



2016 EU-wide Transparency Exercise

Bank Name	Barclays Plc
LEI Code	G5GSEF7VJP5I7OUK5573
Country Code	UK

2016 EU-wide Transparency Exercise

Capital

Barclays Plc

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	90,643	82,793		C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	55,509	51,250		C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	29,333	26,272		C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	41,419	36,164		C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,294	5,705		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,037	913		C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0		C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,295	1,817		C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3,687	-6,431		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-11,219	-10,348		C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,165	-811		C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-1,859	-1,784		C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-938	-247		C 01.00 (r390,d10)	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,d10)	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,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0		C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0		C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0		C 01.00 (r480,d10)	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,d10)	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,d10)	Articles 4(27), 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0		C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0		C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0		C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	0	0		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,d10)	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,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0		C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	16,205	13,392		C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	7,402	6,762		C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0		C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0		C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	8,803	6,629		C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	71,713	64,641		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	18,930	18,151		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	21,707	19,919		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-4	-4		C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	-2,774	-1,764		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	488,297	442,946		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0		C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.37%	11.57%	CA1 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.69%	14.59%	CA1 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.56%	18.69%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	55,509	51,250	[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))]	-	
CET1 RATIO (%) Fully loaded¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.37%	11.57%	[B.1]/[B-B.1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

Barclays Plc

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	359,228	333,052
Risk exposure amount for securitisation and re-securitisations in the banking book	4,863	3,220
Risk exposure amount for contributions to the default fund of a CCP	1,488	1,589
Risk exposure amount Other credit risk	352,877	328,243
Risk exposure amount for position, foreign exchange and commodities (Market risk)	35,797	31,770
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	1,671	1,136
Risk exposure amount for Credit Valuation Adjustment	15,356	9,497
Risk exposure amount for operational risk	77,199	68,554
Other risk exposure amounts	717	73
Total Risk Exposure Amount	488,297	442,946

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2016 EU-wide Transparency Exercise

P&L
Barclays Plc

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	23,358	8,017
Of which debt securities income	1,763	560
Of which loans and advances income	20,863	7,297
Interest expenses	6,406	1,736
(Of which deposits expenses)	1,512	599
(Of which debt securities issued expenses)	2,318	638
(Expenses on share capital repayable on demand)	0	0
Dividend income	11	5
Net Fee and commission income	10,789	3,991
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	325	953
Gains or (-) losses on financial assets and liabilities held for trading, net	3,735	2,126
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	1,401	-122
Gains or (-) losses from hedge accounting, net	109	42
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	12	-272
TOTAL OPERATING INCOME, NET	33,333	13,003
(Administrative expenses)	19,313	7,219
(Depreciation)	1,589	657
(Provisions or (-) reversal of provisions)	6,057	1,073
(Commitments and guarantees given)	-17	-2
(Other provisions)	6,074	1,075
Of which pending legal issues and tax litigation ¹	1,939	
Of which restructuring ¹	68	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,905	1,124
(Loans and receivables)	2,881	1,123
(Held to maturity investments, AFS assets and financial assets measured at cost)	24	1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	345	100
(of which Goodwill)	139	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	197	220
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-846	-534
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,474	2,516
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	568	1,689
Profit or (-) loss after tax from discontinued operations	0	343
PROFIT OR (-) LOSS FOR THE YEAR	568	2,033
Of which attributable to owners of the parent	-293	1,641

⁽¹⁾ Information available only as of end of the year

2016 EU-wide Transparency Exercise
Market Risk
Barclays Plc

	SA		IM										IM											
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015										As of 30/06/2016											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)			PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(mln EUR)																								
Traded Debt Instruments	9,051	7,077	456	164	966	449							352	168	951	492								
Of which: General risk	2,743	903	243	89	574	261							213	89	605	266								
Of which: Specific risk	6,307	6,174	213	76	391	188							139	79	346	226								
Equities	4,977	5,794	141	56	372	312							118	44	320	215								
Of which: General risk	390	580	141	56	372	312							118	44	320	215								
Of which: Specific risk	2,764	3,128	0	0	0	0							0	0	0	0								
Foreign exchange risk	274	371	91	33	344	178							88	37	190	85								
Commodities risk	0	0	117	57	169	112							81	50	113	82								
Total	14,301	13,242	423	174	1,096	715	163	176	7	15	16	21,496	318	164	990	660	167	146	4	5	4	18,528		

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Barclays Plc

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	151,775	154,215	3,422		169,166	171,397	3,228	
	Regional governments or local authorities	1,313	1,207	171		612	519	30	
	Public sector entities	1,261	1,232	253		2,206	2,175	556	
	Multilateral Development Banks	5,697	5,697	0		6,074	6,074	0	
	International Organisations	3,281	3,281	0		3,095	3,095	0	
	Institutions	37,440	26,908	3,160		36,044	29,576	2,982	
	Corporates	175,697	60,327	52,733		255,112	58,333	50,259	
	of which: SME	10,407	5,196	4,984		9,104	4,236	4,076	
	Retail	125,546	36,074	27,015		125,199	34,995	26,245	
	of which: SME	6,638	1,201	858		5,442	947	708	
	Secured by mortgages on immovable property	18,929	18,884	7,782		17,066	16,998	6,953	
	of which: SME	731	730	669		356	337	314	
	Exposures in default	5,782	2,996	3,814	2,704	5,291	3,025	3,696	2,157
	Items associated with particularly high risk	79,088	5,653	8,874		33,568	3,513	5,396	
	Covered bonds	1,647	1,647	329		366	366	73	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
Equity	719	717	1,584		592	590	1,383		
Securitisation	0	0	0		0	0	0		
Other exposures	2,952	2,952	666		4,265	4,265	926		
Standardised Total¹	611,128	321,791	109,804	3,581	658,656	334,920	101,729	3,244	

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).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
UNITED KINGDOM	Central governments or central banks	43,691	43,040	2		36,411	35,749	2	
	Regional governments or local authorities	149	58	14		105	30	7	
	Public sector entities	67	64	13		199	196	39	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,797	9,625	966		9,156	7,996	747	
	Corporates	29,726	16,760	11,720		28,396	16,935	11,662	
	of which: SME	3,108	1,967	1,805		2,949	1,763	1,611	
	Retail	19,948	8,422	6,312		17,663	7,610	5,707	
	of which: SME	3,997	808	600		3,567	795	595	
	Secured by mortgages on immovable property	10,385	10,378	4,207		8,264	8,243	3,217	
	of which: SME	634	633	573		272	253	231	
	Exposures in default	1,376	896	1,105	471	1,245	778	944	458
	Items associated with particularly high risk	1,426	1,370	2,246		810	771	1,172	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	165	164	351		83	80	201		
Securitisation	0	0	0		0	0	0		
Other exposures	2,411	2,411	350		3,755	3,755	622		
Standardised Total¹	734	458	688	734	688	688	688	688	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
UNITED STATES	Central governments or central banks	44,284	44,888	0		59,370	59,747	0	
	Regional governments or local authorities	5	5	5		14	10	10	
	Public sector entities	68	68	14		74	74	21	
	Multilateral Development Banks	1,563	1,563	0		1,405	1,405	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11,153	5,759	260		10,122	9,843	354	
	Corporates	52,486	12,066	10,713		57,327	12,111	10,570	
	of which: SME	594	411	410		624	503	502	
	Retail	88,768	20,451	15,323		92,086	21,008	15,756	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	858	858	332		2,059	2,059	912	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	1,244	455	649	775	1,387	687	804	689
	Items associated with particularly high risk	5,621	1,210	1,943		3,646	791	1,213	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	6	6	9		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total¹	963	689	970	963	970	970	970	970	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
CAYMAN ISLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		32	29	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	29,042	3,153	3,149		107,850	3,597	3,597	
	of which: SME	849	616	616		350	128	128	
	Retail	144	3	3		86	2	2	
	of which: SME	116	3	2		75	2	2	
	Secured by mortgages on immovable property	239	222	92		187	172	70	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	77	65	78	11	40	31	42	10
	Items associated with particularly high risk	52,249	1,513	2,269		19,754	883	1,324	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	17	17	25		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	1	1	0		0	0	0		
Standardised Total¹	12	10	10	12	10	10	10	10	

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 does not include Securitisation exposures

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Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SOUTH AFRICA	Central governments or central banks	1,021	1,021	12		1,121	1,121	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	28	27		2	2	2	
	Corporates	123	107	107		92	73	73	
	of which: SME	0	0	0		0	0	0	
	Retail	1,343	506	380		1,314	462	347	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	32	32	11		28	28	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	110	26	26	84	114	26	26	89
	Items associated with particularly high risk	5	5	7		5	4	7	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	302	302	677		338	338	739		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				99				108	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	20,550	23,189	0		31,279	34,084	0	
	Regional governments or local authorities	991	991	0		463	463	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	28	28	0		0	0	0	
	Institutions	5,337	2,698	77		5,542	2,737	66	
	Corporates	2,259	1,403	1,044		2,560	1,364	1,012	
	of which: SME	19	2	2		16	2	1	
	Retail	1,502	1,282	961		1,575	1,349	1,011	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	81	81	74		63	63	57	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	54	15	21	39	63	15	23	42
	Items associated with particularly high risk	64	63	158		89	63	157	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	5	8		0	0	0		
Securitisation									
Other exposures	0	0	0		1	1	0		
Standardised Total²				52				82	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
FRANCE	Central governments or central banks	10,976	10,906	0		6,699	6,544	0	
	Regional governments or local authorities	3	1	0		2	2	0	
	Public sector entities	37	37	7		68	68	14	
	Multilateral Development Banks	69	69	0		63	63	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,254	1,241	106		3,520	1,872	117	
	Corporates	4,113	2,653	2,255		3,722	2,440	2,021	
	of which: SME	263	171	171		266	94	94	
	Retail	265	148	111		275	137	103	
	of which: SME	4	2	2		4	1	1	
	Secured by mortgages on immovable property	1,282	1,275	458		1,140	1,132	404	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	139	93	112	36	226	182	235	38
	Items associated with particularly high risk	323	297	483		102	100	163	
	Covered bonds	398	398	30		229	229	46	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	20	20	49		17	17	43		
Securitisation									
Other exposures	38	38	7		0	0	0		
Standardised Total²				52				44	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ITALY	Central governments or central banks	26	29	14		28	28	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	16	16	9		14	14	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	88	86	43		97	87	36	
	Corporates	2,268	1,226	1,214		2,062	1,064	1,064	
	of which: SME	52	32	32		66	40	40	
	Retail	565	533	400		416	390	292	
	of which: SME	29	25	19		23	20	15	
	Secured by mortgages on immovable property	196	196	69		154	154	54	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	532	199	260	334	543	234	304	309
	Items associated with particularly high risk	75	13	32		75	18	34	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	45	45	7		39	39	7		
Standardised Total²				426				390	

⁽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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Barclays Plc

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SWITZERLAND	Central governments or central banks	16,623	16,437	0		23,846	23,705	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	19	19	0		72	72	0	
	Institutions	142	196	40		211	256	53	
	Corporates	2,162	1,201	917		1,965	1,056	746	
	of which: SME	76	22	22		50	17	17	
	Retail	65	45	34		91	7	5	
	of which: SME	5	1	1		12	2	1	
	Secured by mortgages on immovable property	258	258	93		179	179	64	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	48	40	46	8	128	107	118	6
	Items associated with particularly high risk	21	18	28		20	18	27	
	Covered bonds	991	991	198		43	43	9	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	1	1	0		1	1	0		
Standardised Total²				11				9	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
VIRGIN ISLANDS, BRITISH	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	28	14	14		27	13	13	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	2	2		0	1	1	
	Corporates	10,510	1,482	1,482		10,562	1,267	1,267	
	of which: SME	1,964	480	480		1,708	344	344	
	Retail	1,097	23	17		838	12	9	
	of which: SME	972	10	7		725	12	9	
	Secured by mortgages on immovable property	697	696	298		642	641	272	
	of which: SME	35	35	34		31	31	30	
	Exposures in default	139	112	127	23	99	71	74	23
	Items associated with particularly high risk	4,691	144	216		2,261	176	264	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				24				23	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		3	1	0	
	Multilateral Development Banks	3,726	3,726	0		4,131	4,131	0	
	International Organisations	726	726	0		3,023	3,023	0	
	Institutions	280	280	56		196	198	40	
	Corporates	3,719	901	1,008		3,172	724	708	
	of which: SME	49	20	20		122	78	78	
	Retail	19	1	1		42	1	1	
	of which: SME	0	0	0		20	1	1	
	Secured by mortgages on immovable property	153	153	55		151	151	54	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	71	63	77	8	32	25	32	7
	Items associated with particularly high risk	489	92	139		346	40	60	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		0	0	0		
Securitisation									
Other exposures	0	0	0		5	5	5		
Standardised Total²				8				9	

⁽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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Barclays PIC

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	35,461	0	34,602	6,226	0	1	34,308	0	33,613	7,448	0	1
	Institutions	60,740	24	57,490	15,746	37	6	60,602	246	60,756	15,255	340	5
	Corporates	377,897	3,394	269,007	118,658	4,339	763	345,966	3,927	254,275	114,247	4,700	800
	Corporates - Of Which: Specialised Lending	18,233	686	16,837	12,162	0	97	16,157	431	14,901	10,567	0	62
	Corporates - Of Which: SME	33,694	1,244	31,901	17,456	1,955	259	32,157	1,060	30,223	16,244	1,597	232
	Retail	337,795	6,957	294,943	79,103	8,240	3,265	307,514	7,031	268,419	68,588	7,640	3,069
	Retail - Secured on real estate property	216,786	2,686	212,517	36,820	3,109	633	194,260	2,859	190,229	28,315	2,442	586
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	216,786	2,686	212,517	36,820	3,109	633	194,260	2,859	190,229	28,315	2,442	586
	Retail - Qualifying Revolving	98,575	3,018	59,954	25,569	3,638	1,706	90,940	2,805	55,750	24,279	3,638	1,660
	Retail - Other Retail	22,433	1,252	22,473	16,714	1,493	925	22,314	1,366	22,439	15,994	1,559	824
	Retail - Other Retail - Of Which: SME	10,725	502	10,759	4,918	638	255	10,414	570	10,444	4,758	716	234
	Retail - Other Retail - Of Which: non-SME	11,708	751	11,713	11,796	855	670	11,900	797	11,995	11,237	843	589
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	25,105	0	25,105	4,863	0	0	23,459	0	23,459	20,976	0	0
Other non credit-obligation assets													
IRB Total				247,935						229,734			

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	7,216	0	7,188	135	0	0	4,288	0	4,976	290	0	0
	Institutions	21,724	24	17,498	5,569	37	5	19,307	52	17,217	5,253	98	4
	Corporates	136,468	1,830	110,487	57,722	2,923	507	123,346	2,085	102,436	52,790	3,263	433
	Corporates - Of Which: Specialised Lending	12,505	461	12,239	8,923	0	64	10,577	336	10,374	7,448	0	55
	Corporates - Of Which: SME	27,981	861	26,822	13,720	143	25,781	692	24,600	12,196	1,356	110	
	Retail	285,712	4,758	247,261	60,534	5,482	2,313	258,193	4,221	223,064	51,113	5,119	2,096
	Retail - Secured on real estate property	180,982	1,180	178,023	26,471	1,441	143	162,437	978	159,355	19,409	1,175	131
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	180,982	1,180	178,023	26,471	1,441	143	162,437	978	159,355	19,409	1,175	131
	Retail - Qualifying Revolving	88,139	2,559	52,657	21,584	3,225	1,410	79,767	2,271	47,731	20,203	3,086	1,330
	Retail - Other Retail	16,591	1,020	16,581	12,479	816	760	15,989	972	15,978	11,500	857	636
	Retail - Other Retail - Of Which: SME	9,248	480	9,239	4,085	613	243	8,921	548	8,910	3,922	694	219
	Retail - Other Retail - Of Which: non-SME	7,343	539	7,343	8,394	203	517	7,068	424	7,068	7,579	163	417
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
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 Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED STATES	Central banks and central governments	1,404	0	1,193	71	0	0	3,875	0	501	32	0	0
	Institutions	4,936	0	10,262	1,184	0	0	6,613	0	11,337	1,378	0	0
	Corporates	226,697	559	75,372	26,284	214	52	118,010	797	73,122	26,506	698	106
	Corporates - Of Which: Specialised Lending	523	0	343	374	0	0	557	0	372	408	0	0
	Corporates - Of Which: SME	21	10	21	17	14	3	7	0	6	25	0	0
	Retail	16	1	16	3	0	1	12	1	12	2	0	1
	Retail - Secured on real estate property	16	1	16	3	0	1	11	1	12	2	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	1	16	3	0	1	11	1	12	2	0	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
	Securitisation												
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 Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CAYMAN ISLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5	0	5	3	0	0	5	0	5	4	0
	Corporates	1,441	0	944	507	0	0	1,735	0	1,330	647	0
	Corporates - Of Which: Specialised Lending	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
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Securitisation											
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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Barclays Plc

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SOUTH AFRICA	Central banks and central governments	4,292	0	4,617	1,675	0	0	4,181	0	4,688	1,827	0	0
	Institutions	2,036	0	1,162	532	0	0	1,981	0	1,484	515	0	0
	Corporates	25,092	604	17,574	9,656	555	155	25,836	619	19,727	10,467	220	220
	Corporates - Of Which: Specialised Lending	327	45	281	268	0	5	368	52	319	293	0	5
	Corporates - Of Which: SME	5,236	364	4,625	3,343	197	113	5,858	350	5,132	3,697	218	122
	Retail	26,189	1,055	23,583	10,297	1,272	527	27,534	1,823	25,702	10,496	1,386	605
	Retail - Secured on real estate property	16,193	606	14,692	4,114	354	190	16,922	1,129	15,823	4,119	301	201
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16,193	606	14,692	4,114	354	190	16,922	1,129	15,823	4,119	301	201
	Retail - Qualifying Revolving	4,178	229	3,024	1,953	245	182	4,297	300	3,427	1,885	394	216
	Retail - Other Retail	5,818	220	5,866	4,231	674	156	6,315	394	6,451	4,491	701	188
	Retail - Other Retail - Of Which: SME	1,464	20	1,508	830	23	12	1,483	21	1,524	833	21	15
	Retail - Other Retail - Of Which: non-SME	4,354	201	4,358	3,401	651	144	4,832	373	4,927	3,658	680	173
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
GERMANY	Central banks and central governments	700	0	700	108	0	0	437	0	442	59	0	0
	Institutions	4,718	0	3,823	1,005	0	0	3,032	0	2,419	739	0	0
	Corporates	8,064	17	6,781	1,947	0	0	7,327	6	5,611	1,602	0	0
	Corporates - Of Which: Specialised Lending	17	17	17	0	0	0	6	6	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	5,220	175	3,728	1,555	105	91	5,626	175	3,981	1,664	111	88
	Retail - Secured on real estate property	4	0	4	1	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	5,216	175	3,724	1,554	105	91	5,625	175	3,980	1,664	111	88
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
FRANCE	Central banks and central governments	658	0	382	39	0	0	657	0	381	35	0	0
	Institutions	4,785	0	4,712	1,280	0	0	5,839	0	6,084	1,646	0	0
	Corporates	8,177	66	6,134	1,615	6	0	7,529	15	4,817	1,374	5	1
	Corporates - Of Which: Specialised Lending	65	65	65	0	0	14	14	14	0	0	0	0
	Corporates - Of Which: SME	1	1	1	6	6	1	1	1	5	5	0	0
	Retail	13	0	13	2	1	0	3	0	3	0	0	0
	Retail - Secured on real estate property	12	0	13	2	1	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
	Retail - Secured on real estate property - Of Which: non-SME	12	0	13	2	1	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
ITALY	Central banks and central governments	2,590	0	2,590	2,090	0	0	3,442	0	3,444	2,762	0	0
	Institutions	247	0	239	218	0	0	302	0	300	235	0	0
	Corporates	2,650	9	1,953	1,216	7	4	2,236	8	1,445	1,001	2	8
	Corporates - Of Which: Specialised Lending	68	0	68	35	0	0	78	0	78	42	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	15,915	736	16,074	5,086	961	254	14,845	749	14,993	4,773	962	253
	Retail - Secured on real estate property	15,903	725	16,062	5,085	960	245	14,845	749	14,993	4,773	962	253
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15,903	725	16,062	5,085	960	245	14,845	749	14,993	4,773	962	253
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	11	11	2	1	9	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	11	11	11	2	1	9	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Barclays Plc

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	9	0	9	0	0	0	25	0	29	0	0
	Institutions	1,708	0	1,514	283	0	0	1,535	0	1,626	283	0
	Corporates	1,991	3	1,385	369	18	0	1,865	0	1,305	464	0
	Corporates - Of Which: Specialised Lending	6	0	6	4	0	0	5	0	5	4	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail	22	0	22	3	1	0	12	0	12	4	1
	Retail - Secured on real estate property	22	0	22	3	1	0	12	0	12	4	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	0	22	3	1	0	12	0	12	4	1
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
VIRGIN ISLANDS, BRITISH	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	423	24	417	255	6	0	411	4	358	180	4
	Corporates - Of Which: Specialised Lending	204	19	204	188	0	0	182	0	182	128	0
	Corporates - Of Which: SME	20	5	20	13	6	0	17	4	17	9	4
	Retail	2	1	2	1	1	0	2	0	2	1	1
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	2	1	2	1	1	0	2	0	2	1	1
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	Central banks and central governments	972	0	973	62	0	0	946	0	946	59	0
	Institutions	594	0	521	100	0	0	611	0	545	106	0
	Corporates	6,419	25	5,262	2,019	0	26	7,790	76	7,216	2,367	246
	Corporates - Of Which: Specialised Lending	604	25	604	382	0	25	627	0	627	361	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail	2	0	2	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	1	0	1	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
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).

2016 EU-wide Transparency Exercise

Sovereign Exposure

Barclays Plc

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments						
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities					
TOTAL - ALL COUNTRIES	143,788.0	16,321.2	127,466.8	35,100.2	0.9	35,099.3	10,047.5	8,438.1	1,609.4	90,763.6	0.0	90,763.6	8,129.3	8,129.3	0.0	0.0	0.0	0.0
Austria	786.5	0.0	786.5															
Belgium	2,917.6	114.2	2,803.5															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	39.4	0.0	39.4															
Czech Republic	2.7	0.0	2.7															
Denmark	1,924.4	79.5	1,844.9															
Estonia	0.0	0.0	0.0															
Finland	2,049.8	0.0	2,049.8															
France	12,407.8	726.1	11,681.7															
Germany	10,048.9	1,037.5	9,011.3															
Greece	2.3	0.0	2.3															
Hungary	23.5	0.0	23.5															
Ireland	224.8	15.2	209.7															
Italy	2,330.4	0.0	2,330.4															
Latvia	0.0	0.0	0.0															
Lithuania	0.6	0.0	0.6															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	5,045.2	1,454.2	3,591.0															
Poland	305.2	0.0	305.2															
Portugal	593.8	372.8	221.0															
Romania	0.0	0.0	0.0															
Slovakia	100.5	63.4	37.1															
Slovenia	331.7	202.3	129.4															
Spain	1,795.0	0.1	1,794.9															
Sweden	1,470.6	353.4	1,117.2															
United Kingdom	38,760.6	8,677.1	30,083.5															
Iceland	0.4	0.0	0.4															
Liechtenstein	0.0	0.0	0.0															
Norway	28.9	28.8	0.1															
Switzerland	2,782.4	0.0	2,782.4															
Australia	516.3	12.5	503.7															
Canada	122.7	94.1	28.6															
China	1,922.7	1,879.3	43.3															
Hong Kong	0.0	0.0	0.0															
Japan	7,255.0	0.0	7,255.0															
U.S.	38,785.7	0.0	38,785.7															
Other advanced economies non EEA	909.8	49.6	860.2															
Other Central and eastern Europe countries non EEA	20.1	0.0	20.1															
Middle East	2.6	0.0	2.6															
Latin America and the Caribbean	314.9	0.0	314.9															
Africa	7,252.1	915.7	6,336.4															
Others	2,713.2	245.5	2,467.8															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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

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

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

Barclays Plc

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²	of which:		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities			
TOTAL - ALL COUNTRIES	118,235.9	15,795.4	102,440.5	31,178.3	0.3	31,177.9	1,001.4	0.0	65,206.1	0.0	65,206.1	14,846.0	14,846.0	0.0	6,058.6	0.0	6,058.6	
Austria	608.0	0.0	608.0															
Belgium	1,232.9	244.5	988.4															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	1.9	0.0	1.9															
Czech Republic	2.2	0.0	2.2															
Denmark	1,621.6	3.4	1,618.2															
Estonia	0.0	0.0	0.0															
Finland	1,336.5	0.0	1,336.5															
France	8,384.2	1,004.7	7,379.6															
Germany	8,158.3	1,455.0	6,703.4															
Greece	3.2	0.0	3.2															
Hungary	80.9	0.0	80.9															
Ireland	172.5	85.7	86.9															
Italy	2,148.1	0.0	2,148.1															
Latvia	0.0	0.0	0.0															
Lithuania	6.6	0.0	6.6															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	3,639.6	1,601.3	2,038.3															
Poland	343.7	0.0	343.7															
Portugal	345.8	231.7	114.1															
Romania	0.0	0.0	0.0															
Slovakia	246.5	36.8	209.7															
Slovenia	227.8	151.0	76.7															
Spain	1,692.5	0.0	1,692.5															
Sweden	732.4	392.8	339.6															
United Kingdom	35,778.5	8,972.0	26,806.5															
Iceland	34.5	0.0	34.5															
Liechtenstein	0.0	0.0	0.0															
Norway	20.9	20.8	0.1															
Switzerland	1,861.2	0.0	1,861.2															
Australia	1,046.7	3.6	1,043.1															
Canada	119.9	36.7	83.2															
China	26.4	0.0	26.4															
Hong Kong	0.0	0.0	0.0															
Japan	6,886.5	0.0	6,886.5															
U.S.	36,704.4	0.0	36,704.4															
Other advanced economies non EEA	1,053.1	103.3	949.8															
Other Central and eastern Europe countries non EEA	82.6	0.0	82.6															
Middle East	351.7	253.8	97.8															
Latin America and the Caribbean	645.2	513.6	131.6															
Africa	1,461.3	502.3	958.9															
Others	1,177.6	182.3	995.2															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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

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

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⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Barclays Plc

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted						Of which: defaulted						
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	122,544	0	152	0	0	23	0	100,067	0	26	20	-3	15	0
Central banks	573	0	0	0	0	0	0	390	0	0	0	0	0	0
General governments	92,373	0	0	0	0	0	0	71,265	0	0	0	0	0	0
Credit institutions	12,991	0	0	0	0	0	0	12,118	0	0	0	0	0	0
Other financial corporations	9,092	0	147	0	0	18	0	8,169	0	21	20	0	9	0
Non-financial corporations	7,515	0	5	0	0	5	0	8,125	0	5	0	-3	5	0
Loans and advances (including at amortised cost and fair value)	796,427	4,651	11,718	10,005	2,710	4,934	3,848	789,787	2,370	8,976	7,238	1,970	3,850	2,831
Central banks	73,187	0	0	0	0	0	0	99,421	0	0	0	0	0	0
General governments	16,569	0	0	0	248	0	0	15,848	0	0	0	53	0	0
Credit institutions	80,705	538	0	0	-35	0	0	84,008	5	1	1	-40	0	0
Other financial corporations	173,977	619	883	844	55	20	23	220,561	434	663	649	13	18	8
Non-financial corporations	151,211	1,096	3,530	2,444	1,102	1,320	1,227	124,751	812	2,690	1,685	870	971	895
of which: small and medium-sized enterprises at amortised cost	15,874	76	578	503	150	222	282	13,487	79	516	424	184	127	272
Households	300,779	2,397	7,305	6,717	1,339	3,595	2,598	245,197	1,119	5,622	4,904	1,074	2,862	1,928
DEBT INSTRUMENTS other than HFT	918,972	4,651	11,870	10,005	2,710	4,957	3,848	889,854	2,370	9,002	7,259	1,968	3,865	2,831
OFF-BALANCE SHEET EXPOSURES	408,592		2,365	2,365	42	39	9	383,586		1,897	1,897	32	40	2

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

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

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

2016 EU-wide Transparency Exercise

Forborne exposures

Barclays Plc

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
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)	4,823	2,179	783	532	3,465	4,372	1,776	601	419	2,375
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	78	5	1	1	0	67	5	2	2	64
Non-financial corporations	2,137	1,255	343	230	1,255	2,367	878	248	177	851
of which: small and medium-sized enterprises at amortised cost	293	131	28	15	229	290	182	34	21	330
Households	2,608	920	439	301	2,210	1,939	893	351	240	1,460
DEBT INSTRUMENTS other than HFT	4,823	2,179	783	532	3,465	4,372	1,776	601	419	2,375
Loan commitments given	5	1	0	0	0	24	0	0	0	0

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