

Bank Name	Barclays Plc					
LEI Code	G5GSEF7VJP5I7OUK5573					
Country Code	GB					



#### **Key Metrics**

(mile FUD 0/)	As of	As of	COREP CODE	REGULATION
(mln EUR, %)  Available capital (amounts)	30/09/2019	31/12/2019		
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
Risk-weighted assets (amounts)				
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
Capital ratios				
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) )	-
Leverage ratio				
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



#### Leverage ratio

	(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)	
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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
<b>C.1</b>	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)	



Capital

			As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	Α	(mln EUR, %)  OWN FUNDS	74,626		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	47,281		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,055		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	instruments)  Retained earnings	48,654		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	6,744		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,107	·	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) 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 (I) 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 CCR
	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
					C 01.00 (r450,c010) + C 01.00 (r460,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),
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	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		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
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
		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
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,973	13,432	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 (r748,c010)	-
					+ C 01.00 (1744,0010) + C 01.00 (1746,0010)	
					C 01 00 (r660 c010) + C 01 00 (r680 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)	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	60,254	61,403	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,372	13,399	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		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)	-
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	353,642	346,727	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	129	135	C 05.01 (r010;c040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.37%	13.84%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.04%	17.71%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.10%	21.57%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	46,002	46,647	[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>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.01%	13.46%	[D]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,279	1,324	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-137	-133	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	129	135	C 05.01 (r440,c040)	-
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<sup>(1)</sup>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



#### **Overview of Risk exposure amounts**

	RW.	As	
(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE
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 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

Net Fice and commission income  Sints or Cy losses on financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities had for trading, net.  Sains or Cy losses on financial assets and liabilities for trading, net.  1,543  2,589  3,457  3,680  3,681		As of 30/09/2019	As of 31/12/2019
Of which discretaments         946         1,155           Of which loans and adherones morns         10,504         1,430           Of which plants and adherones morns         4,921         7,944           Of which dist securities issued appeared.         1,943         2,041           Coff which dist securities issued appeared.         1,944         2,234           Companies on thorse could recyculate or demand?         96         9.00           Different forme         5,781         7,598           Scient or Cy ) Seas on derecognition of financial seasts and liabilities not measured at fair value through profit or loas, and of non financial seasts and liabilities at fair value through profit or loas, and of non financial seasts and liabilities at fair value through profit or loas, and of non financial seasts and liabilities at fair value through profit or loas, and of non financial seasts and liabilities at fair value through profit or loas, and of non financial seasts and liabilities at fair value through profit or loas, and of non financial seasts and liabilities at fair value through profit or loas, and of non financial seasts and liabilities at fair value through profit or loas, and of non financial seasts and liabilities at fair value through profit or loas, and of non financial seasts and liabilities at fair value through profit or loas, and of non financial seasts and liabilities at fair value through profit or loas, and of non financial seasts and liabilities at fair value through profit or loas, and of non financial seasts and liabilities at fair value through profit or loas, and an analysis of properties of properties (plant of properties (plant of properties (plant of proper	·		
1,500   1,50			
1,000   1,00			
1,69 mich deposits expenses   1,938   2,299			
1,974   2,294			
Commerce on datase capital resyable on demands		·	
Decident income    Fee and commission income   Fee Pee Pee Pee Pee Pee Pee Pee Pee Pee		1,974	2,304
Net Fice and commission income  Sints or Cy losses on financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities had for trading, net.  Sains or Cy losses on financial assets and liabilities for trading, net.  1,543  2,589  3,457  3,680  3,681		0	0
Sample   Colores on deexogation of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets on financial assets and liabilities at fair value through profit or loss, and of non financial assets on financial assets and liabilities at fair value through profit or loss, net   2,589   3,357	Dividend income	86	90
Sases, net Sases on financial assets and liabilities held for trading, net Carls or (-) bases on financial assets and liabilities at fair value through profit or loss, net Carls or (-) bases on financial assets and liabilities at fair value through profit or loss, net Carls or (-) bases on financial assets and liabilities at fair value through profit or loss, net Carls or (-) bases from hedge accounting, net Carls or (-) bases from hedge accounting, net Carls of the ca	Net Fee and commission income	5,781	7,968
Cains or (-) losses from hedge accounting, net   1,543   106	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
Sains or (-) losses from hedge accounting, net   123   106	Gains or (-) losses on financial assets and liabilities held for trading, net	2,589	3,457
Dechange differences (pain or (~) loss), net   0	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1,543	2,089
1919   1917   1928   1938	Gains or (-) losses from hedge accounting, net	123	106
18,366   25,295   2	Exchange differences [gain or (-) loss], net	0	0
(Administrative expenses)  (Administrative expenses)  (Depreciation)  (Incorporation of Provisions)  (Consistence of Provisions or (*) losses, net  (Consistence of Provisions)  (Consistence	Net other operating income /(expenses)	-119	-191
(Depreciation)  (Depreciation)  (Defenciation)  (Defenciation)  (Defenciation)  (Defenciation)  (Defenciation)  (Defenciation)  (Defenciation)  (Commitments and guarantees given)  (Commitments and guarantees given)  (Commitments and guarantees given)  (Cother provisions)  (Cother provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Financial assets at after value through other comprehensive income)  (Financial assets at after value through other comprehensive income)  (Financial assets at after value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through or general banking itse, net)  (Financial assets at fair va	TOTAL OPERATING INCOME, NET	18,366	25,295
Modification gains or (*) losses, net  (Provisions or (*) reversal of provisions)  (Commitments and guarantees given)  (Commitments and guarantees given)  (Other provisions)  (Other provisions)  (Other provisions)  (Other provisions)  (Other provisions)  (Other provisions)  (Increases and tax itigation)  (Increases or (*) decreases of the fund for general banking risks, net)  (Increases or (*) decreases of the fund for general banking risks, net)  (Increases or (*) decreases of the fund for general banking risks, net)  (Increases or (*) decreases of the fund for general banking risks, net)  (Increases or (*) decreases of the fund for general banking risks, net)  (Inspariment or (*) reversal of impairment on financial assets on measured at fair value through profit or loss)  (Inspariment or (*) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspariment or (*) reversal of impairment of investmen	(Administrative expenses)	9,902	13,878
(Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  (Cother provisions)  Of which pending legal issues and tax litigation 1  Of which pending legal issues and tax litigation 1  Of which pending legal issues and tax litigation 1  Of which pending legal issues and tax litigation 1  Of which restructuring 1  (Increases or (-) decreases of the fund for general banking risks, net) 2  (Inneament or (-) reversal of impairment on financial assets not measured at fair value through profit or loss 1  (Inneament or (-) reversal of impairment or financial assets at an invised cost)  (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  (of w	(Depreciation)	1,256	1,748
(Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation 1  Of which pending legal issues and tax litigation 1  Of which restructuring 1  (Increases or (-) decreases of the fund for general banking risks, net) 2  (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Financial assets at amortised cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  (of	Modification gains or (-) losses, net	0	0
(Other provisions)  Of which pending legal issues and tax litigation 1  Of which pending legal issues and tax litigation 1  Of which restructuring 1  (Increases or (-) decreases of the fund for general banking risks, net) 2  (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Inpairment or (-) reversal of impairment on financial assets at amortised cost)  (Impairment or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inpairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) loss	(Provisions or (-) reversal of provisions)	2,021	2,415
Of which pending legal issues and tax litigation 1 Of which restructuring 1 (Increases or (-) decreases of the fund for general banking risks, net) 2 (Innepriment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Inpairment or (-) reversal of impairment on financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  10 (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets at amortised cost.  10 (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets at amortised cost.  10 (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets at amortised cost.  11 (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets at amortised cost.  12 (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and o	(Commitments and guarantees given)	0	0
Of which restructuring \( \) (Increases or (-) decreases of the fund for general banking risks, net)^2 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\	(Other provisions)	2,021	2,415
Of which restructuring 1 (Increases or (-) decreases of the fund for general banking risks, net) 2 (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  1,569  1			317
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at amortised cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Ingual function of (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Ingual function of (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Inspairment or (-) reversal of impairment of investments in subsidar			141
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Financial assets at amortised cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment on financial assets and impairment or investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in s		0	0
(Financial assets at fair value through other comprehensive income)  (Financial assets at amortised cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Negative goodwill recognised in profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS after tax from discontinued operations  O PROFIT OR (-) LOSS FOR THE YEAR  1.569  1		1,568	2,246
(Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and impossible or profit or loss  (Impairment or (-) loss of impairment of investments in subsidaries, joint ventures and associates and loss of investments in subsidaries, joint ventures and associates  (Impairment or (-) loss of impairment of im			1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM GENTINUE OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM GENTINUE OPERATIONS  PROFIT OR (-) LOSS FOR THE YEAR  2,731  3,903  PROFIT OR (-) LOSS FOR THE YEAR		1,569	2,245
(of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) loss after tax from discontinued operations  PROFIT OR (-) loss after tax from discontinued operations  PROFIT OR (-) LOSS FOR THE YEAR  O  10  10  10  10  10  10  10  10  10			41
Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR  O  PROFIT OR (-) LOSS FOR THE YEAR  O  O  O  O  O  O  O  O  O  O  O  O  O		0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  Profit or (-) loss after tax from discontinued operations  PROFIT OR (-) LOSS FOR THE YEAR  O  PROFIT OR (-) LOSS FOR THE YEAR  O  3,903  PROFIT OR (-) LOSS FOR THE YEAR		0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  Profit or (-) loss after tax from discontinued operations  PROFIT OR (-) LOSS FOR THE YEAR  6  6  7  7  7  7  7  7  7  7  7  7  7		53	94
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR  7,067		5	6
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  Profit or (-) loss after tax from discontinued operations  PROFIT OR (-) LOSS FOR THE YEAR  3,903  2,731  3,903  3,903		3.644	5.067
Profit or (-) loss after tax from discontinued operations  PROFIT OR (-) LOSS FOR THE YEAR  3,903		·	
PROFIT OR (-) LOSS FOR THE YEAR 3,903		0	0
		2.731	3.903
7 AXU T	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."



#### **Total Assets: fair value and impairment distribution**

(mln EUR)	I.	As of 30/09/201	19			As of 31,	/12/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
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				
TOTAL ASSETS	1,457,166				1,338,808				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 31/	/12/2019							
		Gross carry	ring amount		Accu	Accumulated impairment			ss carrying amo	ount	Accu	mulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		<b>Stage 1</b> Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Assets without significant increase in credit risk since initial recognition but		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value Debt securities		83,138	13	0	-7	0	0	74,528	958	0	-7	-2	0	Annex V.Part 1.31, 44(b)
through other comprehensive income 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	Debt securities	14,625	125	0	-1	-5	0	20,686	189	0	-4	-6	0	Annex V.Part 1.31, 44(b)
cost	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.



#### **Breakdown of liabilities**

Barclays Plc

#### (mln EUR)

	Carrying	j amount	
LIABILITIES:	As of 30/09/2019	As of 31/12/2019	References
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(I)
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
TOTAL LIABILITIES	1,380,949	1,261,537	IAS 1.9(b);IG 6

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

#### (mln EUR)

	(mln EUR)			_
		Carrying	amount	
Breakdown of financial lia	ibilities by instrument and by counterparty sector	As of 30/09/2019	As of 31/12/2019	References
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
SHOLE POSITIONS	Debt securities	28,198	27,905	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	5,391	6,383	ECB/2013/33 Annex 2.Part 2.9.1
Берояка	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	Debt securities issued		160,877	Annex V.Part 1.37, Part 2.98
Of which: S	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
TOTAL FINANCIAL LIABILITIES		1,364,171	1,244,640	



**Market Risk**Barclays Plc

									Darciay	75 FIC												
	SA					I	М									IM						
			VaR (Memoran	dum item)	n) STRESSED VaR (Memorandum item) AND		AND MIG	ENTAL DEFAULT GRATION RISK FAL CHARGE		RICE RISKS CAPI HARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (M	lemorandum item)	INCREMI DEFAUL MIGRATIO CAPITAL O	T AND ON RISK		CE RISKS CA ARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	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			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	TOTAL RISK EXPOSURE AMOUNT
` ,	As of 30/09/2019	As of 31/12/2019				As of 30/	09/2019									As of 31/1	2/2019					
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						
Foreign exchange risk Commodities risk	588 0	538 n	90	41 8	388 48	168 14							95 26	49 6	311 25	183						
Total	15,964	13,877	371	167	947	615	192	154	0	0	0	18,873	387	201	931	769	218	348	0	0	0	20,836

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.



Credit Risk - Standardised Approach

Barclays Plc

		Standardised Approach											
			As of 30/09/2019 As of										
		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, %)												
	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	128,564	34,668	26,001		125,362	34,602	25,951					
Concolidated data	of which: SME	4,377	922	691		3,990	874	655					
Consolidated data	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		4,364	2,044	2,271	2,00				
	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					
	Standardised Total <sup>2</sup>	498,117	373,069	86,712	3,746	483,662	360,65	7 85,500	3,672				

<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).
(2) Standardised Total does not include the Securitisation position.

					Standardise	d 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, %)								
	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 Institutions	6 077	U 7 F47	402		7 022	7 716	0	
	Corporates	6,977 18,715	7,547 8,342	482 8,081		7,832 19,926	7,716 9,106		
	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: CME	3,573	854	640		3,609	805	603	
JNITED KINGDOM	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	
	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	
	Standardised Total <sup>2</sup>	(1)			due to credit conversion factors				64

(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) 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		terparty excludes those for seed	ntisation exposures, additional v	diddion dajustinents (AVAS) din	d other own funds reductions i	related to the	
					Standardise	d 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, %)								
	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	$\frac{1}{2}$	
	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			8,431	8,429		
	Corporates	25,282	12,348			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	
<b>UNITED STATES</b>	of which: SME		1	1		0	0	0	
0.11.25 0.71.20	Secured by mortgages on immovable property	60	60	21		62	62	. 22	
	of which: SME	1.005	0	122	1 201	1 005	U 227	410	1 400
	Exposures in default	1,605 616	213 616	232 923	1,391	1,805 727	337 727		
	Items associated with particularly high risk Covered bonds	616	010	923		/2/	/2/	1,091	
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakings (CIU)		0	0		0	0	0	
		10	10	76		10	10	75	
	Equity Other exposures	10	23	20 22		£3 10	£3 10	25	
		23			2 527	53		33	2 500
	Standardised Total <sup>2</sup>				2,537				2,500

(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) 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.

					Standardise	d 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, %)								
	Central governments or central banks	7,241	7,244	0		3,405	3,406		
	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	3,164 791	83 745	
	Corporates of which: SME	1,047	602	563		1,249	/91	/45	
	Retail	15 2,378	2,002	1,502		2,138	1,990	1,493	
	of which: SME	2,376	2,002	1,302		2,130	1,990 N	1,493	
GERMANY	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	
	Standardised Total <sup>2</sup>				76				75

(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) 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 Total<sup>2</sup>

### **Spring 2020 EU-wide Transparency Exercise**

Credit Risk - Standardised Approach

Barclays Plc

					Standardise	d 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 a provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	19,356	19,562	C		18,662	19,039	0	
	Regional governments or local authorities	1	1	C		0	0	0	
	Public sector entities	1,706	1,717	35		1,702	1,709		
	Multilateral Development Banks	309	309	C		302	302	0	
	International Organisations	0	0	C		0	0	0	
	Institutions	4,095	3,857	111		3,654	3,261		
	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	
FRANCE	of which: SME	6	1	1		0	0	0	
IVAIICL	Secured by mortgages on immovable property	762	761	274		655	653	234	
	of which: SME	0	0	C		0	0	0	
	Exposures in default	88	40	41	. 17	126	61	66	
	Items associated with particularly high risk	0	0	C		11	11	17	
	Covered bonds	454	454	45		495	495	57	
	Claims on institutions and corporates with a ST credit assessment	0	0	C		0	0	0	
	Collective investments undertakings (CIU)	0	0	C		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	C		10	10	10	
	Standardised Total <sup>2</sup>				33				

(2) 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.

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	ed 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, %)								
	Central governments or central banks	589	589			486	486	0	
	Regional governments or local authorities	0	(			0	0	<u> </u>	
	Public sector entities	0	(			14	/	/	
	Multilateral Development Banks	0	(			[7]	U 		
	International Organisations Institutions	99	65 110		7	153	160	34	
	Corporates	1,181	525			1,178	471		
	of which: SME	1,101	52.	-	7	1,170	1/I 1 <i>d</i>	11	
	Retail	174				20	Δ		
	of which: SME	42				1			
SWITZERLAND	Secured by mortgages on immovable property	163	163	69		173	173	72	
	of which: SME	0	(			0	0	7	
	Exposures in default	25	14	1!	11	24	13	14	11
	Items associated with particularly high risk	0				0	0	ď	
	Covered bonds	0	(			0	0	ď	
	Claims on institutions and corporates with a ST credit assessment	o	(			0	0	O	
	Collective investments undertakings (CIU)	0	(			0	0	O	
	Equity	0	(			0	0	O	
	Other exposures	95	QF	-	1	109	100	11	

(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) 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

Central governments or central banks   1,940   1,940   381   5,327   5,327   8   8   8   8   1   1   1   1   1   1			exposures, but includes genera		erparty excludes those for sect	iritisation exposures, additional v	aluation aujustments (AVAS) and	d other own fullus reductions	related to the	
Central governments or central banks   1,940   1,940   361   5,327   5,327   5   6   7   7   7   7   7   7   7   7   7						Standardise	d Approach			
Cantral governments or central banks   1,940   1,940   381   5,327   5,327   8   8   8   8   1   1   1   1   1   1				As of 30/	09/2019			As of 31	/12/2019	
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   0   0   0			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Regional governments or local authorities										
Other exposures         0         0         0         30         30         30	JAPAN	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates    of which: SME Retail    of which: SME Secured by mortgages on immovable property    of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0 0 0 45 815 0 0 0 0 0 11 0	0	0 0 0 1,524 260 0 0 0 1 0 0 8 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
			0	0	0		30	30	30	

(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) 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

Regional of Public sectors of which sectors are sectors and sectors are sectors. TTALV	(mln EUR, %) governments or central banks Il governments or local authorities	Original Exposure <sup>1</sup>	As of 30/ Exposure Value <sup>1</sup>	09/2019  Risk exposure amount	Standardise  Value adjustments and		As of 31/		
Regional of Public sectors of which sectors are sectors and sectors are sectors. TTALV	governments or central banks Il governments or local authorities								
Regional of Public sectors of which sectors are sectors and sectors are sectors. TTALV	governments or central banks Il governments or local authorities		Exposure Value <sup>1</sup>	Risk exposure amount					
Regional of Public sectors of which sectors are sectors and sectors are sectors. TTALV	governments or central banks Il governments or local authorities	6 947			provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Regional of Public sectors Multilaters Internation Institution Corporates of which Retail of which	l governments or local authorities	6 947							
Public sector Multilatera Internation Institution Corporates of which Retail of which		0,547	6,947	3		6,374	6,374	2	
Multilatera Internation Institution Corporates of which Retail of which		2	2	0		2	2	0	
Internation Institution Corporates of which Retail of which	ector entities	14	11	11		12	8	8	
Institution Corporate of which Retail of which	eral Development Banks	0	0	0		0	0	0	
Corporate of which Retail of which	tional Organisations	0	0	0		0	0	0	
of which  Retail  of which		74	63	43		70	59	42	
Retail of which		1,815	795	773		1,754	737	691	
of which	ch: SME	1	1	1		1	1	1	
	The CME	4	1	1		2	1		
		174	121	1		1	1	0	
	<b>by mortgages on immovable property</b> ich: SME	1/4	131	46		1/	10	b	
	res in default	0	10	20	0	122	U 71	72	
	es in default ssociated with particularly high risk	20	19	10	0	1/2	1/1	72	-
Covered be		13	12	U 13		74	14	20	
	on institutions and corporates with a ST credit assessment	٥	0	0		0	0	0	
	ve investments undertakings (CIU)	٥	o l	0 0		0	0	n	
Equity	e investments under takings (cro)	١	n l			0	0	n	
Other expe		30	30	6		22	22	8	
Standardis	posures	30	30	<u> </u>	58	22			

(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) 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.



**Credit Risk - Standardised Approach** 

Barclays Plc

					Standardise	d 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 an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0 0 4,123 794 22 2,238 364 25	24 1,515 155	0 0 0 0 0 5 1,517 149 0		1 0 0 3,878 836 46 2,624 174 59	1 0 3,878 836 48 1,977 117	0 3	
LUXEMBOURG	of which: SME  Secured by mortgages on immovable property of which: SME  Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	5 132 1 36 0 0 0 0 20	1 132 1 16 0 0 0 0 20	0 47 1 20 0 0 0 0 50	15	46 107 1 20 0 0 0 0 21	9 107 1 5 0 0 0 0 21	7 38 1 5 7 0 0 0 0 0 0 5 3	
	Standardised Total <sup>2</sup>	1	1	0	24	T	1	., .	

(2) 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

					Standardise	ed 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, %)								
	Central governments or central banks	551	551	(		548	548	0	
	Regional governments or local authorities	0	0	(		0	0	0	
	Public sector entities	827	827	165		642	642	128	
	Multilateral Development Banks International Organisations	0	0			U	0	0	
	Institutions	405	326	65		363	356	71	
	Corporates	2,563	1,271	1,256		2,585	1,215		
	of which: SME	104	59	59		69	47	47	
	Retail	4	0			0	0	0	
NIETLIEDI ANDC	of which: SME	4	0	(		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	2	2	1	L	1	1	1	
	of which: SME	0	0	(		0	0	0	
	Exposures in default	37	21	27	7 8	54	37	49	
	Items associated with particularly high risk	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	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity Other exposures	0	0	(		0	0	0	
	Standardised Total <sup>2</sup>	U	U	_	13	7	1	1	

(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) 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

					Standardise	d 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, %)								
	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 Multilateral Development Banks	/	/	1		39	39	8	
	International Organisations	٥	0	0		0	0	0	
	Institutions	١	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	
CAVMANI TOLANDO	of which: SME	85	10	7		52	8	6	
CAYMAN ISLANDS	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	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0	0		U n	U 1	0	
	Other exposures	0	0			ol N	0		
	Standardised Total <sup>2</sup>	, and the second			6	J			

(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) 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.

## Credit Risk - IRB Approach

Barclays Plc

							IRB A	pproach					
				As of 30	/09/2019					As of 31	L/12/2019		
		Origina	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provision
	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	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	
	Other non credit-obligation assets				14,673						15,123		
	IRB Total <sup>2</sup>				169,534						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 A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origina	Exposure <sup>1</sup>	Exposure	Risk exp	osure amount	Value adjustments	Origina	l Exposure <sup>1</sup>	Exposure	Risk expo	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	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
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	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												
	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 A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origina	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exp	osure amount	Value adjustments	Origina	I Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	osure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	- value		Of which: defaulted	and provisions		Of which: defaulted	- value		Of which: defaulted	and provision
	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	1,442	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
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	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												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 31	1/12/2019		
		Origin	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	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	0	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
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	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												
	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 A	pproach					
				As of 30	/09/2019					As of 31	L/12/2019		
		Origin	al Exposure¹	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and	Origina	I Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisi
	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
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INAINCE	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	
	Retail - Other Retail - Of Which: SME	0	0		0	0	0	0	0	0			0
	Retail - Other Retail - Of Which: non-SME	0	0		0		0	0	0	0			
	Equity Other per credit obligation assets	U	U	U	U	U	U	U	U	U	U	U	U
	Other non credit-obligation assets  IRB Total												

Credit Risk - IRB Approach
Barclays Plc

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origina	al Exposure <sup>1</sup>	Exposure	Risk ex	posure amount	Value adjustments	Origina	Exposure <sup>1</sup>	Exposure	Risk exp	osure amount	Value adjustmei
	(mln EUR, %)		Of which: defaulted	─ Value¹		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	27,725	0	27,725	824	0	0	30,282	0	30,282	880	0	0
	Institutions	2,146	0	2,142	202	0	0	1,519	0	1,518	154	0	0
	Corporates	2,044	0	1,340	381	0	1	2,007	0	1,317	398	0	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	9	0	9	2	1	0	9	0	9	3	1	0
	Retail - Secured on real estate property	9	0	9	2	1	0	9	0	9	3	1	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	9	0	9	2	1	0	9	0	9	3	1	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												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3	L/12/2019		
		Origin	al Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	5,188	0	5,188	517	0	0	17,528	0	17,528	1,863	0	0
	Institutions	4,872	0	4,505	796	0	0	4,588	0	4,227	783	0	0
	Corporates	2,773	0	2,561	540	0	0	3,202	0	3,004	516	0	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
1 A D A N I	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
JAPAN	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
	Other non credit-obligation assets												
	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).

(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 A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origin	al Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exp	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	– Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- value-		Of which: defaulted	and provisions
	Central banks and central governments	37	0	37	10	0	0	153	0	153	48	0	0
	Institutions	231	0	226	147	0	0	403	0	398	275	0	0
	Corporates	928	6	512	238	3	3	687	6	378	161	3	3
	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	8,574	713	8,660	3,322	343	354	7,456	707	7,530	2,890	317	351
	Retail - Secured on real estate property	8,574	713	8,660	3,322	343	354	7,456	707	7,530	2,890	317	351
TTALV	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-SME	8,574	713	8,660	3,322	343	354	7,456	707	7,530	2,890	317	351
	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												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exp	osure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	- value		Of which: defaulted	and provisions		Of which: defaulted	- Value		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	70	0	70	10	0	0
	Institutions	1,634	0	1,542	178	0	0	1,117	0	1,003	95	0	0
	Corporates	5,506	24	4,775	1,332	0	4	5,221	22	4,582	1,144	0	10
	Corporates - Of Which: Specialised Lending	90	2	90	49	0	0	93	2	93	51	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
LLIVEMPOLIDO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	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												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origina	al Exposure¹	Exposure	Risk exp	oosure amount	Value adjustments	Origina	ll Exposure <sup>1</sup>	Exposure	Risk expo	osure amount	Value adjustmer
	(mln EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisi
	Central banks and central governments	3	0	3	0	0	0	6	0	6	0	0	0
	Institutions	1,471	0	1,464	155	0	0	1,201	0	1,198	131	0	0
	Corporates	5,645	0	4,046	1,454	0	6	4,908	0	3,799	1,359	0	4
	Corporates - Of Which: Specialised Lending	14	0	15	7	0	0	15	0	15	8	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
NETHEDI ANDC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	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												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 31	1/12/2019		
		Origin	al Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments	Origina	Exposure <sup>1</sup>	Exposure	Risk exp	oosure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	– Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,777	39	1,373	650	64	22	1,860	39	1,504	713	66	23
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	2	0	0	1	0	1	2	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
CAYMAN ISLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CATMAN ISLANDS	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
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							Barclays Plc <b>As of 31/12/2019</b>							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off bala	nce sheet	
												Off-balance s	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with p	oositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturit	Country / Region	derivative financial assets	assets (net of short positions)		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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria	550 0 0 0 0 0	252 0 0 0 0 0 0 0	550 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1	5 54 0 0 0 0 0 0 0 0 0 0 0 0	15 0 0 0 0 0 0	42 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Belgium	550 1,296 0 0 0 0 0 0 827 2,123	678 0 0 0 0 0 0 827	1,109 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 827	187 0 0 0 0 0 0 0	15 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	357 0 0 0 0 0	550 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	Bulgaria	2,123 3 0 0 0 0 0	3 0 0 0 0 0 0	1,109 3 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		323 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Cyprus	32 0 0 0 0 0 0 0	28 0 0 0 0 0 0	32 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
[ 0 - 3M [	Czech Republic	32	20	32			U					J. T.		
[ 0 - 3M [	Denmark	126 0 0 0 0 0 0	69 0 0 0 0 0 0	126 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Estonia	120	09	120	U .		v					J		v



General governments exposures by country of the counterparty

							Barclays Plc							
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positions	of which the maniel and	of which: Financial assets	of which: Financial assets at	of which officers in Landson					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					an eagn pront of less									
7 M F - 0 1		228	68	228	0	0	0	71	1,409	68	300	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Finland	0 0 418	0 0 418	0 0	0	0 0 418	0	0	0	0 0	0	0	0 0	
[10Y - more Total		0 <b>646</b>				0 418	0 0	0 <b>71</b>	0 1,409 1,648	0 <b>68</b>	0 <b>300</b> 1,342		0 0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		1,387 169 442	161 169 442	1,302 0 0	0	147 399	22 43	0	0 0	161 0 0	1,342 0 0	4 7	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	France	148 384	148 384 563	0	0	117 384	31 0	0	0	0	0	5	0	
[10Y - more Total		386 3,479	386 <b>2,254</b>	0 1,302	0	2/330	0 180	0 91		0 1 <b>61</b>			0	0
[ 0 - 3M [		1,816 50	953 50	920 0	0	102 50	794	4,996 0	13,120	1,321 0	8,904 0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Germany	74 51	74 51	0 0	0	74 51	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total	-	614 62 <b>2,977</b>	614 62 <b>2,114</b>	920	0	614 62 <b>1,263</b>	0 0 <b>794</b>	0 0 <b>4,996</b>	0 0 13,120	0 0 <b>1,321</b>	0 0 <b>8,904</b>	0	0	6
[ 0 - 3M [ [ 3M - 1Y [		1 0	1 0	1 0	0	0	0	0	0	90	415 0	•	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Croatia	0 0	0 0	0 0	0	0	0 0	0	0 0	0 0	0	0	0 0	
[5Y - 10Y [ [10Y - more Total		0	0	0	0	0	0	0	0	0 0 <b>90</b>	0 0 <b>415</b>	0	0	
[ 0 - 3M [ [ 3M - 1Y [		113 0	57 0	113 0	0 0	0 0	0 0	71 0	4,001	6 0	3,251 0	0 0	0 0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Greece	0 0	0 0	0	0	0	0	0	0	0 0	0	0	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		113 36 0	33 0	113 36 0	0 0	<b>0</b> 0	0 0 0	<b>71</b> 0 0	<b>4,001</b> 0 0	6 0 0	<b>3,251</b> 0 0	0 0 0	0 0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Hungary	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	
Total [ 0 - 3M [		233				0	0	21 21	1,291	0	0	0	0	0
[ 3M - 17 [ [ 1Y - 2Y [ [ 2Y - 3Y [	Ireland	0	0	0 0	0	0	0	0	0	0	0	0 0	0	
[ 0 - 3M [	Tielaliu	0 27 290	0 27 290	0	0	0 27 290	0	0	0	0 0	0	0	0	
	1	290 550 2,402 495	0	233 2,402		290 <b>317</b> 0	0	21 2,362		<b>0 0</b> 377	<b>0</b> 685	<b>0</b> 0	<b>0 0</b> 0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		495 1,097 0	495 1,097 0	0 0	0 0	0	495 1,097 0	0 0 0	0 0	0 0	0 0 0	0 0	0 0	
[ 0 - 3M [	Italy	0 1,965	1,965	0	0	1,965	0	0	0	0 0	0	0	0	
[10Y - more Total [ 0 - 3M [	1	5,960 6	3,558 6	2,402 6	0 0	1,965 0	0 <b>1,592</b> 0	0 <b>2,362</b> 14	0 <b>5,454</b> 155	0 377 0	685 0	0 <b>0</b> 0	0 0	3
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0 0	0	0	0 0	0	
[ 0 - 3M [	Latvia	0 0 0	0 0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	
[10Y - more Total	-	0 6	0 6	0 6	0	0 <b>0</b>	0 <b>0</b>	0 14	0 155	0 <b>0</b>	0 0	0	0	0



General governments exposures by country of the counterparty

							Barclays Plc <b>As of 31/12/2019</b>							
						Dire	ct exposures	<u></u>						
	(mln EUR)			On balance sh	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
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 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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania	20 0 0 0 0 0 0 0	20 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	20 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	54 0 0 0 0 0 0 0	319 0 0 0 0 0 0 319	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Luxembourg	226 76 0 240 0 93 0	225 76 0 240 0 93 0	225 0 0 0 0 0 0	0 0 0 0 0 0	0 76 0 240 0 93 0	1 0 0 0 0 0 0	721 0 0 0 0 0 0 0	3,065 0 0 0 0 0	0 0 0 0 0 0	10 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Malta													
[ 0 - 3M [	Netherlands	667 0 0 0 510 32 0	325 0 0 0 510 32 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 510 32 0	123 0 0 0 0 0 0	2 0 0 0 0 0	358 0 0 0 0 0 0 358	123 0 0 0 0 0 0	1,050 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Poland	5 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Portugal	198 0 0 0 48 776 0	42 0 0 0 48 776 0	188 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 48 776 0	10 0 0 0 0 0 0		0 0 0 0 0	5 0 0 0 0 0	331 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Romania	1,022 11 0 0 0 0 0 0 0	6 0 0 0 0 0	11 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Slovakia	88 0 0 0 0 0 0 0	70 0 0 0 0 0	32 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	55 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	54 0 0 0 0 0 0	459 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Slovenia	33 0 0 0 0 0 0 0	0 0 0 0 0 0	33 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	



General governments exposures by country of the counterparty

			Barclays Plc <b>As of 31/12/2019</b>												
						Dire	ct exposures								
	(mln EUR)			On balance sl	heet				Off balan						
												Off-balance sheet exposures			
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)					Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions	Risk weighted exposure amount	
				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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal			
[ 0 - 3M [	Spain	842 156 50 0 132 2,491 0	253 156 50 0 132 2,491 0	590 0 0 0 0 0 0 5 <b>90</b>	0 0 0 0 0 0	0 0 0 132 2,491 0	0	15 0 0 0 0 0 0	95 0 0 0 0 0 0	6 0 0 0 0 0	25 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	
[ 0 - 3M [	Sweden	51 0 0 0 0 188 0	21 0 0 0 0 188 0	30 0 0 0 0 0 0 30	0 0 0 0 0	0 0 0 0 0 188 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	36 0 0 0 0 0 0	167 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	
[ 0 - 3M [	United Kingdom	8,368 13,964 509 2,054 1,650 4,578 11,245	4,847 13,964 509 2,054 1,650 4,578 11,245	8,294 0 0 0 0 0 0 0 8,294	0 4,544 0 0 0 0 4,544	1,094 358 272 1,649 3,963 286	8,325 151 1,782 2 615 10,960	1 0 0 0 0 0 0	4 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	291 10 9 3 0 1 0	0 0 0 0 0 0		
[ 0 - 3M [	Iceland														
[ 0 - 3M [	Liechtenstein														
[ 0 - 3M [	Norway														
[ 0 - 3M [	Australia	4 0 0 0 0 0 5 328	4 0 0 0 0 5 328	1 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 5 328 <b>333</b>	0 0 0 0 0 3	0 0 0 0 0 0	0 0 0 0 0 0	3 0 0 0 0 0 0	31 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	50	
[ 0 - 3M [	Canada	318 0 86 215 285 496 353	318 0 86 215 285 496 353	4 0 0 0 0 0 0	0 0 0 0 0 0	0 0 86 215 285 496 353	86 0 0	27 0 0 0 0 0 0	1,965 0 0 0 0 0 0 0 1,965	93 0 0 0 0 0 0	4,523 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		
[ 0 - 3M [	Hong Kong	1,753	1,/53	4		1,435	80	2.7	1,305	93	4,523		J.	19/	



General governments exposures by country of the counterparty

							Barclays Plc							
							As of 31/12/2019							
						Direc	ct exposures							
	(mln EUR)				tives	Off balar								
												Off-balance sheet exposures		
			Total carrying amount of					Derivatives with positive fair value		Derivatives with negative fair valu				Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan	6,537 2,797 0 0 0 0	5,266 2,797 0 0 0 0	2,490 0 0 0 0 0	0 0 0 0 0 0	3,742 1,502 0 0 0 0	304 1,295 0 0 0 0	18 0 0 0 0 0	655 0 0 0 0 0	14 0 0 0 0 0 0	255 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total [ 0 - 3M [		<b>9,334</b> 16,718	16 713	<b>2,490</b> 16,445	<b>0</b>	<b>5,244</b>	<b>1,599</b>	<b>18</b>	<b>655</b> 465	<b>14</b> 66	<b>255</b>	<b>0</b>	<b>0</b>	234
[ 3M - 1Y [	U.S.	2,477 4,896 1,859 2,850 5,947 1,850	2,477 4,896 1,859 2,850 5,947 1,850	0 0 0 0 0	0 0 0 0 0 0	2,298 4,896 1,859 2,596 5,947 1,731	178 0 0 254 0 117	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	635 217 484 109 0 0	0 0 0 0 0	1.055
[ 0 - 3M [	China	76 0 0 0 0 0 0 23	69 0 0 0 0 0 23	16,445 10 0 0 0 0	0 0 0 0 0 0	19,596 0 0 0 0 0 0 0 23	555 67 0 0 0 0	66 0 0 0 0 0	6,240 0 0 0 0 0	95 0 0 0 0 0 0	6,684 0 0 0 0 0	2,605 0 0 0 0 0 0	0 0 0 0 0 0	
Total [ 0 - 3M [	Switzerland	99 0 90 155 0 0	0 90 155 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 90 155 0 0 0	67 0 0 0 0 0 0 0	66 42 0 0 0 0 0 0	8,071 0 0 0 0 0 0	95 286 0 0 0 0 0	19,804 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Other advanced economies non EEA	0 99 43	109 100 52 35 0 99 43	0 191 0 0 0 0 0	0 0 0 0 0	0 100 52 35 0 99 43	13 0 0 0 0 0 0	22 0 0 0 0 0 0	102 0 0 0 0 0	286 14 0 0 0 0 0 0 0 0 0	465 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	
Total [ 0 - 3M [	Other Central and eastern Europe countries non EEA	534 274 0 0 0 0 0	102 0 0 0 0 0 0	191 274 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	14 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	Middle East	274 215 0 0 141 131 0	198 0 0 0 141 131 0	274 215 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 141 131 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 71 0 0 0 0 0	1,538 0 0 0 0 0 0	0 0 0 0 0 0 337 0	0 0 0 0 0	
Total [ 0 - 3M [	Latin America and the Caribbean	487 697 0 0 0 0 0	560 0 0 0 0 0	215 697 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	272 0 0 0 0 0 0 0	52 0 0 0 0 0	86 0 0 0 0 0	71 52 0 0 0 0 0	1,538 86 0 0 0 0 0	337 0 0 0 0 0 0	0 0 0 0 0	21
[10Y - more Total	1	697	560	697	0	0	0	52	86	52	86	Ö	0	0



General governments exposures by country of the counterparty

Barclays Plc

							20.0.0.70							
							As of 31/12/2019							
			Direct exposures											
	(mln EUR)			Off balance sheet										
Residual Maturity								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance sheet exposures		
											Risk weighted			
	Country / Region	Total gross carrying amount of non- derivative financial assets	ive financial assets 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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [		190	58	190	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Africa	40 0 0 0 0	40 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	40 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [ 0 - 3M [	Others	230 338 54 0 45 266	98 205 54 0 45 266 0	190 338 0 0 0 0	0 0 0 0 0 0	0 54 0 45 266	0 0 0 0 0 0 0	4 0 0 0 0 0	434 0 0 0 0 0 0	23 0 0 0 0	482 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
[10Y - more	-	703	570	0	0	0	0	0	0	0	0	0	0	271

#### Notes and definition

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 have 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 counterparts 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 counterparts (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 counterparts (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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Guyana, French Guiana, Guyana, French Guyana, F
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (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.



**Performing and non-performing exposures** 

			A	s of 30/09/201	9					А	As of 31/12/201	.9		
		Gross carrying amo		Gross carrying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>			Gross carry			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial
		Of which performing but past due >30	Of which non	-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	Схрозится	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	CAPOSUICS	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	103,895	0	0	0	13	0	0	102,695	0	0	0	20	0	0
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
Loans and advances(including at amortised cost and fair value)	855,024	2,735	10,286	9,810	3,663	3,949	4,112	796,394	2,112	9,669	9,615	3,651	3,851	3,761
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
DEBT INSTRUMENTS other than HFT	958,919	2,735	10,287	9,810	3,676	3,950	4,112	899,090	2,112	9,669	9,616	3,670	3,852	3,761
OFF-BALANCE SHEET EXPOSURES	425,219		897	888	306	58	45	428,873		1,101	1,101	312	66	32

<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> 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)

<sup>(3)</sup> 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)

<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.



#### Forborne exposures

			As of 30/09/2019	)		As of 31/12/2019							
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for exfort for bearance me	anges in fair edit risk and xposures with	Collateral and financial guarantees	Gross carrying exposures wit 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			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
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			
Loans and advances (including at amortised cost and fair value)	3,941	2,478	832	527	1,740	3,801	2,219	774	516	1,696			
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			
DEBT INSTRUMENTS other than HFT	3,941	2,478	832	527	1,740	3,801	2,219	774	516	1,696			
Loan commitments given	478	131	0	O	30	500	177	0	0	19			

<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

ı			As of 30/09/201	.9	As of 31/12/2019						
(mln EUR)	Gross carrying	Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	
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	
Loans and advances	105,238	3,320	95,742	1,081	0	103,341	2,757	91,545	1,124	0	

<sup>(1)</sup> 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.