer's financial standing is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they sell it in the market.
CREDIT RATINGS	CREDIT RATINGS MAY BE LOWERED OR WITHDRAWN WITHOUT NOTICE. A rating is not a recommendation as to Barclays' financial standing or an evaluation of the risks of the Product.
VOLATILITY	THE PERFORMANCE OF THIS PRODUCT MAY CHANGE UNPREDICTABLY. This unpredictable change is known as "volatility" and may be influenced by the performance of any underlying asset as well as external factors including financial, political and economic events and other market conditions.
CAPITAL AT RISK ON EARLY REDEMPTION	THE PRODUCT MAY BE REDEEMED BEFORE ITS SCHEDULED MATURITY DATE. IF THE PRODUCT IS REDEEMED EARLY, INVESTORS MAY RECEIVE BACK LESS THAN THEIR ORIGINAL INVESTMENT IN THE PRODUCT, OR EVEN ZERO. The amount payable to an investor on an early redemption may factor in Barclays' costs of terminating hedging and funding arrangements associated with the Product.
SELLING RISK	AN INVESTOR MAY NOT BE ABLE TO FIND A BUYER FOR THE PRODUCT SHOULD THE INVESTOR WISH TO SELL THE PRODUCT. If a buyer can be found, the price offered by that buyer may be lower than the price that an investor paid for the Product or the amount an investor would otherwise receive at the maturity of the Product.
NO INVESTMENT IN OR RIGHTS TO UNDERLYING ASSETS	AN INVESTMENT IN THE PRODUCT IS NOT THE SAME AS AN INVESTMENT IN THE UNDERLYING ASSETS REFERENCED BY THE PRODUCT. An investor in the Product has no ownership of, or rights to, the underlying assets referenced by the Product. The market value of the Product may not reflect movements in the price of such underlying assets. Payments made under the Product may differ from payments made under the underlying assets.
ADJUSTMENTS	THE TERMS OF THE PRODUCT MAY BE ADJUSTED BY BARCLAYS UPON CERTAIN EVENTS TAKING PLACE WHICH IMPACT THE UNDERLYING ASSETS, INCLUDING MARKET DISRUPTION EVENTS.
SMALL HOLDINGS	SMALL HOLDINGS MAY NOT BE TRANSFERABLE. Where the Product terms specify a minimum tradable amount, investors will not be able to sell the Product unless they hold at least such minimum tradable amount.
INTEREST RATE RISK	INVESTORS IN THE PRODUCT WILL BE EXPOSED TO INTEREST RATE RISK. Changes in interest rates will affect the performance and value of the Product. Interest rates may change suddenly and unpredictably.
PAYMENTS	PAYMENTS FROM BARCLAYS MAY BE SUBJECT TO DEDUCTIONS FOR TAX, DUTY, WITHHOLDING OR OTHER PAYMENTS REQUIRED BY LAW.
OTHER RISKS	THIS DOCUMENT CANNOT DISCLOSE ALL POSSIBLE RISKS OF THE PRODUCT. Before investing, investors must be satisfied that they have sufficient information and understand the risks related to the Product so as to make an informed investment decision. If investors are uncertain as to whether they have sufficient information, they should seek independent professional advice before investing.
FOREIGN EXCHANGE RISK	INVESTORS ARE EXPOSED TO FOREIGN EXCHANGE RISK. Foreign exchange rates may change suddenly and unpredictably. Changes in the exchange rate between an investor's home currency and the Product currency or settlement currency may impact the performance of the Product and an investor's return.

Conflict disclosures and disclaimer

CONFLICT OF INTERESTS	BARCLAYS IS A MARKET PARTICIPANT. Barclays may act in several capacities (including issuer, market maker, index sponsor, swap counterparty and calculation agent) simultaneously with respect to a Product, giving rise to potential conflicts of interest which may impact the performance of a Product.
BARCLAYS POSITIONS	Barclays, its affiliates and associated personnel may at any time acquire, hold or dispose of positions (including hedging and trading positions) in financial instruments which may impact the performance of a Product.
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