2016 EU-wide Stress Test

Bank Name	Barclays Plc
LEI Code	G5GSEF7VJP5I7OUK5573
Country Code	UK

2016 EU-wide Stress Test: Summary

Barclays Plc

(mln EUR, %)	Actual (starting year) 31/12/2015	Baseline Scenario 31/12/2018	Adverse Scenario 31/12/2018
Cumulative 3y: Net interest income		45,947.88	47,306.20
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		15,581.47	8,192.35
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-10,438.41	-18,591.98
Cumulative 3y: Profit or (-) loss for the year		**11,427.21**	**-6,923.37**
Coverage ratio - Default stock	36.89%	43.72%	47.19%
Common Equity Tier 1 capital	55,800.70	63,488.40	41,330.24
Total Risk exposure amount	488,730.50	508,842.30	566,046.60
Common Equity Tier 1 ratio, %	**11.4%**	**12.5%**	**7.3%**
Fully loaded Common Equity Tier 1 ratio, %	**11.4%**	**12.5%**	**7.3%**
Tier 1 capital	72,006.75	75,305.87	53,867.19
Total leverage ratio exposures	1,400,379.31	1,400,379.31	1,400,379.31
Leverage ratio, %	**5.1%**	**5.4%**	**3.8%**
Fully loaded leverage ratio, %	**4.5%**	**5.1%**	**3.5%**
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions)[1]			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event[2]			10,957,151
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario[2]			10,957,151

[1] Conversions not considered for CET1 computation

[2] Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test:
Credit risk IRB

Barclays Plc

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock[1]
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Barclays Plc	**Central banks and central governments**	30,719	0	0	0	6,226	0	0	0	1	0	0	0	-
	Institutions	57,466	24	0	0	15,709	37	0	0	3	3	0	0	13.9%
	Corporates	265,976	3,036	0	0	114,318	4,666	0	0	283	456	0	0	16.1%
	Corporates - Of Which: Specialised Lending	16.199	638	0	0	12.162	0	0	0	15	82	0	0	15.2%
	Corporates - Of Which: SME	30.781	861	0	0	15.500	1.955	0	0	69	190	0	0	22.4%
	Retail	268.287	6.456	0	0	70.611	8.492	0	0	869	2.376	0	0	36.8%
	Retail - Secured on real estate property	209.337	3.180	0	0	33.594	3.226	0	0	143	485	0	0	15.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	209,337	3,180	0	0	33,594	3,226	0	0	143	485	0	0	15.2%
	Retail - Qualifying Revolving	37,766	1,989	0	0	21,873	3,697	0	0	409	1,275	0	0	64.1%
	Retail - Other Retail	21,184	1,288	0	0	15,144	1,569	0	0	317	617	0	0	47.9%
	Retail - Other Retail - Of Which: SME	10.261	498	0	0	4.280	638	0	0	150	105	0	0	21.1%
	Retail - Other Retail - Of Which: non-SME	10.923	789	0	0	10.864	931	0	0	167	511	0	0	64.8%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	2,718	0	0	0	7,476	0	0	0	0	0	0	0	-
	IRB TOTAL	**625,167**	**9,517**	**0**	**0**	**214,340**	**13,194**	**0**	**0**	**1,155**	**2,835**	**0**	**0**	**30.6%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock[1]
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	**Central banks and central governments**	3,305	0	0	0	135	0	0	0	0	0	0	0	-
	Institutions	16,949	24	0	0	5,452	37	0	0	1	3	0	0	13.9%
	Corporates	108,573	1,855	0	0	54,712	3,250	0	0	211	298	0	0	16.2%
	Corporates - Of Which: Specialised Lending	11.782	457	0	0	8.923	0	0	0	8	56	0	0	12.2%
	Corporates - Of Which: SME	25.981	841	0	0	12.095	1.725	0	0	30	112	0	0	13.6%
	Retail	224,475	4,404	0	0	54,781	5,713	0	0	640	1,651	0	0	37.5%
	Retail - Secured on real estate property	176,138	1,708	0	0	24,894	1,537	0	0	49	87	0	0	5.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	176.138	1.708	0	0	24.894	1.537	0	0	49	87	0	0	5.1%
	Retail - Qualifying Revolving	32.830	1.622	0	0	18.301	3.284	0	0	330	1.059	0	0	65.3%
	Retail - Other Retail	15,508	1,074	0	0	11,586	892	0	0	262	505	0	0	47.0%
	Retail - Other Retail - Of Which: SME	8,759	480	0	0	3,471	613	0	0	146	98	0	0	20.3%
	Retail - Other Retail - Of Which: non-SME	6,749	594	0	0	8,114	279	0	0	116	407	0	0	68.6%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	2,514	0	0	0	4,458	0	0	0	0	0	0	0	-
	IRB TOTAL	**355,817**	**6,282**	**0**	**0**	**119,538**	**8,999**	**0**	**0**	**852**	**1,952**	**0**	**0**	**31.1%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock[1]
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	**Central banks and central governments**	1,057	0	0	0	51	0	0	0	0	0	0	0	-
	Institutions	9.948	0	0	0	1.095	0	0	0	0	0	0	0	-
	Corporates	74.870	406	0	0	26.052	214	0	0	0	33	0	0	6.1%
	Corporates - Of Which: Specialised Lending	343	0	0	0	374	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	11	10	0	0	3	14	0	0	0	3	0	0	33.1%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	15	0	0	0	15	0	0	0	0	0	0	0	-
	IRB TOTAL	**85,891**	**406**	**0**	**0**	**27,214**	**214**	**0**	**0**	**0**	**33**	**0**	**0**	**6.1%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock[1]
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
South Africa	**Central banks and central governments**	4,776	0	0	0	1.726	0	0	0	1	0	0	0	-
	Institutions	2.141	0	0	0	770	0	0	0	1	0	0	0	-
	Corporates	18.362	440	0	0	9.798	720	0	0	69	90	0	0	20.4%
	Corporates - Of Which: Specialised Lending	281	0	0	0	268	0	0	0	5	0	0	0	-
	Corporates - Of Which: SME	4,366	0	0	0	3,145	197	0	0	38	75	0	0	-
	Retail	22,616	966	0	0	9,025	1,272	0	0	155	372	0	0	38.5%
	Retail - Secured on real estate property	14,144	547	0	0	3,760	354	0	0	68	121	0	0	22.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	14.144	547	0	0	3.760	354	0	0	68	121	0	0	22.2%
	Retail - Qualifying Revolving	2.807	217	0	0	1.708	245	0	0	32	150	0	0	68.9%
	Retail - Other Retail	5.665	202	0	0	3.556	674	0	0	55	101	0	0	50.0%
	Retail - Other Retail - Of Which: SME	1,491	17	0	0	807	23	0	0	4	8	0	0	44.3%
	Retail - Other Retail - Of Which: non-SME	4,174	184	0	0	2,749	651	0	0	51	93	0	0	50.6%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	1,533	0	0	0	0	0	0	0	-
	IRB TOTAL	**47,895**	**1,406**	**0**	**0**	**22,852**	**1,992**	**0**	**0**	**226**	**462**	**0**	**0**	**32.8%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Barclays Plc

	(mln EUR, %)	31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock[1]
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	**Central banks and central governments**	700	0	0	0	108	0	0	0	0	0	0	0	-
	Institutions	3,757	0	0	0	981	0	0	0	0	0	0	0	-
	Corporates	6,678	17	0	0	1,921	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	17	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	1.805	115	0	0	1.450	105	0	0	42	49	0	0	42.7%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	1,805	115	0	0	1,450	105	0	0	42	49	0	0	42.7%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
	IRB TOTAL	**12,940**	**132**	**0**	**0**	**4,460**	**105**	**0**	**0**	**42**	**49**	**0**	**0**	**42.7%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	(mln EUR, %)	31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock[1]
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	**Central banks and central governments**	382	0	0	0	39	0	0	0	0	0	0	0	-
	Institutions	4,698	0	0	0	1,278	0	0	0	0	0	0	0	-
	Corporates	6,068	66	0	0	1,608	6	0	0	0	0	0	0	1.1%
	Corporates - Of Which: Specialised Lending	0	65	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	1	0	0	0	6	0	0	0	0	0	0	1.1%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
	IRB TOTAL	**11,148**	**66**	**0**	**0**	**2,925**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**1.1%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	(mln EUR, %)	31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock[1]
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Italy	**Central banks and central governments**	2,590	0	0	0	2,090	0	0	0	0	0	0	0	-
	Institutions	239	0	0	0	218	0	0	0	0	0	0	0	-
	Corporates	1.943	9	0	0	1.209	7	0	0	0	3	0	0	45.0%
	Corporates - Of Which: Specialised Lending	68	0	0	0	35	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	15,449	747	0	0	4,145	972	0	0	19	239	0	0	31.9%
	Retail - Secured on real estate property	15,448	735	0	0	4,145	971	0	0	19	228	0	0	30.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	15.448	735	0	0	4.145	971	0	0	19	228	0	0	30.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1	12	0	0	0	1	0	0	0	11	0	0	98.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	12	0	0	0	1	0	0	0	11	0	0	98.2%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
	IRB TOTAL	**20,222**	**756**	**0**	**0**	**7,663**	**979**	**0**	**0**	**19**	**242**	**0**	**0**	**32.0%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	(mln EUR, %)	31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock[1]
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	**Central banks and central governments**	9	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1.499	0	0	0	282	0	0	0	0	0	0	0	-
	Corporates	1.381	3	0	0	351	18	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	6	0	0	0	4	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	33	0	0	0	33	0	0	0	0	0	0	0	-
	IRB TOTAL	**2,922**	**3**	**0**	**0**	**666**	**18**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk IRB

Barclays Plc

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock[1]
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Japan	**Central banks and central governments**	4,747	0	0	0	524	0	0	0	0	0	0	0	-
	Institutions	4,592	0	0	0	865	0	0	0	0	0	0	0	-
	Corporates	2.044	0	0	0	582	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	1	0	0	0	1	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	13	0	0	0	13	0	0	0	0	0	0	0	-
	IRB TOTAL	**11,396**	**0**	**0**	**0**	**1,985**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock[1]
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	**Central banks and central governments**	973	0	0	0	62	0	0	0	0	0	0	0	-
	Institutions	521	0	0	0	100	0	0	0	0	0	0	0	-
	Corporates	5.236	25	0	0	2.019	0	0	0	0	25	0	0	98.0%
	Corporates - Of Which: Specialised Lending	579	25	0	0	382	0	0	0	0	25	0	0	98.0%
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
	IRB TOTAL	**6,730**	**25**	**0**	**0**	**2,181**	**0**	**0**	**0**	**0**	**25**	**0**	**0**	**98.0%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock[1]
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	**Central banks and central governments**	192	0	0	0	14	0	0	0	0	0	0	0	-
	Institutions	1.150	0	0	0	350	0	0	0	0	0	0	0	-
	Corporates	4,577	15	0	0	1,783	21	0	0	0	6	0	0	50.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
	IRB TOTAL	**5,919**	**15**	**0**	**0**	**2,148**	**21**	**0**	**0**	**0**	**6**	**0**	**0**	**50.0%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Barclays Plc

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
	(mln EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Barclays Plc	**Central banks and central governments**	0.0%	1	12.0%	0.0%	2	11.7%	0.0%	3	11.6%	0.0%	2	14.0%	0.0%	3	13.1%	0.0%	3	12.5%
	Institutions	0.0%	14	21.1%	0.0%	23	23.2%	0.0%	34	24.1%	0.1%	19	24.3%	0.2%	62	29.7%	0.1%	86	30.9%
	Corporates	0.2%	1,167	22.9%	0.2%	1,590	25.3%	0.2%	2,058	26.7%	0.3%	1,452	25.3%	0.6%	2,605	29.7%	0.5%	3,534	31.7%
	Corporates - Of Which: Specialised Lending	0.3%	139	18.0%	0.3%	184	19.3%	0.3%	233	20.1%	0.4%	166	20.4%	0.7%	274	24.8%	0.7%	401	28.9%
	Corporates - Of Which: SME	0.6%	409	26.0%	0.7%	580	27.7%	0.7%	760	28.4%	0.7%	455	26.6%	1.2%	757	28.8%	1.3%	1,074	30.1%
	Retail	0.6%	4,982	41.0%	0.5%	6,326	41.6%	0.5%	7,643	41.6%	0.9%	5,851	42.8%	0.9%	8,503	44.0%	1.0%	11,136	44.0%
	Retail - Secured on real estate property	0.1%	740	12.9%	0.0%	839	11.3%	0.0%	932	10.2%	0.1%	825	12.6%	0.1%	1,034	10.8%	0.1%	1,255	9.9%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	740	12.9%	0.0%	839	11.3%	0.0%	932	10.2%	0.1%	825	12.6%	0.1%	1,034	10.8%	0.1%	1,255	9.9%
	Retail - Qualifying Revolving	1.8%	2,505	71.5%	1.6%	3,164	74.6%	1.6%	3,828	76.8%	3.1%	3,061	73.4%	3.6%	4,567	79.6%	4.0%	6,078	82.2%
	Retail - Other Retail	3.5%	1,738	59.7%	2.9%	2,322	63.0%	2.9%	2,883	64.6%	4.5%	1,965	61.6%	4.6%	2,902	64.4%	4.7%	3,803	65.3%
	Retail - Other Retail - Of Which: SME	0.9%	344	25.9%	1.0%	439	28.4%	1.0%	541	29.8%	1.2%	385	27.7%	2.0%	588	31.7%	2.5%	831	33.9%
	Retail - Other Retail - Of Which: non-SME	6.0%	1,394	78.6%	4.7%	1,883	82.0%	4.7%	2,342	84.1%	7.5%	1,580	81.7%	7.1%	2,314	85.7%	6.9%	2,972	87.3%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Securitisation																		
	Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	IRB TOTAL	**0.4%**	**6,165**	**35.7%**	**0.3%**	**7,940**	**36.8%**	**0.4%**	**9,737**	**37.1%**	**0.6%**	**7,324**	**37.6%**	**0.7%**	**11,172**	**39.5%**	**0.7%**	**14,759**	**40.3%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
	(mln EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
United Kingdom	**Central banks and central governments**	0.0%	0	10.8%	0.0%	0	10.8%	0.0%	0	10.8%	0.0%	0	11.7%	0.0%	0	12.3%	0.0%	0	12.9%
	Institutions	0.1%	9	17.6%	0.1%	15	19.4%	0.1%	22	20.3%	0.2%	12	21.3%	0.4%	29	27.9%	0.3%	43	29.6%
	Corporates	0.3%	745	20.1%	0.4%	1,027	22.2%	0.4%	1,338	23.5%	0.4%	867	22.3%	0.7%	1,504	27.2%	0.8%	2,232	30.7%
	Corporates - Of Which: Specialised Lending	0.3%	103	16.2%	0.3%	142	17.9%	0.4%	182	18.7%	0.4%	123	18.5%	0.7%	215	23.6%	0.8%	322	27.7%
	Corporates - Of Which: SME	0.5%	244	17.2%	0.6%	368	19.4%	0.7%	504	20.7%	0.7%	287	18.3%	1.2%	547	22.5%	1.3%	842	25.6%
	Retail	0.5%	3,562	40.8%	0.4%	4,452	40.1%	0.4%	5,346	39.3%	0.8%	4,323	42.9%	0.8%	6,389	43.0%	0.9%	8,504	42.5%
	Retail - Secured on real estate property	0.0%	147	3.6%	0.0%	160	2.9%	0.0%	175	2.4%	0.0%	160	3.5%	0.0%	206	2.9%	0.0%	279	2.8%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	147	3.6%	0.0%	160	2.9%	0.0%	175	2.4%	0.0%	160	3.5%	0.0%	206	2.9%	0.0%	279	2.8%
	Retail - Qualifying Revolving	1.7%	2.077	73.2%	1.4%	2.602	76.4%	1.5%	3.130	78.5%	3.3%	2.645	74.9%	3.7%	4.019	81.5%	4.2%	5.393	83.9%
	Retail - Other Retail	3.4%	1,338	56.2%	2.4%	1,689	57.9%	2.4%	2,041	58.6%	4.4%	1,518	57.6%	4.3%	2,164	58.9%	4.8%	2,832	59.6%
	Retail - Other Retail - Of Which: SME	0.9%	320	24.8%	1.0%	403	27.2%	1.1%	494	28.6%	1.3%	358	26.7%	2.2%	546	30.7%	2.8%	777	33.1%
	Retail - Other Retail - Of Which: non-SME	6.6%	1,018	80.6%	4.2%	1,286	82.1%	4.3%	1,547	83.0%	8.4%	1,160	83.1%	7.2%	1,618	85.0%	7.4%	2,055	86.1%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Securitisation																		
	Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	IRB TOTAL	**0.4%**	**4,316**	**34.9%**	**0.4%**	**5,494**	**35.0%**	**0.4%**	**6,706**	**34.7%**	**0.7%**	**5,202**	**37.4%**	**0.8%**	**7,923**	**38.9%**	**0.9%**	**10,779**	**39.4%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
	(mln EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
United States	**Central banks and central governments**	0.0%	0	44.2%	0.0%	0	42.8%	0.0%	0	42.5%	0.0%	0	44.2%	0.0%	0	44.3%	0.0%	0	44.9%
	Institutions	0.0%	0	14.0%	0.0%	0	13.0%	0.0%	1	12.7%	0.0%	1	14.0%	0.1%	5	14.2%	0.0%	8	16.5%
	Corporates	0.1%	109	25.2%	0.1%	143	25.6%	0.1%	194	26.1%	0.3%	205	27.1%	0.6%	524	29.2%	0.2%	634	29.5%
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.1%	3	33.2%	0.1%	3	33.2%	0.1%	3	33.3%	0.2%	4	38.2%	0.2%	4	38.3%	0.2%	4	38.4%
	Retail	0.1%	0	42.1%	0.1%	0	42.1%	0.1%	0	42.1%	0.5%	0	48.4%	0.3%	0	48.4%	0.2%	0	48.4%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.1%	0	42.1%	0.1%	0	42.1%	0.1%	0	42.1%	0.5%	0	48.4%	0.3%	0	48.4%	0.2%	0	48.4%
	Retail - Other Retail - Of Which: SME	0.1%	0	42.1%	0.1%	0	42.1%	0.1%	0	42.1%	0.5%	0	48.4%	0.3%	0	48.4%	0.2%	0	48.4%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Securitisation																		
	Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	IRB TOTAL	**0.1%**	**109**	**25.1%**	**0.1%**	**144**	**25.6%**	**0.1%**	**195**	**26.0%**	**0.2%**	**206**	**27.0%**	**0.5%**	**529**	**28.9%**	**0.2%**	**642**	**29.3%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
	(mln EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
South Africa	**Central banks and central governments**	0.0%	1	8.2%	0.0%	1	8.2%	0.0%	2	8.2%	0.0%	1	7.7%	0.0%	2	8.5%	0.0%	2	8.4%
	Institutions	0.1%	2	73.6%	0.1%	3	73.3%	0.1%	4	73.4%	0.1%	2	77.9%	0.1%	4	78.8%	0.1%	5	75.9%
	Corporates	0.4%	254	34.8%	0.5%	337	43.0%	0.4%	416	49.0%	0.5%	268	36.6%	0.5%	373	46.5%	0.5%	461	52.2%
	Corporates - Of Which: Specialised Lending	0.9%	7	75.7%	0.9%	10	75.8%	0.9%	12	76.3%	1.1%	8	80.1%	1.2%	11	81.6%	1.0%	14	79.0%
	Corporates - Of Which: SME	1.1%	160	258.4%	1.1%	207	179.2%	1.0%	250	154.5%	1.2%	166	239.6%	1.3%	223	168.1%	1.2%	272	147.0%
	Retail	1.3%	855	47.9%	1.5%	1,184	52.9%	1.4%	1,487	56.1%	1.5%	921	50.1%	1.8%	1,349	56.8%	1.5%	1,678	58.8%
	Retail - Secured on real estate property	0.3%	243	23.8%	0.4%	296	24.8%	0.3%	345	25.5%	0.4%	253	24.5%	0.5%	322	26.0%	0.4%	376	26.3%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.3%	243	23.8%	0.4%	296	24.8%	0.3%	345	25.5%	0.4%	253	24.5%	0.5%	322	26.0%	0.4%	376	26.3%
	Retail - Qualifying Revolving	1.0%	224	73.5%	1.5%	267	76.8%	1.4%	307	79.4%	0.9%	233	75.0%	1.8%	289	80.1%	1.6%	332	81.8%
	Retail - Other Retail	3.9%	388	71.2%	4.3%	621	78.2%	4.1%	836	82.7%	4.6%	435	75.3%	5.4%	738	84.7%	4.6%	971	86.7%
	Retail - Other Retail - Of Which: SME	0.8%	24	46.1%	0.8%	36	46.7%	0.7%	47	47.2%	0.9%	26	47.9%	1.0%	42	49.6%	0.8%	54	48.8%
	Retail - Other Retail - Of Which: non-SME	5.0%	364	73.6%	5.6%	585	81.4%	5.4%	789	86.4%	5.9%	409	78.1%	7.0%	696	88.3%	6.1%	917	90.8%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Securitisation																		
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	IRB TOTAL	**0.8%**	**1,112**	**44.3%**	**0.9%**	**1,526**	**50.4%**	**0.8%**	**1,909**	**54.3%**	**0.9%**	**1,193**	**46.5%**	**1.1%**	**1,727**	**54.2%**	**0.9%**	**2,146**	**57.1%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Barclays Plc

Germany

(mln EUR, %)	Baseline Scenario									Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	25.7%	0.0%	0	25.9%	0.0%	0	26.2%	0.1%	0	26.0%	0.1%	0	31.9%	0.1%	0	31.9%
Corporates	0.0%	1	36.2%	0.0%	1	34.7%	0.0%	2	34.4%	0.0%	2	36.2%	0.1%	4	36.7%	0.0%	5	36.9%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	2.0%	135	49.6%	2.6%	191	55.7%	2.8%	250	60.1%	1.9%	133	48.9%	2.9%	195	55.2%	3.5%	265	59.7%
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	2.0%	135	49.6%	2.6%	191	55.7%	2.8%	250	60.1%	1.9%	133	48.9%	2.9%	195	55.2%	3.5%	265	59.7%
Retail - Other Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
IRB TOTAL	**0.6%**	**136**	**49.5%**	**0.8%**	**193**	**55.4%**	**0.8%**	**252**	**59.7%**	**0.6%**	**135**	**48.5%**	**0.9%**	**199**	**54.4%**	**1.0%**	**270**	**58.8%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

France

(mln EUR, %)	Baseline Scenario									Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Central banks and central governments	0.0%	0	45.0%	0.0%	0	43.6%	0.0%	0	43.3%	0.0%	0	45.0%	0.0%	0	45.2%	0.0%	0	45.3%
Institutions	0.0%	0	26.2%	0.0%	0	26.5%	0.0%	0	27.0%	0.1%	0	27.5%	0.2%	0	35.4%	0.1%	0	35.5%
Corporates	0.0%	1	23.4%	0.0%	1	26.4%	0.0%	2	27.3%	0.0%	2	29.0%	0.0%	4	31.2%	0.0%	5	31.6%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	1.2%	-	0	1.2%	-	0	1.2%	-	0	1.2%	-	0	1.3%	-	0	1.4%
Retail	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%	0.1%	0	5.8%	0.1%	0	5.8%	0.1%	0	5.8%
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%	0.1%	0	5.8%	0.1%	0	5.8%	0.1%	0	5.8%
Retail - Other Retail - Of Which: SME	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%	0.1%	0	5.8%	0.1%	0	5.8%	0.1%	0	5.8%
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
IRB TOTAL	**0.0%**	**1**	**23.6%**	**0.0%**	**1**	**26.4%**	**0.0%**	**2**	**27.4%**	**0.0%**	**2**	**29.0%**	**0.0%**	**4**	**31.4%**	**0.0%**	**5**	**31.8%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Italy

(mln EUR, %)	Baseline Scenario									Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.1%	0	24.7%	0.1%	0	24.7%	0.1%	0	24.8%	0.2%	0	24.7%	0.1%	0	25.9%	0.1%	0	25.9%
Corporates	0.1%	4	42.5%	0.1%	6	40.0%	0.0%	6	39.2%	0.2%	6	40.1%	0.2%	9	38.8%	0.1%	11	39.0%
Corporates - Of Which: Specialised Lending	0.0%	0	11.3%	0.0%	0	8.9%	0.0%	0	17.7%	0.0%	0	11.3%	0.1%	0	10.9%	0.0%	0	22.6%
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.3%	298	31.3%	0.2%	323	30.7%	0.1%	344	30.2%	0.5%	340	31.8%	0.4%	403	32.1%	0.4%	457	32.0%
Retail - Secured on real estate property	0.3%	287	30.4%	0.2%	312	29.9%	0.1%	333	29.5%	0.5%	329	31.0%	0.4%	392	31.4%	0.4%	446	31.4%
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	0.3%	287	30.4%	0.2%	312	29.9%	0.1%	333	29.5%	0.5%	329	31.0%	0.4%	392	31.4%	0.4%	446	31.4%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.0%	11	98.2%	0.0%	11	98.2%	0.0%	11	98.2%	0.0%	11	98.2%	0.0%	11	98.2%	0.0%	11	98.2%
Retail - Other Retail - Of Which: SME	0.1%	0	82.9%	0.1%	0	82.9%	0.1%	0	82.9%	0.1%	0	95.4%	0.1%	0	95.4%	0.1%	0	95.4%
Retail - Other Retail - Of Which: non-SME	0.0%	11	98.2%	0.0%	11	98.2%	0.0%	11	98.2%	0.0%	11	98.2%	0.0%	11	98.2%	0.0%	11	98.2%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	**0.2%**	**303**	**31.4%**	**0.2%**	**328**	**30.8%**	**0.1%**	**350**	**30.4%**	**0.5%**	**346**	**31.9%**	**0.4%**	**413**	**32.3%**	**0.3%**	**468**	**32.2%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Switzerland

(mln EUR, %)	Baseline Scenario									Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.0%	0	26.2%	0.0%	0	26.7%	0.0%	0	27.3%	0.0%	0	30.3%	0.2%	1	37.7%	0.1%	1	36.4%
Corporates	0.0%	0	40.9%	0.0%	1	40.4%	0.0%	1	40.9%	0.2%	1	40.0%	0.4%	4	40.9%	0.4%	7	41.1%
Corporates - Of Which: Specialised Lending	0.4%	0	82.9%	0.4%	0	82.9%	0.4%	0	82.9%	0.6%	0	82.9%	0.7%	0	82.9%	0.7%	0	82.9%
Corporates - Of Which: SME	0.1%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%	0.1%	0	5.0%	0.1%	0	5.0%	0.1%	0	5.0%
Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	**0.0%**	**0**	**37.1%**	**0.0%**	**1**	**37.0%**	**0.0%**	**1**	**37.4%**	**0.1%**	**1**	**39.0%**	**0.3%**	**5**	**40.5%**	**0.3%**	**8**	**40.6%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Barclays Plc

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
	(mln EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Japan	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	0	37.1%	0.0%	0	37.9%	0.0%	1	40.7%	0.0%	1	41.0%	0.4%	9	57.9%	0.1%	11	57.2%
	Corporates	0.0%	0	40.7%	0.0%	0	39.8%	0.0%	0	40.4%	0.1%	0	40.7%	0.3%	1	44.7%	0.0%	1	44.6%
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Securitisation																		
	Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	IRB TOTAL	**0.0%**	**0**	**37.5%**	**0.0%**	**1**	**38.1%**	**0.0%**	**1**	**40.7%**	**0.0%**	**1**	**40.9%**	**0.3%**	**10**	**56.8%**	**0.0%**	**12**	**56.2%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
	(mln EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Luxembourg	Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	54.4%	0.0%	0	54.0%	0.0%	0	54.2%	0.0%	0	58.0%	0.1%	0	59.0%	0.0%	1	59.5%
	Corporates	0.2%	29	80.1%	0.2%	33	68.3%	0.2%	36	61.7%	0.5%	35	66.7%	0.6%	46	56.7%	0.3%	53	54.0%
	Corporates - Of Which: Specialised Lending	0.3%	27	88.6%	0.3%	28	81.2%	0.3%	30	75.3%	0.6%	28	84.1%	0.7%	32	75.1%	0.5%	35	70.6%
	Corporates - Of Which: SME	0.2%	0	5.0%	0.2%	0	5.0%	0.2%	0	5.0%	0.3%	0	5.0%	0.3%	0	5.0%	0.3%	0	5.0%
	Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Securitisation																		
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	IRB TOTAL	**0.2%**	**29**	**80.1%**	**0.2%**	**33**	**68.3%**	**0.2%**	**36**	**61.7%**	**0.4%**	**35**	**66.6%**	**0.5%**	**47**	**56.8%**	**0.3%**	**53**	**54.0%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
	(mln EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Netherlands	Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	45.0%	0.0%	0	43.1%	0.0%	0	42.7%	0.0%	0	45.0%	0.2%	0	45.9%	0.1%	0	47.1%
	Corporates	0.0%	9	62.7%	0.0%	9	58.5%	0.0%	10	55.6%	0.1%	11	53.9%	0.2%	16	46.8%	0.1%	19	45.1%
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Securitisation																		
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	IRB TOTAL	**0.0%**	**9**	**62.7%**	**0.0%**	**9**	**58.5%**	**0.0%**	**10**	**55.6%**	**0.1%**	**11**	**53.9%**	**0.2%**	**16**	**46.8%**	**0.1%**	**19**	**45.1%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

EBA EUROPEAN BANKING AUTHORITY

2016 EU-wide Stress Test: Credit risk STA

Barclays Plc

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock[1]
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Barclays Plc	Central governments or central banks	137,674	9	4,357	0	5	9	99.9%
	Regional governments or local authorities	1,363	0	226	0	0	0	0.0%
	Public sector entities	20,841	0	9	0	0	0	0.0%
	Multilateral Development Banks	1,595	0	0	0	0	0	0.0%
	International Organisations	3,117	0	0	0	0	0	0.0%
	Institutions	27,509	1	3,498	0	1	0	13.2%
	Corporates	62,400	1,938	53,525	1,654	335	798	41.4%
	of which: SME	34,105	1,338	32,163	1,080	216	593	43.4%
	Retail	35,984	2,654	26,649	847	442	1,636	67.8%
	of which: SME	972	386	628	56	18	107	73.3%
	Secured by mortgages on immovable property	19,451	1,261	8,238	1,189	4	191	15.5%
	of which: SME	13,619	1,205	6,049	1,146	0	170	14.5%
	Items associated with particularly high risk	4,785	0	7,303	0	161	0	0.0%
	Covered bonds	169	0	34	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	0	0	0.0%
	Equity	1,088	0	2,107	0	0	4	0.0%
	Securitisation							
	Other exposures	4,090	0	681	0	0	0	0.0%
	Standardised Total	**320,068**	**5,863**	**106,627**	**3,689**	**948**	**2,638**	**47.2%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock[1]
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	87,076	0	72	0	0	0	95.9%
	Regional governments or local authorities	114	0	25	0	0	0	0.0%
	Public sector entities	9	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	5,214	0	232	0	0	0	0.0%
	Corporates	16,913	433	11,039	486	139	103	26.9%
	of which: SME	10,356	330	9,809	432	137	41	12.3%
	Retail	8,280	802	6,204	222	83	351	62.8%
	of which: SME	649	283	474	12	9	32	77.8%
	Secured by mortgages on immovable property	10,806	448	4,440	427	3	69	15.3%
	of which: SME	6,329	442	2,862	425	0	69	15.5%
	Items associated with particularly high risk	541	0	960	0	28	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	545	0	889	0	0	0	0.0%
	Securitisation							
	Other exposures	1,972	0	482	0	0	0	0.0%
	Standardised Total	**131,469**	**1,683**	**24,344**	**1,135**	**253**	**523**	**37.5%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock[1]
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	18,363	0	527	0	0	0	0.0%
	Regional governments or local authorities	5	0	5	0	0	0	0.0%
	Public sector entities	3,472	0	1	0	0	0	0.0%
	Multilateral Development Banks	390	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	9,712	0	909	0	0	0	62.9%
	Corporates	12,871	169	12,054	265	2	2	7.1%
	of which: SME	5,628	10	5,372	31	2	0	37.2%
	Retail	20,815	846	15,406	244	274	603	71.2%
	of which: SME	13	6	10	2	0	5	78.1%
	Secured by mortgages on immovable property	521	0	224	0	0	0	0.0%
	of which: SME	20	0	26	0	0	0	0.0%
	Items associated with particularly high risk	1,036	0	1,554	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	6	0	9	0	0	0	0.0%
	Securitisation							
	Other exposures	64	0	13	0	0	0	0.0%
	Standardised Total	**67,256**	**1,015**	**30,701**	**509**	**276**	**604**	**59.4%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk STA

Barclays Plc

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock[1]
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
South Africa	**Central governments or central banks**	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	62	0	62	1	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	5	0	7	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	**67**	**0**	**69**	**1**	**0**	**0**	**0.0%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock[1]
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	**Central governments or central banks**	11,652	0	0	0	0	0	0.0%
	Regional governments or local authorities	887	0	0	0	0	0	0.0%
	Public sector entities	5,997	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	28	0	0	0	0	0	0.0%
	Institutions	2,693	0	76	0	0	0	0.0%
	Corporates	1,440	1	1,187	1	0	0	31.0%
	of which: SME	1,039	1	678	1	0	0	31.0%
	Retail	1,275	44	948	4	11	40	89.9%
	of which: SME	3	0	2	0	0	0	85.0%
	Secured by mortgages on immovable property	76	0	74	0	0	0	0.0%
	of which: SME	76	0	74	0	0	0	0.0%
	Items associated with particularly high risk	64	0	158	0	1	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	5	0	8	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	**24,118**	**45**	**2,452**	**5**	**12**	**40**	**88.7%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock[1]
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	**Central governments or central banks**	373	0	0	0	0	0	0.0%
	Regional governments or local authorities	1	0	0	0	0	0	0.0%
	Public sector entities	4,514	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,052	0	111	0	0	0	0.0%
	Corporates	3,204	24	2,392	22	2	9	38.7%
	of which: SME	1,806	23	2,129	21	2	9	39.6%
	Retail	147	10	89	0	0	4	50.6%
	of which: SME	11	0	8	0	0	0	66.1%
	Secured by mortgages on immovable property	1,623	109	524	100	0	29	26.6%
	of which: SME	844	64	318	64	0	11	17.0%
	Items associated with particularly high risk	146	0	483	0	12	0	0.0%
	Covered bonds	0	0	34	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	37	0	7	0	0	0	0.0%
	Standardised Total	**11,098**	**142**	**3,641**	**121**	**15**	**42**	**29.8%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk STA

Barclays Plc

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock[1]
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Italy	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	36	0	32	0	0	0	0.0%
	Corporates	1,207	113	1,183	68	14	75	61.2%
	of which: SME	1,193	111	1,169	64	14	75	62.3%
	Retail	33	37	353	114	12	237	74.7%
	of which: SME	33	37	20	13	2	29	100.8%
	Secured by mortgages on immovable property	264	104	127	82	0	22	24.1%
	of which: SME	264	104	127	82	0	22	24.1%
	Items associated with particularly high risk	75	0	32	0	62	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	4	0.0%
	Securitisation							
	Other exposures	16	0	9	0	0	0	0.0%
	Standardised Total	**1,631**	**254**	**1,736**	**264**	**88**	**338**	**63.6%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock[1]
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central governments or central banks	13,886	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	2,547	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	19	0	0	0	0	0	0.0%
	Institutions	1,163	0	282	0	0	0	0.0%
	Corporates	1,122	6	860	10	0	0	12.6%
	of which: SME	916	6	652	10	0	0	12.6%
	Retail	7	0	5	0	0	0	0.0%
	of which: SME	7	0	5	0	0	0	0.0%
	Secured by mortgages on immovable property	219	39	105	35	0	6	16.1%
	of which: SME	219	39	105	35	0	6	16.1%
	Items associated with particularly high risk	21	0	28	0	3	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	2	0	0	0	0	0	0.0%
	Standardised Total	**18,986**	**45**	**1,280**	**45**	**3**	**6**	**15.5%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock[1]
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Japan	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,712	0	44	0	0	0	0.0%
	Corporates	73	0	73	0	1	0	0.0%
	of which: SME	39	0	40	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	4	0	2	0	0	0	0.0%
	of which: SME	4	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	2	0	3	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	**1,791**	**0**	**122**	**0**	**1**	**0**	**0.0%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk STA

Barclays Plc

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock[1]
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	**Central governments or central banks**	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	1,156	0	0	0	0	0	0.0%
	International Organisations	562	0	0	0	0	0	0.0%
	Institutions	346	0	122	0	0	0	0.0%
	Corporates	965	33	1,079	39	0	7	20.4%
	of which: SME	420	33	382	39	0	7	20.4%
	Retail	1	0	1	0	0	0	85.0%
	of which: SME	1	0	1	0	0	0	85.0%
	Secured by mortgages on immovable property	152	36	55	38	0	0	2.3%
	of which: SME	152	36	55	38	0	0	2.3%
	Items associated with particularly high risk	93	0	139	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	2	0	2	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	**3,275**	**69**	**1,397**	**77**	**0**	**7**	**10.9%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock[1]
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	**Central governments or central banks**	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	1,202	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	13	0	125	0	0	0	0.0%
	Corporates	249	0	249	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	99	0	204	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	759	0	152	0	0	0	0.0%
	Standardised Total	**2,321**	**0**	**729**	**0**	**0**	**0**	**0.0%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk STA

Barclays Plc

	Baseline Scenario									Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
Barclays Plc	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Central governments or central banks	0.0%	33	35.2%	0.0%	52	30.6%	0.0%	81	33.7%	0.0%	36	27.6%	0.0%	65	22.2%	0.0%	117	30.7%
Regional governments or local authorities	0.5%	2	33.6%	0.4%	4	33.9%	0.5%	6	34.1%	0.7%	3	36.8%	0.9%	6	38.0%	0.5%	9	37.4%
Public sector entities	0.2%	0	10.9%	0.3%	0	10.9%	0.3%	0	10.8%	0.3%	0	11.7%	0.5%	0	12.2%	0.5%	0	12.8%
Multilateral Development Banks	0.0%	0	20.3%	0.0%	0	20.3%	0.0%	0	20.3%	0.0%	0	20.3%	0.0%	0	20.3%	0.0%	0	20.3%
International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.2%	11	30.4%	0.2%	22	30.7%	0.2%	32	30.9%	0.3%	17	31.5%	0.3%	37	33.2%	0.3%	53	32.5%
Corporates	0.4%	1,350	40.8%	0.4%	1,573	40.2%	0.5%	1,799	39.5%	0.8%	1,608	45.2%	1.3%	2,255	45.2%	1.1%	2,793	46.1%
of which: SME	0.5%	988	42.1%	0.5%	1,165	40.8%	0.5%	1,339	39.7%	0.8%	1,178	48.0%	1.2%	1,578	46.9%	1.2%	1,987	47.2%
Retail	2.8%	3,331	76.6%	3.3%	4,498	77.4%	3.9%	5,831	78.5%	4.1%	3,925	83.4%	5.2%	5,769	85.1%	6.1%	7,820	87.5%
of which: SME	3.4%	161	77.4%	3.2%	190	78.9%	3.0%	217	79.9%	6.0%	194	83.4%	6.3%	251	85.2%	5.0%	294	86.2%
Secured by mortgages on immovable property	0.2%	239	14.6%	0.1%	265	13.3%	0.1%	288	12.4%	0.2%	288	16.1%	0.3%	352	14.5%	0.3%	407	13.4%
of which: SME	0.2%	207	13.5%	0.2%	228	12.3%	0.2%	248	11.5%	0.3%	248	14.9%	0.3%	301	13.6%	0.3%	345	12.5%
Items associated with particularly high risk	0.1%	103	18.2%	0.1%	105	19.6%	0.1%	106	19.7%	0.0%	103	14.2%	0.0%	103	13.1%	0.2%	104	15.2%
Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
Equity	0.1%	5	246.0%	0.1%	6	141.7%	0.1%	6	103.3%	0.1%	5	279.7%	0.1%	6	130.7%	0.1%	7	92.3%
Securitisation																		
Other exposures	0.1%	3	37.4%	0.1%	5	38.3%	0.1%	8	40.0%	0.1%	3	37.7%	0.1%	8	38.8%	0.1%	11	40.4%
Standardised Total	**0.7%**	**5,078**	**52.3%**	**0.8%**	**6,528**	**53.4%**	**0.9%**	**8,157**	**54.8%**	**1.0%**	**5,988**	**57.1%**	**1.4%**	**8,601**	**58.0%**	**1.4%**	**11,320**	**60.3%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Baseline Scenario									Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
United Kingdom	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Central governments or central banks	0.0%	1	85.4%	0.0%	1	76.0%	0.0%	1	68.5%	0.0%	1	84.6%	0.0%	1	73.8%	0.0%	1	66.8%
Regional governments or local authorities	0.0%	0	0.3%	0.0%	0	0.6%	0.0%	0	0.9%	0.0%	0	0.3%	0.0%	0	0.8%	0.0%	0	1.4%
Public sector entities	0.4%	0	10.3%	0.6%	0	10.3%	0.6%	0	10.3%	0.6%	0	11.0%	1.0%	0	11.7%	1.0%	0	12.4%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	0.5%	2	33.4%	0.5%	4	33.5%	0.6%	6	33.6%	1.0%	4	33.9%	0.9%	8	34.4%	0.6%	10	34.4%
Corporates	0.7%	356	28.5%	0.8%	484	28.6%	0.8%	615	28.5%	1.4%	484	31.8%	2.2%	843	33.8%	1.6%	1,098	34.8%
of which: SME	0.4%	220	15.9%	0.5%	274	17.8%	0.6%	335	18.9%	0.8%	260	17.9%	1.4%	407	22.3%	1.3%	556	26.0%
Retail	1.7%	651	75.7%	2.1%	824	75.7%	2.1%	991	75.8%	4.6%	917	80.7%	5.0%	1,314	81.2%	4.4%	1,633	81.2%
of which: SME	3.9%	66	82.9%	3.7%	89	84.1%	3.4%	110	84.6%	6.2%	83	85.5%	6.9%	124	86.3%	5.5%	155	86.7%
Secured by mortgages on immovable property	0.0%	83	13.2%	0.1%	89	11.1%	0.1%	94	9.7%	0.1%	95	13.3%	0.1%	108	10.6%	0.1%	121	9.1%
of which: SME	0.1%	80	13.4%	0.1%	85	11.3%	0.1%	91	9.9%	0.1%	91	13.5%	0.2%	104	10.8%	0.2%	117	9.2%
Items associated with particularly high risk	0.4%	21	33.7%	0.5%	22	33.7%	0.6%	23	33.7%	0.5%	21	33.7%	0.7%	23	33.7%	0.7%	24	33.7%
Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Equity	0.2%	0	33.7%	0.2%	1	33.7%	0.2%	2	33.7%	0.2%	1	33.7%	0.3%	1	33.7%	0.3%	2	33.7%
Securitisation																		
Other exposures	0.0%	0	33.2%	0.0%	0	33.1%	0.0%	0	33.4%	0.0%	0	32.5%	0.0%	0	32.4%	0.0%	0	33.3%
Standardised Total	**0.5%**	**1,114**	**40.6%**	**0.6%**	**1,425**	**39.3%**	**0.6%**	**1,732**	**38.4%**	**1.1%**	**1,522**	**45.5%**	**1.4%**	**2,297**	**44.7%**	**1.1%**	**2,890**	**44.1%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Baseline Scenario									Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
United States	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Central governments or central banks	0.0%	1	14.1%	0.0%	2	13.6%	0.0%	7	26.7%	0.0%	2	14.1%	0.0%	11	14.3%	0.0%	24	25.3%
Regional governments or local authorities	0.0%	0	13.6%	0.0%	0	12.9%	0.0%	0	12.7%	0.0%	0	13.6%	0.1%	0	13.9%	0.0%	0	15.5%
Public sector entities	0.0%	0	44.3%	0.0%	0	43.1%	0.0%	0	42.5%	0.0%	0	44.3%	0.0%	0	45.1%	0.0%	0	46.0%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	0.1%	0	23.9%	0.1%	1	24.1%	0.1%	1	24.2%	0.1%	1	25.8%	0.2%	2	30.0%	0.1%	2	29.5%
Corporates	0.2%	33	13.7%	0.2%	50	18.4%	0.2%	68	22.2%	0.4%	48	18.3%	0.9%	118	29.5%	0.5%	160	33.6%
of which: SME	0.2%	27	43.9%	0.2%	40	46.5%	0.2%	52	47.9%	0.3%	34	51.0%	0.4%	58	54.7%	0.4%	82	56.4%
Retail	3.0%	1,628	85.3%	3.9%	2,402	85.1%	5.0%	3,368	85.1%	3.6%	1,855	97.8%	5.2%	2,906	97.8%	7.1%	4,251	97.8%
of which: SME	8.3%	6	77.9%	7.9%	7	77.8%	7.5%	8	77.7%	18.5%	8	89.4%	18.2%	10	89.2%	14.4%	11	89.1%
Secured by mortgages on immovable property	0.2%	1	11.8%	0.2%	2	10.7%	0.2%	3	9.9%	0.4%	2	10.7%	1.1%	8	9.1%	1.4%	15	12.2%
of which: SME	0.8%	1	34.3%	0.7%	1	34.5%	0.6%	1	34.5%	1.3%	1	41.2%	1.5%	2	43.7%	1.6%	3	44.2%
Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other exposures	0.1%	0	33.7%	0.1%	0	33.7%	0.1%	0	33.7%	0.1%	0	33.7%	0.1%	0	33.7%	0.1%	0	33.7%
Standardised Total	**1.3%**	**1,663**	**75.9%**	**1.7%**	**2,456**	**78.0%**	**2.1%**	**3,447**	**79.4%**	**1.6%**	**1,908**	**85.7%**	**2.4%**	**3,045**	**85.2%**	**3.0%**	**4,452**	**87.9%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk STA

Barclays Plc

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
South Africa	**Central governments or central banks**	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Securitisation																		
	Other exposures	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Standardised Total	**-**	**0**	**-**	**-**	**0**	**-**	**-**	**0**	**-**	**-**	**0**	**-**	**-**	**0**	**-**	**-**	**0**	**-**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Germany	**Central governments or central banks**	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.1%	0	27.8%	0.1%	0	27.8%	0.1%	0	27.7%	0.3%	0	27.3%	0.2%	0	27.3%	0.1%	0	27.4%
	Corporates	0.0%	1	22.6%	0.0%	1	20.2%	0.0%	1	18.9%	0.0%	1	23.2%	0.0%	1	20.6%	0.0%	1	19.9%
	of which: SME	0.0%	1	23.2%	0.0%	1	20.8%	0.0%	1	19.6%	0.0%	1	26.9%	0.0%	1	24.4%	0.0%	1	23.2%
	Retail	1.8%	74	76.7%	1.8%	96	72.1%	1.6%	116	69.8%	2.5%	83	80.2%	3.0%	120	76.7%	3.1%	156	75.2%
	of which: SME	0.8%	0	51.6%	0.8%	0	44.8%	0.7%	0	42.0%	1.3%	0	56.9%	1.4%	0	48.8%	1.3%	0	45.8%
	Secured by mortgages on immovable property	0.1%	0	34.2%	0.1%	0	34.2%	0.1%	0	34.2%	0.2%	0	40.7%	0.2%	0	40.9%	0.2%	0	40.7%
	of which: SME	0.1%	0	34.2%	0.1%	0	34.2%	0.1%	0	34.2%	0.2%	0	40.7%	0.2%	0	40.9%	0.2%	0	40.7%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Securitisation																		
	Other exposures	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Standardised Total	**0.2%**	**75**	**75.1%**	**0.2%**	**97**	**70.4%**	**0.1%**	**117**	**68.0%**	**0.2%**	**84**	**78.1%**	**0.3%**	**122**	**74.6%**	**0.3%**	**158**	**73.1%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
France	**Central governments or central banks**	0.1%	1	32.0%	0.1%	1	32.0%	0.1%	2	32.0%	0.1%	1	32.0%	0.1%	1	32.0%	0.1%	2	32.0%
	Regional governments or local authorities	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%
	Public sector entities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	1	34.2%	0.1%	1	34.7%	0.2%	2	35.4%	0.3%	1	35.6%	0.6%	3	43.2%	0.3%	4	43.3%
	Corporates	0.3%	18	45.3%	0.2%	24	48.5%	0.2%	29	50.4%	0.4%	23	53.5%	0.5%	35	57.9%	0.4%	43	60.0%
	of which: SME	0.4%	18	46.1%	0.3%	24	49.1%	0.3%	29	51.0%	0.6%	23	54.3%	0.6%	34	58.7%	0.5%	43	60.8%
	Retail	0.7%	5	47.3%	0.4%	5	47.8%	0.4%	6	48.0%	1.6%	6	52.0%	0.9%	8	52.7%	0.7%	9	53.9%
	of which: SME	1.0%	1	58.8%	0.9%	1	55.9%	0.9%	1	54.1%	3.5%	1	62.6%	2.0%	1	59.3%	1.4%	2	57.6%
	Secured by mortgages on immovable property	0.3%	37	26.1%	0.3%	41	23.9%	0.3%	45	22.2%	0.5%	44	29.6%	0.5%	53	28.4%	0.5%	62	27.1%
	of which: SME	0.3%	15	16.1%	0.3%	17	14.7%	0.3%	19	13.6%	0.4%	19	19.5%	0.5%	25	19.3%	0.6%	30	18.6%
	Items associated with particularly high risk	0.2%	10	33.7%	0.2%	11	33.7%	0.2%	12	33.7%	0.2%	10	33.7%	0.2%	11	33.7%	0.2%	12	33.7%
	Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Securitisation																		
	Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Standardised Total	**0.3%**	**71**	**30.8%**	**0.2%**	**83**	**30.0%**	**0.2%**	**95**	**29.3%**	**0.4%**	**86**	**35.4%**	**0.4%**	**111**	**36.2%**	**0.4%**	**132**	**35.8%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Barclays Plc

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Italy	Central governments or central banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	30.0%	0.1%	0	30.1%	0.1%	0	30.1%	0.2%	0	29.5%	0.1%	0	29.5%	0.1%	0	29.6%
	Corporates	2.6%	124	60.1%	2.2%	150	59.6%	1.9%	171	59.3%	4.2%	155	68.3%	5.0%	212	67.7%	4.9%	264	67.4%
	of which: SME	2.6%	124	60.8%	2.2%	150	60.2%	1.9%	171	59.8%	4.2%	155	69.1%	5.0%	212	68.2%	4.9%	264	67.8%
	Retail	1.2%	254	74.0%	1.0%	259	73.5%	1.0%	264	73.0%	2.5%	262	74.2%	2.5%	274	73.7%	2.1%	284	73.3%
	of which: SME	1.7%	31	96.3%	1.1%	32	93.8%	0.8%	32	92.2%	2.7%	33	97.6%	1.7%	33	95.0%	0.9%	34	93.7%
	Secured by mortgages on immovable property	1.9%	29	20.7%	1.6%	32	18.3%	1.4%	35	17.0%	2.7%	36	23.7%	2.8%	42	21.6%	2.7%	46	20.1%
	of which: SME	1.9%	29	20.7%	1.6%	32	18.3%	1.4%	35	17.0%	2.7%	36	23.7%	2.8%	42	21.6%	2.7%	46	20.1%
	Items associated with particularly high risk	0.0%	17	-	0.0%	17	-	0.0%	17	-	0.0%	17	-	0.0%	17	-	0.0%	17	-
	Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Equity	0.0%	4	-	0.0%	4	-	0.0%	4	-	0.0%	4	-	0.0%	4	-	0.0%	4	-
	Securitisation																		
	Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Standardised Total	**1.9%**	**429**	**59.3%**	**1.7%**	**463**	**56.7%**	**1.5%**	**491**	**55.1%**	**3.3%**	**474**	**62.1%**	**3.8%**	**550**	**59.9%**	**3.6%**	**616**	**58.9%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Switzerland	Central governments or central banks	0.1%	14	33.7%	0.1%	28	33.7%	0.1%	41	33.7%	0.1%	14	33.7%	0.1%	28	33.7%	0.1%	41	33.7%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Institutions	0.8%	1	33.6%	0.8%	2	33.6%	0.8%	3	33.6%	1.0%	1	33.6%	1.1%	2	33.7%	1.3%	4	33.7%
	Corporates	0.3%	4	16.6%	0.3%	7	17.5%	0.3%	11	17.9%	0.4%	6	19.5%	0.7%	13	21.7%	0.6%	20	21.7%
	of which: SME	0.3%	4	16.3%	0.3%	7	17.0%	0.4%	10	17.3%	0.4%	5	18.9%	0.7%	11	19.9%	0.7%	17	20.2%
	Retail	0.1%	0	32.0%	0.1%	0	33.0%	0.1%	0	33.4%	0.3%	0	38.1%	0.3%	0	38.7%	0.2%	0	38.9%
	of which: SME	0.1%	0	32.0%	0.1%	0	33.0%	0.1%	0	33.4%	0.3%	0	38.1%	0.3%	0	38.7%	0.2%	0	38.9%
	Secured by mortgages on immovable property	2.5%	13	24.1%	2.3%	19	27.4%	2.1%	24	29.3%	4.3%	19	31.0%	5.0%	32	37.8%	5.4%	45	40.9%
	of which: SME	2.5%	13	24.1%	2.3%	19	27.4%	2.1%	24	29.3%	4.3%	19	31.0%	5.0%	32	37.8%	5.4%	45	40.9%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Securitisation																		
	Other exposures	0.8%	0	33.7%	0.8%	0	33.7%	0.8%	0	33.7%	0.8%	0	33.7%	0.8%	0	33.7%	0.8%	0	33.7%
	Standardised Total	**0.2%**	**32**	**26.0%**	**0.2%**	**56**	**28.1%**	**0.1%**	**78**	**28.9%**	**0.2%**	**40**	**29.6%**	**0.2%**	**75**	**32.2%**	**0.2%**	**109**	**32.9%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Japan	Central governments or central banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Institutions	0.5%	0	32.8%	0.6%	1	32.8%	0.6%	1	32.8%	0.6%	0	32.8%	0.7%	1	32.8%	0.8%	1	32.8%
	Corporates	0.7%	0	35.8%	0.7%	1	35.3%	0.7%	1	35.0%	0.8%	0	41.5%	1.4%	1	46.1%	1.7%	2	49.3%
	of which: SME	0.7%	0	35.8%	0.7%	1	35.3%	0.8%	1	35.0%	0.9%	0	41.5%	1.4%	1	46.0%	1.7%	2	49.3%
	Retail	0.8%	0	33.7%	0.8%	0	33.7%	0.8%	0	33.7%	1.7%	0	38.7%	1.6%	0	38.7%	1.4%	0	38.7%
	of which: SME	0.8%	0	33.7%	0.8%	0	33.7%	0.8%	0	33.7%	1.7%	0	38.7%	1.6%	0	38.7%	1.4%	0	38.7%
	Secured by mortgages on immovable property	0.8%	0	35.4%	0.8%	0	35.0%	0.8%	0	34.8%	1.3%	0	42.1%	1.4%	0	44.1%	1.5%	0	44.5%
	of which: SME	0.8%	0	35.4%	0.8%	0	35.0%	0.8%	0	34.8%	1.3%	0	42.1%	1.4%	0	44.1%	1.5%	0	44.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Securitisation																		
	Other exposures	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Standardised Total	**0.6%**	**1**	**34.3%**	**0.6%**	**1**	**34.0%**	**0.6%**	**2**	**33.9%**	**0.7%**	**1**	**37.3%**	**1.0%**	**2**	**39.7%**	**1.2%**	**3**	**41.3%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Barclays Plc

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Luxembourg	Central governments or central banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Institutions	0.6%	2	33.6%	0.6%	3	33.6%	0.5%	5	33.6%	1.0%	3	33.6%	0.9%	5	33.5%	0.9%	8	33.6%
	Corporates	0.3%	9	21.1%	0.3%	11	21.6%	0.3%	13	22.4%	0.9%	14	26.6%	1.8%	26	30.8%	0.8%	31	30.9%
	of which: SME	0.3%	8	20.3%	0.3%	9	20.2%	0.3%	11	20.2%	0.6%	10	23.3%	0.6%	13	23.1%	0.6%	15	23.0%
	Retail	0.8%	0	80.4%	0.8%	0	76.5%	0.8%	0	73.3%	1.5%	0	89.6%	1.7%	0	82.9%	1.5%	0	78.5%
	of which: SME	0.8%	0	80.4%	0.8%	0	76.5%	0.8%	0	73.3%	1.5%	0	89.6%	1.7%	0	82.9%	1.5%	0	78.5%
	Secured by mortgages on immovable property	1.7%	3	7.6%	1.5%	6	10.9%	1.4%	8	13.3%	2.6%	5	10.7%	2.9%	9	16.8%	2.9%	13	20.6%
	of which: SME	1.7%	3	7.6%	1.5%	6	10.9%	1.4%	8	13.3%	2.6%	5	10.7%	2.9%	9	16.8%	2.9%	13	20.6%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Securitisation																		
	Other exposures	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Standardised Total	**0.6%**	**14**	**15.2%**	**0.5%**	**20**	**17.8%**	**0.5%**	**26**	**19.7%**	**1.2%**	**22**	**20.3%**	**1.7%**	**41**	**26.1%**	**1.1%**	**52**	**27.7%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario									Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018			31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock[1]
Netherlands	Central governments or central banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	10.5%	0.0%	0	15.7%	0.0%	0	18.4%	0.1%	0	19.2%	0.0%	0	23.9%	0.0%	0	25.3%
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Securitisation																		
	Other exposures	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Standardised Total	**0.0%**	**0**	**10.5%**	**0.0%**	**0**	**15.7%**	**0.0%**	**0**	**18.4%**	**0.1%**	**0**	**19.2%**	**0.0%**	**0**	**23.9%**	**0.0%**	**0**	**25.3%**

[1] Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Securitisations

Barclays Plc

(mln EUR)		31/12/2015	Baseline Scenario 31/12/2016	Baseline Scenario 31/12/2017	Baseline Scenario 31/12/2018	Adverse Scenario 31/12/2016	Adverse Scenario 31/12/2017	Adverse Scenario 31/12/2018
Exposure values	STA	741						
	IRB	26,355						
	Total	27,096						
Risk exposure amounts	STA	1,385	1,689	1,724	1,756	1,793	2,004	1,873
	IRB	4,988	5,934	6,550	7,196	8,847	13,640	18,038
	Total	6,373	7,623	8,274	8,952	10,640	15,643	19,911
Impairments	**Total banking book others than assessed at fair value**	0	0	0	0	0	2	1

2016 EU-wide Stress Test: Sovereign

Barclays Plc

		31/12/2015														
Residual Maturity	Country / Region	**GROSS DIRECT LONG EXPOSURES** (accounting value gross of provisions) (1)	**NET DIRECT EXPOSURES** (accounting value gross of provisions) (1)						**DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)**				**INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)**			
									Derivatives with positive fair value		**Derivatives with negative fair value**		**Derivatives with positive fair value**		**Derivatives with negative fair value**	
(mln EUR)				of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	52	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	133	-6
[1Y - 2Y [		4	4	0	0	4	0	0	0	0	0	-8	0	0	151	0
[2Y - 3Y [		131	131	115	0	16	0	0	0	230	0	-31	0	0	184	-8
[3Y - 5Y [		493	493	101	0	391	0	0	0	212	0	-783	0	0	60	-2
[5Y - 10Y [		115	115	0	0	115	0	0	0	38	0	-231	0	0	0	0
[10Y - more		44	44	0	0	44	0	0	0	44	0	-88	0	0	1,958	-134
Tot		**787**	**787**	**216**	**0**	**571**	**0**	**0**	**0**	**523**	**0**	**-1,141**	**0**	**0**	**2,537**	**-150**
[0 - 3M [	Belgium	235	235	116	0	5	0	114	0	231	0	-10	0	228	0	0
[3M - 1Y [		1	1	0	0	1	0	0	0	7	0	-2	0	0	3,753	-174
[1Y - 2Y [		8	8	0	0	8	0	0	0	0	0	-15	0	0	0	0
[2Y - 3Y [		14	14	0	0	14	0	0	0	0	0	-28	0	0	0	0
[3Y - 5Y [		37	37	0	0	37	0	0	0	0	0	-73	0	0	0	0
[5Y - 10Y [		2,181	2,181	1,858	0	323	0	0	3,709	13	0	-645	0	0	452	-98
[10Y - more		447	447	100	0	346	0	0	201	15	0	-692	0	0	632	-214
Tot		**2,922**	**2,922**	**2,075**	**0**	**733**	**0**	**114**	**3,910**	**266**	**0**	**-1,466**	**0**	**228**	**4,837**	**-486**
[0 - 3M [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		39	39	0	0	39	0	0	0	0	0	-79	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**39**	**39**	**0**	**0**	**39**	**0**	**0**	**0**	**0**	**0**	**-79**	**0**	**0**	**0**	**0**
[0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	0	0	-1	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		1	1	0	0	1	0	0	0	0	0	-1	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	-1	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	22	0	-1	0	0	0	0
[10Y - more		1	1	0	0	1	0	0	0	0	0	-1	0	0	0	0
Tot		**3**	**3**	**0**	**0**	**3**	**0**	**0**	**0**	**22**	**0**	**-5**	**0**	**0**	**0**	**0**
[0 - 3M [	Denmark	80	80	0	0	0	0	80	0	0	0	0	0	159	0	0
[3M - 1Y [		546	546	546	0	0	0	0	0	1,089	0	0	0	0	0	0
[1Y - 2Y [		872	872	864	0	8	0	0	0	1,722	0	-16	0	0	0	0
[2Y - 3Y [		410	410	410	0	0	0	0	0	818	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		22	22	0	0	22	0	0	0	0	0	-44	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**1,929**	**1,929**	**1,820**	**0**	**30**	**0**	**80**	**0**	**3,629**	**0**	**-61**	**0**	**159**	**0**	**0**
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2016 EU-wide Stress Test: Sovereign

Barclays Plc

(mln EUR)

Residual Maturity	Country / Region	31/12/2015														
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
									Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
				of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	803	-28
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	457	-8
[1Y - 2Y [		1	1	0	0	1	0	0	0	0	0	-2	0	0	3,161	-254
[2Y - 3Y [		397	397	397	0	0	0	0	0	794	0	0	0	0	1,288	-168
[3Y - 5Y [		201	201	177	0	23	0	0	353	23	0	-47	0	0	1,510	-226
[5Y - 10Y [		1,296	1,296	1,109	0	186	0	0	2,215	19	0	-373	0	0	1,016	-170
[10Y - more		158	158	92	0	66	0	0	185	0	0	-132	0	0	0	0
Tot		**2,053**	**2,053**	**1,776**	**0**	**277**	**0**	**0**	**2,753**	**836**	**0**	**-553**	**0**	**0**	**8,235**	**-854**
[0 - 3M [	France	726	726	0	0	0	0	726	0	1	0	0	0	1,452	550	-10
[3M - 1Y [		104	104	53	0	50	0	0	106	21	0	-101	0	0	2,566	-18
[1Y - 2Y [		106	106	59	0	47	0	0	423	214	0	-94	0	0	76	-10
[2Y - 3Y [		3,521	3,521	3,153	0	368	0	0	2,074	6,886	0	-735	0	0	41	-2
[3Y - 5Y [		1,544	1,240	1,368	0	-128	0	0	3,594	228	0	-353	0	0	75	-8
[5Y - 10Y [		3,078	3,078	2,928	0	150	0	0	6,982	366	147	-521	0	0	539	-78
[10Y - more		824	824	384	0	440	0	0	767	83	0	-880	0	0	642	-142
Tot		**9,903**	**9,599**	**7,945**	**0**	**927**	**0**	**726**	**13,946**	**7,797**	**147**	**-2,684**	**0**	**1,452**	**4,488**	**-268**
[0 - 3M [	Germany	1,045	1,045	0	0	8	0	1,038	0	0	0	-16	0	2,075	2,599	-26
[3M - 1Y [		14	14	0	0	14	0	0	0	0	0	-27	0	0	10,978	-170
[1Y - 2Y [		1,527	1,527	1,516	0	11	0	0	0	3,029	0	-21	0	0	3,464	-72
[2Y - 3Y [		2,862	2,862	2,833	0	29	0	0	414	5,182	0	-57	0	0	2,663	-250
[3Y - 5Y [		1,934	1,934	1,806	0	128	0	0	3,910	518	0	-256	0	0	8,816	-930
[5Y - 10Y [		1,334	1,334	675	0	659	0	0	2,321	170	0	-1,318	0	0	5,014	-792
[10Y - more		888	888	89	0	799	0	0	177	17	155	-1,832	0	0	17,392	-5,224
Tot		**9,604**	**9,604**	**6,919**	**0**	**1,647**	**0**	**1,038**	**6,822**	**8,916**	**155**	**-3,527**	**0**	**2,075**	**50,925**	**-7,464**
[0 - 3M [	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	-1	0	0	0	0
[5Y - 10Y [		21	21	0	0	21	0	0	0	0	0	-41	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**21**	**21**	**0**	**0**	**21**	**0**	**0**	**0**	**0**	**0**	**-42**	**0**	**0**	**0**	**0**
[0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	-1	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		1	1	0	0	1	0	0	0	0	0	-2	0	0	0	0
[10Y - more		1	1	0	0	1	0	0	0	0	0	-2	0	0	0	0
Tot		**2**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**	**-5**	**0**	**0**	**0**	**0**
[0 - 3M [	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	495	-2
[3M - 1Y [		1	1	0	0	1	0	0	0	0	0	-1	0	0	502	-4
[1Y - 2Y [		2	2	0	0	2	0	0	0	0	0	-4	0	0	0	0
[2Y - 3Y [		9	9	0	0	9	0	0	0	0	0	-18	0	0	0	0
[3Y - 5Y [		1	1	0	0	1	0	0	0	0	0	-2	0	0	0	0
[5Y - 10Y [		11	11	0	0	11	0	0	0	0	0	-22	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**24**	**24**	**0**	**0**	**24**	**0**	**0**	**0**	**0**	**0**	**-47**	**0**	**0**	**997**	**-6**
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	2,609	-58
[1Y - 2Y [		15	15	0	0	0	0	15	0	0	0	0	0	30	0	0
[2Y - 3Y [		2	2	0	0	2	0	0	0	0	0	-3	0	0	0	0
[3Y - 5Y [		7	7	0	0	7	0	0	0	24	0	-13	0	0	491	-12
[5Y - 10Y [		192	192	0	0	192	0	0	0	0	0	-384	0	0	1,875	-124
[10Y - more		10	10	0	0	10	0	0	0	0	0	-19	0	0	40	-6
Tot		**225**	**225**	**0**	**0**	**210**	**0**	**15**	**0**	**24**	**0**	**-419**	**0**	**30**	**5,015**	**-200**

2016 EU-wide Stress Test: Sovereign

Barclays Plc

(mln EUR)

Residual Maturity	Country / Region	31/12/2015 GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)	of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Derivatives with positive fair value Notional value	Fair-value (+)	Derivatives with negative fair value Notional value	Fair-value (-)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Derivatives with positive fair value Notional value	Fair-value (+)	Derivatives with negative fair value Notional value	Fair-value (-)
[0 - 3M [	Italy	2	2	0	0	2	0	0	0	0	0	-5	0	0	0	0
[3M - 1Y [		68	68	0	0	68	0	0	0	0	0	-136	0	0	0	0
[1Y - 2Y [		106	106	0	0	106	0	0	0	0	0	-213	0	0	0	0
[2Y - 3Y [		171	171	101	0	70	0	0	0	209	0	-141	0	0	0	0
[3Y - 5Y [		366	366	158	0	208	0	0	316	13	0	-416	0	0	798	-6
[5Y - 10Y [		1,199	1,199	278	0	921	0	0	556	18	153	-2,054	0	0	197	-42
[10Y - more		417	374	0	0	374	0	0	0	28	0	-834	0	0	11,191	-3,486
Tot		**2,331**	**2,288**	**537**	**0**	**1,750**	**0**	**0**	**872**	**267**	**153**	**-3,798**	**0**	**0**	**12,187**	**-3,534**
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		5	5	0	0	5	0	0	0	0	0	-10	0	0	311	-32
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**5**	**5**	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**-10**	**0**	**0**	**311**	**-32**
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		1	1	0	0	1	0	0	0	0	0	-1	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**1**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**-1**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	32	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	65	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**97**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Netherlands	1,549	1,549	95	0	0	0	1,454	0	189	0	0	0	2,908	4,032	-128
[3M - 1Y [		8	8	0	0	8	0	0	0	0	0	-16	0	0	1,981	-64
[1Y - 2Y [		6	6	0	0	6	0	0	0	0	0	-12	0	0	0	0
[2Y - 3Y [		1,247	1,247	1,216	0	30	0	0	0	2,430	0	-61	0	0	634	-56
[3Y - 5Y [		197	197	102	0	95	0	0	204	61	0	-190	0	0	0	0
[5Y - 10Y [		1,893	1,893	1,629	0	264	0	0	3,255	12	0	-527	0	0	0	0
[10Y - more		149	149	0	0	149	0	0	0	10	0	-299	0	0	0	0
Tot		**5,049**	**5,049**	**3,042**	**0**	**552**	**0**	**1,454**	**3,459**	**2,701**	**0**	**-1,104**	**0**	**2,908**	**6,647**	**-248**
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	-1	0	0	0	0
[3M - 1Y [		71	71	0	0	71	0	0	0	0	0	-143	0	0	0	0
[1Y - 2Y [		34	34	0	0	34	0	0	0	0	0	-68	0	0	0	0
[2Y - 3Y [		40	40	0	0	40	0	0	0	19	0	-81	0	0	0	0
[3Y - 5Y [		75	75	0	0	75	0	0	0	0	0	-151	0	0	0	0
[5Y - 10Y [		35	35	0	0	35	0	0	0	6	0	-70	0	0	0	0
[10Y - more		49	49	0	0	49	0	0	0	0	0	-98	0	0	0	0
Tot		**305**	**305**	**0**	**0**	**305**	**0**	**0**	**0**	**24**	**0**	**-610**	**0**	**0**	**0**	**0**

2016 EU-wide Stress Test: Sovereign

Barclays Plc

(mln EUR)

Residual Maturity	Country / Region	31/12/2015 GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)	of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Derivatives with positive fair value Notional value	Fair-value (+)	Derivatives with negative fair value Notional value	Fair-value (-)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Derivatives with positive fair value Notional value	Fair-value (+)	Derivatives with negative fair value Notional value	Fair-value (-)
[0 - 3M [	Portugal	373	373	0	0	1	0	373	0	0	0	-1	0	746	56	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	186	-2
[1Y - 2Y [		18	18	0	0	18	0	0	0	0	0	-36	0	0	0	0
[2Y - 3Y [		15	15	0	0	15	0	0	0	7	0	-30	0	0	604	-76
[3Y - 5Y [		7	7	0	0	7	0	0	0	27	0	-15	0	0	0	0
[5Y - 10Y [		100	100	0	0	100	0	0	0	0	0	-200	0	0	0	0
[10Y - more		80	80	0	0	80	0	0	0	0	0	-159	0	0	0	0
Tot		**594**	**594**	**0**	**0**	**221**	**0**	**373**	**0**	**35**	**0**	**-442**	**0**	**746**	**846**	**-78**
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		2	2	0	0	2	0	0	0	0	0	-4	0	0	0	0
[10Y - more		4	4	0	0	4	0	0	0	0	0	-9	0	0	0	0
Tot		**7**	**7**	**0**	**0**	**7**	**0**	**0**	**0**	**0**	**0**	**-13**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovakia	68	68	0	0	5	0	63	0	0	0	-10	0	127	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		6	6	0	0	6	0	0	0	0	0	-12	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		26	26	0	0	26	0	0	0	0	0	-52	0	0	0	0
Tot		**100**	**100**	**0**	**0**	**37**	**0**	**63**	**0**	**0**	**0**	**-74**	**0**	**127**	**0**	**0**
[0 - 3M [	Slovenia	203	203	0	0	0	0	202	0	0	0	-1	0	405	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		3	3	0	0	3	0	0	0	0	0	-6	0	0	0	0
[3Y - 5Y [		46	46	0	0	46	0	0	0	0	0	-91	0	0	0	0
[5Y - 10Y [		36	36	0	0	36	0	0	0	25	0	-73	0	0	0	0
[10Y - more		45	45	0	0	45	0	0	0	0	0	-89	0	0	0	0
Tot		**332**	**332**	**0**	**0**	**130**	**0**	**202**	**0**	**25**	**0**	**-259**	**0**	**405**	**0**	**0**
[0 - 3M [	Spain	11	11	0	0	11	0	0	0	0	0	-21	0	0	0	0
[3M - 1Y [		33	33	0	0	33	0	0	0	0	0	-66	0	0	0	0
[1Y - 2Y [		16	16	0	0	16	0	0	0	0	0	-31	0	0	0	0
[2Y - 3Y [		96	96	25	0	70	0	0	0	62	0	-141	0	0	0	0
[3Y - 5Y [		612	612	350	0	262	0	0	361	354	0	-523	0	0	0	0
[5Y - 10Y [		467	388	294	0	94	0	0	186	426	0	-345	0	0	401	-98
[10Y - more		563	563	0	0	563	0	0	0	9	0	-1,125	0	0	191	-32
Tot		**1,796**	**1,718**	**669**	**0**	**1,049**	**0**	**0**	**547**	**852**	**0**	**-2,254**	**0**	**0**	**592**	**-130**
[0 - 3M [	Sweden	748	748	395	0	0	0	353	0	788	0	0	0	707	623	-24
[3M - 1Y [		220	220	220	0	0	0	0	0	437	0	-1	0	0	1,667	-4
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		16	16	0	0	16	0	0	0	0	0	-31	0	0	0	0
[3Y - 5Y [		345	345	322	0	23	0	0	0	641	0	-45	0	0	235	-16
[5Y - 10Y [		36	36	0	0	36	0	0	0	0	0	-72	0	0	2,885	-236
[10Y - more		42	42	0	0	42	0	0	0	0	0	-85	0	0	0	0
Tot		**1,407**	**1,407**	**937**	**0**	**117**	**0**	**353**	**0**	**1,866**	**0**	**-234**	**0**	**707**	**5,410**	**-280**
[0 - 3M [	United Kingdom	661	661	0	0	7	0	654	49	10	0	-15	0	1,308	273	0
[3M - 1Y [		7,255	7,255	5,933	554	768	0	0	3,254	8,793	1,108	-1,536	0	0	31	-48
[1Y - 2Y [		332	332	247	0	84	0	1	536	6	0	-169	0	2	130	-144
[2Y - 3Y [		126	126	0	0	122	0	5	39	0	0	-243	0	10	99	-86
[3Y - 5Y [		5,644	5,644	5,287	0	346	0	10	10,599	114	0	-692	0	21	44	-12
[5Y - 10Y [		4,084	4,097	3,301	13	757	0	27	6,636	71	646	-2,237	0	54	13	-4
[10Y - more		11,858	20,048	9,431	8,259	2,358	0	0	18,943	204	15,933	-5,639	0	0	0	0
Tot		**29,961**	**38,164**	**24,199**	**8,826**	**4,441**	**0**	**697**	**40,055**	**9,199**	**17,687**	**-10,530**	**0**	**1,395**	**590**	**-294**

2016 EU-wide Stress Test: Sovereign

Barclays Plc

(mln EUR)

Residual Maturity	Country / Region	31/12/2015 – GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)	of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) – Derivatives with positive fair value – Notional value	Fair-value (+)	Derivatives with negative fair value – Notional value	Fair-value (-)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) – Derivatives with positive fair value – Notional value	Fair-value (+)	Derivatives with negative fair value – Notional value	Fair-value (-)
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	-1	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-1**	**0**	**0**	**0**	**0**
[0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Norway	29	29	0	0	0	0	29	0	0	0	0	0	58	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**29**	**29**	**0**	**0**	**0**	**0**	**29**	**0**	**0**	**0**	**0**	**0**	**58**	**0**	**0**
[0 - 3M [	Australia	52	52	0	0	40	0	13	0	0	0	-80	0	25	432	-4
[3M - 1Y [		9	9	0	0	9	0	0	0	135	0	-18	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	550	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	192	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	31	0	0	0	0	203	-52
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**62**	**62**	**0**	**0**	**49**	**0**	**13**	**0**	**909**	**0**	**-98**	**0**	**25**	**635**	**-56**
[0 - 3M [	Canada	4	4	0	0	0	0	4	0	0	0	0	0	9	1,776	-96
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	1,530	-28
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	110	-10
[2Y - 3Y [		2	2	0	0	2	0	0	0	0	0	-3	0	0	1	0
[3Y - 5Y [		27	27	0	0	27	0	0	0	47	0	-54	0	0	6	-6
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	46	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**33**	**33**	**0**	**0**	**29**	**0**	**4**	**0**	**47**	**0**	**-57**	**0**	**9**	**3,470**	**-140**
[0 - 3M [	Hong Kong	38	38	5	33	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**38**	**38**	**5**	**33**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Japan	1,916	1,916	0	0	1,916	0	0	0	0	0	-3,809	0	0	0	0
[3M - 1Y [		28	28	0	0	28	0	0	0	0	0	-56	0	0	0	0
[1Y - 2Y [		3,341	3,341	3,308	0	33	0	0	0	6,575	0	-67	0	0	0	0
[2Y - 3Y [		23	23	0	0	23	0	0	0	0	0	-46	0	0	0	0
[3Y - 5Y [		333	333	0	0	333	0	0	0	0	0	-666	0	0	0	0
[5Y - 10Y [		479	479	0	0	479	0	0	0	0	0	-959	0	0	395	-8
[10Y - more		1,166	1,166	0	0	1,166	0	0	0	14	0	-2,333	0	0	2,198	-106
Tot		**7,287**	**7,287**	**3,308**	**0**	**3,979**	**0**	**0**	**0**	**6,589**	**0**	**-7,935**	**0**	**0**	**2,593**	**-114**

2016 EU-wide Stress Test: Sovereign

Barclays Plc

(mln EUR)

Residual Maturity	Country / Region	31/12/2015 GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1): Derivatives with positive fair value		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1): Derivatives with negative fair value		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet): Derivatives with positive fair value		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet): Derivatives with negative fair value	
				of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [	U.S.	145	145	57	0	87	0	0	0	114	0	-174	0	0	0	0
[3M - 1Y [		1,589	1,589	685	1,050	-146	0	0	1,706	1,316	165	-1,633	0	0	0	0
[1Y - 2Y [		1,788	1,788	835	0	953	0	0	0	188	0	-1,906	0	0	0	0
[2Y - 3Y [		2,031	2,031	1,060	0	971	0	0	916	1,016	0	-1,942	0	0	0	0
[3Y - 5Y [		10,921	10,921	8,450	0	2,471	0	0	15,760	1,464	999	-6,123	0	0	4	0
[5Y - 10Y [		12,482	12,482	10,076	0	2,406	0	0	19,573	75	0	-4,811	0	0	0	0
[10Y - more		9,969	9,969	4,133	0	5,836	0	0	7,994	232	445	-12,359	0	0	0	0
Tot		**38,925**	**38,925**	**25,296**	**1,050**	**12,579**	**0**	**0**	**45,949**	**4,405**	**1,609**	**-28,950**	**0**	**0**	**4**	**0**
[0 - 3M [	China	1,891	1,891	0	0	12	0	1,879	0	0	0	-23	0	3,759	2,223	-50
[3M - 1Y [		20	20	20	0	0	0	0	0	20	0	0	0	0	2,616	-24
[1Y - 2Y [		26	26	9	0	17	0	0	0	9	0	-34	0	0	18	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	230	-4
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	157	-2
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	1,907	-150
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**1,937**	**1,937**	**29**	**0**	**29**	**0**	**1,879**	**0**	**29**	**0**	**-57**	**0**	**3,759**	**7,152**	**-230**
[0 - 3M [	Switzerland	1,018	1,018	1,018	0	0	0	0	0	2,040	0	0	0	0	0	0
[3M - 1Y [		53	59	59	0	0	0	0	0	132	0	0	0	0	0	0
[1Y - 2Y [		1,030	1,030	1,030	0	0	0	0	2,062	13	0	0	0	0	0	0
[2Y - 3Y [		407	407	407	0	0	0	0	0	816	0	0	0	0	0	0
[3Y - 5Y [		221	234	234	0	0	0	0	0	502	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	39	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**2,729**	**2,748**	**2,748**	**0**	**0**	**0**	**0**	**2,062**	**3,542**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Other advanced economies non EEA	674	674	643	1	17	0	14	0	338	0	-37	0	27	10.364	-262
[3M - 1Y [		136	136	0	1	135	0	0	0	0	0	-272	0	0	4,403	-118
[1Y - 2Y [		208	208	1	0	206	0	0	0	2	0	-413	0	0	1,940	-14
[2Y - 3Y [		44	44	0	0	44	0	0	0	0	0	-88	0	0	1,362	-36
[3Y - 5Y [		74	74	0	0	74	0	0	0	0	0	-147	0	0	1,702	-48
[5Y - 10Y [		132	132	0	0	132	0	0	112	11	0	-264	0	0	2,530	-32
[10Y - more		24	24	0	0	24	0	0	0	0	0	-47	0	0	478	-46
Tot		**1,291**	**1,291**	**644**	**3**	**631**	**0**	**14**	**112**	**352**	**0**	**-1,268**	**0**	**27**	**22,779**	**-556**
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		7	7	0	0	7	0	0	0	0	0	-14	0	0	0	0
[2Y - 3Y [		2	2	0	0	2	0	0	0	0	0	-4	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		18	18	0	0	18	0	0	0	0	0	-36	0	0	0	0
[10Y - more		5	5	0	0	5	0	0	0	0	0	-11	0	0	0	0
Tot		**33**	**33**	**0**	**0**	**33**	**0**	**0**	**0**	**0**	**0**	**-66**	**0**	**0**	**0**	**0**
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	184	-24
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	1,901	-96
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	-1	0	0	0	0
[5Y - 10Y [		1	1	0	0	1	0	0	0	0	0	-3	0	0	0	0
[10Y - more		1	1	0	0	1	0	0	0	0	0	-2	0	0	0	0
Tot		**3**	**3**	**0**	**0**	**3**	**0**	**0**	**0**	**0**	**0**	**-5**	**0**	**0**	**2,086**	**-120**
[0 - 3M [	Latin America and the Caribbean	2	2	0	0	2	0	0	0	0	0	-4	0	0	0	0
[3M - 1Y [		201	201	0	0	201	0	0	0	0	0	-403	0	0	0	0
[1Y - 2Y [		11	11	0	0	11	0	0	0	0	0	-22	0	0	0	0
[2Y - 3Y [		20	20	0	0	20	0	0	0	0	0	-40	0	0	0	0
[3Y - 5Y [		13	13	0	0	13	0	0	0	0	0	-26	0	0	0	0
[5Y - 10Y [		29	29	0	0	29	0	0	0	0	0	-58	0	0	0	0
[10Y - more		25	25	0	0	25	0	0	0	0	0	-50	0	0	0	0
Tot		**301**	**301**	**0**	**0**	**301**	**0**	**0**	**0**	**0**	**0**	**-603**	**0**	**0**	**0**	**0**

2016 EU-wide Stress Test: Sovereign

Barclays Plc

(mln EUR)		31/12/2015														
Residual Maturity	Country / Region	**GROSS DIRECT LONG EXPOSURES** (accounting value gross of provisions) (1)	**NET DIRECT EXPOSURES** (accounting value gross of provisions) (1)						**DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)**				**INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)**			
									Derivatives with positive fair value		**Derivatives with negative fair value**		**Derivatives with positive fair value**		**Derivatives with negative fair value**	
				of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [	**Africa**	3,677	898	896	0	2	0	0	851	284	435	-2,026	0	133	0	0
[3M - 1Y [		1,995	537	526	0	0	0	12	798	434	797	-69	0	47	0	0
[1Y - 2Y [		1	1	1	0	0	0	0	1,243	0	91	-52	0	34	0	0
[2Y - 3Y [		2,839	917	742	0	0	0	174	1,020	0	87	-32	0	373	0	0
[3Y - 5Y [		440	440	0	0	1	0	439	625	0	240	-37	0	916	0	0
[5Y - 10Y [		1	1	0	0	1	0	0	781	0	234	-1	0	37	0	0
[10Y - more		2	2	0	0	2	0	0	1,541	0	320	-933	0	47	0	0
Tot		**8,954**	**2,796**	**2,164**	**0**	**5**	**0**	**626**	**6,859**	**718**	**2,205**	**-3,150**	**0**	**1,588**	**0**	**0**
[0 - 3M [	**Others**	23	23	21	0	3	0	0	0	413	0	-415	0	32	0	0
[3M - 1Y [		73	73	69	0	4	0	0	0	485	0	-26	0	6	0	0
[1Y - 2Y [		147	147	99	0	48	0	0	0	520	0	-110	0	8	0	0
[2Y - 3Y [		116	116	106	0	10	0	0	0	504	0	-29	0	6	0	0
[3Y - 5Y [		134	134	0	0	134	0	0	0	225	0	-277	0	418	409	-48
[5Y - 10Y [		191	191	0	0	191	0	0	0	286	0	-382	0	9	0	0
[10Y - more		149	149	0	0	149	0	0	0	672	0	-535	0	11	16	-4
Tot		**835**	**835**	**294**	**0**	**540**	**0**	**0**	**0**	**3,104**	**1**	**-1,773**	**0**	**491**	**424**	**-52**
Total		**131,856**	**133,495**	**84,624**	**9,912**	**31,277**	**0**	**7,681**	**127,346**	**56,775**	**21,956**	**-73,324**	**0**	**16,187**	**142,761**	**-15,292**

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Singapore,Taiwan and Russia

Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

Middle East: Yemen,United Arab Emirates,Syrian ,Sudan,Saudi Arabia,Qatar ,Oman ,Mauritania ,Libya ,Lebanon ,Kuwait ,Jordan ,Iraq ,Iran,Djibouti and Bahrain.

Latin America: Venezuela,Uruguay ,Trinidad and Tobago,Suriname ,St. Vincent and the Grenadines,St. Lucia,St. Kitts and Nevis,Peru ,Paraguay ,Panama ,Nicaragua ,Mexico ,Jamaica ,Honduras ,Haiti ,Guyana ,Guatemala ,Grenada ,El Salvador,Ecuador ,Dominican Republic,Dominica ,Costa Rica,Colombia ,Chile ,Brazil ,Bolivia and Belize.

Africa: South Africa, Tunisia ,Morocco ,Egypt and Algeria.

2016 EU-wide Stress Test - Risk exposure amounts

Barclays Plc

(mln EUR)		Baseline scenario			Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	345,712	347,791	353,459	364,462	380,119	412,813	411,856
Risk exposure amount for securitisations and re-securitisations	6,373	7,623	8,274	8,952	10,640	15,643	19,911
Risk exposure amount other credit risk	339,339	340,168	345,185	355,510	369,479	397,170	391,945
Risk exposure amount for market risk	51,046	51,161	51,161	51,161	64,626	64,626	64,626
Risk exposure amount for operational risk	77,199	77,540	77,858	80,085	77,540	77,858	80,085
Other risk exposure amounts	14,773	13,394	13,267	13,134	9,902	9,647	9,479
Total risk exposure amount	**488,731**	**489,885**	**495,745**	**508,842**	**532,186**	**564,944**	**566,047**

2016 EU-wide Stress Test - P&L

Barclays Plc

(mln EUR)	31/12/2015	Baseline Scenario 31/12/2016	Baseline Scenario 31/12/2017	Baseline Scenario 31/12/2018	Adverse Scenario 31/12/2016	Adverse Scenario 31/12/2017	Adverse Scenario 31/12/2018
Net interest income (1)	16,837	15,941	15,211	14,796	16,221	15,753	15,332
Interest income	87,335	92,666	111,523	131,406	104,690	119,184	131,414
(Interest expense)	-70,498	-76,725	-96,312	-116,610	-88,469	-103,431	-116,082
Dividend income	11	11	11	11	11	11	11
Net fee and commission income	10,789	10,789	10,789	10,789	9,854	9,854	9,854
Gains or (-) losses on financial assets and liabilities held for trading, net	4,526	5,194	5,194	5,194	3,222	3,895	3,895
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	683				-2,820		
Other operating income not listed above, net	446	-10	-10	-10	-10	-10	-10
Total operating income, net	33,292	31,925	31,195	30,781	26,478	29,503	29,083
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-2,905	-3,765	-3,235	-3,438	-5,832	-6,454	-6,306
Other income and expenses not listed above, net	-27,954	-22,347	-22,378	-22,412	-29,626	-24,180	-22,556
Profit or (-) loss before tax from continuing operations	2,433	5,813	5,581	4,930	-8,979	-1,132	220
(Tax expenses or (-) income related to profit or loss from continuing operations)	-1,906	-1,744	-1,674	-1,479	2,694	339	-66
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	**527**	**4,069**	**3,907**	**3,451**	**-6,285**	**-792**	**154**
Attributable to owners of the parent	-334	3,061	2,877	2,419	-7,078	-1,159	-285
Amount of dividends paid	2,153	1,283	1,183	986	0	0	0
Attributable to owners of the parent net of estimated dividends	-2,487	1,777	1,694	1,433	-7,078	-1,159	-285

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

2016 EU-wide Stress Test: Capital

Barclays Plc

		(mln EUR,%)		Baseline Scenario			Adverse Scenario		
			31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
OWN FUNDS	**A**	**OWN FUNDS**	**90,917**	**91,987**	**92,803**	**93,545**	**77,881**	**75,016**	**73,777**
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**55,801**	**59,665**	**61,926**	**63,488**	**43,835**	**41,948**	**41,330**
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	29,333	29,333	29,333	29,333	29,333	29,333	29,333
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	41,419	43,196	44,890	46,324	34,341	33,182	32,897
	A.1.3	Accumulated other comprehensive income	1,294	1,294	1,294	1,294	-1,190	-1,190	-1,190
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-540	-540	-540	-540	-2,280	-2,280	-2,280
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	971	971	971	971	228	228	228
	A.1.4	Other Reserves	1,037	1,204	1,430	1,724	2,661	3,096	3,452
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	1,295	1,737	1,673	1,627	1,556	1,536	1,500
	A.1.7	Adjustments to CET1 due to prudential filters	-3,687	-3,687	-3,687	-3,687	-3,687	-3,687	-3,687
	A.1.8	(-) Intangible assets (including Goodwill)	-11,219	-11,219	-11,219	-11,219	-11,219	-11,219	-11,219
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,165	-358	0	0	-3,616	-3,935	-3,872
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,891	-1,177	-1,054	-1,099	-2,093	-2,332	-2,610
	A.1.11	(-) Defined benefit pension fund assets	-939	-875	-842	-809	-1,835	-1,802	-1,770
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	-1,327	-1,488	-1,504
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	324	216	108	0	912	456	0
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	324	216	108	0	912	456	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0
	A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**16,206**	**14,629**	**13,186**	**11,817**	**15,071**	**13,825**	**12,537**
	A.2.1	Additional Tier 1 Capital instruments	7,401	7,424	7,451	7,440	7,349	7,425	7,426
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	8,805	7,206	5,735	4,377	7,722	6,400	5,111
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**72,007**	**74,294**	**75,112**	**75,306**	**58,906**	**55,773**	**53,867**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**18,910**	**17,693**	**17,692**	**18,239**	**18,974**	**19,243**	**19,910**
	A.4.1	Tier 2 Capital instruments	21,686	19,714	19,083	19,129	21,143	20,295	20,065
	A.4.2	Other Tier 2 Capital components and deductions	-4	-5	-5	-5	-5	-5	-5
	A.4.3	Tier 2 transitional adjustments	-2,772	-2,016	-1,387	-885	-2,165	-1,048	-150
TOTAL RISK EXPOSURE AMOUNT	**B**	**TOTAL RISK EXPOSURE AMOUNT**	**488,731**	**489,885**	**495,745**	**508,842**	**532,186**	**564,944**	**566,047**
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	**C.1**	**Common Equity Tier 1 Capital ratio**	**11.42%**	**12.18%**	**12.49%**	**12.48%**	**8.24%**	**7.43%**	**7.30%**
	C.2	**Tier 1 Capital ratio**	**14.73%**	**15.17%**	**15.15%**	**14.80%**	**11.07%**	**9.87%**	**9.52%**
	C.3	**Total Capital ratio**	**18.60%**	**18.78%**	**18.72%**	**18.38%**	**14.63%**	**13.28%**	**13.03%**
CAPITAL RATIOS (%) Fully loaded	**D.1**	**Common Equity Tier 1 Capital ratio (1)**	**11.35%**	**12.14%**	**12.47%**	**12.48%**	**8.07%**	**7.34%**	**7.30%**
	D.2	**Tier 1 Capital ratio (2)**	**12.87%**	**13.65%**	**13.97%**	**13.94%**	**9.45%**	**8.66%**	**8.61%**
	D.3	**Total Capital ratio (3)**	**17.30%**	**17.67%**	**17.82%**	**17.70%**	**13.42%**	**12.25%**	**12.16%**
Memorandum items	**E**	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					**10957151**	**10957151**	**10957151**
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					**10957151**	**10957151**	**10957151**
	G.1	**Total leverage ratio exposures (transitional)**	**1,400,379**	**1,400,379**	**1,400,379**	**1,400,379**	**1,400,379**	**1,400,379**	**1,400,379**
	G.2	**Total leverage ratio exposures (fully loaded)**	**1,400,379**	**1,400,379**	**1,400,379**	**1,400,379**	**1,400,379**	**1,400,379**	**1,400,379**
	G.3	**Leverage ratio (transitional)**	**5.14%**	**5.31%**	**5.36%**	**5.38%**	**4.21%**	**3.98%**	**3.85%**
	G.4	**Leverage ratio (fully loaded)**	**4.49%**	**4.78%**	**4.95%**	**5.06%**	**3.59%**	**3.49%**	**3.48%**

(1) Fully loaded CET1 capital ratio estimation: [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]

(2) Fully loaded T1 capital ratio estimation: [A.1-A.1.21+A.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]

(3) Fully loaded Total capital ratio estimation: [A.1-A.1.21+A.2-A.2.4+A.4-A.4.3)]/[B-B.1]. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures[1]

Barclays Plc

(mln EUR)	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing	Of which: defaulted	On performing exposures[2]	On non-performing exposures[3]	
Debt securities (including at amortised cost and fair value)	**122,544**	**0**	**152**	**0**	**0**	**23**	**0**
Central banks	573	0	0	0	0	0	0
General governments	92,373	0	0	0	0	0	0
Credit institutions	12,991	0	0	0	0	0	0
Other financial corporations	9,092	0	147	0	0	18	0
Non-financial corporations	7,515	0	5	0	0	5	0
Loans and advances(including at amortised cost and fair value)	**796,427**	**4,651**	**11,718**	**10,005**	**2,710**	**4,934**	**3,848**
Central banks	73,187	0	0	0	0	0	0
General governments	16,569	0	0	0	248	0	0
Credit institutions	80,705	538	0	0	-35	0	0
Other financial corporations	173,976	619	883	844	55	20	23
Non-financial corporations	151,211	1,096	3,530	2,444	1,102	1,320	1,227
Households	300,779	2,397	7,305	6,717	1,339	3,595	2,598
DEBT INSTRUMENTS other than HFT	**918,971**	**4,651**	**11,870**	**10,005**	**2,710**	**4,957**	**3,848**
OFF-BALANCE SHEET EXPOSURES	**408,592**		**2,365**	**2,365**	**42**	**39**	**9**

[1] For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

[2] Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

[3] Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2016 EU-wide Stress Test

Information on forborne exposures[1]

Barclays Plc

(mln EUR)	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	**4,823**	**2,179**	**783**	**532**	**3,465**
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	78	5	1	1	0
Non-financial corporations	2,137	1,255	343	230	1,255
Households	2,608	920	439	301	2,210
DEBT INSTRUMENTS other than HFT	**4,823**	**2,179**	**783**	**532**	**3,465**
Loan commitments given	**5**	**1**	**0**	**0**	**0**

[1] For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30