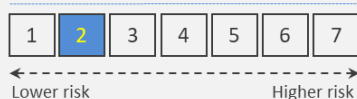




Key Investment document

Risk indicator



The Callable Deposit Plan – Issue 15

Potential Return

6% per annum (1.50% per quarter) paid if the Deposit Taker ‘calls’ the product on any observation date prior to its maturity date.

150% Participation in the growth of the FTSE™ 100 Index at maturity if the Deposit Taker does not ‘call’ the product prior to its maturity date.

The Callable Feature - what is this and when may this occur?

On each Observation Date, the Deposit Taker has the option to ‘call’ the Deposit Plan at their discretion. This means the Deposit Plan will be redeemed at that point and investors will receive their Initial Investment into the Deposit Plan, together with the fixed rate of return of 6% p.a. (1.50% per quarter).

The main reason this may happen is because GSIB believes the growth payment that could be paid out at maturity, may be higher than the Interest that have accumulated so far.

Capital Protection

Your Initial Capital will be returned in full at maturity regardless of the performance of the Index, subject to Deposit Taker risk.

Product Summary

Identifier Reference:	GS00SD001092
Deposit Taker:	Goldman Sachs International Bank (GSIB)
Underlying Index:	FTSE™ 100 Index
Plan Start Date:	28 April 2022
Investment Term:	7yrs 2 weeks (if not ‘called’ early)

20 Year Historical Simulation

Back-testing shows how the Underlying Index performed historically using data from previous potential Strike Dates.

On each scenario the strike level is taken and then the level of the Underlying Index 7 years on is then used to calculate the growth percentage.

As you can see, the Underlying Index has shown growth above the Strike Level 88.87% of the time meaning historically, even if the Plan was not called by the Deposit Taker, positive returns on the Deposit Amount would have been achieved over these periods.

Growth at Maturity	Amount of Times	% of Total Tested
Above 50%	115	3.54%
Between 40% & 50%	244	7.50%
Between 30% & 40%	629	19.34%
Between 20% & 30%	604	18.57%
Between 10% & 20%	547	16.82%
Between 0.01% & 10%	751	23.09%
Growth above Strike Level -Sub Total		88.87%
Between 0% & -10%	209	6.43%
Between -10% & -20%	103	3.17%
Between -20% & -30%	45	1.38%
Between -30% & -40%	5	0.15%
Between -40% & -50%	-	0.00%
Total Tested	3,252	100.00%

Source: Bloomberg, data period: 01/02/2002 – 01/02/2022.

Important Information: Historic performance should not be relied up on as an indication of future performance.

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