Barclays PLC Pillar 3 Report

30 September 2021

Table of Contents

Table 1: KM1 - Key metrics

		As at 30.09.21 £m	As at 30.06.21 £m	As at 31.03.21 £m	As at 31.12.20 £m	As at 30.09.20 £m
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)[1]	**47,302**	46,225	45,904	46,296	45,509
1a	Fully loaded Expected Credit Loss (ECL) accounting model[2]	**45,970**	44,894	43,619	43,740	42,997
2	Tier 1[3]	**60,110**	57,960	57,658	58,034	58,063
2a	Fully loaded ECL accounting model Tier 1[4]	**58,142**	55,981	54,718	54,832	54,929
3	Total capital[3]	**70,281**	68,249	68,185	67,660	69,906
3a	Fully loaded ECL accounting model total capital[4]	**68,176**	66,168	65,378	64,604	66,610
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)[1]	**307,464**	306,424	313,356	306,203	310,727
4a	Fully loaded ECL accounting model total RWA[2]	**307,214**	306,177	312,636	305,314	309,793
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)[1]	**15.4%**	15.1%	14.6%	15.1%	14.6%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)[2]	**15.0%**	14.7%	14.0%	14.3%	13.9%
6	Tier 1 ratio (%)[1,3]	**19.6%**	18.9%	18.4%	19.0%	18.7%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)[2,4]	**18.9%**	18.3%	17.5%	18.0%	17.7%
7	Total capital ratio (%)[1,3]	**22.9%**	22.3%	21.8%	22.1%	22.5%
7a	Fully loaded ECL accounting model total capital ratio (%)[2,4]	**22.2%**	21.6%	20.9%	21.2%	21.5%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (%)	**2.5%**	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	**0.0%**	0.0%	0.0%	0.0%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	**1.5%**	1.5%	1.5%	1.5%	1.5%
11	Total of bank CET1 specific buffer requirements(%) (row 8 + 9 + 10)	**4.0%**	4.0%	4.0%	4.0%	4.0%
12	CET1 available after meeting the bank's minimum capital requirements(%)	**10.9%**	10.6%	10.1%	10.6%	10.1%
	CRR leverage ratio[5,6]					
13	Total CRR leverage ratio exposure measure	**1,368,259**	1,334,929	1,320,628	1,254,157	1,306,828
14	Fully loaded CRR leverage ratio (%)	**4.2%**	4.2%	4.1%	4.4%	4.2%
	Average UK leverage ratio (Transitional)[7,8,9]					
13a	Total average UK leverage ratio exposure measure	**1,199,774**	1,191,986	1,174,887	1,146,919	1,111,052
14a	Transitional average UK leverage ratio (%)	**4.9%**	4.8%	4.9%	5.0%	5.1%
	UK leverage ratio (Transitional)[6,7,8]					
13b	Total UK leverage ratio exposure measure	**1,160,983**	1,153,570	1,145,413	1,090,907	1,095,097
14b	Transitional UK leverage ratio (%)	**5.1%**	5.0%	5.0%	5.3%	5.2%
	Liquidity Coverage Ratio					
15	Total HQLA	**283,628**	280,079	280,175	258,198	319,785
16	Total net cash outflows	**176,308**	172,528	173,490	159,320	176,394
17	LCR ratio (%)	**161%**	162%	161%	162%	181%

1 CET1 capital and RWAs are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.
2 Fully loaded CET1 capital and RWAs are calculated without applying the transitional arrangements of the CRR as amended by CRR II.
3 Transitional Tier 1 and Total capital include AT1 and T2 capital that is calculated applying the grandfathering of CRR and CRR II non-compliant capital instruments.
4 Fully loaded Tier 1 and Total capital include AT1 and T2 capital that is calculated without applying the grandfathering of CRR and CRR II non-compliant capital instruments.
5 Fully loaded CRR leverage ratio is calculated without applying the transitional arrangements of the CRR as amended by CRR II.
6 The difference between CRR leverage ratio and UK leverage ratio is driven by the exclusion of qualifying central bank claims and Bounce Back Loans from the UK leverage exposure.
7 Transitional UK leverage ratios are calculated applying the IFRS 9 transitional arrangements and in line with the PRA Handbook.
8 Fully loaded average UK leverage ratio was 4.8%, with £1,198.5bn of leverage exposure. Fully loaded UK leverage ratio was 5.0%, with £1,159.7bn of leverage exposure. Fully loaded UK leverage ratios are calculated without applying the transitional arrangements of the PRA Handbook.
9 Average UK leverage ratio uses capital based on the last day of each month in the quarter and an exposure measure for each day in the quarter.

Summary

The CET1 ratio increased to 15.4% (December 2020: 15.1%)

- CET1 capital increased by £1.0bn to £47.3bn (December 2020: £46.3bn) as profit before tax of £6.9bn was partially offset by the removal of temporary regulatory supporting measures introduced in 2020, share buybacks, dividends and equity coupons paid and foreseen and pensions deficit contribution payments. The £1.1bn release of non-defaulted credit impairment was more than offset by the related reduction in IFRS 9 transitional relief which also decreased due to impairment migrations from Stage 2 to Stage 3 and the relief on the pre-2020 impairment charge reducing from 70% to 50% in 2021
- RWAs increased £1.3bn to £307.5bn (December 2020: £306.2bn) primarily due to a growth in mortgages within Barclays UK, partially offset by lower consumer lending

IFRS 9 – Transitional capital arrangements

On 1 January 2018, IFRS 9 transitional capital arrangements were implemented by Regulation (EU) 2017/2395. Barclays elected to apply the transitional arrangements at both consolidated and individual entity levels and will disclose both transitional and fully loaded CET1 ratios until the end of the transitional period. On 27 June 2020, CRR was further amended to extend the transitional period by two years and to introduce a new modified calculation.

The transitional arrangements, implemented under a modified static approach, allow for transitional relief on the “day 1” impact on adoption of IFRS 9 (static element) and for the increase in provisions between “day 1” and the reporting date (modified element), subject to eligibility.

The transitional relief applied to the static element is phased out over a 5-year period with 95% applicable for 2018; 85% for 2019; 70% for 2020; 50% for 2021; 25% for 2022 and with no transitional relief from 2023.

The transitional relief applied to the modified element for increases between “day 1” and 31 December 2019 is phased out in line with the static element. From 27 June 2020, under new legislation, the transitional relief applied to the modified element for increases between 1 January 2020 and the reporting date is phased out over a 5 year period with 100% applicable for 2020 and 2021; 75% for 2022; 50% for 2023; 25% for 2024 and with no transitional relief from 2025.

For the static element, Stage 1, Stage 2 and Stage 3 provisions are eligible for transition, whereas for the modified elements, Stage 3 provisions are excluded.

Total increases in impairment allowances as a result of IFRS 9, net of tax, decreases shareholders’ equity through retained earnings and decreases standardised RWAs due to the increase in impairment being offset against the standardised Credit Risk exposures. This is somewhat reversed by the transitional relief applied on eligible impairment.

Separate calculations are performed for standardised and advanced Internal Ratings Based (AIRB) portfolios, reflecting the different ways these frameworks take account of provisions.

Under the standardised approach, increases in provisions for both the static and modified elements are eligible for transition. When recalculating the requirements in CRR, as amended by CRR II, under the standardised approach, a risk weight of 100% is assigned to the eligible impairment.

For AIRB exposures, the calculation of capital takes account of the expected loss via a comparison with the impairment allowances. Where regulatory expected losses exceed impairment allowances, the shortfall is deducted from CET1 capital. Where the impairment allowance is higher than expected loss, the excess is added back to tier 2 capital and capped at an amount of 0.6% of AIRB RWAs. For both the static and modified elements, provisions are only eligible for transitional relief to the extent that they exceed regulatory expected loss.

The deferred tax assets (DTAs) created from the increase of impairment are also accounted for in the CET1 ratio. When DTAs arising from temporary differences are above the 10% CET1 capital threshold, any excess above the threshold is deducted and those below the threshold are risk weighted at 250% up to the point they reach threshold. DTAs that rely on future profitability excluding temporary differences are deducted from CET1 capital. To the extent that DTAs have arisen as a result of increases in eligible impairment, the impacts may also be reversed by the transitional relief applied.

Table 2: IFRS 9 / Article 468-FL - Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR[1]

		As at 30.09.21	As at 30.06.21	As at 31.03.21	As at 31.12.20	As at 30.09.20
	Available capital (amounts)	£m	£m	£m	£m	£m
1	CET1 capital[2]	**47,302**	46,225	45,904	46,296	45,509
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**45,970**	44,894	43,619	43,740	42,997
3	Tier 1 capital[3]	**60,110**	57,960	57,658	58,034	58,063
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**58,778**	56,629	55,373	55,478	55,551
5	Total capital[3]	**70,281**	68,249	68,185	67,660	69,906
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**69,373**	67,410	66,700	65,944	68,335
	Risk-weighted assets (amounts)	£m	£m	£m	£m	£m
7	Total risk-weighted assets[2]	**307,464**	306,424	313,356	306,203	310,727
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**307,214**	306,177	312,636	305,314	309,793
	Capital ratios					
9	CET1 (as a percentage of risk exposure amount)[2]	**15.4%**	15.1%	14.6%	15.1%	14.6%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**15.0%**	14.7%	14.0%	14.3%	13.9%
11	Tier 1 (as a percentage of risk exposure amount)[2,3]	**19.6%**	18.9%	18.4%	19.0%	18.7%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**19.1%**	18.5%	17.7%	18.2%	17.9%
13	Total capital (as a percentage of risk exposure amount)[2,3]	**22.9%**	22.3%	21.8%	22.1%	22.5%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**22.6%**	22.0%	21.3%	21.6%	22.1%
	Leverage ratio	£m	£m	£m	£m	£m
15	Leverage ratio total exposure measure	**1,368,259**	1,334,929	1,320,628	1,254,157	1,306,828
16	Leverage ratio[4]	**4.2%**	4.2%	4.1%	4.4%	4.2%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**4.3%**	4.2%	4.1%	4.4%	4.2%

1 As at 30 September 2021, the Group had not elected to apply the temporary treatment specified in Article 468 of the CRR, amended by Regulation EU 2020/873, resulting in the Group's capital and leverage ratios reflecting the full impact of unrealised gains and losses measured at fair value through other comprehensive income.
2 Transitional CET1 capital and RWAs are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.
3 Transitional T1, and Total capital are calculated applying the transitional arrangements of the CRR as amended by CRR II. This includes the grandfathering of CRR and CRR II non-compliant capital instruments and IFRS 9 transitional arrangement.
4 Fully loaded CRR leverage ratio is calculated without applying the transitional arrangements of the CRR as amended by CRR II.

Table 3: RWAs by risk type and business

	Credit risk		Counterparty credit risk				Market risk		Operational risk	Total RWAs
	Std	A-IRB	Std	A-IRB	Settlement risk	CVA	Std	IMA		
As at 30.09.21	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
Barclays UK	**7,128**	**53,981**	**464**	**—**	**—**	**158**	**115**	**—**	**11,381**	**73,227**
Corporate and Investment Bank	*26,778*	*70,842*	*17,063*	*19,477*	*211*	*2,347*	*16,399*	*15,934*	*23,453*	*192,504*
Consumer, Cards and Payments	*20,159*	*2,740*	*255*	*30*	*—*	*37*	*—*	*44*	*6,948*	*30,213*
Barclays International	**46,937**	**73,582**	**17,318**	**19,507**	**211**	**2,384**	**16,399**	**15,978**	**30,401**	**222,717**
Head Office	**4,984**	**7,344**	**—**	**—**	**—**	**—**	**—**	**—**	**(808)**	**11,520**
Barclays Group	**59,049**	**134,907**	**17,782**	**19,507**	**211**	**2,542**	**16,514**	**15,978**	**40,974**	**307,464**
As at 31.12.20										
Barclays UK	7,360	54,340	394	—	—	136	72	—	11,359	73,661
Corporate and Investment Bank	*24,660*	*73,792*	*12,047*	*20,280*	*246*	*2,351*	*13,123*	*22,363*	*23,343*	*192,205*
Consumer, Cards and Payments	*19,754*	*3,041*	*177*	*45*	*—*	*31*	*—*	*71*	*6,996*	*30,115*
Barclays International	44,414	76,833	12,224	20,325	246	2,382	13,123	22,434	30,339	222,320
Head Office	4,153	6,869	—	—	—	—	—	—	(800)	10,222
Barclays Group	55,927	138,042	12,618	20,325	246	2,518	13,195	22,434	40,898	306,203

Table 4: OV1 - Overview of RWAs by risk type and capital requirements

The table shows RWAs, split by risk type and approach.

		RWA		Minimum capital requirements	
		As at 30.09.21	As at 31.12.20	As at 30.09.21	As at 31.12.20
		£m	£m	£m	£m
1	Credit risk (excluding counterparty credit risk) (CCR)	172,294	171,648	13,784	13,732
2	Of which standardised approach	52,902	51,194	4,232	4,096
3	Of which the foundation IRB (FIRB) approach	—	—	—	—
4	Of which the advanced IRB (AIRB) approach	119,392	120,454	9,551	9,636
5	Of which Equity IRB under the Simple risk-weight or the internal models approach	—	—	—	—
6	CCR	39,755	35,359	3,180	2,829
7	Of which mark to market	4,254	1,974	340	158
8	Of which original exposure	—	—	—	—
9	Of which standardised approach	—	—	—	—
9a	Of which financial collateral comprehensive method	6,834	4,270	547	342
10	Of which internal model method	24,921	25,482	1,994	2,039
11	Of which risk exposure amount for contributions to the default fund of a CCP	1,204	1,115	96	89
12	Of which CVA	2,542	2,518	203	201
13	Settlement risk	211	246	17	20
14	Securitisation exposures in banking book (after cap)	10,549	12,642	844	1,011
14a	Of which 1250%	14	88	1	7
14b	Of which look through approach (KIRB)	—	—	—	—
14c	Of which Sec-ERBA	338	514	27	41
14d	Of which Sec-IAA	759	1,006	61	80
14e	Of which Sec-SA	2,603	1,487	208	119
14f	Of which Sec-IRBA	6,835	9,547	547	764
19	Market risk	32,492	35,629	2,599	2,850
20	Of which the standardised approach	16,514	13,195	1,321	1,055
21	Of which IMA	15,978	22,434	1,278	1,795
22	Large exposures	—	—	—	—
23	Operational risk	40,974	40,898	3,278	3,272
24	Of which basic indicator approach	—	—	—	—
25	Of which standardised approach	40,974	40,898	3,278	3,272
26	Of which advanced measurement approach	—	—	—	—
27	Amounts below the thresholds for deduction (subject to 250% risk weight)	11,189	9,781	895	782
29	Total	307,464	306,203	24,597	24,496

Table 5: Movements in RWAs

The table below show movements in RWAs, split by risk types and macro drivers.

	Credit Risk	Counterparty Credit Risk[1]	Market Risk	Operational Risk	Total
	£m	£m	£m	£m	£m
As at 01.01.21	**193,969**	**35,707**	**35,629**	**40,898**	**306,203**
Book size	1,903	3,904	(1,848)	76	4,035
Acquisitions and disposals	(1,018)	—	—	—	(1,018)
Book quality	563	201	—	—	764
Model updates	(962)	(186)	—	—	(1,148)
Methodology and policy	(115)	416	(1,289)	—	(988)
Foreign exchange movement[2]	(384)	—	—	—	(384)
Total RWA movements	(13)	4,335	(3,137)	76	1,261
As at 30.09.21	**193,956**	**40,042**	**32,492**	**40,974**	**307,464**

1 RWAs in relation to default fund contributions are included in counterparty credit risk.
2 Foreign exchange movement does not include FX for counterparty risk or market risk.

Overall RWAs increased £1.3bn to £307.5bn (December 2020: £306.2bn).

Credit risk RWAs remained broadly stable:
- A £1.9bn increase in book size mainly driven by growth in mortgages within Barclays UK, partially offset by lower consumer lending and ESHLA
- A £1.0bn decrease in acquisitions and disposals mainly driven by disposal of wholesale loans during the year

Counterparty Credit risk RWAs increased £4.3bn:
- A £3.9bn increase in book size primarily due to an increase in trading activities within SFTs and derivatives

Market risk RWAs decreased £3.1bn:
- A £1.8bn decrease in book size primarily due to reduced risk taking in Equities and Counterparty Risk Trading in the period
- A £1.3bn decrease in methodology and policy is driven by a change in the historical lookback period of the VaR model from two years to one year

Tables 6, 7 and 8 below show a subset of the information included in table 5, focused on positions captured under modelled treatment.

Table 6: CR8 - RWA flow statement of credit risk exposures under the AIRB approach

		RWA amount	Capital requirements
		£m	£m
1	**As at 01.01.21**	**138,042**	**11,043**
2	Asset size	(2,216)	(177)
3	Asset quality	430	34
4	Model updates	(962)	(76)
5	Methodology and policy	118	9
6	Acquisitions and disposals	(216)	(17)
7	Foreign exchange movements	(289)	(23)
8	Other	—	—
9	**As at 30.09.21**	**134,907**	**10,792**

A £2.2bn decrease in book size primarily due to lower lending, partially offset by growth in mortgages within Barclays UK.

Table 7: CCR7 - RWA flow statement of counterparty credit risk exposures under the IMM

The total in this table shows the contribution of Internal Model Method (IMM) exposures to CCR RWAs (under both standardised and AIRB) and will not directly reconcile to the CCR AIRB RWAs in table 3.

		RWA amount	Capital requirements
		£m	£m
1	**As at 01.01.21**	**25,584**	**2,047**
2	Asset size	(244)	(20)
3	Credit quality of counterparties	(168)	(13)
4	Model updates (IMM only)	(175)	(14)
5	Methodology and policy (IMM only)	—	—
6	Acquisitions and disposals	—	—
7	Foreign exchange movements	—	—
8	Other	—	—
9	**As at 30.09.21**	**24,997**	**2,000**

Table 8: MR2-B - RWA flow statement of market risk exposures under the IMA

		VaR	SVaR	IRC	CRM	Other	Total RWA	Total Capital requirements
		£m	£m	£m	£m	£m	£m	£m
1	**As at 01.01.21**	**5,126**	**9,037**	**4,671**	**—**	**3,600**	**22,434**	**1,795**
2	Movement in risk levels	(457)	(3,260)	(804)	—	(646)	(5,167)	(414)
3	Model updates/changes	—	—	—	—	—	—	—
4	Methodology and policy	(1,289)	—	—	—	—	(1,289)	(103)
5	Acquisitions and disposals	—	—	—	—	—	—	—
6	Other	—	—	—	—	—	—	—
7	**As at 30.09.21**	**3,380**	**5,777**	**3,867**	**—**	**2,954**	**15,978**	**1,278**

Internal Model Method RWAs decreased £6.5bn to £16.0bn mainly driven by:

- A £5.2bn decrease in book size primarily due to reduced risk taking in Equities and Counterparty Risk Trading in the period
- A £1.3bn decrease in methodology and policy is driven by a change in the historical lookback period of the VaR model from two years to one year

Minimum requirement for own funds and eligible liabilities (MREL)

KM2 has been prepared in accordance with CRR as amended by CRR II, using the uniform format set out in the BCBS Standard on Pillar 3 disclosure requirements.

Table 9: KM2 - Key metrics - TLAC requirements (at resolution group level)

This table shows the key metrics for the Group's own funds and eligible liabilities.

		As at 30.09.21 £m	As at 30.06.21 £m	As at 31.03.21 £m	As at 31.12.20 £m	As at 30.09.20 £m
1	Total Loss Absorbing Capacity (TLAC) available[1]	**109,068**	105,344	102,756	102,746	105,115
1a	Fully loaded ECL accounting model TLAC available	**108,160**	104,505	101,271	101,030	103,544
2	Total RWA at the level of the resolution group[1]	**307,464**	306,424	313,356	306,203	310,727
3	TLAC as a percentage of RWA (row 1 / row 2) (%)[1]	**35.5%**	34.4%	32.8%	33.6%	33.8%
3a	Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model RWA (%)	**35.2%**	34.1%	32.4%	33.1%	33.4%
4	Leverage ratio exposure measure at the level of the resolution group[2]	**1,368,259**	1,334,929	1,320,628	1,254,157	1,306,828
5	TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)[1,2]	**8.0%**	7.9%	7.8%	8.2%	8.0%
5a	Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model Leverage exposure measure (%)	**7.9%**	7.8%	7.7%	8.1%	7.9%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	**No**	No	No	No	No
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	**No**	No	No	No	No
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognised as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognised as external TLAC if no cap was applied (%)	**N/A**	N/A	N/A	N/A	N/A

1 Own funds included in TLAC, and RWAs are calculated applying the transitional arrangements of the CRR as amended by CRR II. This includes IFRS 9 transitional arrangements and the grandfathering of CRR and CRR II non-compliant capital instruments.
2 Fully loaded CRR leverage exposure is calculated without applying the transitional arrangements of the CRR as amended by CRR II.

Table 10: LIQ1 - Liquidity Coverage ratio

This table shows the level and components of the Liquidity Coverage Ratio. This disclosure has been prepared in accordance with the requirements set out in the 'Guidelines on LCR disclosure to complement the disclosure of liquidity risk management under Article 435 of Regulation (EU) No 575/2013' as specified in Annexure II which complements Article 435(1)(f) of Regulation (EU) No 575/2013.

Liquidity coverage ratio (period end)	Total period end value				
	30.09.21	30.06.21	31.03.21	31.12.20	30.09.20
Barclays Group	£m	£m	£m	£m	£m
Liquidity buffer	283,628	280,079	280,175	258,198	319,785
Total net cash outflows	176,308	172,528	173,490	159,320	176,394
Liquidity coverage ratio (%) (period end)	161%	162%	161%	162%	181%

LIQ1 - Liquidity coverage ratio (average)

		Total unweighted value (average)					Total weighted value (average)				
		30.09.21	30.06.21	31.03.21	31.12.20	30.09.20	30.09.21	30.06.21	31.03.21	31.12.20	30.09.20
	Number of data points used in calculation of averages[1]	12	12	12	12	12	12	12	12	12	12
High-quality liquid assets		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	Total high-quality liquid assets (HQLA)						291,764	298,380	295,957	281,470	262,744
Cash outflows											
2	**Retail deposits and deposits from small business customers, of which:**	254,402	250,148	244,129	232,900	222,638	21,522	21,061	20,507	19,795	19,184
3	*Stable deposits*	137,608	135,225	131,313	125,621	120,444	6,880	6,761	6,565	6,281	6,022
4	*Less stable deposits*	108,014	105,639	102,964	99,687	96,799	14,635	14,295	13,937	13,509	13,156
5	**Unsecured wholesale funding, of which:**	225,365	222,291	217,873	208,240	194,573	113,903	114,444	113,206	107,669	99,108
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	56,278	52,945	50,547	48,850	45,956	13,758	12,938	12,353	11,946	11,251
7	*Non-operational deposits (all counterparties)*[2]	160,393	160,623	158,952	152,613	142,861	91,451	92,783	92,479	88,946	82,101
8	*Unsecured debt*	8,694	8,723	8,374	6,777	5,756	8,694	8,723	8,374	6,777	5,756
9	**Secured wholesale funding**						57,561	57,386	58,042	58,316	58,086
10	**Additional requirements, of which:**	185,859	184,243	181,899	178,970	176,757	55,304	55,043	54,993	54,122	52,815
11	*Outflows related to derivative exposures and other collateral requirements*	21,326	21,644	22,212	22,814	22,050	18,959	19,324	19,890	20,421	19,693
12	*Outflows related to loss of funding on debt products*	10,670	10,431	10,311	9,483	9,262	10,670	10,431	10,311	9,483	9,262
13	*Credit and liquidity facilities*	153,863	152,168	149,376	146,673	145,445	25,675	25,288	24,792	24,218	23,860
14	**Other contractual funding obligations**	3,018	3,165	3,288	3,030	2,754	2,557	2,626	2,669	2,351	2,053
15	**Other contingent funding obligations**	152,326	154,310	157,072	159,316	160,231	6,233	5,997	5,783	5,693	5,935
16	**Total cash outflows**						257,080	256,557	225,200	247,946	237,181
Cash inflows											
17	**Secured lending (e.g. reverse repos)**	523,471	504,617	494,791	486,986	469,995	55,434	55,669	55,605	55,820	56,616
18	**Inflows from fully performing exposures**	13,562	14,965	16,257	16,844	15,537	9,326	10,601	11,667	12,010	10,469
19	Other cash inflows[3]	14,097	14,313	14,656	15,885	15,790	10,457	10,570	10,790	11,982	11,566
EU-1 9a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)										
EU-1 9b	(Excess inflows from a related specialised credit institution)										
20	**Total cash inflows**	551,130	533,895	525,704	519,316	501,322	75,217	76,840	78,062	79,812	78,651
	Fully exempt inflows	—	—	—	—	—	—	—	—	—	—
	Inflows subject to 90% cap	—	—	—	—	—	—	—	—	—	—
	Inflows subject to 75% cap	443,670	431,215	427,927	422,635	407,686	75,217	76,840	78,062	79,812	78,651
21	**Liquidity buffer**						291,764	298,380	295,957	281,470	262,744
22	**Total net cash outflows**						181,863	179,717	177,138	168,134	158,530
23	**Liquidity coverage ratio (%) (average)**						160%	166%	167%	167%	166%

1 Trailing average of 12 month-end observations to the reporting date.
2 Non-operational deposits in row 7 include excess deposits as defined in the Delegated Act Article 27(4).
3 Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there is transfer restrictions or which are denominated in non-convertible currencies.

As at 30 September 2021, the Barclays Group LCR was 161% (December 2020: 162%), equivalent to a surplus of £107bn (December 2020: £99bn) above the 100% regulatory requirement. The trailing 12 month-end average LCR to 30 September 2021 was 160% (December 2020: 167%).

The terms Barclays or Group refer to Barclays PLC together with its subsidiaries. The abbreviations '£m' represents millions of Pounds Sterling.

There are a number of key judgement areas, for example impairment calculations, which are based on models and which are subject to ongoing adjustment and modifications. Reported numbers reflect best estimates and judgements at the given point in time.

Relevant terms that are used in this document but are not defined under applicable regulatory guidance or International Financial Reporting Standards (IFRS) are explained in the results glossary that can be accessed at home.barclays/investor-relations/reports-and-events/latest-financial-results.

Forward-looking statements

This document 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 the Group. Barclays 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. These 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 members of the management of the Group (including, without limitation, during management presentations to financial analysts) in connection with this document. Examples of forward-looking statements include, among others, statements or guidance regarding or relating to the Group's future financial position, income growth, assets, impairment charges, provisions, business strategy, capital, leverage and other regulatory ratios, capital distributions (including dividend pay-out ratios and expected payment strategies), projected levels of growth in the banking and financial markets, projected costs or savings, any commitments and targets, estimates of capital expenditures, plans and objectives for future operations, projected employee numbers, IFRS impacts and other statements that are not historical fact. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. The forward-looking statements speak only as at the date on which they are made. Forward-looking statements may be affected by changes in legislation, the development of standards and interpretations under IFRS, including evolving practices with regard to the interpretation and application of accounting and regulatory standards, the outcome of current and future legal proceedings and regulatory investigations, future levels of conduct provisions, the policies and actions of governmental and regulatory authorities, the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, geopolitical risks and the impact of competition. In addition, factors including (but not limited to) the following may have an effect: capital, leverage and other regulatory rules applicable to past, current and future periods; UK, US, Eurozone and global macroeconomic and business conditions; the effects of any volatility in credit markets; market related risks such as changes in interest rates and foreign exchange rates; effects of changes in valuation of credit market exposures; changes in valuation of issued securities; volatility in capital markets; changes in credit ratings of any entity within the Group or any securities issued by such entities; direct and indirect impacts of the coronavirus (COVID-19) pandemic; instability as a result of the UK's exit from the European Union ("EU"), the effects of the EU-UK Trade and Cooperation Agreement and the disruption that may subsequently result in the UK and globally; the risk of cyber-attacks, information or security breaches or technology failures on the Group's reputation, business or operations; and the success of future acquisitions, disposals and other strategic transactions. A number of these influences and factors are beyond the Group's control. As a result, the Group's actual financial position, future results, capital distributions, capital, leverage or other regulatory ratios or other financial and non-financial metrics or performance measures may differ materially from the statements or guidance set forth in the Group's forward-looking statements. Additional risks and factors which may impact the Group's future financial condition and performance are identified in Barclays PLC's filings with the SEC (including, without limitation, Barclays PLC's Annual Report on Form 20-F for the fiscal year ended 31 December 2020 and Interim Results Announcement for the six months ended 30 June 2021 filed on Form 6-K), which are available on the SEC's website at www.sec.gov.

Subject to Barclays' 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.