

WRITTEN NOTICE

Classification as CET 1 instrument

To: Atom Holdco Limited (FRN 992766) ("the company")

Of: The Rivergreen Centre, 43 North Road, Aykley Heads, Durham DH1 5TS

Date: 22 November 2022

ACTION

- (1) In accordance with Article 26(3), first subparagraph, of Regulation 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms (as it forms part of Retained EU Law) (the "CRR"), the Prudential Regulation Authority ("the PRA") has decided to grant the company the permission on a Group Consolidated basis to classify 57,142,856 Class A shares with a nominal price of £0.00001 as Common Equity Tier 1 instruments.
- (2) This permission is granted pursuant to Article 26(3) of the CRR, on the basis that the criteria set out in Article 28 or, where applicable, Article 29, of the CRR have been met and continue to be met. The PRA reserves the right to evaluate the instrument at any time which may result in the revocation of this permission 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 Zac Yiallourous, Senior Manager.
- (4) Details of this permission will be published on the Bank of England website.



PRA contacts

(5) For more information concerning this matter generally, the company should contact their usual supervisory contact.

Effect

(6) This permission takes effect on 22 November 2022.

Zac Yiallourous**Senior Manager****For and on behalf of The Prudential Regulation Authority**