SUMMARY OF FINAL TERMS FOR THE NOTES DUE 2027

Trade Date: 7 July 2020 Settlement Date: 14 July 2020 Maturity Date: 14 July 2027 Coupon: 3.375% Fixed Reoffer: 98.172 / 3.67 Benchmark: DBR 0.25% 03 Covenants: Covenants: Sconsolidated Unsecured Consolidated Unse	
Instrument Ratings: BBB (S&P) / E Currency / Size: €500mm Format: Senior Unsect Trade Date: 7 July 2020 Settlement Date: 14 July 2020 Maturity Date: 14 July 2027 Coupon: 3.375% Fixed Reoffer: 98.172 / 3.67 Benchmark: DBR 0.25% 03 Covenants: Covenants: S Consolidated Unsecured Control Indebted Docs: EMTN Prograte €100k x €1k / CoC (Par) / Clean As per EMTN Selling restrictions: Citigroup Glo France, ING Elling International The proceeds	BBB (Fitch)
Currency / Size: €500mm Format: Senior Unsector Trade Date: 7 July 2020 Settlement Date: 14 July 2020 Maturity Date: 14 July 2027 Coupon: 3.375% Fixed Part Programs: Senior Unsector Coupon: 3.375% Fixed Part Programs: Senior Unsector Coupon: 3.375% Fixed Part Programs: Senior Unsector Coupon: 98.172 / 3.67 Benchmark: DBR 0.25% 02 Covenants: Covenants: Senior Unsector Coupon: 98.172 / 3.67 Covenants: Senior Unsector Coupon: 98.172	1
Format: Format: Trade Date: 7 July 2020 Settlement Date: 14 July 2027 Coupon: Reoffer: 98.172 / 3.67 Benchmark: DBR 0.25% 0: Covenants: Covenants: Consolidated Unsecured Coupon: Total Indebtes Docs: EMTN Prograte €100k x €1k / CoC (Par) / Cl As per EMTN Selling restrictions: Citigroup Glo France, ING E International The proceeds	BBB (Fitch)
Trade Date: 7 July 2020 Settlement Date: 14 July 2020 Maturity Date: 14 July 2027 Coupon: 3.375% Fixed Reoffer: 98.172 / 3.67 Benchmark: DBR 0.25% 03 Covenants: Covenants: Sconsolidated Unsecured Consolidated Unse	
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Maturity Date: Coupon: 3.375% Fixed Reoffer: 98.172 / 3.67 Benchmark: DBR 0.25% 02 Covenants: Covenants: Consolidated Unsecured Control Indebte EMTN Prograte €100k x €1k / CoC (Par) / Cl As per EMTN Selling restrictions: Citigroup Glo France, ING EI International The proceeds	
Coupon: Reoffer: 98.172 / 3.67 Benchmark: DBR 0.25% 0: Covenants: Consolidated Unsecured Country Total Indebte EMTN Prograt €100k x €1k / CoC (Par) / Cl As per EMTN Selling restrictions: As per EMTN the United Ki Citigroup Glo France, ING E International The proceeds	(T+5)
Reoffer: 98.172 / 3.67 Benchmark: DBR 0.25% 02 Covenants: Covenants: S Consolidated Unsecured Co Total Indebte EMTN Progra €100k x €1k / CoC (Par) / Cl As per EMTN Selling restrictions: Citigroup Glo France, ING E International The proceeds	(7yr)
Benchmark: Covenants: Covenants: S Consolidated Unsecured Co Total Indebte EMTN Progra €100k x €1k / CoC (Par) / Cl As per EMTN Selling restrictions: Citigroup Glo France, ING E International The proceeds	, Annual, ACT/ACT (ICMA)
Covenants: Covenants: S Consolidated Unsecured Co Total Indebte Docs: EMTN Progra €100k x €1k / CoC (Par) / Cl As per EMTN Selling restrictions: Citigroup Glo France, ING E International The proceeds	6%
Consolidated Unsecured Co Total Indebte Docs: EMTN Progra €100k x €1k / CoC (Par) / Cl As per EMTN The United Ki Citigroup Glo France, ING E International The proceeds	2/15/27
Unsecured Co Total Indebte Docs: EMTN Progra €100k x €1k / CoC (Par) / Cl As per EMTN the United Ki Citigroup Glo France, ING E International The proceeds	olvency ratio =< 60%
Total Indebte Docs: EMTN Progra €100k x €1k / CoC (Par) / Cl As per EMTN the United Ki Citigroup Glo France, ING E International The proceeds	coverage ratio >= 2:1
Docs: EMTN Progra €100k x €1k / CoC (Par) / Cl As per EMTN the United Ki Citigroup Glo France, ING E International The proceeds	onsolidated Total Assets >=150% of Unsecured Consolidated
€100k x €1k / CoC (Par) / Cl As per EMTN the United Ki Citigroup Glo France, ING E International The proceeds	dness
CoC (Par) / Cl As per EMTN the United Ki Citigroup Glo France, ING E International The proceeds	mme
As per EMTN the United Ki Citigroup Glo France, ING E International The proceeds	'Irish Listing / English law /
Selling restrictions: the United Ki Citigroup Glo France, ING E Joint Lead Managers: International The proceeds	lean-up (Par) / MW Call B+50bp / 3m Par Call
Joint Lead Managers: International The proceeds	Programme, including United States, Japan, the EEA (including ngdom), Isle of Man, Netherlands and Italy
	bal Markets Limited, Deutsche Bank AG, London Branch, HSBC Bank N.V., J.P. Morgan Securities plc, Raiffeisen Bank AG and Société Générale
Proceeds" in	s will be allocated to finance and/or refinance eligible green efined in NEPI Green Financing Framework. See "Use of the Base Prospectus and the Group's Green Financing nd related information referred to therein.
ISIN: XS220380246	