



WRITTEN NOTICE
Classification as CET 1 instrument

To: **CAF Bank Ltd (FRN 204451)**
(the “firm”)

Of: 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Reference Number: 3908085

Date: 18 January 2017

Decision

- (1) In accordance with Article 26(3) of Regulation 575/2013 of the European Parliament and of the Council of 26th June 2013 on prudential requirements for credit institutions and investment firms (the “CRR”), the Prudential Regulation Authority (“the PRA”) has decided to grant the firm the permission to classify £2,000,000 ordinary shares issued on 22 December 2016 and any future issuances of shares of the same type and characteristics, as common equity tier 1 instruments.
- (2) This permission is granted on the basis that the conditions set out in Article 26(3) of the CRR have been met and continue to be met. If any of those conditions ceases to be met, the PRA may reconsider the terms and conditions of this permission, including revocation in whole or in part

Decision-Maker and Publication

- (3) The decision which gave rise to the obligation to give this Notice was made by Andrea Lottering, Senior Manager.
- (4) Details of this permission will be published on the Financial Services Register.

PRA contacts

- (5) For more information concerning this matter generally, the firm should contact their usually supervisory contact.

Effect

- (6) This permission takes effect on 18 January 2017.

Andrea Lottering
Senior Manager
For and on behalf of the Prudential Regulation Authority