



Wealth Options Ltd

STRUCTURED PRODUCTS PERFORMANCE SUMMARY

28th November 2018



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Product Overview

Capital Protection:	100% At Maturity *	Term:	5 Years & 5.5 Years
Capital Protection by:	Ulster Bank	Liquid:	At Discretion
Participation:	100%	Underlying YTD:	-9.40%
Underlying:	BNP Paribas SLI Enhanced Absolute Return Index		
Averaging:	18 Months		

The Investment is linked to the performance of the BNP Paribas SLI Enhanced Absolute Return Index which is a systematic strategy that provides risk adjusted investment in the Standard Life Investments Global Absolute Return Strategies (GARS) Fund.

* Subject to counterparty risk

Performance

Global Absolute Return Bond	Start Date	Maturity Date	Strategy Start Level	Strategy Level	Strategy Performance	Bond Performance
Tranche 12	20/06/2013	20/12/2018	111.63	109.84	-1.60%	100.00%

**Please note that this valuation does not take into consideration the impact that averaging could have on the final maturity value

Notes

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Warning: The value of your investment may go down as well as up.

Product Overview

Capital Protection:	100% At Maturity*	Term:	5.5 Years
Capital Protection by:	Ulster Bank	Liquid:	At Discretion
Participation:	100%	Underlying YTD:	-6.64%
Underlying:	Ethna Aktiv Fund Carmignac Patrimoine Fund Standard Life Investments Global Absolute Return Strategies JP Morgan Income Opportunity Fund **		
Averaging:	18 Months		

The Investment is linked to the performance of an equally weighted basket of mutual funds.

* Subject to counterparty risk

Performance

Global Star Performers Bond	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Tranche 7	28/05/2013	Carmignac Patrimoine	583.99	-0.25%	0.77%	100.77%
	-	Standard Life GARS	11.68	-4.50%		
	28/11/2018	Ethna-Aktiv	124.22	2.45%		
		Fund Substitution**	135.63	5.37%		

**Following the fund switch the performance is calculated from the start of the investment to the fund substitution date (04/04/14) for the Blackrock European Absolute Return Fund, plus the performance of the JP Morgan Income opportunity Fund from the substitution date onwards

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Product Overview

Capital Protection:	100% At Maturity*	Term:	5.5 Years &
Capital Protection by:	Ulster Bank & Bank Of Ireland		6 Years
Participation:	85%	Liquid:	No
Underlying:	Ethna Aktiv Fund	Underlying YTD:	-8.16%
	Carmignac Patrimoine Fund		
	Standard Life Investments Global Absolute Return Strategies		
	Invesco Balanced Risk Allocation Fund		
Averaging:	18 Months & 24 Months		

The Investment is linked to the performance of an equally weighted basket of mutual funds.

* Subject to counterparty risk

Performance

Global Star Performers Bond	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Tranche 8	25/07/2013	Carmignac Patrimoine	549.82	5.95%	4.01%	104.01%
	-	Standard Life GARS	11.43	-2.49%		
	25/01/2019	Ethna-Aktiv	122.36	4.00%		
		Invesco Balanced Risk	14.19	11.42%		
Tranche 9	07/11/2013	Carmignac Patrimoine	561.72	3.70%	2.60%	102.60%
	-	Standard Life GARS	11.47	-2.82%		
	07/11/2019	Ethna-Aktiv	124.94	1.86%		
		Invesco Balanced Risk	14.44	9.49%		

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Product Overview

Capital Protection: 100% At Maturity*

Capital Protection by: F. Van Lanschot Bankiers

Participation: 100%

Underlying: BNP Paribas SLI Enhanced Absolute Return Index

Averaging: 18 Months & 24 Months

Term: 6 Years

Liquid: Daily

Underlying YTD: -9.40%

The Investment is linked to the performance of the BNP Paribas SLI Enhanced Absolute Return Index which is a systematic strategy that provides risk adjusted investment in the Standard Life Investments Global Absolute Return Strategies (GARS) Fund.

* Subject to counterparty risk

Performance

Enhanced Global Absolute Return Bond	Start Date	Maturity Date	Underlying Start Level	Underlying Level	Underlying Performance	Bond Performance
Tranche 1	22/11/2013	06/12/2019	115.39	109.84	-4.81%	100.00%
Tranche 2	13/12/2013	20/12/2019	115.24	109.84	-4.69%	100.00%
Tranche 3	13/02/2014	20/02/2020	117.25	109.84	-6.32%	100.00%
Tranche 4	20/03/2014	27/03/2020	116.12	109.84	-5.41%	100.00%
Tranche 5	22/05/2014	29/05/2020	117.98	109.84	-6.90%	100.00%
Tranche 6	10/07/2014	17/07/2020	119.11	109.84	-7.78%	100.00%
Tranche 7	11/09/2014	18/09/2020	122.83	109.84	-10.58%	100.00%

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Product Overview

Capital Protection:	95% At Maturity*	Term:	6 Years
Capital Protection by:	F. Van Lanschot Bankiers	Liquid:	Daily
Participation:	115%	Underlying YTD:	-9.40%
Underlying:	BNP Paribas SLI Enhanced Absolute Return Index		
Averaging:	24 Months		

The Investment is linked to the performance of the BNP Paribas SLI Enhanced Absolute Return Index which is a systematic strategy that provides risk adjusted investment in the Standard Life Investments Global Absolute Return Strategies (GARS) Fund.

* Subject to counterparty risk

Performance

Enhanced Global Absolute Return Bond	Start Date	Maturity Date	Underlying Start Level	Underlying Level	Underlying Performance	Bond Performance
Tranche 8	06/11/2014	13/11/2020	122.87	109.84	-12.20%	95.00%
Tranche 9	11/12/2014	18/12/2020	122.18	109.84	-11.61%	95.00%
Tranche 10	15/01/2015	22/01/2021	123.14	109.84	-12.42%	95.00%
Tranche 11	12/02/2015	19/02/2021	125.61	109.84	-14.44%	95.00%

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Product Overview

Capital Protection:	95% - 100% At Maturity*	Term:	6 Years
Capital Protection by:	F. Van Lanschot Bankiers	Liquid:	Daily
Participation:	100%	Underlying YTD:	-7.88%
Underlying:	Wealth Options BNPP Star Performers Index		
Averaging:	18 Months & 24 Months		

The Investment is linked to the performance of the Wealth Options BNP Paribas Star Performers Index. The index is made up of an equally weighted basket of Carmignac Patrimoine Fund, Standard Life Global Absolute Return Strategies Fund, Ethna Aktiv Fund and Invesco Balanced Risk Allocation Fund.

* Subject to counterparty risk

Performance

Enhanced Global Star Performers Bond	Start Date	Maturity Date	Underlying Start Level	Underlying Level	Underlying Performance	Bond Performance
Tranche 1	13/12/2013	20/12/2019	130.42	136.21	4.44%	104.44%
Tranche 2	20/02/2014	27/02/2020	133.22	136.21	2.58%	102.58%
Tranche 3	15/05/2014	22/05/2020	134.73	136.21	1.26%	101.26%
Tranche 4	10/07/2014	17/07/2020	136.84	136.21	-0.53%	100.00%

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Product Overview

Capital Protection: 95% & 100% At Maturity*
Capital Protection by: Bank of Ireland
Participation: 70%-150%
Underlying: Ethna Aktiv Fund
Averaging: 24 Months

Term: 6 Years
Liquid: At Discretion
Underlying YTD: -6.69%

The investment is linked to the performance of the Ethna Aktiv Fund.

* Subject to counterparty risk

Performance

Global Active Bond	Start Date	Start Date - Maturity Date	Underlying Start Level	Underlying Performance	Participation	Bond Performance
Tranche 1	Secure Version	10/09/2014 - 10/09/2020	132.00	-3.59%	90%	100.00%
	Growth Version	10/09/2014 - 10/09/2020	132.00	-3.59%	150%	95.00%
	Split Version	10/09/2014 - 10/09/2020	132.00	-3.59%	70%	100.00%
Tranche 2	Secure Version	23/10/2014 - 23/10/2020	132.13	-3.69%	80%	100.00%
	Growth Version	23/10/2014 - 23/10/2020	132.13	-3.69%	150%	95.00%
Tranche 3	Secure Version	17/12/2014 - 17/12/2020	132.54	-3.98%	80%	100.00%
	Growth Version	17/12/2014 - 17/12/2020	132.54	-3.98%	150%	95.00%
Tranche 4	Secure Version	25/02/2015 - 25/02/2021	138.25	-7.95%	80%	100.00%
	Growth Version	25/02/2015 - 25/02/2021	138.25	-7.95%	150%	95.00%
Tranche 5	Secure Version	09/04/2015 - 09/04/2021	140.82	-9.63%	80%	100.00%
	Growth Version	09/04/2015 - 09/04/2021	140.82	-9.63%	150%	95.00%

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Product Overview

Capital Protection: 95% & 100% At Maturity*
Capital Protection by: Bank of Ireland
Participation: 80%-150%
Underlying: BNP Paribas Alternative Funds Index
Averaging: 12 Months

Term: 4 - 4.5 Years
Liquid: At Discretion
Underlying YTD: -6.03%

The Alternative Funds Bond is linked to the BNP Paribas Alternative Funds Index.

This index is made up of an equally weighted basket of alternative funds including: Standard Life Investments Global Absolute Return Strategies Fund, Goldman Sachs Global Strategic Income Bond Fund, Old Mutual Equity Absolute Return Fund, Henderson Horizon Pan European Alpha Fund and Morgan Stanley Diversified Alpha Plus Fund

* Subject to counterparty risk

Performance

Alternative Funds Bond	Start Date	Start Date - Maturity Date	Underlying Start Level	Underlying Performance	Participation	Bond Performance
Tranche 1	Secure Version	22/01/2015 - 22/01/2019	123.06	-10.40%	80%	100.00%
	Growth Version	22/01/2015 - 22/01/2019	123.06	-10.40%	150%	95.00%
Tranche 2	Secure Version	11/03/2015 - 11/03/2019	124.68	-11.57%	80%	100.00%
	Growth Version	11/03/2015 - 11/03/2019	124.68	-11.57%	150%	95.00%
Tranche 3	Secure Version	29/04/2015 - 29/04/2019	123.07	-10.41%	80%	100.00%
	Growth Version	29/04/2015 - 29/04/2019	123.07	-10.41%	150%	95.00%
Tranche 4	Secure Version	15/07/2015 - 15/01/2020	122.54	-10.02%	80%	100.00%
	Growth Version	15/07/2015 - 15/01/2020	122.54	-10.02%	150%	95.00%
Tranche 5	Secure Version	26/08/2015 - 26/02/2020	121.21	-9.03%	80%	100.00%
	Growth Version	26/08/2015 - 26/02/2020	121.21	-9.03%	150%	95.00%
Tranche 6	Secure Version	23/10/2015 - 23/04/2020	121.50	-9.25%	80%	100.00%
	Growth Version	23/10/2015 - 23/04/2020	121.50	-9.25%	150%	95.00%

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Product Overview

Term:	6 Years	Start Date:	11/04/2014
Capital Protection:	100% At Maturity*	Event Date 1:	20/03/2015
Capital Protection by:	EFG International & Bank of Ireland	Event Date 2:	21/03/2016
Potential Return:	Annual Lock In	Event Date 3:	20/03/2017
Underlying:	Basket of European Equities	Event Date 4:	20/03/2018
Liquid:	Daily	Event Date 5:	20/03/2019
		Event Date 6:	20/03/2020

The European Lock In Bond gives investors exposure to 12 blue chip European Stocks. Each year the top 9 stocks are given a fixed return of 8.50%. The bottom 3 performing stocks are given their actual value. An average of the basket is taken and an annual coupon is locked in.

At maturity returns for any of the 6 years are added together and paid out.

* Subject to counterparty risk

Performance

	Event 1	Event 2	Event 3	Event 4	Event 5	Event 6
Lock In Returns to Date	0.00%	0.00%	0.00%	0.00%		

Underlying Equity	Bloomberg	Underlying Starting	Underlying Level	Percentage	Next Event
DEUTSCHE TELEKOM AG-REG	DTE GY	11.66	15.38	31.90%	20/03/2019
NOVARTIS AG-REG	NOVN VX	74.40	88.20	18.55%	
SWISSCOM AG-REG	SCMN VX	531.00	475.90	-10.38%	
TRANSOCEAN LTD	RIGN VX	37.32	9.32	-75.03%	
ROCHE HOLDING AG-GENUSSSCHEIN	ROG VX	263.80	252.40	-4.32%	
DEUTSCHE BOERSE AG	DB1 GY	56.78	113.25	99.45%	
SSE PLC	SSE LN	1475.00	1113.50	-24.51%	
REPSOL SA	REP SQ	17.99	14.84	-17.49%	
VEOLIA ENVIRONNEMENT	ENGI FP	14.40	19.00	31.96%	
ZURICH INSURANCE GROUP AG-REG	ZURN VX	256.00	310.80	21.41%	
ENGIE*	GSZ FP	19.61	12.57	-35.91%	
ORANGE	ORA FP	10.84	14.96	38.02%	

*GDF Suez changed its name to Engie in July 2015

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Product Overview

Term:	6 Years	Start Date:	16/10/2014
Capital Protection:	95% & 100% At Maturity*	Event Date 1:	21/09/2015
Capital Protection by:	EFG International & Permanent TSB Plc	Event Date 2:	21/09/2016
Potential Return:	Annual Lock In	Event Date 3:	21/09/2017
Underlying:	Basket of European Equities	Event Date 4:	21/09/2018
Liquid:	Daily	Event Date 5:	23/09/2019
		Event Date 6:	21/09/2020

The European Lock In Bond 2 gives investors exposure to 12 blue chip European Stocks. Each year the top 9 stocks are given a fixed return of 9.00% or 6.75% dependent on the version invested in. The bottom 3 performing stocks are given their actual value. An average of the basket is taken and an annual coupon is locked in.

At maturity returns for any of the 6 years are added together and paid out on top of 95% or 100% of capital invested.

* Subject to counterparty risk

Performance

	Event 1	Event 2	Event 3	Event 4	Event 5	Event 6
95% Lock Ins to Date	0.00%	0.00%	0.00%	0.00%		
100% Lock Ins to Date	0.00%	0.00%	0.00%	0.00%		

Underlying Equity	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
DEUTSCHE TELEKOM AG-REG	DTE GY	10.35	15.38	48.60%	23/09/2019
NOVARTIS AG-REG	NOVN VX	80.00	88.20	10.25%	
SWISSCOM AG-REG	SCMN VX	507.50	475.90	-6.23%	
TRANSOCEAN LTD	RIGN VX	28.25	9.32	-67.01%	
ROCHE HOLDING AG-GENUSSSCHEIN	ROG VX	260.50	252.40	-3.11%	
DEUTSCHE BOERSE AG	DB1 GY	50.53	113.25	124.12%	
SSE PLC	SSE LN	1492.00	1113.50	-25.37%	
REPSOL SA	REP SQ	16.33	14.84	-9.12%	
VEOLIA ENVIRONNEMENT	VIE FP	12.34	19.00	53.93%	
ZURICH INSURANCE GROUP AG-REG	ZURN VX	265.90	310.80	16.89%	
ENGIE*	ENGI FP	16.94	12.57	-25.80%	
ORANGE	ORA FP	10.52	14.96	42.16%	

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Product Overview

Term:	6 Years	Start Date:	07/11/2014
Capital Protection:	95% & 100% At Maturity*	Event Date 1:	21/12/2015
Capital Protection by:	EFG International & Raiffeisen Bank International	Event Date 2:	21/12/2016
Potential Return:	Annual Lock In	Event Date 3:	21/12/2017
Underlying:	Basket of European Equities	Event Date 4:	21/12/2018
Liquid:	Daily	Event Date 5:	23/09/2019
		Event Date 6:	21/12/2020

The European Lock In Bond 2 gives investors exposure to 12 blue chip European Stocks. Each year the top 9 stocks are given a fixed return of 8.90% or 6.50% dependent on the version invested in. The bottom 3 performing stocks are given their actual value. An average of the basket is taken and an annual coupon is locked in.

At maturity returns for any of the 6 years are added together and paid out on top of 95% or 100% of capital invested.

*Subject to counterparty risk

Performance

	Event 1	Event 2	Event 3	Event 4	Event 5	Event 6
95% Lock Ins to Date	0.00%	0.00%	0.00%			
100% Lock Ins to Date	0.00%	0.00%	0.00%			

Underlying Equity	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
DEUTSCHE TELEKOM AG-REG	DTE GY	12.05	15.38	27.69%	21/12/2018
NOVARTIS AG-REG	NOVN VX	88.65	88.20	-0.51%	
SWISSCOM AG-REG	SCMN VX	547.00	475.90	-13.00%	
TRANSOCEAN LTD	RIGN VX	28.60	9.32	-67.41%	
ROCHE HOLDING AG-GENUSSSCHEIN	ROG VX	282.40	252.40	-10.62%	
DEUTSCHE BOERSE AG	DB1 GY	55.21	113.25	105.13%	
SSE PLC	SSE LN	1569.00	1113.50	-29.03%	
REPSOL SA	REP SQ	17.36	14.84	-14.49%	
VEOLIA ENVIRONNEMENT	VIE FP	14.08	19.00	34.91%	
ZURICH INSURANCE GROUP AG-REG	ZURN VX	285.30	310.80	8.94%	
ENGIE*	ENGI FP	18.63	12.57	-32.54%	
ORANGE	ORA FP	12.37	14.96	20.95%	

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Product Overview

				Coupon
Term:	Maximum 5 Years	Start Date:	05/03/2015	
Potential Return:	4.55% Every 6 Months	Event Date 1:	07/09/2015	0.00%
Soft Capital Protection:	30%	Event Date 2:	07/03/2016	0.00%
Capital Protection by:	Societe Generale	Event Date 3:	05/09/2016	0.00%
Liquid:	Daily	Event Date 4:	06/03/2017	4.55%
Underlyings:	Eurostoxx 50 Index & Eurostoxx Select Dividend 30 Index	Event Date 5:	05/09/2017	4.55%
		Event Date 6:	05/03/2018	4.55%
		Event Date 7:	05/09/2018	4.55%
		Event Date 8:	05/03/2019	
		Event Date 9:	05/09/2019	
		Event Date 10:	05/03/2020	

The European Select Kick Out Bond was designed to take advantage of a rise in the price of European Equities. On each event date if the price of both of the Indices are above 90% of their starting levels, investors receive a coupon of 4.55%. For any event date on which both underlying close below 90% of their starting levels, no coupon is paid. If on the final event date either Index is down by more than 30% investors will suffer a capital loss equal to the value of the worst performing Index.

Performance

Underlying Indices	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
Eurostoxx 50 Index	SX5E	3618.21	3168.29	-12.43%	05/03/2019
Eurostoxx Select Dividend 30 Index	SD3E	1990.26	1910.95	-3.98%	

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Warning: If the conditional protection barriers have been breached at maturity you could lose some or all of the money you invested.

Product Overview

Term:	Maximum 4 Years	Start Date:	20/05/2015
Potential Return:	4.50% Every 6 Months	Event Date 1:	20/11/2015
Soft Capital Protection:	30%	Event Date 2:	20/05/2016
Capital Protection by:	F. van Lanschot Bankiers N.V.	Event Date 3:	21/11/2016
Liquid:	Daily	Event Date 4:	22/05/2017
Underlying:	Eurostoxx Banks Index	Event Date 5:	20/11/2017
		Event Date 6:	22/05/2018
		Event Date 7:	20/11/2018
		Event Date 8:	20/05/2019

The Euro Financials Note was designed to take advantage of a rise in the price of European Bank Equities. On each event date if the price of the Index is above its starting level, investors receive the sum of the accumulated coupons to that date. If on the final event date the Index is down by more than 30% investors will suffer a capital loss equal to the value of the Index.

Performance

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
Eurostoxx Banks Index	SX7E	159.35	97.75	-38.66%	20/05/2019

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Product Overview

Term:	Maximum 4 Years	Start Date:	26/08/2015
Potential Return:	4.00% Every 6 Months	Event Date 1:	26/02/2016
Soft Capital Protection:	30%	Event Date 2:	26/08/2016
Capital Protection by:	F. van Lanschot Bankiers N.V.	Event Date 3:	27/02/2017
Liquid:	Daily	Event Date 4:	28/08/2017
Underlying:	Eurostoxx Banks Index	Event Date 5:	26/02/2018
		Event Date 6:	27/08/2018
		Event Date 7:	26/02/2019
		Event Date 8:	26/08/2019

The Euro Financials Note 2 was designed to take advantage of a rise in the price of European Bank Equities. On each event date if the price of the Index is above its starting level, investors receive the sum of the accumulated coupons to that date. If on the final event date the Index is down by more than 30% investors will suffer a capital loss equal to the value of the Index.

Performance

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
Eurostoxx Banks Index	SX7E	139.72	97.75	-30.04%	26/02/2019

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Product Overview

Term:	Maximum 4 Years	Start Date:	22/10/2015
Potential Return:	4.00% Every 6 Months	Event Date 1:	22/04/2016
Soft Capital Protection:	30%	Event Date 2:	24/10/2016
Capital Protection by:	F. van Lanschot Bankiers N.V.	Event Date 3:	24/04/2017
Liquid:	Daily	Event Date 4:	23/10/2017
Underlying:	Eurostoxx Banks Index	Event Date 5:	23/04/2018
		Event Date 6:	22/10/2018
		Event Date 7:	23/04/2019
		Event Date 8:	22/10/2019

The Euro Financials Note 3 was designed to take advantage of a rise in the price of European Bank Equities. On each event date if the price of the Index is above its starting level, investors receive the sum of the accumulated coupons to that date. If on the final event date the Index is down by more than 30% investors will suffer a capital loss equal to the value of the Index.

Performance

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
Eurostoxx Banks Index	SX7E	140.24	97.75	-30.30%	23/04/2019

Notes

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Product Overview

Term:	3 Years	Start Date:	22/10/2015	Coupon
Potential Return:	5% annual coupon	Event Date 1:	29/10/2016	5%
Soft Capital Protection:	40%	Event Date 2:	29/10/2017	5%
Capital Protection by:	Credit Suisse AG	Event Date 3:	29/10/2018	5%
Liquid:	Daily	Maturity Date:	29/10/2018	Matured
Underlyings:	Vodafone			
	E.ON Energy			
	BMW			
	LVMH Moet Hennessy Louis Vuitton			

The Enhanced Income Note was designed to provide a fixed return. A coupon of 5% is payable on each event date regardless of the underlying stocks performance.

If on the final event date any of the underlying stocks is down by more than 40% investors will suffer a capital loss equal to the value of the worst performing stock.

Performance

Underlying Indices	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
Vodafone Group PLC	VOD LN Equity	215.10	168.68	-21.58%	Matured
BMW AG	BMW GY Equity	90.35	73.74	-18.38%	
E.ON SE	EOAN GY Equity	9.71	9.11	-6.21%	
LVMH	MC FP Equity	165.15	256.55	55.34%	

Notes

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Product Overview

Capital Protection:	95% Conditional*	Term:	6 Years
Capital Protection by:	EFG International	Liquid:	Daily
Credit Reference:	Raiffeisen Bank International	Underlying YTD:	-6.69%
Participation:	135%		
Underlying:	Ethna Aktiv Fund		
Averaging:	24 Months		

This investment is linked to the performance of the Ethna Aktiv Fund. Investors receive 135% participation in any upside of the fund.

*Subject to counterparty risk

Performance

Enhanced Global Active Note	Start Date	Maturity Date	Underlying Start Level	Underlying Performance	Participation	Bond Performance
Tranche 1	19/02/2016	10/01/2022	127.40	-0.11%	135%	95.00%

**Please note that this valuation does not take into consideration the impact that averaging could have on the final maturity value

Notes

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Product Overview

Capital Protection:	95% & 100% At Maturity*	Term:	4.5 Years
Capital Protection by:	Bank of Ireland	Liquid:	No
Participation:	55%-130%	Underlying YTD:	-6.03%
Underlying:	BNP Paribas Alternative Funds Index		
Averaging:	12 Months		

The Alternative Funds Bond is linked to the BNP Paribas Alternative Funds Index.

This index is made up of an equally weighted basket of alternative funds including: Standard Life Investments Global Absolute Return Strategies Fund, Goldman Sachs Global Strategic Income Bond Fund, Old Mutual Equity Absolute Return Fund , Henderson Horizon Pan European Alpha Fund and Morgan Stanley Diversified Alpha Plus Fund

*Subject to counterparty risk

Performance

Alternative Funds Bond	Start Date	Start Date - Maturity Date	Underlying Start Level	Underlying Performance	Participation	Bond Performance
Tranche 6	Secure Version	23/10/2015 - 23/04/2020	121.50	-9.25%	55%	100.00%
	Growth Version	23/10/2015 - 23/04/2020	121.50	-9.25%	130%	95.00%
Tranche 7	Growth Version	17/12/2015 - 17/06/2020	120.78	-8.71%	130%	95.00%
Tranche 8	Growth Version	19/02/2016 - 19/08/2020	116.94	-5.71%	130%	95.00%

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Product Overview

Capital Protection:	95% At Maturity*	Term:	6 Years
Capital Protection by:	Bank of Ireland	Liquid:	No
Participation:	105%-110%	Underlying YTD:	-9.40%
Underlying:	BNP Paribas SLI Enhanced Absolute Return Index		
Averaging:	24 Months		

The Investment is linked to the performance of the BNP Paribas SLI Enhanced Absolute Return Index (the "Index") which is a systematic strategy that provides risk adjusted investment in the Standard Life Investments Global Absolute Return Strategies (GARS) Fund.

*Subject to counterparty risk

Performance

Global Absolute Return Bond	Start Date	Maturity Date	Underlying Start Level	Underlying Level	Underlying Performance	Bond Performance
Tranche 24	13/05/2015	13/05/2021	122.87	109.84	-11.67%	95.00%
Tranche 25	16/09/2015	16/09/2021	122.18	109.84	-10.60%	95.00%

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Notes

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Product Overview

Capital Protection:	95% & 100% At Maturity*	Term:	6 Years
Capital Protection by:	Bank of Ireland	Liquid:	No
Participation:	70%-130%	Underlying YTD:	-6.69%
Underlying:	Ethna Aktiv Fund		
Averaging:	24 Months		

The investment is linked to the performance of the Ethna Aktiv Fund.

*Subject to counterparty risk

Performance

Global Active Bond	Start Date	Start Date - Maturity Date	Underlying Start Level	Underlying Performance	Participation	Bond Performance
Tranche 7	Secure Version	26/08/2015 - 26/08/2021	133.98	-5.02%	70%	100.00%
	Growth Version	26/08/2015 - 26/08/2021	133.98	-5.02%	130%	95.00%

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Notes

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Product Overview

Capital Protection:	90%-100% At Maturity*	Term:	6 Years
Capital Protection by:	Bank of Ireland	Liquid:	No
Participation:	100%	Underlying YTD:	-6.69%
Underlying:	Ethna Aktiv Fund		
Averaging:	24 Months		

The Investment is linked to the performance of the Ethna Aktiv Fund. The product has a minimum capital protection of 90%. If the underlying is positive at the end of the investment term clients receive 100% of their capital back plus any gain the investment has made.

*Subject to counterparty risk

Performance

Global Active Bond	Start Date	Maturity Date	Underlying Start Level	Underlying Level	Underlying Performance	Bond Performance
Tranche 6	24/06/2015	24/06/2021	138.96	127.26	-8.42%	91.58%
Tranche 8	23/10/2015	23/10/2021	133.61	127.26	-4.75%	95.25%

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Product Overview

Soft Capital Protection:	40% on Eurostoxx 50 Index	Term:	5 Years
Capital Protection by:	Societe Generale	Liquid:	Daily
Soft Capital Protection:	40% on Eurostoxx 50 Index	Underlying YTD:	-8.29%
Participation:	125%		
Underlying:	Carmignac Patrimoine Fund		
	Ethna Aktiv Fund		
	Standard Life GARS Fund		

The Investment is linked to the performance of an equally weighted basket of mutual funds.
Capital is at risk if the Eurostoxx 50 Index is down by more than 40% at the end of the investment term.

Performance

Global Stars Alternative Fund Bond	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Tranche 1	26/05/2015	Carmignac Patrimoine	689.32	-15.49%	-12.39%	87.61%
	-	Standard Life GARS	12.75	-12.55%		
	26/05/2020	Ethna-Aktiv	140.06	-9.14%		

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change
Eurostoxx 50 Index	SX5E	3570.78	3168.29	-11.27%

Notes

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Product Overview

Capital Protection:	100% At Maturity*	Split Maturity:	1.20% gross return p.a. on 30% of the investment
Capital Protection by:	Bank of Ireland	Term:	6 Years
Participation:	70%	Liquid:	No
Underlying:	Ethna Aktiv Fund	Underlying YTD:	-6.69%
Averaging:	24 Months		

This product was designed to provide investors with 1.20% gross return p.a. on 30% of the investment. The remaining capital remains in the product until maturity when it will receive 70% of any positive performance in the Ethna Aktiv Fund.

*Subject to counterparty risk

Performance

Global Active Bond	Version	Start Date - Maturity Date	Underlying Start Level	Underlying Performance	Participation	Bond Performance
Tranche 1	n/a	10/07/2015 - 10/07/2021	137.77	-7.63%	70%	100.00%

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Product Overview

Capital Protection:	100% At Maturity*	Split Maturity:	10% Deposit Interest on 20% of Capital Invested
Capital Protection by:	Bank of Ireland	Term:	6 Years
Participation:	70%	Liquid:	No
Underlying:	Ethna Aktiv Fund	Underlying YTD:	-6.69%
Averaging:	24 Months		

This product was designed to provide investors with 20% of their investment capital back after 12 months with an enhanced deposit interest. The remaining capital remains in the product until maturity when it will receive 70% of any positive performance in the Ethna Aktiv Fund.

*Subject to counterparty risk

Performance

Split Maturity Global Active Bond	Start Date	Start Date - Maturity Date	Underlying Start Level	Underlying Performance	Participation	Bond Performance
Tranche 1	30/09/2014	30/09/2020	131.51	-3.23%	70%	100.00%

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Product Overview

Capital Protection:	100% Conditional*	Term:	4 Years 1 Month
Capital Protection by:	EFG International	Liquid:	Daily
Credit Reference:	Raiffeisen Bank International	Underlying YTD:	-5.19%
Participation:	75%		
Underlying:	Swiss Market Index		
Averaging:	12 Months		

This investment is linked to the performance of the Swiss Market Index. Investors receive 75% participation in any upside of the index capped at a maximum return of 16%.

*Subject to counterparty risk

Performance

Swiss Secure Note	Start Date	Maturity Date	Underlying Start Level	Underlying Performance	Participation	Bond Performance
Tranche 1	12/11/2015	19/12/2019	8915.31	-0.23%	75%	100.00%

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Notes

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Product Overview

Term:	Maximum 5 Years	Start Date:	26/06/2014
Potential Return:	6.60% Semi Annually	Event Date 1:	29/12/2014
Soft Capital Protection:	40% on Eurostoxx 50 Index	Event Date 2:	26/06/2015
Capital Protection by:	F. Van Lanschot Bankier N.V.	Event Date 3:	29/12/2015
Liquid:	Daily	Event Date 4:	27/06/2016
		Event Date 5:	28/12/2016
Underlyings:	Philip Morris	Event Date 6:	26/06/2017
	BMW AG	Event Date 7:	27/12/2017
	IBM	Event Date 8:	26/06/2018
	Tesco	Event Date 9:	27/12/2018
		Event Date 10:	26/06/2019
		Maturity Date:	03/07/2019

The Global Brands Bond was designed take advantage of the increase in price of 4 global blue chip stocks. On each event date if the price of all the stocks are above their starting levels, investors receive the sum of the accumulated coupons to that date. If on the final event date the Eurostoxx 50 Index is down by more than 40% investors will suffer a capital loss equal to the value of the Index.

Performance

Underlying Indices	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
Philip Morris	PM US Equity	86.49	85.79	-0.81%	26/06/2019
BMW AG	BMW GY Equity	92.72	73.74	-20.47%	
IBM	IBM US Equity	180.37	122.46	-32.11%	
Tesco	TSC LN Equity	285.20	197.25	-30.84%	

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change
Eurostoxx 50 Index	SX5E	3235.00	3168.29	-2.06%

Notes

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Product Overview

Term:	5 Years	Start Date:	18/09/2014
Potential Return:	6.00% Semi Annually	Event Date 1:	18/03/2015
Soft Capital Protection:	40% on Eurostoxx 50 Index	Event Date 2:	18/09/2015
Capital Protection by:	F. Van Lanschot Bankier N.V.	Event Date 3:	18/03/2016
Liquid:	Daily	Event Date 4:	19/09/2016
		Event Date 5:	20/03/2017
Underlyings:	Philip Morris	Event Date 6:	18/09/2017
	BMW AG	Event Date 7:	19/03/2018
	IBM	Event Date 8:	18/09/2018
	Tesco	Event Date 9:	18/03/2019
		Event Date 10:	18/09/2019
		Maturity Date:	25/09/2015

The Global Brands Bond was designed take advantage of the increase in price of 4 global blue chip stocks. On each event date if the price of all the stocks are above their starting levels, investors receive the sum of the accumulated coupons to that date. If on the final event date the Eurostoxx 50 Index is down by more than 40% investors will suffer a capital loss equal to the value of the Index.

Performance

Underlying Equities	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
Philip Morris	PM US Equity	84.72	85.79	1.26%	18/03/2019
BMW AG	BMW GY Equity	90.29	73.74	-18.33%	
IBM	IBM US Equity	193.75	122.46	-36.79%	
Tesco	TSC LN Equity	227.35	197.25	-13.24%	

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change
Eurostoxx 50 Index	SX5E	3271.37	3168.29	-3.15%

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Product Overview

Capital Protection:	90% & 95% At Maturity*	Term:	6 Years
Capital Protection by:	Bank of Ireland	Liquid:	No
Participation:	165% & 109%	Underlying YTD:	-5.28%
Underlying:	Standard Life GARS Fund Aviva Investors Multi Strategy Target Returns Fund		
Averaging:	24 Months		

The Investment is linked to the performance of an equally weighted basket of Aviva Investors Multi Strategy Total Return Fund and the Standard Life Investments Global Absolute Return Strategies Fund.

*Subject to counterparty risk

Performance

Dual Star Performers Bond	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Growth	19/02/2016	Aviva AIMS Fund	10.73	-6.52%	-7.07%	95.00%
	21/02/2022	Standard Life GARS	12.07	-7.62%		
Adventurous	19/02/2016	Aviva AIMS Fund	10.73	-6.52%	-7.07%	90.00%
	21/02/2022	Standard Life GARS	12.07	-7.62%		

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Product Overview

Capital Protection:	90% & 95% At Maturity*	Term:	6 Years
Capital Protection by:	Credit Suisse	Liquid:	Daily
Participation:	200% & 120%	Underlying YTD:	-6%
Underlying:	Ethna Aktiv Fund Old Mutual Equity Absolute Return Fund Nordea Stable Return Fund		
Averaging:	18 Months		

The Investment is linked to the performance of an equally weighted basket of Ethna Aktiv Fund, Nordea Stable Return Fund and the Old Mutual Equity Absolute Return Fund.

*Subject to counterparty risk

Performance

Enhanced Funds Note	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Growth	06/05/2015	Old Mutual Absolute	1.30	0.00%		
	-	Nordea Stable Return	16.56	-2.66%	-1.19%	95.00%
	06/05/2022	Ethna-Aktiv	128.43	-0.91%		
Adventurous	06/05/2015	Old Mutual Absolute	1.30	0.00%		
	-	Nordea Stable Return	16.56	-2.66%	-1.19%	90.00%
	06/05/2022	Ethna-Aktiv	128.43	-0.91%		

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Product Overview

Capital Protection:	90% & 95% At Maturity*	Term:	5 Years
Capital Protection by:	Bank of Ireland	Liquid:	No
Participation:	200% & 100%	Underlying YTD:	-4.60%
Underlying:	Aviva AIMS Fund		
	Old Mutual Equity Absolute		
	Return Fund		
	Nordea Stable Return Fund		
Averaging:	18 Months		

The Investment is linked to the performance of an equally weighted basket of Aviva AIMS Fund, Nordea Stable Return Fund and the Old Mutual Equity Absolute Return Fund.

*Subject to counterparty risk

Performance

Enhanced Funds Note	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Growth	06/05/2015	Old Mutual Absolute	1.29	0.53%		
	-	Nordea Stable Return	16.89	-4.56%	-2.92%	95.00%
	06/05/2022	Aviva AIMS Fund	10.53	-4.74%		
Adventurous	06/05/2015	Old Mutual Absolute	1.29	0.53%		
	-	Nordea Stable Return	16.89	-4.56%	-2.92%	90.00%
	06/05/2022	Aviva AIMS Fund	10.53	-4.74%		

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Notes

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Product Overview

Capital Protection:	90% & 95% At Maturity*	Term:	5 Years
Capital Protection by:	Bank of Ireland	Liquid:	No
Participation:	175% & 80%	Underlying YTD:	-4.64%
Underlying:	Aviva AIMS Fund M&G Optimal Income Fund Carmignac Patrimoine Fund		

Averaging: 18 Months

The Investment is linked to the performance of an equally weighted basket of Aviva AIMS Fund, M&G Optimal Income Fund & Carmignac Patrimoine Fund.

*Subject to counterparty risk

Performance

Enhanced Funds Note	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Growth	07/02/2017	M&G Optimal Income	19.54	-0.36%		
	-	Carmignac Patrimoine	655.05	-11.07%	-5.42%	95.00%
	07/02/2022	Aviva AIMS Fund	10.54	-4.84%		
Adventurous	07/02/2017	M&G Optimal Income	19.54	-0.36%		
	-	Carmignac Patrimoine	655.05	-11.07%	-5.42%	90.00%
	07/02/2022	Aviva AIMS Fund	10.54	-4.84%		

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Notes

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Product Overview

Term:	Maximum 5 Years	Start Date:	30/09/2016
Potential Return:	5% Semi Annually	Event Date 1:	30/03/2017
Soft Capital Protection:	50% with Star Feature	Event Date 2:	02/10/2017
Capital Protection by:	BNP Paribas	Event Date 3:	03/04/2018
Liquid:	Daily	Event Date 4:	01/10/2018
Underlyings:	Starbucks	Event Date 5:	01/04/2019
	Danone	Event Date 6:	30/09/2019
	Nestle	Event Date 7:	30/03/2020
	Mondelez International Inc	Event Date 8:	30/09/2020
		Event Date 9:	29/03/2021
		Event Date 10:	30/09/2021
		Maturity Date:	07/09/2021

The Coffee & Cocoa Certificate was designed take advantage of the increase in price of 4 major coffee & cocoa stocks . On each event date if the price of all the stocks are above their starting levels, investors receive the sum of the accumulated coupons to that date. If on the final event date the worst performing stock is down by more than 50% and none of the other stocks are positive, investors will suffer a capital loss equal to the value of that stock.

Performance

Underlying Equities	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
Starbucks	SBUX US Equity	54.14	66.65	23.11%	01/04/2019
Danone	BN FP Equity	66.05	65.42	-0.95%	
Nestle	NESN VX Equity	76.55	84.20	9.99%	
Mondelez International	MDLZ US Equity	43.90	44.55	1.48%	

Notes

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Product Overview

Soft Capital Protection:	50% on Eurostoxx 50 Index	Term:	5 Years
Capital Protection by:	BNP Paribas	Liquid:	Daily
Participation:	180%	Underlying YTD:	-3.94%
Underlying:	Aviva AIMS Fund		
	BNY Mellon Global Real Returns Fund		
	Old Mutual Equity Absolute Return Fund		
Averaging:	12 Months		

The Investment is linked to the performance of an equally weighted basket of mutual funds.
Capital is at risk if the Eurostoxx 50 Index is down by more than 50% at the end of the investment term.

Performance

Triple Stars Fund Certificate	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Tranche 1	30/09/2016	Aviva AIMS	10.47	-4.18%	-5.71%	94.29%
	-	BNY Real Returns	1.32	-6.67%		
	30/09/2021	Old Mutual Equity Abs	1.28	1.33%		

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change
Eurostoxx 50 Index	SX5E	3002.24	3168.29	5.53%

Notes

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Product Overview

Capital Protection:	100% At Maturity*	Term:	6 Years
Capital Protection by:	F. Van Lanschot Bankiers	Liquid:	Daily
Participation:	110%	Underlying YTD:	-7.88%
Underlying:	Wealth Options BNPP Star Performers Index		
Averaging:	24 Months		

The Investment is linked to the performance of the Wealth Options BNP Paribas Star Performers Index. The index is made up of an equally weighted basket of Carmignac Patrimoine Fund, Standard Life Global Absolute Return Strategies Fund, Ethna Aktiv Fund and Invesco Balanced Risk Allocation Fund.

*Subject to counterparty risk

Performance

Sterling Star Performers Bond	Start Date	Maturity Date	Underlying Start Level	Underlying Level	Underlying Performance	Bond Performance
Tranche 1	11/12/2014	18/12/2020	140.29	136.21	-2.91%	100.00%

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Notes

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Product Overview

Capital Protection:	100% & 95% At Maturity*	Term:	4.5 Years
Capital Protection by:	EFG International & Bank of Ireland	Liquid:	Yes
Participation:	70% & 130%	Underlying YTD:	-4.80%
Underlying:	Ethna Aktiv Fund Goldman Sachs – Global Strategic Income Bond Fund Standard Life Investments Global Absolute Return Strategies Henderson Horizon – Pan European Alpha Fund Old Mutual – Global Equity Absolute Return Fund		
Averaging:	12 Months		

The Investment is linked to the performance of a risk controlled equally weighted basket of mutual funds.

Please note the below are indicative prices of the funds performance without the risk control feature.

*Subject to counterparty risk

Performance

Enhanced Alternative Funds Note	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Secure Version	25/08/2015 - 10/01/2020	Old Mutual Absolute	1.27	2.31%	-3.29%	100.00%
		Standard Life GARS	12.21	-8.64%		
		Ethna-Aktiv	133.58	-4.73%		
		Goldman Sachs GSIB	111.92	-5.78%		
		Henderson Horizon	15.48	0.39%		
Growth Version	25/08/2015 - 10/01/2020	Old Mutual Absolute	1.27	2.31%	-3.29%	95.00%
		Standard Life GARS	12.21	-8.64%		
		Ethna-Aktiv	133.58	-4.73%		
		Goldman Sachs GSIB	111.92	-5.78%		
		Henderson Horizon	15.48	0.39%		

**Please note that this valuation does not take into consideration the impact that averaging could have on the final maturity value

Notes

Warning: Past performance is not a reliable guide to future performance

Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

Product Overview

Capital Protection:	100% & 95% At Maturity*	Term:	6 Years
Capital Protection by:	EFG International & Bank of Ireland	Liquid:	Yes
Participation:	70% & 135%	Underlying YTD:	-8.29%
Underlying:	Ethna Aktiv Fund Carmignac Patrimoine A Fund Standard Life Investments Global Absolute Return Strategies		
Averaging:	24 Months		

The Investment is linked to the performance of a risk controlled equally weighted basket of mutual funds. Please note the below are indicative prices of the funds performance without the risk control feature.

*Subject to counterparty risk

Performance

Global Stars Note	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Secure Version	25/08/2015	Carmignac Patrimoine	616.74	-5.55%	-6.31%	100.00%
	-	Standard Life GARS	12.21	-8.64%		
	12/07/2021	Ethna-Aktiv	133.58	-4.73%		
Growth Version	25/08/2015	Carmignac Patrimoine	616.74	-5.55%	-6.31%	95.00%
	-	Standard Life GARS	12.21	-8.64%		
	12/07/2021	Ethna-Aktiv	133.58	-4.73%		

**Please note that this valuation does not take into consideration the impact that averaging could have on the final maturity value

Notes

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Product Overview

Capital Protection:	95% At Maturity*	Term:	6 Years
Capital Protection by:	EFG International & UniCredit	Liquid:	Yes
Participation:	135%	Underlying YTD:	-8.29%
Underlying:	Ethna Aktiv Fund Carmignac Patrimoine A Fund Standard Life Investments Global Absolute Return Strategies		
Averaging:	24 Months		

The investment is linked to the performance of a risk controlled equally weighted basket of mutual funds. Please note the below are indicative prices of the funds performance without the risk control feature.

*Subject to counterparty risk

Performance

	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Global Stars Note 2	30/10/2015	Carmignac Patrimoine	619.09	-5.91%	-7.59%	95.00%
	-	Standard Life GARS	12.56	-11.20%		
	10/01/2022	Ethna-Aktiv	134.88	-5.65%		

**Please note that this valuation does not take into consideration the impact that averaging could have on the final maturity value

Notes

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Warning: The value of your investment may go down as well as up.

Product Overview

Capital Protection:	95% At Maturity*	Term:	6 Years
Capital Protection by:	EFG International & Raiffeisen Bank International	Liquid:	Yes
Participation:	135%	Underlying YTD:	-8.29%
Underlying:	Ethna Aktiv Fund Carmignac Patrimoine A Fund Standard Life Investments Global Absolute Return Strategies		
Averaging:	24 Months		

The investment is linked to the performance of a risk controlled equally weighted basket of mutual funds. Please note the below are indicative prices of the funds performance without the risk control feature.

*Subject to counterparty risk

Performance

	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Global Stars Note 3	17/12/2015	Carmignac Patrimoine	623.57	-6.58%		
	-	Standard Life GARS	12.58	-11.38%	-7.61%	95.00%
	11/01/2022	Ethna-Aktiv	133.76	-4.86%		

**Please note that this valuation does not take into consideration the impact that averaging could have on the final maturity value

Notes

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Warning: The value of your investment may go down as well as up.

Product Overview

Term:	Maximum 5 Years	Start Date:	31/03/2017
Potential Return:	2.50% Quarterly	Event Date 1:	03/04/2018
Soft Capital Protection:	50% with Star Feature	Event Date 2:	02/07/2018
Capital Protection by:	BNP Paribas	Event Date 3:	01/10/2018
Liquid:	Daily	Event Date 4:	03/01/2019
Underlyings:	BT Group PLC	Event Date 5:	01/04/2019
	Imperial Brands PLC	Event Date 6:	01/07/2019
	Roche Holding AG	Event Date 7:	30/09/2019
	Vodafone Group PLC	Event Date 8:	03/01/2020
		Event Date 9:	31/03/2020
		Event Date 10:	30/06/2020
		Event Date 10:	30/09/2020
		Event Date 11:	04/01/2021
		Event Date 12:	30/03/2021
		Event Date 13:	30/06/2021
		Event Date 14:	30/09/2021
		Event Date 15:	04/01/2022

The Blue Chip Certificate 2 was designed take advantage of the increase in price of 4 blue chip European stocks . On each event date if the price of all the stocks are above 85% of their starting levels, investors receive the sum of the accumulated coupons to that date. If on the final event date the worst performing stock is down by more than 50% and none of the other stocks are positive, investors will suffer a capital loss equal to the value of that stock.

Performance

Underlying Equities	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
BT Group PLC	BT/A LN Equity	318.20	260.89	-18.01%	03/01/2019
Imperial Brands PLC	IMB LN Equity	3867.00	2432.50	-37.10%	
Roche Holding AG	ROG VX Equity	255.80	252.40	-1.33%	
Vodafone Group PLC	VOD LN Equity	208.10	168.68	-18.94%	

Notes

Warning: Past performance is not a reliable guide to future performance

Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

Warning: If the conditional protection barriers have been breached at maturity you could lose some or all of the money you invested.

Product Overview

Capital Protection:	90% At Maturity*	Term:	5 Years
Capital Protection by:	BNP Paribas	Liquid:	Yes
Participation:	200%	Underlying YTD:	-4.64%
Underlying:	M&G Optimal Income Fund		
	AVIVA Investors Multi Strategy (AIMS) Target Return Fund		
	Old Mutual Global Equity Absolute Return Fund		
Averaging:	24 Months		

The Investment is linked to the performance of an equally weighted basket of mutual funds. Investors will benefit from 90% capital security at maturity and 2 times the growth of the basket of funds.

*Subject to counterparty risk

Performance

	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Triple Star Funds Certificate 2	24/03/2017	M&G Optimal Income	19.61	-0.72%		
	-	Aviva AIMS	10.57	-5.10%	-2.95%	90.00%
	24/03/2022	Old Mutual EAR Fund	1.34	-3.03%		

Notes

Warning: Past performance is not a reliable guide to future performance
Warning: If you cash in your investment before maturity you may lose some or all of the money you invested
Warning: The value of your investment may go down as well as up.

Product Overview

Term:	Maximum 5 Years	Start Date:	31/03/2017
Potential Return:	2.50% Quarterly	Event Date 1:	29/05/2018
Soft Capital Protection:	50% with Star Feature	Event Date 2:	28/08/2018
Capital Protection by:	BNP Paribas	Event Date 3:	26/11/2018
Liquid:	Daily	Event Date 4:	26/02/2019
Underlyings:	BT Group PLC	Event Date 5:	28/05/2019
	BP PLC	Event Date 6:	27/08/2019
	Mylan Laboratories INC	Event Date 7:	26/11/2019
	Orange SA	Event Date 8:	26/02/2020
		Event Date 9:	26/05/2020
		Event Date 10:	26/08/2020
		Event Date 10:	27/11/2020
		Event Date 11:	26/02/2021
		Event Date 12:	26/05/2021
		Event Date 13:	26/08/2021
		Event Date 14:	26/11/2021
		Event Date 15:	28/02/2022

The Blue Chip Certificate 3 was designed take advantage of the increase in price of 4 blue chip stocks .

On each event date if the price of all the stocks are above 85% of their starting levels, investors receive the sum of the accumulated coupons to that date. If on the final event date the worst performing stock is down by more than 50% and none of the other stocks are positive, investors will suffer a capital loss equal to the value of that stock.

Performance

Underlying Equities	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
BT Group PLC	BT/A LN Equity	313.80	260.89	-16.86%	26/02/2019
BP PLC	BP/ LN Equity	474.55	523.60	10.34%	
Mylan Laboratories	MYL UW Equity	39.72	33.85	-14.78%	
Orange SA	ORA FP Equity	15.73	14.96	-4.93%	

Notes

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Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

Warning: If the conditional protection barriers have been breached at maturity you could lose some or all of the money you invested.

Product Overview

Capital Protection:	90% At Maturity*	Term:	5 Years
Capital Protection by:	Societe Generale	Liquid:	Yes
Participation:	220%	Underlying YTD:	-4.64%
Underlying:	M&G Optimal Income Fund		
	AVIVA Investors Multi Strategy (AIMS) Target Return Fund		
	Old Mutual Global Equity Absolute Return Fund		
Averaging:	24 Months		

The Investment is linked to the performance of an equally weighted basket of mutual funds. Investors will benefit from 90% capital security at maturity and 2.2 times the growth of the basket of funds.

*Subject to counterparty risk

Performance

	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Triple Star Funds Note 3	26/05/2017	M&G Optimal Income	19.91	-2.20%		
	-	Aviva AIMS	10.67	-6.00%	-2.92%	90.00%
	26/05/2022	Old Mutual EAR Fund	1.31	-0.56%		

**Please note that this valuation does not take into consideration the impact that averaging could have on the final maturity value

Notes

Warning: Past performance is not a reliable guide to future performance

Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

Product Overview

Term:	Maximum 5 Years	Start Date:	28/07/2017
Potential Return:	2.50% Quarterly	Event Date 1:	30/07/2018
Soft Capital Protection:	50% with Star Feature	Event Date 2:	29/10/2018
Capital Protection by:	BNP Paribas	Event Date 3:	28/01/2019
Liquid:	Daily	Event Date 4:	29/04/2019
Underlyings:	BT Group PLC	Event Date 5:	29/07/2019
	Imperial Brands PLC	Event Date 6:	28/10/2019
	Glencore PLC	Event Date 7:	28/01/2020
	Orange SA	Event Date 8:	28/04/2020
		Event Date 9:	28/07/2020
		Event Date 10:	28/10/2020
		Event Date 10:	28/01/2021
		Event Date 11:	28/04/2021
		Event Date 12:	28/07/2021
		Event Date 13:	28/10/2021
		Event Date 14:	28/01/2022
		Event Date 15:	28/04/2022

The Blue Chip Certificate 5 was designed take advantage of the increase in price of 4 blue chip stocks . On each event date if the price of all the stocks are above 80% of their starting levels, investors receive the sum of the accumulated coupons to that date. If on the final event date the worst performing stock is down by more than 50% and none of the other stocks are positive, investors will suffer a capital loss equal to the value of that stock.

Performance

Underlying Equities	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
BT Group PLC	BT/A LN Equity	310.40	260.89	-15.95%	28/01/2019
Imperial Brands PLC	IMB LN Equity	3315.50	2432.50	-26.63%	
Glencore PLC	GLEN LN Equity	331.25	286.35	-13.55%	
Orange SA	ORA FP Equity	14.33	14.96	4.40%	

Notes

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Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

Warning: If the conditional protection barriers have been breached at maturity you could lose some or all of the money you invested.

Product Overview

Capital Protection:	90% At Maturity*	Term:	5 Years
Capital Protection by:	Societe Generale	Liquid:	Yes
Participation:	200%	Underlying YTD:	-4.64%
Underlying:	M&G Optimal Income Fund		
	AVIVA Investors Multi Strategy (AIMS) Target Return Fund		
	Old Mutual Global Equity Absolute Return Fund		
Averaging:	24 Months		

The Investment is linked to the performance of an equally weighted basket of mutual funds. Investors will benefit from 90% capital security at maturity and 2 times the growth of the basket of funds.

*Subject to counterparty risk

Performance

	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Triple Star Funds Note 4	28/07/2017	M&G Optimal Income	20.10	-3.15%		
	-	Aviva AIMS	10.51	-4.55%	-3.90%	90.00%
	28/07/2022	Old Mutual EAR Fund	1.35	-4.00%		

**Please note that this valuation does not take into consideration the impact that averaging could have on the final maturity value

Notes

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Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

Product Overview

Term:	Maximum 5 Years	Start Date:	29/09/2017
Potential Return:	2.50% Quarterly	Event Date 1:	01/10/2018
Soft Capital Protection:	50% with Star Feature	Event Date 2:	02/02/2019
Capital Protection by:	BNP Paribas	Event Date 3:	29/03/2019
Liquid:	Daily	Event Date 4:	01/07/2019
Underlyings:	BT Group PLC	Event Date 5:	30/09/2019
	BP PLC	Event Date 6:	30/12/2019
	Siemens AG	Event Date 7:	30/03/2020
	Moet Henessy Louis Vuitton	Event Date 8:	29/06/2020
		Event Date 9:	29/09/2020
		Event Date 10:	29/12/2020
		Event Date 10:	29/03/2021
		Event Date 11:	29/06/2021
		Event Date 12:	29/09/2021
		Event Date 13:	29/12/2021
		Event Date 14:	29/03/2022
		Event Date 15:	29/06/2022

The Blue Chip Certificate 6 was designed take advantage of the increase in price of 4 blue chip stocks .
On each event date if the price of all the stocks are above 85% of their starting levels, investors receive the sum of the accumulated coupons to that date. If on the final event date the worst performing stock is down by more than 50% and none of the other stocks are positive, investors will suffer a capital loss equal to the value of that stock.

Performance

Underlying Equities	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
BT Group PLC	BT/A LN Equity	283.90	260.89	-8.10%	02/02/2019
BP PLC	BP/LN Equity	477.30	523.60	9.70%	
Siemens AG	SIE GY Equity	119.50	102.42	-14.29%	
LVMH	MC FP Equity	233.45	256.55	9.90%	

Notes

Warning: Past performance is not a reliable guide to future performance

Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

Warning: If the conditional protection barriers have been breached at maturity you could lose some or all of the money you invested.

Product Overview

Term:	Maximum 5 Years	Start Date:	10/11/2017
Potential Return:	3.00% Quarterly	Event Date 1:	12/11/2018
Soft Capital Protection:	50% with Star Feature	Event Date 2:	11/02/2019
Capital Protection by:	BNP Paribas	Event Date 3:	10/05/2019
Liquid:	Daily	Event Date 4:	12/08/2019
Underlyings:	Societe Generale SA	Event Date 5:	11/11/2019
	BP PLC	Event Date 6:	10/02/2020
	Siemens AG	Event Date 7:	11/05/2020
	Vodafone Group PLC	Event Date 8:	10/08/2020
		Event Date 9:	10/11/2020
		Event Date 10:	10/02/2021
		Event Date 10:	20/05/2021
		Event Date 11:	10/08/2021
		Event Date 12:	10/11/2021
		Event Date 13:	10/02/2022
		Event Date 14:	10/05/2022
		Event Date 15:	10/08/2022

The Blue Chip Certificate 7 was designed take advantage of the increase in price of 4 blue chip stocks . On each event date if the price of all the stocks are above 85% of their starting levels, investors receive the sum of the accumulated coupons to that date. If on the final event date the worst performing stock is down by more than 50% and none of the other stocks are positive, investors will suffer a capital loss equal to the value of that stock.

Performance

Underlying Equities	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change	Next Event Date
Societe Generale SA	GLE FP Equity	43.74	32.91	-24.75%	11/02/2019
BP PLC	BP/LN Equity	506.90	523.60	3.29%	
Siemens AG	SIE GY Equity	117.18	102.42	-12.60%	
Vodafone Group PLC	VOD LN Equity	217.65	168.68	-22.50%	

Notes

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Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

Warning: If the conditional protection barriers have been breached at maturity you could lose some or all of the money you invested.

Product Overview

Capital Protection:	95% At Maturity*	Term:	5 Years
Capital Protection by:	Natixis	Liquid:	Yes
Participation:	95%	Underlying YTD:	-2.07%
Underlying:	Pictet Multi Asset Global Opportunities Fund		

Averaging: 24 Months

The Investment is linked to the performance of the Pictet Multi Asset Global Opportunities Fund. Investors will benefit from 95% capital security at maturity and 95% of any growth of Pictet Fund.

*Subject to counterparty risk

Performance

Global Opportunities Fund Note	Start Date	Maturity Date	Underlying Start Level	Underlying Level	Underlying Performance	Bond Performance
	14/12/2017	14/12/2022	115.19	112.46	-2.37%	95.00%

**Please note that this valuation does not take into consideration the impact that averaging could have on the final maturity value

Notes

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Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

Product Overview

Capital Protection:	90% At Maturity*	Term:	5 Years
Capital Protection by:	Natixis	Liquid:	Yes
Participation:	200%	Underlying YTD:	-2.70%
Underlying:	Pictet Multi Asset Global Opportunities Fund Henderson Gartmore UK Absolute Return Fund		
Averaging:	24 Months		

The Investment is linked to the performance of an equally weighted basket of mutual funds. Investors will benefit from 90% capital security at maturity and 2 times the growth of the basket of funds.

*Subject to counterparty risk

Performance

Dual Star Performers Note 3	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
	14/12/2017	Pictet Fund	115.19	-2.37%	-2.81%	90.00%
	14/12/2022	Henderson Gartmore	7.06	-3.26%		

**Please note that this valuation does not take into consideration the impact that averaging could have on the final maturity value

Notes

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Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

Disclaimers

Warning: Past performance is no guarantee of future investment returns, which are dependent on future market conditions.

Warning: If you cash in your investment before the Maturity Date, you may lose some or all of the money you put in.

Warning: The value of your investment may go down as well as up.

Warning: Some of the products shown have averaging built into the terms of the bond. Averaging can protect the performance of the Investment from volatility towards the end of the Term, In the event of a rise in the Underlyings during the final months of the term can reduce the value of the Investment by reducing the impact of such a rise on the maturity value of the Investment. Conversely, in the event of a fall in the level of the Underlyings during the final months of the Term averaging can increase the value of the Investment by reducing the impact of such a fall on the maturity value of the Investment. The performance figures shown in this document do not take into account the effect of averaging.

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