



## Spring 2020 EU-wide Transparency Exercise

<b>Bank Name</b>	Barclays Plc
<b>LEI Code</b>	G5GSEF7VJP5I7OUK5573
<b>Country Code</b>	GB

## Spring 2020 EU-wide Transparency Exercise

### Key Metrics

Barclays Plc

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	47,281	47,971	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46,002	46,647	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	60,254	61,403	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	58,975	60,080	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	74,626	74,802	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	73,484	73,611	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	353,642	346,727	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	353,512	346,592	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.37%	13.84%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.01%	13.46%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.04%	17.71%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.68%	17.33%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.10%	21.57%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.79%	21.24%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,395,698	1,325,088	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.32%	4.63%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Barclays Plc

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	60,254	61,403	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	58,117	59,272	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,395,698	1,325,088	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,394,419	1,323,765	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.3%	4.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.2%	4.5%	C 47.00 (r330,c010)	

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Capital

Barclays Plc

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>74,626</b>	<b>74,802</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>47,281</b>	<b>47,971</b>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,055	5,340	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	48,654	50,592	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	6,744	4,462	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	1,107	1,145	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3,804	-2,924	C 01.00 (r250,c010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-9,103	-9,531	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-355	-563	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-2,296	-1,874	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1,279	1,324	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,279	1,324	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>12,973</b>	<b>13,432</b>	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	12,114	12,624	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	859	808	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>60,254</b>	<b>61,403</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>14,372</b>	<b>13,399</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	12,201	11,445	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	176	152	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	1,994	1,803	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>353,642</b>	<b>346,727</b>	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	129	135	C 05.01 (r010,c040)	-	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.37%</b>	<b>13.84%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.04%</b>	<b>17.71%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>21.10%</b>	<b>21.57%</b>	CA3 {5}	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>46,002</b>	<b>46,647</b>	[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)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.01%</b>	<b>13.46%</b>	[D]/[B-B.1]	-
Memo items	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	1,279	1,324	C 05.01 (r440,c010)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	-137	-133	C 05.01 (r440,c030)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	129	135	C 05.01 (r440,c040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## Spring 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Barclays Plc

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	223,115	216,905	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	73,479	72,124	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	134,962	129,657	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	34,314	34,234	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	4,573	2,943	C 02.00 (R640, c010)
Settlement risk	159	325	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	6,970	8,109	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	36,573	36,073	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	16,999	14,654	C 02.00 (R530, c010)
Of which IMA	18,873	20,836	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	2,915	2,179	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	47,938	48,138	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	47,938	48,138	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	353,642	346,727	

## Spring 2020 EU-wide Transparency Exercise

P&L  
Barclays Plc

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	12,754	17,949
Of which debt securities income	846	1,156
Of which loans and advances income	10,504	14,603
Interest expenses	4,931	7,044
(Of which deposits expenses)	1,683	2,691
(Of which debt securities issued expenses)	1,974	2,304
(Expenses on share capital repayable on demand)	0	0
Dividend income	86	90
Net Fee and commission income	5,781	7,968
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	539	871
Gains or (-) losses on financial assets and liabilities held for trading, net	2,589	3,457
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1,543	2,089
Gains or (-) losses from hedge accounting, net	123	106
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-119	-191
<b>TOTAL OPERATING INCOME, NET</b>	<b>18,366</b>	<b>25,295</b>
(Administrative expenses)	9,902	13,878
(Depreciation)	1,256	1,748
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	2,021	2,415
(Commitments and guarantees given)	0	0
(Other provisions)	2,021	2,415
Of which pending legal issues and tax litigation <sup>1</sup>		317
Of which restructuring <sup>1</sup>		141
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,568	2,246
(Financial assets at fair value through other comprehensive income)	-1	1
(Financial assets at amortised cost)	1,569	2,245
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	32	41
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	53	94
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	5	6
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>3,644</b>	<b>5,067</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,731</b>	<b>3,903</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,731</b>	<b>3,903</b>
Of which attributable to owners of the parent	2,689	3,809

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## Spring 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Barclays Plc

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	178,230				177,759				IAS 1.54 (i)	
Financial assets held for trading	467,781	77,301	380,661	9,819	409,382	83,258	319,754	6,369	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	170,316	6,394	160,771	3,152	144,372	7,450	132,135	4,787	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	11,380	5,268	101	6,010	10,502	4,696	102	5,704	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	84,638	32,482	51,826	329	77,413	22,177	54,731	505	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	517,474				493,705				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	193	0	193	0	204	0	204	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	27,154				25,472					
<b>TOTAL ASSETS</b>	<b>1,457,166</b>				<b>1,338,808</b>				IAS 1.9(a), IG 6	

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	83,138	13	0	-7	0	0	74,528	958	0	-7	-2	0	Annex V. Part 1.31, 44(b)
	Loans and advances	318	0	0	0	0	0	734	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	14,625	125	0	-1	-5	0	20,686	189	0	-4	-6	0	Annex V. Part 1.31, 44(b)
	Loans and advances	454,852	45,864	9,626	-820	-2,856	-3,936	426,089	44,826	9,426	-849	-2,809	-3,844	Annex V. Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

## Spring 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Barclays Plc

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	375,882	316,130	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	262,279	240,493	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	725,631	687,713	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	379	305	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	7	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,735	3,653	IAS 37.10; IAS 1.54(l)
Tax liabilities	813	388	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	12,223	12,856	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>1,380,949</b>	<b>1,261,537</b>	<b>IAS 1.9(b);IG 6</b>

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		320,108	269,398	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	27,956	19,132	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	28,198	27,905	Annex V.Part 1.31
Deposits	Central banks	40,224	35,164	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	40	78	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	16,568	17,988	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,041	2,742	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	82,787	66,223	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,391	6,383	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	246,863	218,185	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	29,968	37,211	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	173,331	183,745	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	126,267	147,797	ECB/2013/33 Annex 2.Part 2.9.1
	Households	217,957	228,069	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	175,503	186,066	Annex V.Part 1.42(f), 44(c)
Debt securities issued		171,978	160,877	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		21,943	21,340	Annex V.Part 1.37
Other financial liabilities		38,203	17,955	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>1,364,171</b>	<b>1,244,640</b>	





### Spring 2020 EU-wide Transparency Exercise

Market Risk  
Barclays Plc

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments	9,613	8,298	461	174	1,257	562							535	201	1,294	576							
Of which: General risk	1,243	1,332	214	79	803	334							295	125	826	362							
Of which: Specific risk	8,370	6,967	247	95	454	228							241	76	468	214							
Equities	5,763	5,042	159	48	283	174							105	50	205	136							
Of which: General risk	312	714	159	48	283	174							105	50	205	136							
Of which: Specific risk	3,672	3,278	0	0	0	0							0	0	0	0							
Foreign exchange risk	588	538	90	41	388	168							95	49	311	183							
Commodities risk	0	0	29	8	48	14							26	6	25	8							
<b>Total</b>	<b>15,964</b>	<b>13,877</b>	<b>371</b>	<b>167</b>	<b>947</b>	<b>615</b>	<b>192</b>	<b>154</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18,873</b>	<b>387</b>	<b>201</b>	<b>931</b>	<b>769</b>	<b>218</b>	<b>348</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20,836</b>

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	208,728	219,125	598		189,147	199,645	111	
	Regional governments or local authorities	1,731	1,685	56		11,812	11,702	1,741	
	Public sector entities	9,296	9,018	309		9,756	9,674	414	
	Multilateral Development Banks	9,939	9,939	4		9,676	9,676	1	
	International Organisations	907	907	0		938	938	0	
	Institutions	31,539	31,323	2,458		30,472	29,431	2,501	
	Corporates	82,623	44,428	42,704		81,341	42,247	40,426	
	of which: SME	6,187	2,464	2,269		4,102	2,205	2,026	
	Retail	128,504	34,668	26,001		125,362	34,602	25,951	
	of which: SME	4,377	922	691		3,990	874	655	
	Secured by mortgages on immovable property	10,858	10,762	4,198		10,772	10,685	4,175	
	of which: SME	229	229	213		205	203	188	
	Exposures in default	3,955	1,917	2,183	1,962	4,364	2,044	2,271	2,002
	Items associated with particularly high risk	2,533	1,853	2,780		1,797	1,788	2,682	
	Covered bonds	1,663	1,663	168		2,075	2,075	217	
	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	1,240	1,240	3,099		1,173	1,173	2,932		
Other exposures	4,542	4,542	2,154		4,977	4,977	2,078		
<b>Standardised Total<sup>2</sup></b>	<b>498,117</b>	<b>373,069</b>	<b>86,712</b>	<b>3,746</b>	<b>483,662</b>	<b>360,657</b>	<b>85,500</b>	<b>3,672</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	149,764	160,159	26		135,518	145,817	21	
	Regional governments or local authorities	61	14	0		8,741	8,647	1,729	
	Public sector entities	95	90	18		1,026	946	189	
	Multilateral Development Banks	385	385	0		410	410	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,977	7,547	482		7,832	7,716	270	
	Corporates	18,715	8,342	8,081		19,926	9,106	8,839	
	of which: SME	2,822	1,326	1,146		2,898	1,381	1,205	
	Retail	15,601	7,195	5,396		14,739	7,271	5,453	
	of which: SME	3,573	854	640		3,609	805	603	
	Secured by mortgages on immovable property	5,176	5,159	2,017		5,247	5,241	2,053	
	of which: SME	197	196	184		189	187	174	
	Exposures in default	1,319	1,042	1,163	269	1,230	948	1,000	265
	Items associated with particularly high risk	1,877	1,197	1,795		809	800	1,200	
	Covered bonds	562	562	56		801	801	80	
	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	45	44	110		34	33	83		
Other exposures	4,285	4,285	2,103		4,371	4,371	1,789		
<b>Standardised Total<sup>2</sup></b>				<b>664</b>				<b>641</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	11,541	11,541	1		11,129	11,129	1	
	Regional governments or local authorities	3	3	1		74	57	11	
	Public sector entities	142	91	18		4	4	1	
	Multilateral Development Banks	3,842	3,842	0		3,907	3,907	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,275	10,280	531		8,431	8,429	543	
	Corporates	25,282	12,348	11,780		21,581	9,313	8,753	
	of which: SME	51	26	23		53	40	39	
	Retail	104,978	23,947	17,960		103,878	23,833	17,874	
	of which: SME	1	1	1		0	0	0	
	Secured by mortgages on immovable property	60	60	21		62	62	22	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1,605	213	232	1,391	1,805	337	410	1,408
	Items associated with particularly high risk	616	616	923		727	727	1,091	
	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	10	10	26		10	10	25		
Other exposures	23	23	23		53	53	53		
<b>Standardised Total<sup>2</sup></b>				<b>2,537</b>				<b>2,500</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	7,241	7,244	0		3,405	3,406	0	
	Regional governments or local authorities	1,454	1,454	0		2,495	2,495	0	
	Public sector entities	5,692	5,508	0		5,661	5,661	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,163	3,166	92		3,161	3,164	83	
	Corporates	1,047	602	563		1,249	791	745	
	of which: SME	15	10	9		11	4	4	
	Retail	2,378	2,002	1,502		2,138	1,990	1,493	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	63	63	59		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	90	51	60	35	70	33	43	31
	Items associated with particularly high risk	0	0	0		14	14	21	
	Covered bonds	84	84	8		84	84	8	
	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		
Other exposures	12	12	12		13	13	13		
<b>Standardised Total<sup>2</sup></b>				<b>76</b>				<b>75</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Barclays Plc

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	19,356	19,562	0		18,662	19,039	0	
	Regional governments or local authorities	1	1	0		0	0	0	
	Public sector entities	1,706	1,717	35		1,702	1,709	38	
	Multilateral Development Banks	309	309	0		302	302	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,095	3,857	111		3,654	3,261	91	
	Corporates	2,087	1,068	1,003		1,785	813	744	
	of which: SME	80	23	23		54	32	35	
	Retail	188	5	3		186	2	1	
	of which: SME	6	1	1		0	0	0	
	Secured by mortgages on immovable property	762	761	274		655	653	234	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	88	40	41	17	126	61	66	34
	Items associated with particularly high risk	0	0	0		11	11	17	
	Covered bonds	454	454	45		495	495	57	
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		
Other exposures	0	0	0		10	10	10		
Standardised Total <sup>2</sup>				33				42	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	589	589	0		486	486	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		14	7	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	65	65	0		57	57	0	
	Institutions	99	110	25		153	160	34	
	Corporates	1,181	525	468		1,178	471	391	
	of which: SME	29	8	7		36	14	11	
	Retail	174	5	3		29	4	3	
	of which: SME	42	2	1		1	0	0	
	Secured by mortgages on immovable property	163	163	69		173	173	72	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	25	14	15	11	24	13	14	11
	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		
Other exposures	95	95	1		109	109	11		
Standardised Total <sup>2</sup>				20				13	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
JAPAN	Central governments or central banks	1,940	1,940	381		5,327	5,327	8	
	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	1,308	1,308	45		1,524	1,525	51	
	Corporates	848	815	815		260	250	250	
	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	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	8	8	11		8	8	11	
	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		
Other exposures	0	0	0		30	30	30		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ITALY	Central governments or central banks	6,947	6,947	3		6,374	6,374	2	
	Regional governments or local authorities	2	2	0		2	2	0	
	Public sector entities	14	11	11		12	8	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	74	63	43		70	59	42	
	Corporates	1,815	795	773		1,754	737	691	
	of which: SME	1	1	1		1	1	1	
	Retail	4	1	1		2	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	174	131	46		17	16	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	28	19	29	8	122	71	72	51
	Items associated with particularly high risk	13	13	19		14	14	20	
	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		
Other exposures	30	30	6		22	22	8		
Standardised Total <sup>2</sup>				58				61	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Barclays Plc

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0		1	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	4,123	4,123	0		3,878	3,878	0	
	International Organisations	794	794	0		836	836	0	
	Institutions	22	24	5		46	48	11	
	Corporates	2,238	1,515	1,517		2,624	1,977	1,979	
	of which: SME	364	155	149		174	117	117	
	Retail	25	1	0		59	9	7	
	of which: SME	5	1	0		46	9	7	
	Secured by mortgages on immovable property	132	132	47		107	107	38	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	36	16	20	15	20	5	7	15
	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	20	20	50		21	21	53		
Other exposures	1	1	0		1	1	0		
Standardised Total <sup>2</sup>				24				25	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	551	551	0		548	548	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	827	827	165		642	642	128	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	405	326	65		363	356	71	
	Corporates	2,563	1,271	1,256		2,585	1,215	1,152	
	of which: SME	104	59	59		69	47	47	
	Retail	4	0	0		0	0	0	
	of which: SME	4	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	37	21	27	8	54	37	49	8
	Items associated with particularly high risk	0	0	0		86	86	129	
	Covered bonds	154	154	15		149	149	15	
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		
Other exposures	0	0	0		1	1	1		
Standardised Total <sup>2</sup>				13				13	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
CAYMAN ISLANDS	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	7	7	1		39	39	8	
	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	7,761	6,625	6,625		7,915	6,856	6,861	
	of which: SME	259	69	69		45	33	32	
	Retail	94	10	7		59	8	6	
	of which: SME	85	10	7		52	8	6	
	Secured by mortgages on immovable property	129	129	46		111	111	41	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	19	15	19	4	13	9	10	4
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				6				8	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

## Spring 2020 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Barclays Plc

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(min EUR, %)													
Consolidated data	Central banks and central governments	110,371	0	110,082	5,112	0	0	117,911	0	117,598	6,065	0	0
	Institutions	66,990	46	61,899	14,448	52	20	53,306	12	48,461	11,417	17	8
	Corporates	245,692	2,803	178,419	78,386	3,024	908	224,505	2,541	166,353	73,804	2,643	938
	Corporates - Of Which: Specialised Lending	10,050	267	9,336	6,404	0	34	11,274	250	10,576	7,618	0	24
	Corporates - Of Which: SME	20,353	1,277	18,071	10,768	1,732	246	20,724	1,272	18,192	11,988	1,765	311
	Retail	270,553	4,727	237,066	56,914	5,583	3,325	281,630	4,580	246,374	58,057	5,282	3,294
	Retail - Secured on real estate property	176,736	1,951	173,958	24,650	1,443	435	184,824	1,935	181,551	26,249	1,321	436
	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	176,736	1,951	173,958	24,650	1,443	435	184,824	1,935	181,551	26,249	1,321	436
	Retail - Qualifying Revolving	78,366	1,440	45,891	21,315	2,630	2,362	81,014	1,406	47,248	20,835	2,602	2,336
	Retail - Other Retail	15,451	1,335	17,216	10,950	1,510	529	15,792	1,239	17,574	10,973	1,359	522
	Retail - Other Retail - Of Which: SME	8,420	930	10,187	4,462	1,036	95	8,648	891	10,432	4,541	984	109
	Retail - Other Retail - Of Which: non-SME	7,031	405	7,029	6,489	473	434	7,144	348	7,142	6,432	375	412
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total <sup>2</sup>				14,673	169,534					15,123	164,466	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position.

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	367	0	83	18	0	0	259	0	68	3	0	0
	Institutions	21,177	24	20,510	6,096	24	15	11,492	8	11,023	3,159	13	3
	Corporates	88,148	2,167	70,755	37,872	2,420	652	86,227	2,042	69,308	37,037	2,303	676
	Corporates - Of Which: Specialised Lending	6,854	207	6,373	4,225	0	18	7,347	199	6,745	4,366	0	18
	Corporates - Of Which: SME	19,992	1,142	17,744	10,518	1,576	219	20,329	1,202	17,814	11,749	1,692	271
	Retail	255,032	3,850	223,800	51,895	5,129	2,751	267,182	3,702	234,227	53,502	4,848	2,726
	Retail - Secured on real estate property	168,137	1,237	165,273	21,323	1,098	79	177,342	1,227	173,995	23,353	1,002	84
	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	168,137	1,237	165,273	21,323	1,098	79	177,342	1,227	173,995	23,353	1,002	84
	Retail - Qualifying Revolving	71,448	1,278	41,315	19,623	2,521	2,143	74,052	1,237	42,662	19,177	2,488	2,120
	Retail - Other Retail	15,447	1,335	17,212	10,949	1,510	529	15,788	1,239	17,570	10,972	1,359	522
	Retail - Other Retail - Of Which: SME	8,416	930	10,183	4,461	1,036	95	8,644	891	10,429	4,540	984	109
	Retail - Other Retail - Of Which: non-SME	7,031	405	7,029	6,489	473	434	7,144	348	7,142	6,432	375	412
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(min EUR, %)													
UNITED STATES	Central banks and central governments	51,115	0	51,115	1,877	0	0	45,258	0	45,258	1,404	0	0
	Institutions	14,179	16	10,837	2,605	21	2	12,486	0	9,255	2,298	0	2
	Corporates	102,271	259	64,275	24,140	238	137	84,787	207	53,658	20,968	129	131
	Corporates - Of Which: Specialised Lending	4,442	0	1,396	1,172	0	10	2,134	0	2,134	2,162	0	4
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	1	4	1	1	1	4	1	4	1	1	1
	Retail - Secured on real estate property	4	1	4	1	1	1	4	1	4	1	1	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	4	1	4	1	1	1	4	1	4	1	1	1
	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(min EUR, %)													
GERMANY	Central banks and central governments	15,006	0	15,006	455	0	0	11,131	0	11,009	331	0	0
	Institutions	3,582	0	3,537	638	0	1	3,303	0	3,259	609	0	1
	Corporates	4,234	0	2,995	1,419	0	2	4,206	0	2,996	1,368	0	2
	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	6,921	162	4,579	1,692	108	219	6,966	169	4,589	1,659	115	216
	Retail - Secured on real estate property	3	0	3	0	0	3	3	0	3	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	3	0	3	0	0	3	3	0	3	0	0	0
	Retail - Qualifying Revolving	6,918	162	4,576	1,691	108	219	6,963	169	4,587	1,659	115	216
	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(min EUR, %)													
FRANCE	Central banks and central governments	51	0	51	9	0	0	173	0	173	10	0	0
	Institutions	5,378	0	5,054	892	0	0	7,245	0	6,895	1,148	0	0
	Corporates	7,133	0	5,164	1,448	0	2	6,979	0	5,103	1,308	0	2
	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	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	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	2	0	2	0	0	0	2	0	2	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).













**Spring 2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Barclays Plc

As of 31/12/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
[ 0 - 3M [	Japan	6,537	5,266	2,490	0	3,742	304	18	655	14	255	0	0	234		
[ 3M - 1Y [		2,797	2,797	0	0	1,502	1,295	0	0	0	0	0	0			
[ 1Y - 2Y [		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			
[ 3Y - 5Y [		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			
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>9,334</b>	<b>8,063</b>	<b>2,490</b>	<b>0</b>	<b>5,244</b>	<b>1,599</b>	<b>18</b>	<b>655</b>	<b>14</b>	<b>255</b>	<b>0</b>	<b>0</b>				
[ 0 - 3M [	U.S.	16,718	16,713	16,445	0	268	6	94	465	66	139	1,161	0	1,266		
[ 3M - 1Y [		2,477	2,477	0	0	2,298	178	0	0	0	0	635	0			
[ 1Y - 2Y [		4,896	4,896	0	0	4,896	0	0	0	0	0	217	0			
[ 2Y - 3Y [		1,859	1,859	0	0	1,859	0	0	0	0	0	484	0			
[ 3Y - 5Y [		2,850	2,850	0	0	2,596	254	0	0	0	0	109	0			
[ 5Y - 10Y [		5,947	5,947	0	0	5,947	0	0	0	0	0	0	0			
[ 10Y - more		1,850	1,850	2	2	1,731	117	0	0	0	0	0	0			
<b>Total</b>	<b>36,597</b>	<b>36,591</b>	<b>16,445</b>	<b>2</b>	<b>19,596</b>	<b>555</b>	<b>94</b>	<b>465</b>	<b>66</b>	<b>139</b>	<b>2,605</b>	<b>0</b>				
[ 0 - 3M [	China	76	69	10	0	67	0	66	6,240	95	6,684	0	0	39		
[ 3M - 1Y [		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			
[ 2Y - 3Y [		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			
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more		23	23	0	0	23	0	0	0	0	0	0	0			
<b>Total</b>	<b>99</b>	<b>92</b>	<b>10</b>	<b>0</b>	<b>23</b>	<b>67</b>	<b>66</b>	<b>6,240</b>	<b>95</b>	<b>6,684</b>	<b>0</b>	<b>0</b>				
[ 0 - 3M [	Switzerland	0	0	0	0	0	0	42	8,071	286	19,804	0	0	9		
[ 3M - 1Y [		90	90	0	0	90	0	0	0	0	0	0	0			
[ 1Y - 2Y [		155	155	0	0	155	0	0	0	0	0	0	0			
[ 2Y - 3Y [		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			
[ 5Y - 10Y [		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			
<b>Total</b>	<b>244</b>	<b>244</b>	<b>0</b>	<b>0</b>	<b>244</b>	<b>0</b>	<b>42</b>	<b>8,071</b>	<b>286</b>	<b>19,804</b>	<b>0</b>	<b>0</b>				
[ 0 - 3M [	Other advanced economies non EEA	205	109	191	0	13	13	22	102	14	465	0	0	35		
[ 3M - 1Y [		100	100	0	0	100	0	0	0	0	0	0	0			
[ 1Y - 2Y [		52	52	0	0	52	0	0	0	0	0	0	0			
[ 2Y - 3Y [		35	35	0	0	35	0	0	0	0	0	0	0			
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		99	99	0	0	99	0	0	0	0	0	0	0			
[ 10Y - more		43	43	0	0	43	0	0	0	0	0	0	0			
<b>Total</b>	<b>534</b>	<b>438</b>	<b>191</b>	<b>0</b>	<b>328</b>	<b>13</b>	<b>22</b>	<b>102</b>	<b>14</b>	<b>465</b>	<b>0</b>	<b>0</b>				
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	274	102	274	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [		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			
[ 2Y - 3Y [		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			
[ 5Y - 10Y [		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			
<b>Total</b>	<b>274</b>	<b>102</b>	<b>274</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>				
[ 0 - 3M [	Middle East	215	198	215	0	0	0	0	0	71	1,538	0	0	21		
[ 3M - 1Y [		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			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		141	141	0	0	141	0	0	0	0	0	0	0			
[ 5Y - 10Y [		131	131	0	0	131	0	0	0	0	0	337	0			
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>487</b>	<b>470</b>	<b>215</b>	<b>0</b>	<b>272</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>71</b>	<b>1,538</b>	<b>337</b>	<b>0</b>				
[ 0 - 3M [	Latin America and the Caribbean	697	560	697	0	0	0	52	86	52	86	0	0	0		
[ 3M - 1Y [		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			
[ 2Y - 3Y [		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			
[ 5Y - 10Y [		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			
<b>Total</b>	<b>697</b>	<b>560</b>	<b>697</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>52</b>	<b>86</b>	<b>52</b>	<b>86</b>	<b>0</b>	<b>0</b>				

**Spring 2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Barclays Plc

As of 31/12/2019

		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M [	Africa	190	58	190	0	0	0	0	0	0	0	0	0	0	0	2
[ 3M - 1Y [		40	40	0	0	0	40	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		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	
[ 3Y - 5Y [		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	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>230</b>	<b>98</b>	<b>190</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Others	338	205	338	0	0	0	4	434	23	482	0	0	0	271	
[ 3M - 1Y [		54	54	0	0	54	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y [		45	45	0	0	45	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		266	266	0	0	266	0	0	0	0	0	0	0	0		
[ 5Y - 10Y [		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			
<b>Total</b>		<b>703</b>	<b>570</b>	<b>338</b>	<b>0</b>	<b>365</b>	<b>0</b>	<b>4</b>	<b>434</b>	<b>23</b>	<b>482</b>	<b>0</b>	<b>0</b>	<b>0</b>		

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

## Spring 2020 EU-wide Transparency Exercise

### Performing and non-performing exposures

Barclays Plc

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which: defaulted		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which: defaulted	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>103,895</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>102,695</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20</b>	<b>0</b>	<b>0</b>
Central banks	1,667	0	0	0	0	0	0	1,267	0	0	0	0	0	0
General governments	72,069	0	0	0	4	0	0	67,008	0	0	0	7	0	0
Credit institutions	21,802	0	0	0	4	0	0	21,888	0	0	0	3	0	0
Other financial corporations	6,855	0	0	0	6	0	0	8,068	0	0	0	6	0	0
Non-financial corporations	1,502	0	0	0	0	0	0	4,465	0	0	0	3	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>855,024</b>	<b>2,735</b>	<b>10,286</b>	<b>9,810</b>	<b>3,663</b>	<b>3,949</b>	<b>4,112</b>	<b>796,394</b>	<b>2,112</b>	<b>9,669</b>	<b>9,615</b>	<b>3,651</b>	<b>3,851</b>	<b>3,761</b>
Central banks	188,614	0	0	0	0	0	0	187,882	0	0	0	0	0	0
General governments	12,295	1	0	0	2	0	0	12,991	0	0	0	0	0	0
Credit institutions	55,652	0	20	20	3	1	0	43,976	0	0	0	4	0	0
Other financial corporations	247,837	919	57	47	111	10	31	193,536	396	124	124	97	21	25
Non-financial corporations	105,238	569	3,320	2,933	450	631	1,464	103,341	406	2,757	2,734	470	654	1,117
of which: small and medium-sized enterprises at amortised cost	15,081	38	1,421	1,421	130	197	849	15,465	30	1,426	1,426	137	209	829
Households	245,388	1,246	6,889	6,810	3,096	3,307	2,617	254,669	1,310	6,788	6,757	3,079	3,176	2,619
<b>DEBT INSTRUMENTS other than HFT</b>	<b>958,919</b>	<b>2,735</b>	<b>10,287</b>	<b>9,810</b>	<b>3,676</b>	<b>3,950</b>	<b>4,112</b>	<b>899,090</b>	<b>2,112</b>	<b>9,669</b>	<b>9,616</b>	<b>3,670</b>	<b>3,852</b>	<b>3,761</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>425,219</b>		<b>897</b>	<b>888</b>	<b>306</b>	<b>58</b>	<b>45</b>	<b>428,873</b>		<b>1,101</b>	<b>1,101</b>	<b>312</b>	<b>66</b>	<b>32</b>

<sup>(1)</sup> 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

<sup>(2)</sup> Institutions report here collective allowances for incurred 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)

<sup>(3)</sup> Institutions 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)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## Spring 2020 EU-wide Transparency Exercise

### Forborne exposures

Barclays Plc

	As of 30/09/2019					As of 31/12/2019				
	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	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 <sup>2</sup>		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			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,941</b>	<b>2,478</b>	<b>832</b>	<b>527</b>	<b>1,740</b>	<b>3,801</b>	<b>2,219</b>	<b>774</b>	<b>516</b>	<b>1,696</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	3	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	0	8	8	0
Non-financial corporations	2,050	1,286	230	205	916	1,998	1,046	238	214	875
of which: small and medium-sized enterprises at amortised cost	376	374	40	39	225	382	379	46	45	221
Households	1,887	1,192	602	322	824	1,803	1,173	528	294	821
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,941</b>	<b>2,478</b>	<b>832</b>	<b>527</b>	<b>1,740</b>	<b>3,801</b>	<b>2,219</b>	<b>774</b>	<b>516</b>	<b>1,696</b>
<b>Loan commitments given</b>	<b>478</b>	<b>131</b>	<b>0</b>	<b>0</b>	<b>30</b>	<b>500</b>	<b>177</b>	<b>0</b>	<b>0</b>	<b>19</b>

<sup>(1)</sup> 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□

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

**Spring 2020 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Barclays Plc

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	5,091	551	5,086	60	0	5,076	547	5,071	61	0
B Mining and quarrying	3,751	176	3,602	95	0	3,321	135	3,293	82	0
C Manufacturing	10,646	205	10,646	82	0	10,996	126	10,271	81	0
D Electricity, gas, steam and air conditioning supply	2,723	128	2,723	9	0	2,535	141	2,535	25	0
E Water supply	1,222	28	1,222	3	0	1,110	6	1,110	6	0
F Construction	3,276	75	3,180	46	0	3,484	54	3,382	52	0
G Wholesale and retail trade	9,329	493	9,154	186	0	8,365	333	8,365	183	0
H Transport and storage	2,887	103	2,886	77	0	2,606	108	2,559	80	0
I Accommodation and food service activities	3,658	141	3,658	43	0	3,712	178	3,712	44	0
J Information and communication	6,125	54	6,107	40	0	6,031	49	5,938	44	0
K Financial and insurance activities	62	0	62	1	0	144	0	144	0	0
L Real estate activities	31,063	576	25,117	134	0	32,925	426	24,939	118	0
M Professional, scientific and technical activities	5,977	104	5,680	74	0	5,436	86	5,159	75	0
N Administrative and support service activities	7,587	279	6,973	134	0	7,098	282	6,717	163	0
O Public administration and defence, compulsory social security	889	0	757	1	0	366	7	214	1	0
P Education	4,716	110	2,704	20	0	4,503	62	2,582	22	0
Q Human health services and social work activities	4,279	217	4,239	32	0	3,588	145	3,517	39	0
R Arts, entertainment and recreation	1,143	36	1,143	13	0	1,176	28	1,176	14	0
S Other services	816	43	806	28	0	868	46	861	33	0
<b>Loans and advances</b>	<b>105,238</b>	<b>3,320</b>	<b>95,742</b>	<b>1,081</b>	<b>0</b>	<b>103,341</b>	<b>2,757</b>	<b>91,545</b>	<b>1,124</b>	<b>0</b>

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.