

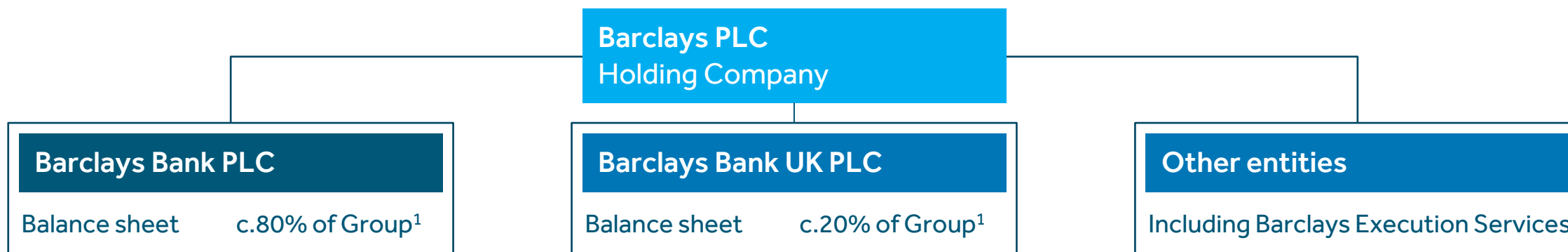


**FY23 Barclays Bank PLC client information
Summary of existing disclosure**

20th February 2024

Barclays legal entity structure

Barclays Bank PLC is a key legal entity of the Barclays PLC Group



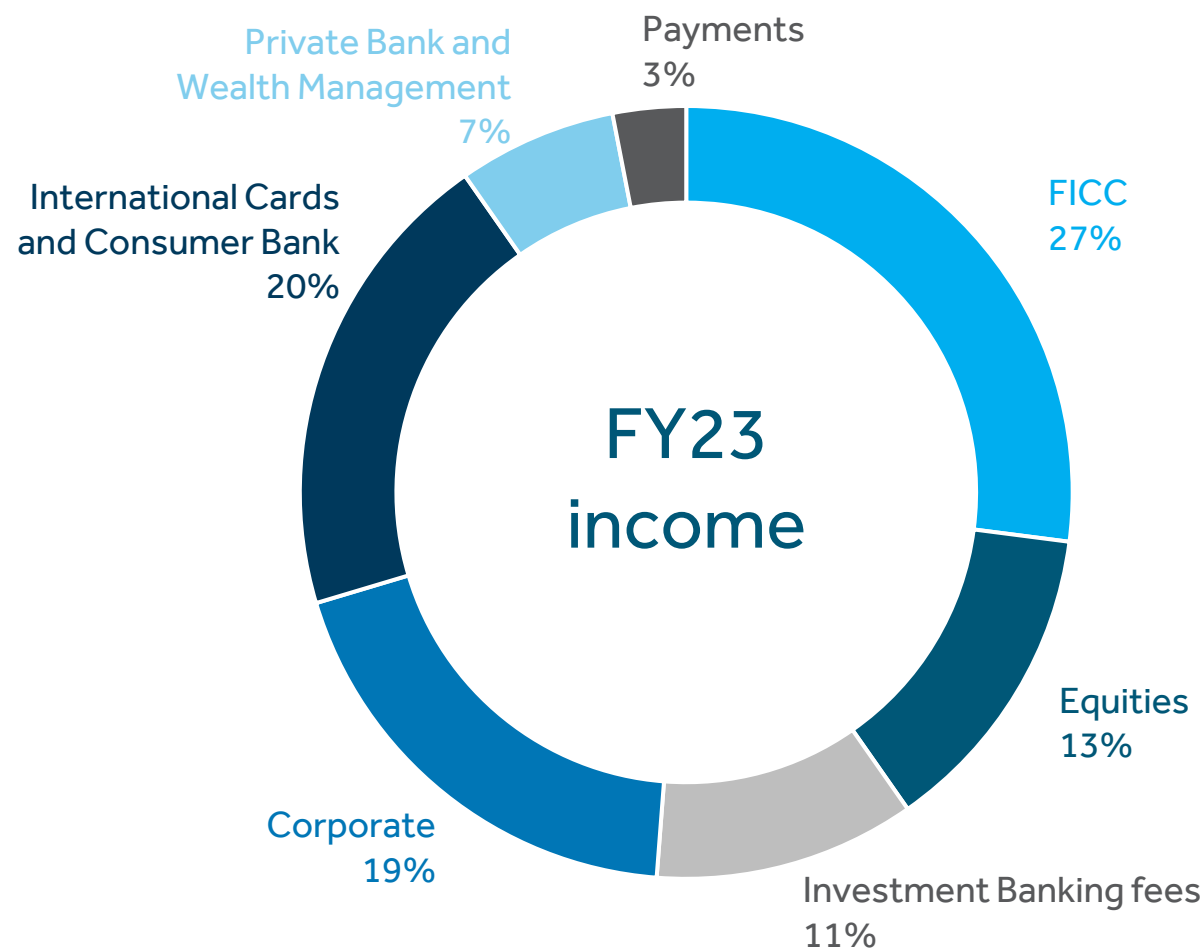
Key Barclays Bank PLC businesses

- **Investment Banking** provides clients with strategic advice on mergers and acquisitions (M&A), corporate finance and financial risk management solutions, as well as equity and debt issuance services
- **Corporate Banking** provides working capital, transaction banking (including trade and payments), and lending for multinational, large and medium corporates, and for financial institutions
- **Global Markets** provides a full range of liquidity, risk management and financing solutions, as well as ideas and content tailored to our clients' needs – coupled with execution capabilities across the spectrum of financial products
- **US Consumer Bank** offers co-branded and private-label credit cards, online retail deposits products, personal loans and instalment payments
- **Private Bank and Wealth Management** offers banking, credit and investment capabilities to meet the needs of our clients across the UK, Europe, the Middle East and Africa, and Asia
- **Barclaycard Payments** provides a unified experience for making and receiving payments in-store and online

¹ Barclays Bank PLC Group and Barclays Bank UK PLC Group total assets as a percentage of Barclays PLC Group total assets |

Barclays Bank PLC income statement

Diversified income streams¹

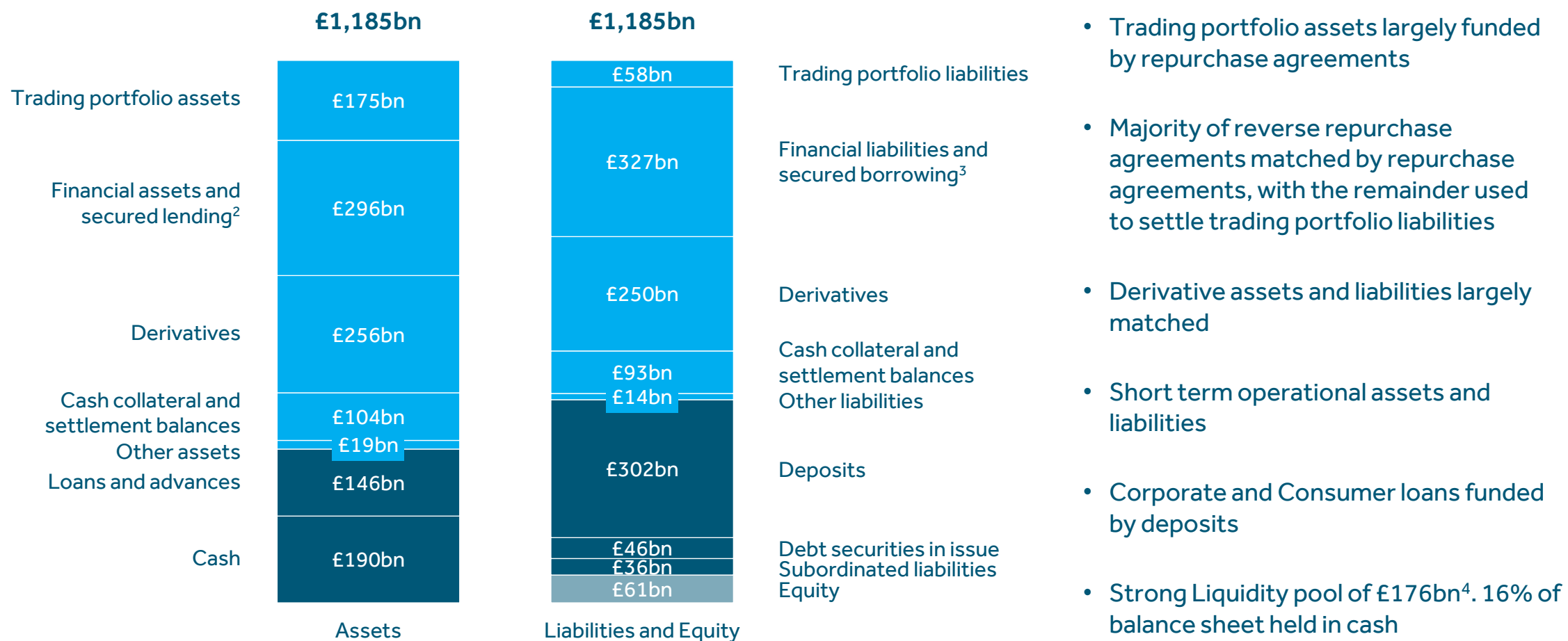


Twelve months ended (£m) ²	Dec-23	Dec-22
Income	18,268	18,194
– Operating costs	(12,419)	(10,971)
– Litigation and conduct	(44)	(1,427)
Total operating expenses	(12,463)	(12,398)
Other net income	(4)	4
Profit before impairment	5,801	5,800
Credit impairment charges	(1,578)	(933)
Profit before tax	4,223	4,867
Attributable profit	2,753	3,650

¹ Based on Barclays International as disclosed in the FY23 Barclays PLC results announcement | ² Income statement information for Barclays Bank PLC Group, which is the consolidation of Barclays Bank PLC and its subsidiaries, as disclosed in the Barclays Bank PLC FY23 annual report |

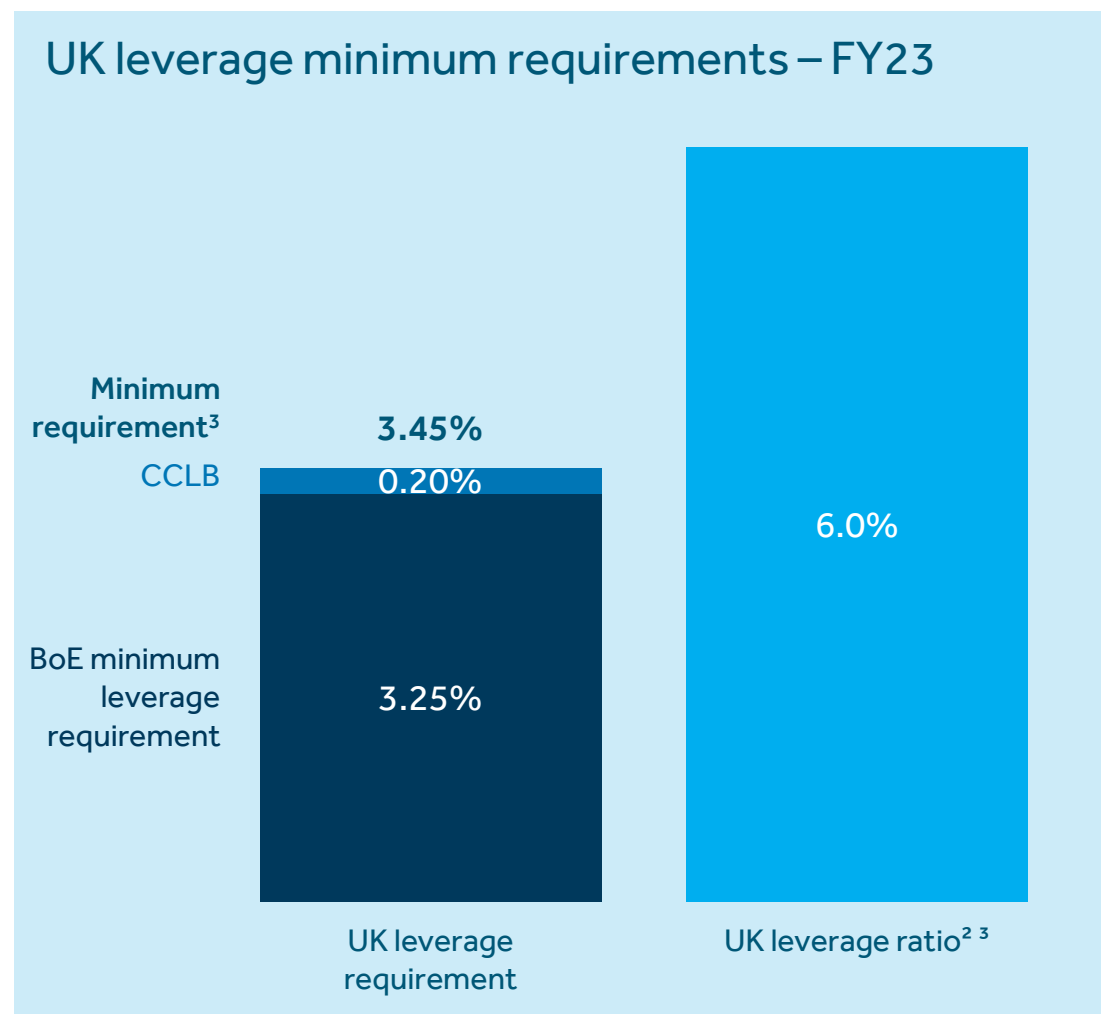
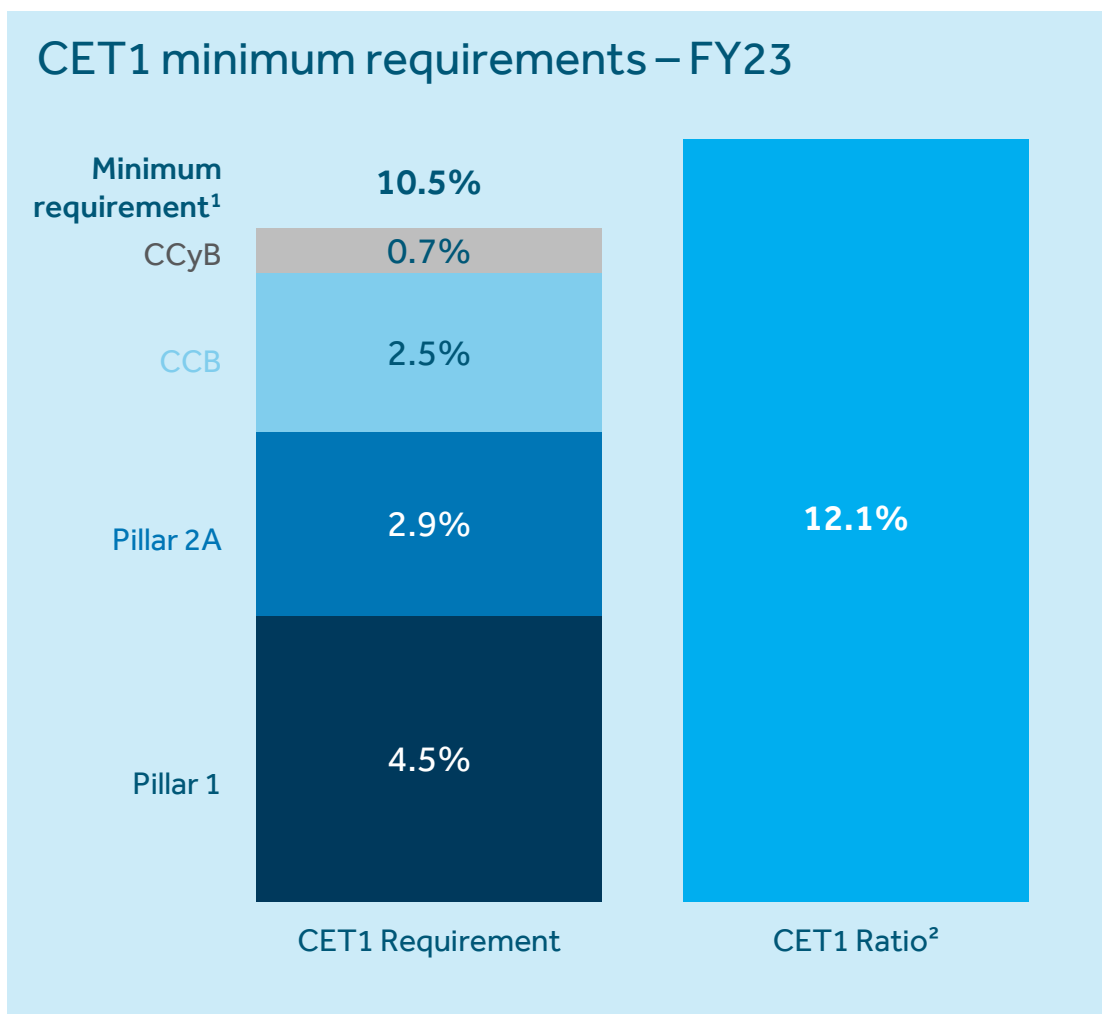
Barclays Bank PLC balance sheet¹

Loans and advances and cash funded by deposits, wholesale funding and equity



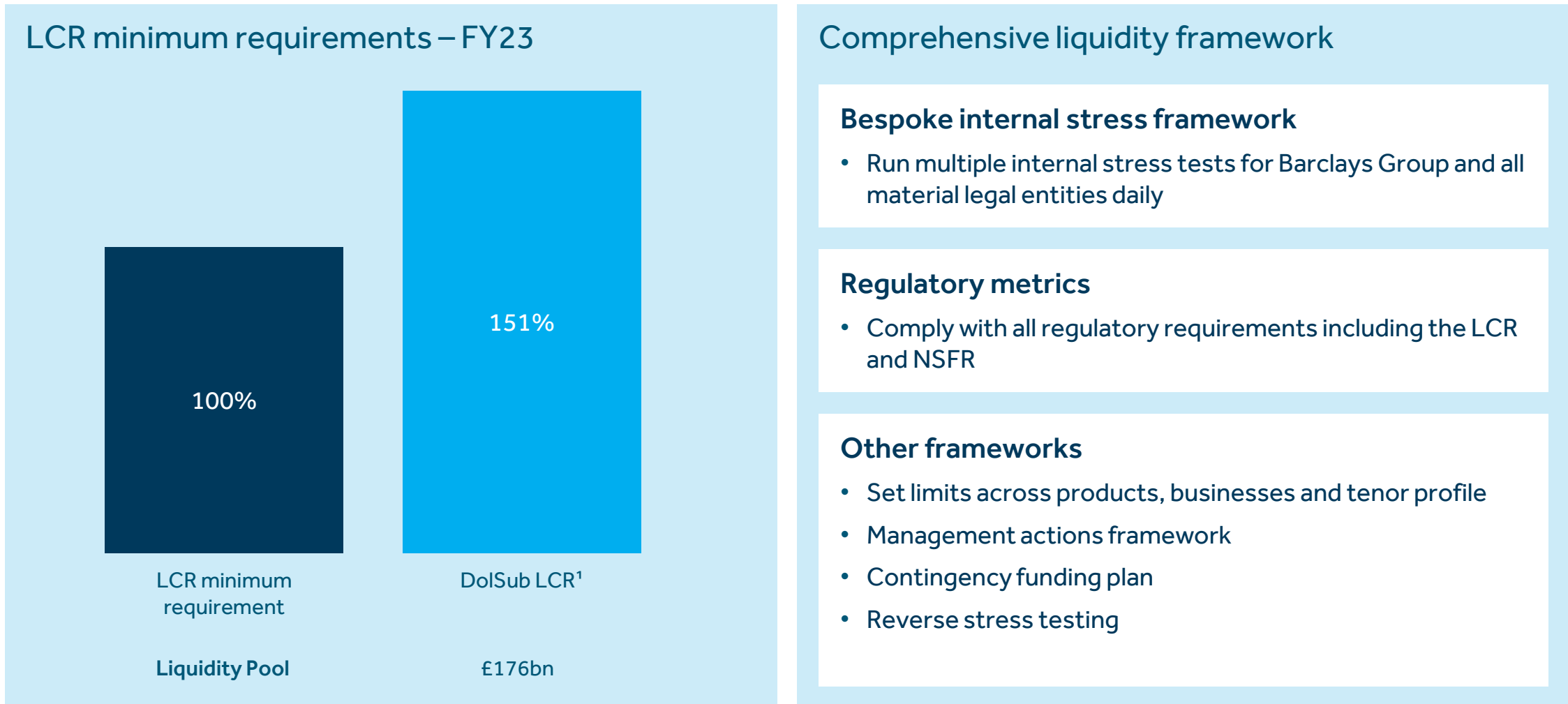
¹ Balance sheet information for Barclays Bank PLC Group, which is the consolidation of Barclays Bank PLC and its subsidiaries, as disclosed in the Barclays Bank PLC FY23 annual report | ² Financial assets at fair value through the income statement, Financial assets at fair value through other comprehensive income, Repurchase agreements and other similar secured lending and Debt Securities at amortised cost | ³ Financial liabilities designated at fair value and Repurchase agreements and other similar secured lending | Note: Charts may not sum due to rounding | ⁴ Liquidity Pool for Barclays Bank PLC DoLSub, additional liquidity pools are held in material subsidiaries including Barclays Bank Ireland PLC and US subsidiaries |

CET1 and Leverage ratios above minimum requirements



¹ Barclays Bank PLC capital is subject to prudential regulation by the PRA on a solo-consolidated basis | ² Capital and leverage ratio calculated applying the transitional arrangements of the CRR as amended by CRR II. This includes IFRS 9 transitional arrangements | ³ On 20 December 2022, the PRA granted permission for leverage minimum requirements to be set at the sub-consolidated level for Barclays Bank PLC effective from 1 January 2023. This replaced the individual requirement that was due to be set at that time | Note: Charts may not sum due to rounding

Well above liquidity requirements



¹For the purpose of liquidity management, Barclays Bank PLC and its subsidiary Barclays Capital Securities Limited, a UK broker dealer entity, are monitored on a combined basis by the PRA under the Barclays Bank PLC DoISub arrangement. Trailing average of the last 12 month end positions |

Strong momentum with recent credit rating upgrades

Strong momentum with 2023 credit rating upgrades

Moody's

- Two upgrades in just over three years





Standard & Poor's

- Upgraded in May 2023

Barclays Bank PLC rating

- Barclays Bank PLC has a higher credit rating than Barclays PLC as operating companies can receive additional notching for the benefit of having capital and HoldCo senior debt sitting beneath it in the resolution hierarchy

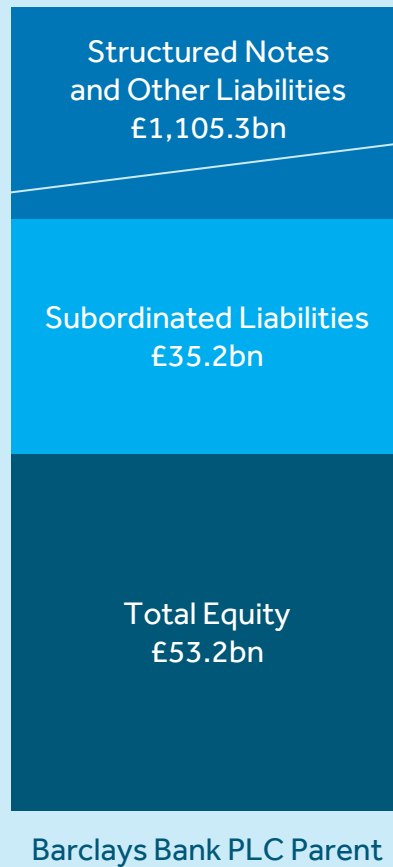
Current Senior long and short term ratings

	Moody's	Standard & Poor's	Fitch
Barclays PLC	Baa1 Stable P-2 	BBB+ Stable A-2 	A Stable F1
Barclays Bank PLC	A1 Stable P-1 Counterparty risk assessment A1/P-1 (cr)	A+ Stable A-1  Resolution counterparty rating AA-/A-1+	A+ Stable F1 Derivative counterparty rating A+ (dcr)
Barclays Bank UK PLC	A1 ¹ Stable P-1 Counterparty risk assessment Aa3/P-1 (cr)	A+ Stable A-1  Resolution counterparty rating AA-/A-1+	A+ Stable F1 Derivative counterparty rating A+ (dcr)

¹ Deposit rating |

Barclays Bank PLC creditor hierarchy

Barclays Bank PLC liabilities – FY23



Creditor hierarchy

- Equity and Subordinated liabilities rank junior to structured notes and other liabilities within Barclays Bank PLC and is comprised of:
 - **Total Equity:** Called up share capital and share premium, other equity instruments, other reserves and retained earnings
 - **Subordinated Liabilities:** subordinated liabilities that rank behind the claims against Barclays Bank PLC of depositors and other unsecured unsubordinated creditors. These do not count towards Barclays PLC MREL requirements

Disclaimer

Important Notice

The terms Barclays or Group refer to Barclays PLC together with its subsidiaries. The terms BBPLC, Barclays Bank or Barclays Bank Group refer to Barclays Bank PLC together with its subsidiaries. The information, statements and opinions contained in this presentation do not constitute a public offer under any applicable legislation, an offer to sell or solicitation of any offer to buy any securities or financial instruments, or any advice or recommendation with respect to such securities or other financial instruments.

Information relating to:

- regulatory capital, leverage, liquidity and resolution is based on Barclays' interpretation of applicable rules and regulations as currently in force and implemented in the UK, including, but not limited to, CRD IV (as amended by CRD V applicable as at the reporting date) and CRR (as amended by CRR II applicable as at the reporting date) texts and any applicable delegated acts, implementing acts or technical standards and as such rules and regulations form part of domestic law by virtue of the European Union (Withdrawal) Act 2018, as amended. All such regulatory requirements are subject to change and disclosures made by the Group will be subject to any resulting changes as at the applicable reporting date;
- MREL is based on Barclays' understanding of the Bank of England's policy statement on "The Bank of England's approach to setting a minimum requirement for own funds and eligible liabilities (MREL)" published in December 2021, updating the Bank of England's June 2018 policy statement, and its MREL requirements communicated to Barclays by the Bank of England. Binding future MREL requirements remain subject to change as determined by the Bank of England, taking into account a number of factors as described in the policy, along with international developments. The Pillar 2A requirement is also subject to at least annual review;
- future regulatory capital, leverage, liquidity, funding and/or MREL, including forward-looking illustrations, are provided for illustrative purposes only and are not forecasts of Barclays' results of operations or capital position or otherwise. Illustrations regarding the capital flight path, end-state capital evolution and expectations and MREL build are based on certain assumptions applicable at the date of publication only which cannot be assured and are subject to change.

Forward-looking Statements

This presentation contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to Barclays Bank Group. Barclays Bank cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. Forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as 'may', 'will', 'seek', 'continue', 'aim', 'anticipate', 'target', 'projected', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'achieve' or other words of similar meaning. Forward-looking statements can be made in writing but also may be made verbally by directors, officers and employees of Barclays Bank Group (including during management presentations) in connection with this document. Examples of forward-looking statements include, among others, statements or guidance regarding or relating to Barclays Bank Group's future financial position, business strategy income levels, costs, assets and liabilities, impairment charges, provisions, capital leverage and other regulatory ratios, capital distributions (including policy on dividends and share buybacks), return on tangible equity, projected levels of growth in banking and financial markets, industry trends, any commitments and targets (including environmental, social and governance (ESG) commitments and targets), plans and objectives for future operations, International Financial Reporting Standards ("IFRS") and other statements that are not historical or current facts. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. Forward-looking statements speak only as at the date on which they are made. Forward-looking statements may be affected by a number of factors, including, without limitation: changes in legislation, regulations, governmental and regulatory policies, expectations and actions, voluntary codes of practices and the interpretation thereof, changes in IFRS and other accounting standards, including practices with regard to the interpretation and application thereof and emerging and developing ESG reporting standards; the outcome of current and future legal proceedings and regulatory investigations; Barclays Bank Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively; environmental, social and geopolitical risks and incidents, pandemics and similar events beyond Barclays Bank Group's control; the impact of competition in the banking and financial services industry; capital, liquidity, leverage and other regulatory rules and requirements applicable to past, current and future periods; UK, US, Eurozone and global macroeconomic and business conditions, including inflation; volatility in credit and capital markets; market related risks such as changes in interest rates and foreign exchange rates; reforms to benchmark interest rates and indices; higher or lower asset valuations; changes in credit ratings of any entity within the Barclays Bank Group or any securities issued by it; changes in counterparty risk; changes in consumer behaviour; the direct and indirect consequences of the conflicts in Ukraine and the Middle East on European and global macroeconomic conditions, political stability and financial markets; political elections; developments in the UK's relationship with the European Union ("EU"); the risk of cyberattacks, information or security breaches, technology failures or operational disruptions and any subsequent impacts on Barclays Bank Group's reputation, business or operations; Barclays Bank Group's ability to access funding; and the success of acquisitions, disposals and other strategic transactions. A number of these factors are beyond Barclays Bank Group's control. As a result, Barclays Bank Group's actual financial position, results, financial and non-financial metrics or performance measures or its ability to meet commitments and targets may differ materially from the statements or guidance set forth in Barclays Bank Group's forward-looking statements. Additional risks and factors which may impact Barclays Bank Group's future financial condition and performance are identified in Barclays Bank PLC's filings with the US Securities and Exchange Commission ("SEC") (including, without limitation, Barclays Bank PLC's Annual Report on Form 20-F for the financial year ended 31 December 2023), which are available on the SEC's website at www.sec.gov.

Subject to Barclays Bank PLC's obligations under the applicable laws and regulations of any relevant jurisdiction, (including, without limitation, the UK and the US), in relation to disclosure and ongoing information, we undertake no obligation to update publicly or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Non-IFRS Performance Measures

Barclays' management believes that the non-IFRS performance measures included in this presentation provide valuable information to the readers of the financial statements as they enable the reader to identify a more consistent basis for comparing the businesses' performance between financial periods and provide more detail concerning the elements of performance which the managers of these businesses are most directly able to influence or are relevant for an assessment of the Group. They also reflect an important aspect of the way in which operating targets are defined and performance is monitored by Barclays' management. However, any non-IFRS performance measures in this document are not a substitute for IFRS measures and readers should consider the IFRS measures as well. Refer to the appendix of the Barclays PLC Results Announcement for financial year ended 31 December 2023, which is available at Barclays.com, for further information and calculations of non-IFRS performance measures included throughout this presentation, and the most directly comparable IFRS measures.