

# **Barclays PLC Pillar 3 Report**

30 June 2019

# Table of Contents

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<b>Notes</b>	4
<b>Introduction</b>	5
KM1 - Key Metrics	6
<b>Capital</b>	
Capital resources	8
Summary of movements in CET1 capital	9
CC1 - Composition of Regulatory Capital	10
CC2 - Reconciliation of regulatory capital to balance sheet	13
IFRS 9	15
IFRS 9-FL - Comparison of with and without the IFRS9 transitional arrangements	16
Minimum Requirements for own funds and eligible liabilities (MREL)	18
KM2 – Key Metrics – TLAC Requirements	19
TLAC 1 – TLAC composition for G-SIBs	20
TLAC 3 – Resolution entity – creditor ranking at legal entity level	21
TLAC 2 – Material subgroup entity – creditor ranking at legal entity level	22
<b>Risk weighted assets</b>	
Risk weighted assets by risk type and business	24
OV1 - Overview of risk weighted assets by risk type and capital requirements	26
Movements in risk weighted assets	27
CR8 - RWA flow statement of credit risk exposures under the advanced IRB approach	28
CCR7 - RWA flow statement of counterparty credit risk exposures under the IMM	28
MR2-B - RWA flow statement of market risk exposures under the IMA	29
Basis of preparation for movements in risk weighted assets	30
<b>Leverage</b>	
Summary of reconciliation of accounting assets and leverage ratio exposures	31
Leverage ratio common disclosure	32
Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)	34
<b>Liquidity</b>	
LIQ1 - Liquidity Coverage ratio	35
<b>Analysis of credit risk</b>	
Detailed view of credit risk RWAs and Capital Requirement	37
CR3 - CRM techniques	40
CR4 - Standardised – Credit Risk exposure and CRM effect	41
CR7 - Effect on RWA of credit derivatives used as CRM techniques (advanced IRB)	42
CR5-A - Analysis of exposures by asset classes and risk weight pre-CCF and CRM under the standardised approach	43
CR5-B - Analysis of exposures by asset classes and risk weight post-CCF and CRM under the standardised approach	45
Internal default grade probabilities and mapping to external ratings	47
CR6 - Credit risk exposures by exposure class and PD range for central governments and central banks	48
CR6 - Credit risk exposures by exposure class and PD range for institutions	49
CR6 - Credit risk exposures by exposure class and PD range for corporates	50
CR6 - Credit risk exposures by exposure class and PD range for corporates, of which: SMEs	51
CR10 - Corporate exposures subject to slotting approach	52
CR6 - Credit risk exposures by exposure class and PD range for retail SME	54
CR6 - Credit risk exposures by exposure class and PD range for secured retail	55
CR6 - Credit risk exposures by exposure class and PD range for revolving retail	56
CR6 - Credit risk exposures by exposure class and PD range for other retail exposures	57
CR1-A – Credit quality of exposures by exposure class and instrument	58

## Table of Contents

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CR1-B – Credit quality of exposures by industry or counterparty types	62
CR1-C – Credit quality of exposures by geography	66
CR1-D – Ageing of past-due exposures	68
CR1-E – Non-performing and forborne exposures	68
CR2-B – Changes in the stock of defaulted and impaired loans and debt securities	69
CR2-A – Changes in the stock of general and specific credit risk adjustments	69
<b>Analysis of counterparty credit risk</b>	
Risk weighted assets of counterparty credit risk exposures by business units	70
CCR1 – Analysis of CCR exposure by approach	73
CCR3 - Counterparty credit risk exposures by exposure classes and risk weight under standardised approach	74
CCR4 - Counterparty credit risk exposures by portfolio and PD range for central governments and central banks	76
CCR4 - Counterparty credit risk exposures by portfolio and PD range for institutions	77
CCR4 - Counterparty credit risk exposures by portfolio and PD range for corporates	78
CR10 - Counterparty Credit risk – Corporate exposures subject to slotting approach	79
CCR5-A - Impact of netting and collateral held on exposure values	81
CCR5-B - Composition of collateral for exposures to CCR	81
CCR6 - Credit derivatives exposures	82
CCR8 - Exposures to CCPs	83
CCR2 - Credit valuation adjustment (CVA) capital charge	84
<b>Analysis of market risk</b>	
MR3 - Analysis of regulatory VaR, SVaR, IRC and CRM	85
Breakdown of the major regulatory risk measures by portfolio	86
Market risk own funds requirements	87
MR1 - Market risk under standardised approach	88
MR2-A - Market risk under internal models approach	89
MR4-Comparison of VaR estimates with gains/losses	91

## Notes

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The terms Barclays or Barclays Group refer to Barclays PLC together with its subsidiaries. The abbreviations '£m' and '£bn' represent millions and thousands of millions of Pounds Sterling respectively.

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](http://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 Barclays 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. Examples of forward-looking statements include, among others, statements or guidance regarding or relating to the Barclays Group's future financial position, income growth, assets, impairment charges, provisions, business strategy, capital, leverage and other regulatory ratios, payment of dividends (including dividend payout 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. These 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, 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 entities within the Barclays Group or any securities issued by such entities; the potential for one or more countries exiting the Eurozone; instability as a result of the exit by the UK from the European Union and the disruption that may subsequently result in the UK and globally; and the success of future acquisitions, disposals and other strategic transactions. A number of these influences and factors are beyond the Barclays Group's control. As a result, the Barclays Group's actual future results, dividend payments, and capital and leverage ratios may differ materially from the plans, goals, expectations and guidance set forth in the Barclays Group's forward-looking statements. Additional risks and factors which may impact the Barclays Group's future financial condition and performance are identified in our filings with the SEC (including, without limitation, our Annual Report on Form 20-F for the fiscal year ended 31 December 2018), which are available on the SEC's website at [www.sec.gov](http://www.sec.gov). Subject to our obligations under the applicable laws and regulations of 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.

# Introduction

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## Disclosure Background

Barclays' Pillar 3 disclosures complement those disclosed in the Barclays 2019 Interim Results Announcement and provide additional information about Barclays' risk profile, including its regulatory capital, minimum requirements for own funds and eligible liabilities (MREL), risk weighted assets (RWAs), liquidity and leverage exposures for the Barclays Group, and its significant subsidiaries Barclays Bank PLC (BB PLC) and Barclays Bank UK PLC Group (BBUG PLC).

The information disclosed in this report is prepared in accordance with the Capital Requirements Regulation and Capital Requirements Directive (CRR and CRD, also known as the 'CRD IV legislative package'). On 27 June 2019, as part of the EU Risk Reduction Measure package, the CRR II entered into force amending CRR. As an amending regulation, the existing provisions of CRR apply unless they are amended by CRR II. The amendments largely take effect and are phased in from 28 June 2021 with a number of exceptions, primarily relating to amendments to own funds and the introduction of requirements for own funds and eligible liabilities (MREL), which are implemented with immediate effect. Certain aspects of CRR II are dependent on final technical standards to be issued by the European Banking Authority (EBA) and adopted by the European Commission as well as UK implementation of the rules. The Pillar 3 disclosures have also been prepared in accordance with the EBA "Guidelines on materiality, proprietary and confidentiality and on disclosure frequency under Articles 432(1), 432(2) and 433 of CRR" and EBA "Guidelines on disclosure requirements under Part Eight of Regulation (EU) No 575/2013", as amended by Regulation (EU) 2019/876, in effect at the reporting date.

Barclays' approach to managing risk, including its internal ratings-based approach, is described within the Barclays Group's Pillar 3 year-end disclosures. Throughout the half year ended 30 June 2019, and to date, Barclays has operated a framework of disclosure controls and procedures to support the appropriateness of the Group's Pillar 3 disclosures. Specific governance committees are responsible for examining the Group's reports and disclosures to ensure that they have been subject to adequate verification and comply with applicable standards and legislation. These committees report their conclusions to the Board Audit Committee (BAC).

### Significant subsidiaries

In determining its significant subsidiaries for reporting purposes, Barclays Group has considered the CRR requirements. Barclays Group's significant subsidiaries as at 30 June 2019 are Barclays Bank PLC and Barclays Bank UK PLC Group. Barclays Bank PLC significant subsidiary disclosures are included in this document, whilst the Barclays Bank UK PLC Group Pillar 3 disclosures are published in a standalone document "Barclays Bank UK PLC Interim 2019 Pillar 3 Report".

### Barclays Bank PLC

Barclays Bank PLC is the non-ring-fenced bank which forms part of the Barclays Group and consists of the Corporate and Investment Bank (CIB), Consumer, Cards and Payments and Head Office segments.

Barclays Bank PLC is regulated by the Prudential Regulation Authority (PRA) on a solo-consolidated basis. Barclays Bank solo-consolidated comprises Barclays Bank PLC plus certain additional subsidiaries, subject to PRA approval. The disclosures provided in this document for BB PLC are based on this regulatory scope of consolidation.

Following a decision to move all European Branch operations to Barclays Bank Ireland PLC, Barclays Bank PLC transferred its business in France, Italy, Netherlands, Portugal, Spain and Sweden in Q1 2019. These businesses remain part of the Barclays Bank PLC Group.

# Introduction

**Table 1: KM1 - Key metrics**

This table shows key metrics and their components on both a transitional and fully loaded basis as at 30 June 2019.

	Barclays Group				
	As at 30.06.19	As at 31.03.19	As at 31.12.18	As at 30.09.18	As at 30.06.18
	£m	£m	£m	£m	£m
<b>Available capital (amounts)</b>					
1 Common Equity Tier 1 (CET1) <sup>1</sup>	42,888	41,437	41,100	41,744	41,398
1a Fully loaded Expected Credit Loss (ECL) accounting model <sup>2</sup>	41,704	40,268	39,815	40,458	40,096
2 Tier 1 <sup>3</sup>	55,592	54,724	52,998	55,202	53,049
2a Fully loaded ECL accounting model Tier 1 <sup>4</sup>	53,697	51,257	49,317	51,171	48,904
3 Total capital <sup>3</sup>	68,330	66,549	64,594	67,195	65,421
3a Fully loaded ECL accounting model total capital <sup>4</sup>	64,681	63,485	61,848	64,519	62,813
<b>Risk-weighted assets (amounts)</b>					
4 Total risk-weighted assets (RWA) <sup>1</sup>	319,107	319,671	311,926	316,167	319,299
4a Fully loaded ECL accounting model total RWA <sup>2</sup>	318,993	319,556	311,798	316,039	319,171
<b>Risk-based capital ratios as a percentage of RWA</b>					
5 Common Equity Tier 1 ratio (%)	13.4%	13.0%	13.2%	13.2%	13.0%
5a Fully loaded ECL accounting model Common Equity Tier 1 (%)	13.1%	12.6%	12.8%	12.8%	12.6%
6 Tier 1 ratio (%)	17.4%	17.1%	17.0%	17.5%	16.6%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	16.8%	16.0%	15.8%	16.2%	15.3%
7 Total capital ratio (%)	21.4%	20.8%	20.7%	21.3%	20.5%
7a Fully loaded ECL accounting model total capital ratio (%)	20.3%	19.9%	19.8%	20.4%	19.7%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8 Capital conservation buffer requirement (%)	2.5%	2.5%	1.9%	1.9%	1.9%
9 Countercyclical buffer requirement (%)	0.5%	0.5%	0.5%	0.3%	0.3%
10 Bank G-SIB and/or D-SIB additional requirements (%)	1.5%	1.5%	1.1%	1.1%	1.1%
11 Total of bank CET1 specific buffer requirements (%) (row 8 + 9 + 10)	4.5%	4.5%	3.5%	3.3%	3.3%
12 CET1 available after meeting the bank's minimum capital requirements (%)	8.9%	8.5%	8.7%	8.7%	8.5%
<b>CRR leverage ratio<sup>5,6</sup></b>					
13 Total CRR leverage ratio exposure measure	1,213,800	1,205,303	1,142,520	1,191,085	1,163,773
14 Fully loaded CRR leverage ratio (%)	4.4%	4.3%	4.3%	4.3%	4.2%
<b>Average UK leverage ratio (Transitional)<sup>7,8,9</sup></b>					
13a Total average UK leverage ratio exposure measure	1,134,589	1,105,518	1,109,988	1,119,044	1,081,840
14a Transitional average UK leverage ratio (%)	4.7%	4.6%	4.5%	4.6%	4.6%
<b>UK leverage ratio (Transitional)<sup>6,7,8</sup></b>					
13b Total UK leverage ratio exposure measure	1,079,416	1,064,959	998,556	1,063,472	1,030,145
14b Transitional UK leverage ratio (%)	5.1%	4.9%	5.1%	4.9%	4.9%
<b>Liquidity Coverage Ratio</b>					
15 Total HQLA	232,098	225,850	218,766	210,681	207,989
16 Total net cash outflows	148,669	141,515	129,172	130,925	134,712
17 LCR ratio (%)	156%	160%	169%	161%	154%

1 CET1 capital and RWAs are calculated applying the IFRS9 transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date.

2 Fully loaded CET1 capital and RWAs are calculated without applying the transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date.

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 applicable as at the reporting date.

6 The difference between CRR leverage ratio and UK leverage ratio is primarily driven by the exclusion of qualifying central bank claims 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 4.6%, with £1,133bn of leverage exposure. Fully loaded UK leverage ratio was 5.0%, with £1,078bn 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.

### Capital

Barclays' CET1 regulatory requirement is 11.7% comprising a 4.5% Pillar 1 minimum, a 2.5% Capital Conservation Buffer (CCB), a 1.5% Global Systemically Important Institution (G-SII) buffer, a 2.6% Pillar 2A requirement and a 0.5% Countercyclical Capital Buffer (CCyB).

The Barclays CCyB is based on the buffer rate applicable for each jurisdiction in which Barclays have exposures. On 28 November 2018, the Financial Policy Committee set the CCyB rate for UK exposures at 1%. The buffer rates set by other national authorities for Barclays' non-UK exposures are currently immaterial. Overall, this results in a 0.5% CCyB for Barclays for H119.

Barclays' Pillar 2A requirement as per the PRA's Individual Capital Requirement for 2019 is 4.7%, of which at least 56.25% needs to be met in CET1 form, equating to approximately 2.6% of RWAs. Certain elements of the Pillar 2A requirement are a fixed quantum whilst others are a proportion of RWAs and are based on a point in time assessment. The Pillar 2A requirement is subject to at least annual review.

## Capital

**Table 2: Capital resources**

This table shows the Group's capital resources. Table 4 presents the component of regulatory capital on both a transitional and fully loaded basis as at 30 June 2019.

Capital ratios <sup>1,2,3</sup>	Barclays Group	
	As at 30.06.19	As at 31.12.18
CET1	13.4%	13.2%
Tier 1 (T1)	17.4%	17.0%
Total regulatory capital	21.4%	20.7%
<b>Capital resources</b>	<b>£m</b>	<b>£m</b>
<b>Total equity excluding non-controlling interests per the balance sheet</b>	<b>67,576</b>	<b>62,556</b>
Less: other equity instruments (recognised as AT1 capital)	(12,123)	(9,632)
Adjustment to retained earnings for foreseeable dividends	(847)	(731)
<b>Other regulatory adjustments and deductions</b>		
Additional value adjustments (PVA)	(1,761)	(1,746)
Goodwill and intangible assets	(7,999)	(7,983)
Deferred tax assets that rely on future profitability excluding temporary differences	(381)	(520)
Fair value reserves related to gains or losses on cash flow hedges	(1,188)	(660)
Gains or losses on liabilities at fair value resulting from own credit	(63)	(52)
Defined benefit pension fund assets	(1,415)	(1,335)
Direct and indirect holdings by an institution of own CET1 instruments	(50)	(50)
Adjustment under IFRS 9 transitional arrangements	1,184	1,285
Other regulatory adjustments	(45)	(32)
<b>CET1 capital</b>	<b>42,888</b>	<b>41,100</b>
<b>AT1 capital</b>		
Capital instruments and related share premium accounts	12,123	9,632
Qualifying AT1 capital (including minority interests) issued by subsidiaries	711	2,396
Other regulatory adjustments and deductions	(130)	(130)
<b>AT1 capital</b>	<b>12,704</b>	<b>11,898</b>
<b>T1 capital</b>	<b>55,592</b>	<b>52,998</b>
<b>T2 capital</b>		
Capital instruments and related share premium accounts	8,009	6,566
Qualifying T2 capital (including minority interests) issued by subsidiaries	4,949	5,275
Credit risk adjustments (excess of impairment over expected losses)	30	5
Other regulatory adjustments and deductions	(250)	(250)
<b>Total regulatory capital</b>	<b>68,330</b>	<b>64,594</b>
<b>Total RWAs</b>	<b>319,107</b>	<b>311,926</b>

1 CET1, T1 and T2 capital, and RWAs are calculated applying the transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date. This includes IFRS 9 transitional arrangements and the grandfathering of CRR and CRR II non-compliant capital instruments.

2 The fully loaded CET1 ratio, as is relevant for assessing against the conversion trigger in Barclays PLC AT1 securities, was 13.1%, with £41.7bn of CET1 capital and £319.0bn of RWAs calculated without applying the transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date.

3 The Barclays PLC CET1 ratio, as is relevant for assessing against the conversion trigger in Barclays Bank PLC T2 Contingent Capital Notes, was 13.4%. For this calculation CET1 capital and RWAs are calculated applying the transitional arrangements under the CRR, including the IFRS 9 transitional arrangements. The benefit of the Financial Services Authority (FSA) October 2012 interpretation of the transitional provisions, relating to the implementation of CRD IV, expired in December 2017.

## Capital

Table 3: Summary of movements in capital resources

Movement in CET1 capital	Barclays Group Six months ended 30.06.19 £m
Opening CET1 capital	41,100
Profit for the period attributable to equity holders	2,435
Own credit relating to derivative liabilities	33
Dividends paid and foreseen	(1,163)
<b>Increase in retained regulatory capital generated from earnings</b>	<b>1,305</b>
Net impact of share schemes	36
Fair value through other comprehensive income reserve	505
Currency translation reserve	177
Other reserves	(9)
<b>Increase in other qualifying reserves</b>	<b>709</b>
Pension remeasurements within reserves	(140)
Defined benefit pension fund asset deduction	(80)
<b>Net impact of pensions</b>	<b>(220)</b>
Additional value adjustments (PVA)	(15)
Goodwill and intangible assets	(16)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	139
Adjustment under IFRS9 transitional arrangements	(101)
Other regulatory adjustments	(13)
<b>Decrease in regulatory capital due to adjustments and deductions</b>	<b>(6)</b>
<b>Closing CET1 capital</b>	<b>42,888</b>

CET1 capital increased £1.8bn to £42.9bn (December 2018: £41.1bn). This is due to £2.4bn of organic capital generated from profits, partially offset by £1.2bn of regulatory dividends paid and foreseen including £0.4bn of AT1 coupons paid. Other movements in the period were:

- A £0.5bn increase in the fair value through other comprehensive income reserve mainly driven by gains from an increase in fair value of bonds due to decreasing bond yields
- A £0.2bn increase in the currency translation reserve mainly driven by the appreciation of period end USD against GBP
- A £0.2bn decrease as a result of movements relating to pensions, largely due to deficit contribution payments of £0.25bn in April 2019
- A £0.1bn decrease in the IFRS 9 transitional add back primarily due to the change in the phasing of transitional relief from 95% in 2018 to 85% in 2019

## Capital

Table 4: CC1 – Composition of regulatory capital

This table shows the components of regulatory capital presented on both a transitional and fully loaded basis as at 30 June 2019.

	Ref <sup>†</sup>	Barclays Group		Ref <sup>†</sup>	Barclays Bank PLC	
		As at 30.06.19 Transitional position £m	As at 30.06.19 Fully loaded position £m		As at 30.06.19 Transitional position £m	As at 30.06.19 Fully loaded position £m
<b>Common Equity Tier 1 capital: instruments and reserves</b>						
1						
1	<i>a</i>	4,494	4,494	<i>a</i>	2,343	2,343
2	<i>b</i>	44,556	44,556	<i>b</i>	30,859	30,859
3	<i>c</i>	6,403	6,403	<i>c</i>	1,478	1,478
		(847)	(847)		(282)	(282)
		(45)	(45)		318	318
6		<b>54,561</b>	<b>54,561</b>		<b>34,716</b>	<b>34,716</b>
<b>Common Equity Tier 1 capital: regulatory adjustments</b>						
7		(1,761)	(1,761)		(1,291)	(1,291)
8	<i>d,e</i>	(3,947)	(3,947)	<i>d,k</i>	(129)	(129)
9	<i>f,g<sup>1</sup></i>	(4,052)	(4,052)	<i>e,f<sup>1</sup></i>	(20)	(20)
10	<i>h</i>	(381)	(381)	<i>g</i>	(85)	(85)
11	<i>i</i>	(1,188)	(1,188)	<i>h</i>	(499)	(499)
12		-	-		(139)	(139)
14	<i>j</i>	(63)	(63)	<i>i</i>	(99)	(99)
15	<i>k,g<sup>1</sup></i>	(1,415)	(1,415)	<i>j,f<sup>1</sup></i>	(1,390)	(1,390)
16		(50)	(50)		-	-
19		-	-	<i>k,l</i>	(8,206)	(8,246)
22		-	-	<i>g,k,l</i>	(863)	(1,061)
23		-	-	<i>k,l</i>	(643)	(762)
25		-	-	<i>g</i>	(220)	(299)
		1,184	-		408	-
28		<b>(11,673)</b>	<b>(12,857)</b>		<b>(12,313)</b>	<b>(12,959)</b>
29		<b>42,888</b>	<b>41,704</b>		<b>22,403</b>	<b>21,757</b>

<sup>†</sup> The references (a) – (p) identify balance sheet components in Table 5 & 5a: CC2 – Reconciliation of regulatory capital to balance sheet which are used in the calculation of regulatory capital.

<sup>1</sup> Deferred tax liabilities on intangible assets and pension fund assets are included as either a negative component of the deferred tax asset or a deferred tax liability on the balance sheet depending on the net deferred tax position of the bank at the time of reporting.

<sup>2</sup> Barclays Group of which static £1,085m, of which modified £99m; Barclays Bank PLC of which static £408m, of which modified nil.

## Capital

Table 4: CC1 – Composition of regulatory capital - continued

	Ref <sup>t</sup>	Barclays Group		Ref <sup>t</sup>	Barclays Bank PLC	
		As at 30.06.19 Transitional position £m	As at 30.06.19 Fully loaded position £m		As at 30.06.19 Transitional position £m	As at 30.06.19 Fully loaded position £m
<b>Additional Tier 1 capital: instruments</b>						
30						
Directly issued qualifying additional Tier 1 instruments plus related stock surplus	<i>l</i>	12,123	12,123	<i>m</i>	9,403	9,403
31 <i>Of which: classified as equity under applicable accounting standards</i>	<i>l</i>	12,123	12,123	<i>m</i>	9,403	9,403
33 Directly issued capital instruments subject to phase-out from additional Tier 1		-	-	<i>b,n,o</i>	841	-
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	<i>m,n</i>	711	-		-	-
35 <i>Of which: instruments issued by subsidiaries subject to phase out</i>	<i>m,n</i>	841	-		-	-
<b>36 Additional Tier 1 capital before regulatory adjustments</b>		<b>12,834</b>	<b>12,123</b>		<b>10,244</b>	<b>9,403</b>
<b>Additional Tier 1 capital: regulatory adjustments</b>						
37 Investments in own additional Tier 1 instruments		(130)	(130)		(130)	-
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		-	-	<i>k</i>	(2,324)	(2,282)
<b>43 Total regulatory adjustments to additional Tier 1 capital</b>		<b>(130)</b>	<b>(130)</b>		<b>(2,454)</b>	<b>(2,282)</b>
<b>44 Additional Tier 1 capital (AT1)</b>		<b>12,704</b>	<b>11,993</b>		<b>7,790</b>	<b>7,121</b>
<b>45 Tier 1 capital (T1 = CET1 + AT1)</b>		<b>55,592</b>	<b>53,697</b>		<b>30,193</b>	<b>28,878</b>
<b>Tier 2 capital: instruments and provisions</b>						
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	<i>m</i>	8,009	8,009	<i>o</i>	7,513	7,739
47 Directly issued capital instruments subject to phase-out from Tier 2		-	-	<i>o</i>	452	-
47a Directly issued capital instruments grandfathered under CRR II		-	-	<i>o</i>	2,187	-
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	<i>m</i>	4,949	3,008		-	-
49 <i>Of which: instruments issued by subsidiaries subject to phase out</i>	<i>m</i>	452	-		-	-
49a <i>Of which: instruments issued by subsidiaries grandfathered under CRR II</i>	<i>m</i>	2,187	-		-	-
50 Provisions		30	217		-	-
<b>51 Tier 2 capital before regulatory adjustments</b>		<b>12,988</b>	<b>11,234</b>		<b>10,152</b>	<b>7,739</b>
<b>Tier 2 capital: regulatory adjustments</b>						
52 Investments in own Tier 2 instruments		(250)	(250)		(250)	(250)
55 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		-	-	<i>p</i>	(4,093)	(4,135)
<b>57 Total regulatory adjustments to Tier 2 capital</b>		<b>(250)</b>	<b>(250)</b>		<b>(4,343)</b>	<b>(4,385)</b>
<b>58 Tier 2 capital (T2)</b>		<b>12,738</b>	<b>10,984</b>		<b>5,809</b>	<b>3,354</b>
<b>59 Total regulatory capital (TC = T1 + T2)</b>		<b>68,330</b>	<b>64,681</b>		<b>36,002</b>	<b>32,232</b>

## Capital

Table 4: CC1 – Composition of regulatory capital - continued

	Barclays Group		Barclays Bank PLC	
	As at 30.06.19 Transitional position £m	As at 30.06.19 Fully loaded position £m	As at 30.06.19 Transitional position £m	As at 30.06.19 Fully loaded position £m
60 Total risk weighted assets	319,107	318,993	166,717	166,136
<b>Capital ratios and buffers</b>				
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.4%	13.1%	13.4%	13.1%
62 Tier 1 (as a percentage of risk-weighted assets)	17.4%	16.8%	18.1%	17.4%
63 Total capital (as a percentage of risk-weighted assets)	21.4%	20.3%	21.6%	19.4%
64 Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	4.5%	4.5%	2.9%	2.9%
65 <i>Of which: capital conservation buffer requirement</i>	2.5%	2.5%	2.5%	2.5%
66 <i>Of which: countercyclical buffer requirement</i>	0.5%	0.5%	0.4%	0.4%
67 <i>Of which: higher loss absorbency requirement</i>	1.5%	1.5%	0.0%	0.0%
68 Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	8.9%	8.6%	8.9%	8.6%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>				
72 Non-significant investments in the capital and other TLAC liabilities of other financial entities	2,991	2,991	2,839	2,839
73 Significant investments in the common stock of financial entities	1,361	1,361	3,147	3,107
75 Deferred tax assets arising from temporary differences (net of related tax liability)	3,012	3,333	1,077	1,218
<b>Applicable caps on the inclusion of provisions in Tier 2</b>				
77 Cap on inclusion of provisions in Tier 2 under standardised approach	952	940	607	598
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	30	217	-	-
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	920	925	465	466
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>				
82 Current cap on AT1 instruments subject to phase-out arrangements	2,777	-	2,777	-
84 Current cap on T2 instruments subject to phase out arrangements	830	-	830	-

## Capital

**Table 5: CC2 – Reconciliation of regulatory capital to balance sheet**

The following tables show the reconciliation between balance sheet for statutory and regulatory purposes. Please note that the amount shown under the regulatory scope of consolidation is not a risk weighted asset measure; it is based on an accounting measure and cannot be directly reconciled to other tables in this report.

Barclays Group		Accounting balance sheet per published financial statements	Deconsolidation of insurance/other entities	Consolidation of banking associates/other entities	Balance sheet per regulatory scope of consolidation
As at 30.06.19	Ref†	£m	£m	£m	£m
<b>Assets</b>					
Cash and balances at central banks		158,070	-	(78)	157,992
Cash collateral and settlement balances		104,625	-	-	104,625
Loans and advances at amortised cost		339,319	(5,826)	268	333,761
Reverse repurchase agreements and other similar secured lending		8,990	-	-	8,990
Trading portfolio assets		120,381	-	5,622	126,003
Financial assets at fair value through the income statement		159,705	(301)	(1,785)	157,619
Derivative financial instruments		244,186	-	(93)	244,093
Financial assets at fair value through other comprehensive income		72,169	-	101	72,270
Investments in subsidiaries, associates and joint ventures	e	734	155	(639)	250
Goodwill and intangible assets		7,993	-	33	8,026
- Of which: goodwill	d	3,909	-	30	3,939
- Of which: other intangibles (excluding MSRs)	f	4,084	-	4	4,088
Property, plant and equipment		4,206	-	2	4,208
Current tax assets		884	-	-	884
Deferred tax assets	g,h	3,142	(4)	-	3,138
Retirement benefit assets	k	1,875	-	-	1,875
Other assets		6,543	1,153	(25)	7,671
<b>Total assets</b>		<b>1,232,822</b>	<b>(4,823)</b>	<b>3,406</b>	<b>1,231,405</b>
<b>Liabilities</b>					
Deposits at amortised cost		413,596	-	(74)	413,522
Cash collateral and settlement balances		93,806	-	-	93,806
Repurchase agreements and other similar secured borrowing		18,322	-	-	18,322
Debt securities in issue		90,815	(7,497)	-	83,318
Subordinated liabilities	m	18,803	-	-	18,803
Trading portfolio liabilities		42,724	-	3,650	46,374
Financial liabilities designated at fair value		229,853	-	(267)	229,586
Derivative financial instruments		243,103	-	-	243,103
Current tax liabilities		616	(1)	2	617
Deferred tax liabilities	g	5	-	-	5
Retirement benefit liabilities		323	-	-	323
Other liabilities		10,279	2,589	94	12,962
Provisions		1,780	(7)	-	1,773
<b>Total liabilities</b>		<b>1,164,025</b>	<b>(4,916)</b>	<b>3,405</b>	<b>1,162,514</b>
<b>Total equity</b>					
Called up share capital and share premium		4,494	-	-	4,494
- Of which: amount eligible for CET1	a	4,494	-	-	4,494
- Of which: amount eligible for AT1		-	-	-	-
Other equity instruments	l	12,123	-	-	12,123
Other reserves	c,i,j	6,403	7	9	6,419
Retained earnings	b	44,556	86	(8)	44,634
Total equity excluding non-controlling interests		67,576	93	1	67,670
Non-controlling interests	n	1,221	-	-	1,221
<b>Total equity</b>		<b>68,797</b>	<b>93</b>	<b>1</b>	<b>68,891</b>
<b>Total liabilities and equity</b>		<b>1,232,822</b>	<b>(4,823)</b>	<b>3,406</b>	<b>1,231,405</b>

† The references (a) – (n) identify balance sheet components that are used in the calculation of regulatory capital in Table 4: Composition of regulatory capital.

# Capital

Table 5a: CC2 – Reconciliation of regulatory capital to balance sheet for significant subsidiary

Barclays Bank PLC		Accounting balance sheet per published financial statements	Deconsolidation of insurance/other entities	Consolidation of banking associates/other entities	Balance sheet per regulatory scope of consolidation
As at 30.06.19	Ref†	£m	£m	£m	£m
<b>Assets</b>					
Cash and balances at central banks		104,789	-	-	104,789
Cash collateral and settlement balances		87,509	-	-	87,509
Loans and advances at amortised cost	<i>p</i>	159,466	-	1,755	161,221
Reverse repurchase agreements and other similar secured lending		12,108	-	-	12,108
Trading portfolio assets		89,066	-	-	89,066
Financial assets at fair value through the income statement		180,560	-	245	180,805
Derivative financial instruments		243,388	-	(11)	243,377
Financial assets at fair value through other comprehensive income		54,659	-	-	54,659
Investments in subsidiaries	<i>k</i>	16,310	-	(3,465)	12,845
Investments in associates and joint ventures	<i>l</i>	138	-	399	537
Goodwill and intangible assets		117	-	-	117
- Of which: goodwill	<i>d</i>	95	-	-	95
- Of which: other intangibles (excluding MSRs)	<i>e</i>	22	-	-	22
Property, plant and equipment		445	-	-	445
Current tax assets		1,782	-	2	1,784
Deferred tax assets	<i>f,g</i>	1,080	-	-	1,080
Retirement benefit assets	<i>j</i>	1,850	-	-	1,850
Other assets		4,087	-	-	4,087
<b>Total assets</b>		<b>957,354</b>	<b>-</b>	<b>(1,075)</b>	<b>956,279</b>
<b>Liabilities</b>					
Deposits at amortised cost		240,920	-	(801)	240,119
Cash collateral and settlement balances		77,817	-	1	77,818
Repurchase agreements and other similar secured borrowing		10,031	-	-	10,031
Debt securities in issue		28,384	-	-	28,384
Subordinated liabilities	<i>o</i>	36,137	-	(142)	35,995
Trading portfolio liabilities		50,940	-	-	50,940
Financial liabilities designated at fair value		220,597	-	(458)	220,139
Derivative financial instruments		238,992	-	(2)	238,990
Current tax liabilities		379	-	11	390
Deferred tax liabilities	<i>f</i>	332	-	-	332
Retirement benefit liabilities		115	-	-	115
Other liabilities		4,723	-	(2)	4,721
Provisions		610	-	-	610
<b>Total liabilities</b>		<b>909,977</b>	<b>-</b>	<b>(1,393)</b>	<b>908,584</b>
<b>Total equity</b>					
Called up share capital and share premium		2,348	-	-	2,348
- Of which: amount eligible for CET1	<i>a</i>	2,343	-	-	2,343
- Of which: amount eligible for AT1	<i>n</i>	5	-	-	5
Other equity instruments	<i>m</i>	12,168	-	-	12,168
Other reserves	<i>c,h,i</i>	1,478	-	(8)	1,470
Retained earnings	<i>b</i>	31,383	-	326	31,709
<b>Total equity</b>		<b>47,377</b>	<b>-</b>	<b>318</b>	<b>47,695</b>
<b>Total liabilities and equity</b>		<b>957,354</b>	<b>-</b>	<b>(1,075)</b>	<b>956,279</b>

† The references (a) – (p) identify balance sheet components that are used in the calculation of regulatory capital in Table 4: Composition of regulatory capital.

### IFRS 9

On 1 January 2018, IFRS9 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. The transitional benefit 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 benefit from 2023.

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 between “day 1” and the reporting date (modified element), subject to eligibility. For the static element, stage 1, stage 2 and stage 3 provisions are eligible for transition, whereas for the modified element, stage 3 provisions are excluded.

Separate calculations are performed for standardised and advanced IRB 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. Under the advanced approach, for both the static and modified elements, provisions are only eligible for transitional relief to the extent that they exceed regulatory expected loss.

Total increases in impairment allowances as a result of IFRS 9, net of tax, decreases shareholders' equity through retained earnings. This is somewhat mitigated by the transitional relief applied on eligible impairment.

For regulatory Internal Ratings Based (IRB) 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 IRB RWAs.

The 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.

Standardised RWAs decrease due to the increase in impairment being offset against the Standardised Credit Risk exposures.

## Capital

Table 6: IFRS 9-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

	Barclays Group				
	As at 30.06.19 £m	As at 31.03.19 £m	As at 31.12.18 £m	As at 30.09.18 £m	As at 30.06.18 £m
<b>Available capital (amounts)</b>					
1 Common Equity Tier 1 (CET1) capital <sup>1</sup>	42,888	41,437	41,100	41,744	41,398
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	41,704	40,268	39,815	40,458	40,096
3 Tier 1 capital <sup>2</sup>	55,592	54,724	52,998	55,202	53,049
4 Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	54,408	53,555	51,713	53,916	51,747
5 Total capital <sup>2</sup>	68,330	66,549	64,594	67,195	65,421
6 Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	67,333	65,548	63,468	65,972	64,277
<b>Risk-weighted assets (amounts)</b>					
	£m	£m	£m	£m	£m
7 Total risk-weighted assets <sup>1</sup>	319,107	319,671	311,926	316,167	319,299
8 Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	318,993	319,556	311,798	316,039	319,171
<b>Capital ratios</b>					
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	13.4%	13.0%	13.2%	13.2%	13.0%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.1%	12.6%	12.8%	12.8%	12.6%
11 Tier 1 (as a percentage of risk exposure amount)	17.4%	17.1%	17.0%	17.5%	16.6%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.1%	16.8%	16.6%	17.1%	16.2%
13 Total capital (as a percentage of risk exposure amount)	21.4%	20.8%	20.7%	21.3%	20.5%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.1%	20.5%	20.4%	20.9%	20.1%
<b>Leverage ratio</b>					
	£m	£m	£m	£m	£m
15 Leverage ratio total exposure measure	1,213,800	1,205,303	1,142,520	1,191,085	1,163,773
16 Leverage ratio <sup>3</sup>	4.4%	4.3%	4.3%	4.3%	4.2%
17 Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4.4%	4.3%	4.3%	4.3%	4.2%

1 Transitional CET1 capital and RWAs are calculated applying the IFRS9 transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date.

2 Transitional T1 and Total capital are calculated applying the transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date. This includes the grandfathering of CRR and CRR II non-compliant capital instruments and IFRS 9 transitional arrangements.

3 Leverage ratio is calculated applying the fully loaded treatment of the CRR as amended by CRR II applicable as at the reporting date.

## Capital

Table 6a: IFRS 9-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 for significant subsidiary

	Barclays Bank PLC		
	As at 30.06.19 £m	As at 31.12.18 £m	As at 30.06.18 £m
<b>Available capital (amounts)</b>			
1 Common Equity Tier 1 (CET1) capital <sup>1</sup>	22,403	23,394	24,311
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21,757	22,673	23,586
3 Tier 1 capital <sup>2</sup>	30,193	31,902	33,015
4 Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	29,547	31,181	32,289
5 Total capital <sup>2</sup>	36,002	38,439	41,036
6 Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	35,356	37,718	40,310
<b>Risk-weighted assets (amounts)</b>			
7 Total risk-weighted assets <sup>1</sup>	166,717	173,200	187,584
8 Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	166,136	172,559	186,929
<b>Capital ratios</b>			
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	13.4%	13.5%	13.0%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.1%	13.1%	12.6%
11 Tier 1 (as a percentage of risk exposure amount)	18.1%	18.4%	17.6%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.7%	18.1%	17.3%
13 Total capital (as a percentage of risk exposure amount)	21.6%	22.2%	21.9%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.2%	21.9%	21.6%
<b>Leverage ratio</b>			
15 Leverage ratio total exposure measure	800,538	791,406	807,743
16 Leverage ratio <sup>2</sup>	3.8%	4.0%	4.1%
17 Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3.7%	4.0%	4.0%

<sup>1</sup> Transitional CET1 capital and RWAs are calculated applying the IFRS9 transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date.

<sup>2</sup> Transitional T1, total capital and leverage are calculated applying the transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date. This includes the grandfathering of CRR and CRR II non-compliant capital instruments and IFRS 9 transitional arrangements.

### Minimum requirement for own funds and eligible liabilities (MREL)

The CRR II requirements relating to MREL came into effect from 27 June 2019. The disclosures in this section (Tables 7 to 11) have been prepared in accordance with CRR II, using the uniform formats set out in the BCBS Standard on Pillar 3 disclosure requirements, as the EU format for disclosure is yet to be agreed.

Barclays has calculated MREL reflecting its interpretation of the current rules and guidance. Certain aspects of CRR II are dependent on final technical standards to be issued by the EBA and adopted by the European Commission as well as UK implementation of the rules.

## Capital

**Table 7: KM2 - Key metrics - TLAC requirements (at resolution group level)**

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

	Barclays Group
	As at 30.06.19 £m
1 Total loss-absorbing capacity (TLAC) available	102,013
2 Total RWA at the level of the resolution group	319,107
3 TLAC as a percentage of RWA (row 1 / row 2) (%)	32.0%
4 Leverage ratio exposure measure at the level of the resolution group <sup>1</sup>	1,213,800
5 TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.4%
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	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

<sup>1</sup> CRR leverage exposure as amended by CRR II applicable as at the reporting date.

## Capital

**Table 8: TLAC 1 - TLAC composition for G-SIBs (at resolution group level)**

This table shows the composition of the Group's own funds and eligible liabilities and ratios.

	Barclays Group As at 30.06.19 £m
<b>Regulatory capital elements of TLAC and adjustments</b>	
1 Common Equity Tier 1 capital (CET1)	42,888
2 Additional Tier 1 capital (AT1) before TLAC adjustment	12,704
5 AT1 instruments eligible under the TLAC framework	12,704
6 Tier 2 capital (T2) before TLAC adjustments	12,738
10 T2 instruments eligible under the TLAC framework	12,738
11 TLAC arising from regulatory capital	68,330
<b>Non-regulatory capital elements of TLAC</b>	
12 External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	33,708
17 TLAC arising from non-regulatory capital instruments before adjustments	33,708
<b>Non-regulatory capital elements of TLAC: adjustments</b>	
18 TLAC before deductions	102,038
20 Deduction of investments in own other TLAC liabilities	(25)
22 TLAC after deductions	102,013
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>	
23 Total risk-weighted assets adjusted as permitted under the TLAC regime	319,107
24 Leverage exposure measure <sup>1</sup>	1,213,800
<b>TLAC ratios and buffers</b>	
25 TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	32.0%
26 TLAC (as a percentage of leverage exposure <sup>1</sup> )	8.4%
27 CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.9%
28 Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	4.5%
29 <i>Of which: capital conservation buffer requirement</i>	2.5%
30 <i>Of which: bank specific countercyclical buffer requirement</i>	0.5%
31 <i>Of which: higher loss absorbency requirement</i>	1.5%

<sup>1</sup> CRR leverage exposure as amended by CRR II applicable as at the reporting date.

## Capital

Table 9: TLAC 3 - Resolution entity - creditor ranking at legal entity level

This table shows the nominal values of Barclays PLC's (the parent company) capital and liabilities and the position in the creditor hierarchy.

Barclays PLC (the Parent company)					
As at 30.06.19	Creditor ranking				Total £m
	1	2	3	4	
	Most junior £m	£m	£m	Most senior £m	
1 Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Unsecured and Unsubordinated Debt, and other pari passu liabilities	
2 Total capital and liabilities net of credit risk mitigation	4,311	12,192	7,926	36,213	60,642
3 Subset of row 2 that are excluded liabilities	-	-	-	583	583
4 Total capital and liabilities less excluded liabilities	4,311	12,192	7,926	35,630	60,059
5 Subset of row 4 that are potentially eligible as TLAC	4,311	12,192	7,926	33,270	57,699
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	2,961	2,961
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	14,540	14,540
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	6,630	11,592	18,222
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	1,296	4,177	5,473
10 Subset of row 5 that is perpetual securities	4,311	12,192	-	-	16,503

## Capital

**Table 10: TLAC2 - Material subgroup entity - creditor ranking at legal entity level**

This table shows the nominal values of Barclays Bank PLC's capital and liabilities and the position in the creditor hierarchy.

Barclays Bank PLC									
As at 30.06.19	Creditor ranking								Total
	1	2	2	3	4	5	5	6	
	Most junior				Most senior				
	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Is the resolution entity the creditor/investor?	Yes	Yes	No	No	No	Yes	No	Yes	
2 Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Preference Shares/ Perpetual Deeply Subordinated Debt	Perpetual Subordinated Debt	Junior Subordinated Debt	Dated Subordinated Debt	Dated Subordinated Debt / Dated Subordinated Contingent Capital Debt	Dated secondary non-preferential debt	
3 Total capital and liabilities net of credit risk mitigation	2,343	9,419	765	768	30	4,501	9,535	19,546	46,907
4 Subset of row 3 that are excluded liabilities	-	-	-	-	-	-	-	-	-
5 Total capital and liabilities less excluded liabilities	2,343	9,419	765	768	30	4,501	9,535	19,546	46,907
6 Subset of row 5 that are eligible as TLAC	2,343	9,419	765	768	30	4,501	9,535	18,759	46,120
7 Subset of row 6 with 1 year ≤ residual maturity < 2 years	-	-	-	-	-	-	5,451	2,513	7,964
8 Subset of row 6 with 2 years ≤ residual maturity < 5 years	-	-	-	-	-	-	3,545	8,308	11,853
9 Subset of row 6 with 5 years ≤ residual maturity < 10 years	-	-	-	-	-	3,362	383	5,318	9,063
10 Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	-	-	1,139	111	2,620	3,870
11 Subset of row 6 that is perpetual securities	2,343	9,419	765	768	30	-	-	-	13,325

## Capital

Table 11: TLAC2 - Material subgroup entity - creditor ranking at legal entity level

This table shows the nominal values of Barclays Bank UK PLC Group's capital and liabilities and the position in the creditor hierarchy.

Barclays Bank UK PLC					
As at 30.06.19	Creditor ranking				Total £m
	1	2	3	4	
	Most junior £m	£m	£m	Most senior £m	
1 Is the resolution entity the creditor/investor?	Yes	Yes	Yes	Yes	
2 Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Dated secondary non- preferential debt	
3 Total capital and liabilities net of credit risk mitigation	5	2,773	3,425	4,416	10,619
4 Subset of row 3 that are excluded liabilities	-	-	-	-	-
5 Total capital and liabilities less excluded liabilities	5	2,773	3,425	4,416	10,619
6 Subset of row 5 that are eligible as TLAC	5	2,773	3,425	4,416	10,619
7 Subset of row 6 with 1 year ≤ residual maturity < 2 years	-	-	-	448	448
8 Subset of row 6 with 2 years ≤ residual maturity < 5 years	-	-	-	2,402	2,402
9 Subset of row 6 with 5 years ≤ residual maturity < 10 years	-	-	3,268	1,259	4,527
10 Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	157	307	464
11 Subset of row 6 that is perpetual securities	5	2,773	-	-	2,778

## Risk weighted assets

**Table 12: Risk weighted assets by risk type and business**

This table shows risk weighted assets by business and risk type.

	Credit risk		Counterparty credit risk				Market risk		Operational risk	Total RWAs
	Std £m	A-IRB £m	Std £m	A-IRB £m	Settlement risk £m	CVA £m	Std £m	IMA £m		
<b>As at 30.06.19</b>										
Barclays UK	3,769	60,251	257	-	-	30	134	-	11,809	76,250
<i>Corporate and Investment Bank</i>	24,625	68,223	12,485	16,400	167	3,376	15,338	13,722	21,571	175,907
<i>Consumer, Cards and Payments</i>	29,260	2,099	57	34	-	8	-	147	7,260	38,865
Barclays International	53,885	70,322	12,542	16,434	167	3,384	15,338	13,869	28,831	214,772
Head Office	5,679	6,353	3	3	-	27	-	-	16,020	28,085
<b>Barclays Group</b>	<b>63,333</b>	<b>136,926</b>	<b>12,802</b>	<b>16,437</b>	<b>167</b>	<b>3,441</b>	<b>15,472</b>	<b>13,869</b>	<b>56,660</b>	<b>319,107</b>
<b>As at 31.12.18</b>										
Barclays UK	3,285	59,734	229	-	-	35	63	-	11,835	75,181
<i>Corporate and Investment Bank</i>	26,073	64,704	9,786	14,979	170	3,324	13,913	16,217	21,737	170,903
<i>Consumer, Cards and Payments</i>	29,518	2,251	101	70	-	19	-	628	7,252	39,839
Barclays International	55,591	66,955	9,887	15,049	170	3,343	13,913	16,845	28,989	210,742
Head Office	4,339	5,777	7	13	-	31	-	-	15,836	26,003
<b>Barclays Group</b>	<b>63,215</b>	<b>132,466</b>	<b>10,123</b>	<b>15,062</b>	<b>170</b>	<b>3,409</b>	<b>13,976</b>	<b>16,845</b>	<b>56,660</b>	<b>311,926</b>

## Risk weighted assets

**Table 12a: Risk weighted assets for significant subsidiary**

This table shows risk weighted assets by risk type.

	Credit risk		Counterparty credit risk				Market risk		Operational risk	Total RWAs
	Std £m	A-IRB £m	Std £m	A-IRB £m	Settlement risk £m	CVA £m	Std £m	IMA £m		
<b>As at 30.06.19</b>										
Barclays Bank PLC	37,851	63,144	10,731	14,384	183	3,336	7,589	13,724	15,775	166,717
<b>As at 31.12.18</b>										
Barclays Bank PLC	45,837	63,153	7,927	13,349	314	3,331	6,786	16,684	15,819	173,200

Barclays Bank PLC primarily consists of the Corporate and Investment Bank (CIB), Consumer, Cards and Payments and Head Office. These are part of the Barclays International business segment that is included within Barclays PLC Group. The difference between Barclays Bank PLC and Barclays International is largely due to subsidiaries of Barclays Bank PLC Group that are not included within the regulatory scope of Barclays Bank PLC.

## Risk weighted assets

Table 13: OV1 - Overview of risk weighted assets by risk type and capital requirements

The table shows RWAs, split by risk type and approach. For credit risk, RWAs are shown by credit exposure class. Please see additional disclosures for each risk type in the Analysis of Credit Risk (Table 22), Counterparty Credit Risk (Table 45) and Market Risk (Table 59).

Barclays Group	RWA		Minimum Capital Requirements	
	As at 30.06.19	As at 31.12.18	As at 30.06.19	As at 31.12.18
	£m	£m	£m	£m
1 Credit risk (excluding counterparty credit risk) (CCR)	183,770	179,816	14,702	14,307
2 Of which standardised approach	59,931	60,096	4,795	4,808
3 Of which the foundation IRB (FIRB) approach	-	-	-	-
4 Of which the advanced IRB (AIRB) approach	123,839	119,720	9,907	9,499
5 Of which Equity IRB under the Simple risk-weight or the internal models approach	-	-	-	-
6 CCR	32,552	28,472	2,604	2,278
7 Of which mark to market	2,385	2,152	191	172
8 Of which original exposure	-	-	-	-
9 Of which standardised approach	-	-	-	-
9a Of which financial collateral comprehensive method	4,946	3,287	396	263
10 Of which internal model method	20,736	18,669	1,659	1,494
11 Of which risk exposure amount for contributions to the default fund of a CCP	1,044	955	83	76
12 Of which CVA	3,441	3,409	275	273
13 Settlement risk	167	170	13	14
14 Securitisation exposures in banking book (after cap)	5,640	4,809	451	385
14a Of which capital deduction approach (CAPD)	38	26	3	2
14b Of which look through approach (KIRB)	331	346	26	28
15 Of which IRB approach	4,043	3,933	323	315
16 Of which IRB supervisory formula approach (SFA)	-	-	-	-
17 Of which internal assessment approach (IAA)	752	504	60	40
18 Of which standardised approach	476	-	38	-
19 Market risk	29,341	30,821	2,347	2,466
20 Of which the standardised approach	15,472	13,976	1,238	1,118
21 Of which IMA	13,869	16,845	1,109	1,348
22 Large exposures	-	-	-	-
23 Operational risk	56,660	56,660	4,533	4,533
24 Of which basic indicator approach	-	-	-	-
25 Of which standardised approach	56,660	56,660	4,533	4,533
26 Of which advanced measurement approach	-	-	-	-
27 Amounts below the thresholds for deduction (subject to 250% risk weight)	10,977	11,178	878	973
28 Floor Adjustments	-	-	-	-
29 Total	319,107	311,926	25,529	24,955

## Risk weighted assets

**Table 14: Movements in risk weighted assets**

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

<b>Movement analysis of risk weighted assets</b>					
<b>Barclays Group</b>	<b>Credit Risk</b>	<b>Counterparty Credit Risk<sup>1</sup></b>	<b>Market Risk</b>	<b>Operational Risk</b>	<b>Total</b>
	<b>£bn</b>	<b>£bn</b>	<b>£bn</b>	<b>£bn</b>	<b>£bn</b>
<b>As at 01.01.19</b>	<b>195.6</b>	<b>28.8</b>	<b>30.8</b>	<b>56.7</b>	<b>311.9</b>
Book size	4.3	4.0	(1.2)	-	7.1
Acquisitions and disposals	(0.2)	-	-	-	(0.2)
Book quality	(0.1)	-	-	-	(0.1)
Model updates	-	-	-	-	-
Methodology and policy	0.2	-	(0.3)	-	(0.1)
Foreign exchange movement <sup>2</sup>	0.5	-	-	-	0.5
<b>As at 30.06.19</b>	<b>200.3</b>	<b>32.8</b>	<b>29.3</b>	<b>56.7</b>	<b>319.1</b>

<sup>1</sup> RWAs in relation to default fund contributions are included in counterparty credit risk

<sup>2</sup> Foreign exchange movement does not include FX for counterparty risk or market risk

RWAs increased £7.2bn to £319.1bn primarily driven by increased CIB activity compared to year-end.

## Risk weighted assets

Tables 15, 16 and 17 below show a subset of the information included in Table 14, focused on positions captured under modelled treatment.

**Table 15: CR8 - RWA flow statement of credit risk exposures under the AIRB approach**

Barclays Group		RWA amount £bn	Capital requirements £bn
<b>1</b>	<b>As at 01.01.19</b>	<b>132.5</b>	<b>10.6</b>
2	Asset size	4.5	0.4
3	Asset quality	(0.2)	-
4	Model updates	-	-
5	Methodology and policy	0.1	-
6	Acquisitions and disposals	(0.2)	-
7	Foreign exchange movements	0.2	-
8	Other	-	-
<b>9</b>	<b>As at 30.06.19</b>	<b>136.9</b>	<b>11.0</b>

Advanced credit risk RWAs increased £4.4bn to £136.9bn driven by asset size of £4.5bn primarily due to an increase CIB activity compared to year-end.

**Table 16: CCR7 - RWA flow statement of counterparty credit risk exposures under the IMM**

The total in this table shows the contribution of IMM exposures to CCR RWAs (under both standardised and AIRB) and will not directly reconcile to CCR AIRB RWAs in Table 12.

Barclays Group		RWA amount £bn	Capital requirements £bn
<b>1</b>	<b>As at 01.01.19</b>	<b>18.8</b>	<b>1.5</b>
2	Asset size	2.1	0.2
3	Credit quality of counterparties	-	-
4	Model updates (IMM only)	-	-
5	Methodology and policy (IMM only)	-	-
6	Acquisitions and disposals	-	-
7	Foreign exchange movements	-	-
8	Other	-	-
<b>9</b>	<b>As at 30.06.19</b>	<b>20.9</b>	<b>1.7</b>

Internal Model Method (IMM) RWAs increased £2.1bn to £20.9bn primarily due to increase in modelled derivatives and SFTs.

## Risk weighted assets

Table 17: MR2-B - RWA flow statement of market risk exposures under the IMA

Barclays Group		VaR	SVaR	IRC	CRM	Other	Total RWA	Total Capital requirements
		£bn	£bn	£bn	£bn	£bn	£bn	£bn
1	<b>As at 01.01.19</b>	<b>3.2</b>	<b>8.9</b>	<b>1.9</b>	<b>-</b>	<b>2.8</b>	<b>16.8</b>	<b>1.3</b>
2	Movement in risk levels	(0.3)	(2.4)	0.4	-	(0.3)	(2.6)	(0.2)
3	Model updates/changes	-	-	-	-	-	-	-
4	Methodology and policy	(0.2)	(0.1)	0.2	-	(0.2)	(0.3)	-
5	Acquisitions and disposals	-	-	-	-	-	-	-
6	Other	-	-	-	-	-	-	-
7	<b>As at 30.06.19</b>	<b>2.7</b>	<b>6.4</b>	<b>2.5</b>	<b>-</b>	<b>2.3</b>	<b>13.9</b>	<b>1.1</b>

Internal Model Approach RWAs decreased £3.0bn primarily driven by a reduction in trading activities.

## Risk weighted assets

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### Basis of preparation for movements in risk weighted assets

This analysis splits RWA movement by credit, counterparty credit, market and operational risk. Seven categories of drivers have been identified and are described below. Not all the drivers are applicable to all risk types, however all categories have been listed below for completeness purposes.

#### Asset / book size

##### Credit risk and counterparty risk (inc CVA)

This represents RWA movements driven by changes in the size and composition of underlying positions, measured using EAD values for existing portfolios over the period. This includes, but is not exclusive to:

- new business and maturing loans
- changes in product mix and exposure growth for existing portfolios
- book size reductions owing to risk mitigation and write-offs.

##### Market risk

This represents RWA movements owing to the changes in trading positions and volumes driven by business activity.

#### Asset / book quality

##### Credit risk and counterparty risk (inc CVA)

This represents RWA movements driven by changes in the underlying credit quality and recoverability of portfolios and reflected through model calibrations or realignments where applicable. This includes, but is not exclusive to:

- PD migration and LGD changes driven by economic conditions
- ratings migration for standardised exposures

##### Market risk

This is the movement in RWAs owing to changing risk levels in the trading book, caused by fluctuations in market conditions.

#### Model updates

##### Credit risk and counterparty risk (inc CVA)

This is the movement in RWAs as a result of both internal and external model updates. This includes, but is not exclusive to:

- updates to existing model inputs driven by both internal and external review
- model enhancements to improve models performance.

##### Market risk

This is the movement in RWAs reflecting change in model scope, changes to market data levels, volatilities, correlations, liquidity and ratings used as input for the internal modelled RWA calculations.

#### Methodology and policy

##### Credit risk and counterparty risk (inc CVA)

This is the movement in RWAs as a result of both internal and external methodology, policy and regulatory changes. This includes, but is not exclusive to:

- updates to RWA calculation methodology, communicated by the regulator
- the implementation of credit risk mitigation to a wider scope of portfolios.

##### Market risk

This is the movement in RWAs as a result of both internal and external methodology, policy and regulatory changes for market risk.

#### Acquisitions and disposals

This is the movement in RWAs as a result of the disposal or acquisition of business operations impacting the size of banking and trading portfolios.

#### Foreign exchange movements

This is the movement in RWAs as a result of changes in the exchange rate between the functional currency of the Barclays business area or portfolio and our presentational currency for consolidated reporting. It should be noted that foreign exchange movements shown in Table 14 do not include the impact of foreign exchange for the counterparty credit risk or market risk RWAs.

#### Other

This is the movement in RWAs driven by items that cannot be reasonably assigned to the other driver categories. In relation to market risk RWAs, this includes changes in measurement that are not driven by methodology, policy or model updates. This category had a nil balance for the year ended 30 June 2019.

## Leverage

### Leverage ratio and exposures

The following leverage tables show the components of the leverage ratio using the CRR definition for leverage exposure and Tier 1 capital on a fully loaded basis as at 30 June 2019.<sup>1</sup>

Barclays Group manages the risk of excessive leverage through the Barclays Group capital risk management process which is outlined in the Annual Report. Leverage ratio forecasts are regularly monitored against early warning indicators and internal limits which trigger actions to mitigate risk. Barclays Group leverage ratio is also subject to regular external and internal stress testing.

**Table 18: Summary reconciliation of accounting assets and leverage ratio exposures**

This table is a summary of the total leverage exposure and comprises total IFRS assets used for statutory purposes, regulatory consolidation and other leverage adjustments.

	As at 30.06.19		As at 31.12.18	
	Barclays Group £m	Barclays Bank PLC £m	Barclays Group £m	Barclays Bank PLC £m
1 Total assets as per published financial statements	1,232,822	957,354	1,133,283	893,396
2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	(1,417)	(1,075)	(2,203)	(1,025)
4 Adjustments for derivative financial instruments	(132,092)	(144,744)	(101,125)	(106,917)
5 Adjustments for securities financing transactions (SFTs)	17,390	37,719	16,725	39,329
6 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	110,020	105,445	108,265	114,536
EU-6a (Adjustment for intragroup exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (7) of Regulation (EU) No 575/2013)	-	(139,494)	-	(136,184)
7 Other adjustments	(12,923)	(14,667)	(12,425)	(11,729)
<b>8 Total leverage ratio exposure</b>	<b>1,213,800</b>	<b>800,538</b>	<b>1,142,520</b>	<b>791,406</b>

<sup>1</sup> Capital and leverage measures are calculated applying CRR as amended by CRR II applicable as at the reporting date.

## Leverage

Table 19: Leverage ratio common disclosure

This table shows the leverage ratio calculation and includes additional breakdowns for the leverage exposure measure.

Barclays Group	As at 30.06.19 £m	As at 31.12.18 <sup>1</sup> £m
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1 On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	856,389	787,496
2 Asset amounts deducted in determining tier 1 capital	(12,923)	(12,425)
<b>3 Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)</b>	<b>843,466</b>	<b>775,071</b>
<b>Derivative exposures</b>		
4 Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	24,872	22,491
5 Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	148,953	142,249
7 Deductions of receivables assets for cash variation margin provided in derivatives transactions	(43,173)	(32,002)
8 Exempted CCP leg of client-cleared trade exposures	(33,577)	(30,661)
9 Adjusted effective notional amount of written credit derivatives	296,222	297,023
10 Adjusted effective notional offsets and add-on deductions for written credit derivatives	(281,381)	(277,991)
<b>11 Total derivative exposures</b>	<b>111,916</b>	<b>121,109</b>
<b>Securities financing transaction exposures</b>		
12 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	376,354	357,122
13 Netted amounts of cash payables and cash receivables of gross SFT assets	(245,346)	(235,772)
14 Counterparty credit risk exposure for SFT assets	17,390	16,725
<b>16 Total securities financing transaction exposures</b>	<b>148,398</b>	<b>138,075</b>
<b>Other off-balance sheet exposures</b>		
17 Off-balance sheet exposures at gross notional amount	349,116	337,576
18 Adjustments for conversion to credit equivalent amounts	(239,096)	(229,311)
<b>19 Other off-balance sheet exposures</b>	<b>110,020</b>	<b>108,265</b>
<b>Capital and total exposures</b>		
20 Tier 1 capital	53,697	49,317
<b>21 Total leverage ratio exposures</b>	<b>1,213,800</b>	<b>1,142,520</b>
<b>Leverage ratio</b>		
<b>22 Leverage ratio</b>	<b>4.4%</b>	<b>4.3%</b>
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
EU-23 Choice on transitional arrangements for the definition of the capital measure	Fully phased in	Fully phased in

<sup>1</sup> Prior year numbers have been revised to reflect the gross up of cash collateral provided and exempted CCP leg of client cleared trade exposures.

The CRR leverage ratio increased to 4.4% (December 2018: 4.3%). The T1 capital increased £4.4bn to £53.7bn, which included the accretion of CET1 capital and the issuance of AT1 securities. The leverage exposure increased £71bn to £1,214bn which included a seasonal increase in settlement balances and trading portfolio assets.

## Leverage

Table 19a: Leverage ratio common disclosure for significant subsidiary

		As at 30.06.19	As at 31.12.18 <sup>1</sup>
Barclays Bank PLC		£m	£m
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	561,017	522,080
2	Asset amounts deducted in determining tier 1 capital	(14,667)	(11,729)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)</b>	<b>546,350</b>	<b>510,351</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	19,854	21,097
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	123,781	120,775
7	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(44,561)	(30,466)
8	Exempted CCP leg of client-cleared trade exposures	(15,413)	(16,108)
9	Adjusted effective notional amount of written credit derivatives	296,267	297,055
10	Adjusted effective notional offsets and add-on deductions for written credit derivatives	(281,280)	(278,023)
11	<b>Total derivative exposures</b>	<b>98,648</b>	<b>114,330</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	401,041	398,492
13	Netted amounts of cash payables and cash receivables of gross SFT assets	(249,171)	(249,448)
14	Counterparty credit risk exposure for SFT assets	37,719	39,329
16	<b>Total securities financing transaction exposures</b>	<b>189,589</b>	<b>188,373</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposures at gross notional amount	245,166	253,324
18	Adjustments for conversion to credit equivalent amounts	(139,721)	(138,788)
19	<b>Other off-balance sheet exposures</b>	<b>105,445</b>	<b>114,536</b>
<b>Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)</b>			
EU-19a	Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet)	(139,494)	(136,184)
<b>Capital and total exposures</b>			
20	Tier 1 capital	30,193	31,902
21	<b>Total leverage ratio exposures</b>	<b>800,538</b>	<b>791,406</b>
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>3.8%</b>	<b>4.0%</b>
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>			
EU-23	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional

<sup>1</sup> Prior year numbers have been revised to reflect the gross up of cash collateral provided and exempted CCP leg of client cleared trade exposures.

## Leverage

Table 20: Split-up of on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures)

The table shows a breakdown of the on-balance sheet exposures excluding derivatives, SFTs and exempted exposures, by asset class.

		Barclays Group	
		As at	As at
		30.06.19	31.12.18
		£m	£m
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	805,347	745,717
EU-2	Trading book exposures	182,766	134,958
EU-3	Banking book exposures, of which:	622,581	610,759
EU-4	Covered bonds	1,768	122
EU-5	Exposures treated as sovereigns	247,263	242,167
EU-6	Exposures to regional governments, MDB, international organisations and PSE <u>not</u> treated as sovereigns	330	511
EU-7	Institutions	31,543	26,179
EU-8	Secured by mortgages of immovable properties	151,643	148,589
EU-9	Retail exposures	57,725	60,033
EU-10	Corporate	80,040	81,690
EU-11	Exposures in default	6,363	9,773
EU-12	Other exposures (e.g. equity, securitisations and other non-credit obligation assets)	45,906	41,695

## Liquidity

**Table 21: 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				
	30.06.19	31.03.19	31.12.18	30.09.18	30.06.18
Barclays Group	£m	£m	£m	£m	£m
Liquidity buffer	232,098	225,850	218,766	210,681	207,989
Total net cash outflows	148,669	141,515	129,172	130,925	134,712
Liquidity coverage ratio (%) (period end)	156%	160%	169%	161%	154%

### LIQ1 - Liquidity coverage ratio (average)

	Barclays Group									
	Total unweighted value (average)					Total weighted value (average)				
	30.06.19	31.03.19	31.12.18	30.09.18	30.06.18	30.06.19	31.03.19	31.12.18	30.09.18	30.06.18
Number of data points used in calculation of averages <sup>1</sup>	12	12	12	12	12	12	12	12	12	12
<b>High-quality liquid assets</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>
1 Total high-quality liquid assets (HQLA)						228,910	223,998	220,996	218,285	218,475
<b>Cash outflows</b>										
2 Retail deposits and deposits from small business customers, of which:	198,142	196,505	195,422	194,296	192,396	17,420	17,178	17,055	16,981	16,813
3 <i>Stable deposits</i>	110,858	110,736	110,505	109,873	109,219	5,543	5,537	5,525	5,494	5,461
4 <i>Less stable deposits</i>	87,275	85,760	84,928	84,414	83,167	11,869	11,633	11,520	11,478	11,342
5 Unsecured wholesale funding, of which:	165,612	161,449	159,087	156,351	154,975	87,232	84,565	83,736	82,404	81,940
6 <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	31,518	30,675	30,151	29,692	28,464	7,747	7,535	7,401	7,286	6,982
7 <i>Non-operational deposits (all counterparties)</i>	129,483	126,545	124,155	121,520	121,326	74,874	72,801	71,554	69,979	69,773
8 <i>Unsecured debt</i>	4,611	4,229	4,781	5,139	5,185	4,611	4,229	4,781	5,139	5,185
9 Secured wholesale funding						56,419	55,036	54,615	54,038	53,728
10 Additional requirements, of which:	175,345	175,335	173,931	173,222	174,244	50,422	52,089	52,262	52,349	53,146
11 <i>Outflows related to derivative exposures and other collateral requirements</i>	18,917	19,977	20,406	20,428	20,272	17,205	18,503	19,158	19,427	19,427
12 <i>Outflows related to loss of funding on debt products</i>	7,498	7,440	7,244	7,466	7,662	7,498	7,440	7,244	7,466	7,662
13 <i>Credit and liquidity facilities</i>	148,930	147,918	146,281	145,328	146,310	25,719	26,146	25,860	25,456	26,057
14 Other contractual funding obligations	13,666	16,668	18,852	18,460	11,969	1,426	1,241	1,101	975	832
15 Other contingent funding obligations	152,837	149,866	149,586	149,597	149,707	4,017	3,657	3,677	3,823	3,769

## Liquidity

### LIQ1 – Liquidity coverage ratio (average) - continued

	Total unweighted value (average)					Total weighted value (average)				
	30.06.19	31.03.19	31.12.18	30.09.18	30.06.18	30.06.19	31.03.19	31.12.18	30.09.18	30.06.18
Number of data points used in calculation of averages <sup>1</sup>	12	12	12	12	12	12	12	12	12	12
<b>High-quality liquid assets</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>
<b>16 Total cash outflows</b>						<b>216,936</b>	213,766	212,446	210,570	210,228
<b>Cash inflows</b>										
<b>17 Secured lending (e.g. reverse repos)</b>	<b>389,512</b>	376,448	370,406	363,490	351,784	<b>56,042</b>	54,564	53,592	52,639	51,364
<b>18 Inflows from fully performing exposures</b>	<b>12,641</b>	12,642	12,488	12,070	11,757	<b>8,305</b>	8,412	8,536	8,671	8,848
19 Other cash inflows <sup>2</sup>	<b>12,042</b>	11,556	10,232	9,471	9,313	<b>6,956</b>	6,763	5,586	4,916	4,619
EU- (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- (Excess inflows from a related specialised credit institution)										
<b>20 Total cash inflows</b>	<b>414,195</b>	400,646	393,126	385,031	372,854	<b>71,303</b>	69,739	67,714	66,226	64,831
Fully exempt inflows	-	-	-	-	-	-	-	-	-	-
Inflows subject to 90% cap	-	-	-	-	-	-	-	-	-	-
Inflows subject to 75% cap	<b>336,018</b>	318,874	308,378	298,997	287,092	<b>71,303</b>	69,739	67,714	66,226	64,831
<b>21 Liquidity buffer</b>						<b>228,910</b>	223,998	220,996	218,285	218,475
<b>22 Total net cash outflows</b>						<b>145,633</b>	144,027	144,732	144,344	145,397
<b>23 Liquidity coverage ratio (%) (average)</b>						<b>157%</b>	156%	153%	151%	150%

<sup>1</sup> Trailing average of 12 month-end observations to the reporting date.

<sup>2</sup> 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 June 2019, the Barclays Group LCR was 156% (December 2018: 169%), equivalent to a surplus of £83bn (December 2018: £90bn) above the 100% regulatory requirement. The 12 month-end average LCR to 30 June 2019 increased to 157% from 153% as at December 2018. This increase was driven by net deposit growth and wholesale funding issuance in excess of the change in net outflows, and reflects the Group's prudent approach to liquidity management given the prevailing macroeconomic uncertainty.

## Analysis of Credit Risk

Table 22: Detailed view of credit risk RWAs and Capital Requirement

This table shows Credit Risk RWAs by exposure class.

Barclays Group					
Risk weighted assets credit exposure class					
As at 30.06.19	Barclays UK £m	Barclays International £m	Head Office £m	Total £m	Capital requirements £m
<b>Credit risk</b>					
<b>Standardised approach</b>					
Central governments or central banks	20	161	-	181	15
Regional governments or local authorities	2	3	-	5	-
Public sector entities	37	49	-	86	7
Multilateral development banks	-	-	-	-	-
International organisations	-	-	-	-	-
Institutions	410	1,443	1	1,854	148
Corporates	270	23,199	7	23,476	1,878
Retail	902	21,608	-	22,510	1,801
Secured by mortgages	1,166	2,633	19	3,818	306
Exposures in default	240	2,118	42	2,400	192
Items associated with high risks <sup>1</sup>	11	1,899	1,353	3,263	261
Covered bonds	163	15	-	178	14
Securitisation positions	-	-	-	-	-
Collective investment undertakings	-	-	-	-	-
Equity positions <sup>1</sup>	-	98	3,159	3,257	261
Other items	548	659	1,098	2,305	184
<b>Total standardised approach credit risk exposure</b>	<b>3,769</b>	<b>53,885</b>	<b>5,679</b>	<b>63,333</b>	<b>5,067</b>
<b>Advanced IRB approach</b>					
Central governments or central banks	2	3,616	-	3,618	289
Institutions	2,404	4,726	-	7,130	570
Corporates	8,767	48,254	109	57,130	4,570
Retail					
- Small and medium-sized enterprises (SMEs)	3,980	-	-	3,980	318
- Secured by real estate collateral	18,105	-	3,002	21,107	1,689
- Qualifying revolving retail	17,944	1,508	-	19,452	1,556
- Other retail	6,023	-	-	6,023	482
Equity	-	-	-	-	-
Securitisation positions	135	5,401	-	5,536	443
Non-credit obligation assets	2,891	6,817	3,242	12,950	1,036
<b>Total advanced IRB credit risk exposure</b>	<b>60,251</b>	<b>70,322</b>	<b>6,353</b>	<b>136,926</b>	<b>10,953</b>
<b>Total credit risk weighted assets</b>	<b>64,020</b>	<b>124,207</b>	<b>12,032</b>	<b>200,259</b>	<b>16,018</b>

<sup>1</sup> Items associated with high risks exposures with a 250% risk weight have been reclassified to Equity positions.

## Analysis of Credit Risk

Table 22: Detailed view of credit risk RWAs and Capital Requirement - continued

Barclays Group

Risk weighted assets credit exposure class

As at 31.12.18	Barclays UK £m	Barclays International £m	Head Office £m	Total £m	Capital requirements £m
<b>Credit risk</b>					
<b>Standardised approach</b>					
Central governments or central banks	-	155	24	179	14
Regional governments or local authorities	-	15	-	15	1
Public sector entities	4	59	-	63	5
Multilateral development banks	-	-	-	-	-
International organisations	-	-	-	-	-
Institutions	73	1,278	6	1,357	109
Corporates	385	25,268	46	25,699	2,056
Retail	984	21,560	1	22,545	1,804
Secured by mortgages	1,069	2,488	-	3,557	285
Exposures in default	296	2,665	86	3,047	244
Items associated with high risk	11	1,836	4,170	6,017	481
Covered bonds	18	9	-	27	2
Securitisation positions	-	-	-	-	-
Collective investment undertakings	-	-	-	-	-
Equity positions	-	-	-	-	-
Other items	445	258	6	709	56
<b>Total standardised approach credit risk exposure</b>	<b>3,285</b>	<b>55,591</b>	<b>4,339</b>	<b>63,215</b>	<b>5,057</b>
<b>Advanced IRB approach</b>					
Central governments or central banks	20	2,662	-	2,682	215
Institutions	2,399	4,837	23	7,259	581
Corporates	8,334	45,740	119	54,193	4,335
<b>Retail</b>					
- Small and medium-sized enterprises (SMEs)	3,931	-	-	3,931	314
- Secured by real estate collateral	17,696	-	2,509	20,205	1,617
- Qualifying revolving retail	18,347	1,520	-	19,867	1,589
- Other retail	6,172	18	-	6,190	495
Equity	-	-	-	-	-
Securitisation positions	155	4,532	-	4,687	375
Non-credit obligation assets	2,680	7,646	3,126	13,452	1,076
<b>Total advanced IRB credit risk exposure</b>	<b>59,734</b>	<b>66,955</b>	<b>5,777</b>	<b>132,466</b>	<b>10,597</b>
<b>Total credit risk weighted assets</b>	<b>63,019</b>	<b>122,546</b>	<b>10,116</b>	<b>195,681</b>	<b>15,654</b>

Risk weighted assets increased £4.6bn to £200.3bn. The key movements by business are as follows:

- Barclays UK RWAs increased £1.0bn to £64.0bn primarily driven by a growth in Mortgages
- Barclays International RWAs increased £1.7bn to £124.2bn primarily due to an increased in lending activity within CIB
- Head Office RWAs increased £1.9bn to £12.0bn primarily due to the implementation of IFRS 16

## Analysis of Credit Risk

Table 22a: Detailed view of credit risk RWAs and Capital Requirement for significant subsidiary

	RWA		Capital requirements	
	As at 30.06.19 £m	As at 31.12.18 £m	As at 30.06.19 £m	As at 31.12.18 £m
<b>Barclays Bank PLC</b>				
<b>Standardised approach</b>				
Central governments or central banks	161	174	13	14
Regional governments or local authorities	3	15	-	1
Public sector entities	44	59	4	5
Multilateral development banks	-	-	-	-
International organisations	-	-	-	-
Institutions	3,179	6,018	254	481
Corporates	20,994	24,219	1,680	1,938
Retail	716	816	57	65
Secured by mortgages	2,346	2,241	188	179
Exposures in default	1,343	2,060	107	165
Items associated with high risks	2,066	9,593	165	767
Covered bonds	15	7	1	1
Securitisation positions	-	-	-	-
Collective investment undertakings	-	-	-	-
Equity positions	6,289	582	503	47
Other items	695	53	56	4
<b>Total standardised approach credit risk exposure</b>	<b>37,851</b>	<b>45,837</b>	<b>3,028</b>	<b>3,667</b>
<b>Advanced IRB approach</b>				
Central governments or central banks	3,063	2,426	245	194
Institutions	4,100	4,286	328	343
Corporates	46,440	44,665	3,715	3,573
Retail				
- Small and medium-sized enterprises (SMEs)	-	-	-	-
- Secured by real estate collateral	372	2,496	30	200
- Qualifying revolving retail	-	-	-	-
- Other retail	-	-	-	-
Equity	-	-	-	-
Securitisation positions	6,113	5,850	489	468
Non-credit obligation assets	3,056	3,430	244	274
<b>Total advanced IRB credit risk exposure</b>	<b>63,144</b>	<b>63,153</b>	<b>5,051</b>	<b>5,052</b>
<b>Total credit risk weighted assets</b>	<b>100,995</b>	<b>108,990</b>	<b>8,079</b>	<b>8,719</b>

## Analysis of Credit Risk

Table 23: CR3 – CRM techniques

This table shows the use of CRM techniques broken down by loans and debt securities. This table includes unsecured and secured exposures including collateral, financial guarantees and credit derivatives for both Standardised and Internal rating based approach.

Barclays Group		Exposures unsecured – Carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
As at 30.06.19		£m	£m	£m	£m	£m
1	Total loans	329,999	187,958	187,301	607	50
2	Total debt securities	69,348	852	-	852	-
3	<b>Total exposures</b>	<b>399,347</b>	<b>188,810</b>	<b>187,301</b>	<b>1,459</b>	<b>50</b>
4	Of which defaulted	3,095	3,475	3,475	-	-

As at 31.12.18		Exposures unsecured – Carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
As at 31.12.18		£m	£m	£m	£m	£m
1	Total loans	338,042	184,797	184,153	603	40
2	Total debt securities	49,138	595	-	595	-
3	<b>Total exposures</b>	<b>387,180</b>	<b>185,392</b>	<b>184,153</b>	<b>1,198</b>	<b>40</b>
4	Of which defaulted	3,516	3,295	3,293	2	-

- The total unsecured and secured exposures increased £15.6bn to £588.2bn as the Group strengthened its liquidity position.
- Exposures secured by collateral increased £3.1bn to £187.3bn primarily due to a growth in Mortgages.

## Analysis of Credit Risk

**Table 24: CR4 Standardised – Credit Risk exposure and CRM effect**

This table shows the impact of CRM and credit conversion factors (CCF) on exposure values, broken down by credit exposure class. This table includes exposures subject to the Standardised approach only.

The term 'before CCF and CRM' means the original gross exposures before the application of credit conversion factor and before the application of risk mitigation techniques.

Barclays Group						
	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	£m	£m	£m	£m	£m	£m
<b>As at 30.06.19</b>						
1 Central governments or central banks	158,736	39,074	158,936	48,214	181	0%
2 Regional governments or local authorities	1,057	56	1,057	-	5	0%
3 Public sector entities	6,960	278	6,971	70	86	1%
4 Multilateral development banks	7,660	-	7,660	-	-	0%
5 International Organisations	900	-	900	-	-	0%
6 Institutions	5,873	1,457	5,872	741	1,854	28%
7 Corporates	24,793	34,532	15,555	9,234	23,476	95%
8 Retail	30,556	78,535	29,888	126	22,510	75%
9 Secured by mortgages on immovable property	9,607	64	9,607	19	3,818	40%
10 Exposures in default	1,851	370	1,829	211	2,400	118%
11 Items associated with particularly high risk <sup>1</sup>	2,166	21	2,166	10	3,263	150%
12 Covered Bonds	1,768	-	1,768	-	178	10%
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-
15 Equity exposures <sup>1</sup>	1,301	4	1,301	2	3,257	250%
16 Other items	5,988	-	5,988	-	2,305	39%
<b>17 Total</b>	<b>259,216</b>	<b>154,391</b>	<b>249,498</b>	<b>58,627</b>	<b>63,333</b>	<b>21%</b>
<b>As at 31.12.18</b>						
1 Central governments or central banks	158,783	39,152	159,029	44,263	179	0%
2 Regional governments or local authorities	845	105	605	1	15	3%
3 Public sector entities	5,609	291	5,621	65	63	1%
4 Multilateral development banks	4,091	-	4,091	-	-	0%
5 International Organisations	920	-	920	-	-	0%
6 Institutions	3,447	1,600	3,396	738	1,357	33%
7 Corporates	24,926	35,666	15,967	11,017	25,699	95%
8 Retail	30,563	76,458	29,914	146	22,545	75%
9 Secured by mortgages on immovable property	8,869	23	8,868	7	3,557	40%
10 Exposures in default	2,394	385	2,338	192	3,047	120%
11 Items associated with particularly high risk	3,148	25	3,147	13	6,017	190%
12 Covered Bonds	122	-	122	-	27	22%
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-
16 Other items	2,699	-	2,699	-	709	26%
<b>17 Total</b>	<b>246,416</b>	<b>153,705</b>	<b>236,717</b>	<b>56,442</b>	<b>63,215</b>	<b>22%</b>

<sup>1</sup> Items associated with particularly high risk exposures with a 250% risk weight have been reclassified to Equity exposures.

Further information about the key drivers for pre-CCF and CRM exposures and post-CCF CRM exposures are provided in Tables 22, 26 and 27.

## Analysis of Credit Risk

Table 25: CR7– Effect on RWA of credit derivatives used as CRM techniques (advanced IRB)

This table shows the effect of credit derivatives on the advanced IRB approach. It assumes the absence of recognition of credit derivative as a CRM technique (pre-credit derivatives RWAs).

Barclays Group				
	Pre-credit derivatives RWAs		Actual RWAs	
	As at 30.06.19 £m	As at 31.12.18 £m	As at 30.06.19 £m	As at 31.12.18 £m
<b>1 Exposures under Foundation IRB</b>	-	-	-	-
2 Central governments and central banks	-	-	-	-
3 Institutions	-	-	-	-
4 Corporates - SME	-	-	-	-
5 Corporates - Specialised Lending	-	-	-	-
6 Corporates - Other	-	-	-	-
<b>7 Exposures under Advanced IRB</b>	<b>131,458</b>	<b>127,810</b>	<b>131,390</b>	<b>127,779</b>
8 Central governments and central banks	<b>3,618</b>	2,682	<b>3,618</b>	2,682
9 Institutions	<b>7,130</b>	7,259	<b>7,130</b>	7,259
10 Corporates - SME	<b>9,732</b>	9,380	<b>9,732</b>	9,380
11 Corporates - Specialised Lending	<b>5,433</b>	4,721	<b>5,433</b>	4,721
12 Corporates - Other	<b>42,033</b>	40,128	<b>41,965</b>	40,092
13 Retail - Secured by real estate SME	-	-	-	-
14 Retail - Secured by real estate non-SME	<b>21,107</b>	20,205	<b>21,107</b>	20,205
15 Retail - Qualifying revolving	<b>19,452</b>	19,867	<b>19,452</b>	19,867
16 Retail - Other SME	<b>3,980</b>	3,931	<b>3,980</b>	3,931
17 Retail - Other non-SME	<b>6,023</b>	6,190	<b>6,023</b>	6,190
18 Equity IRB	-	-	-	-
19 Other non credit-obligation assets	<b>12,950</b>	13,452	<b>12,950</b>	13,452
<b>20 Total</b>	<b>131,458</b>	<b>127,815</b>	<b>131,390</b>	<b>127,779</b>

The increase in pre-credit derivative RWAs and Actual RWAs were primarily driven by increased lending activity, within both Barclays International and Barclays UK.

## Analysis of Credit Risk

Table 26: CR5-A Analysis of exposures by asset classes and risk weight pre-CCF and CRM under the standardised approach

This table shows exposure at default pre-CRM, broken down by Credit Exposure Class and risk weight. This table includes exposures subject to the Standardised approach only.

Barclays Group																			
EAD by asset classes and risk weights pre CCF and CRM																			
As at 30.06.19	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated	
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1 Central governments or central banks	197,527	-	-	-	114	-	-	-	-	169	-	-	-	-	-	-	-	197,810	1,360
2 Regional governments or local authorities	1,076	-	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	1,113	1,056
3 Public sector entities	6,852	-	-	-	356	-	7	-	-	23	-	-	-	-	-	-	-	7,238	638
4 Multilateral development banks	7,660	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,660	-
5 International Organisations	900	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	900	40
6 Institutions	-	-	-	-	6,293	-	570	-	-	467	-	-	-	-	-	-	-	7,330	630
7 Corporates	-	-	-	-	1,149	-	2,682	-	-	54,925	567	-	-	2	-	-	-	59,325	41,397
8 Retail	-	-	-	-	-	-	-	-	109,091	-	-	-	-	-	-	-	-	109,091	109,091
9 Secured by mortgages on immovable property	-	-	-	-	-	8,887	-	-	151	633	-	-	-	-	-	-	-	9,671	9,671
10 Exposures in default	-	-	-	-	-	-	-	-	-	1,371	850	-	-	-	-	-	-	2,221	1,928
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	2,187	-	-	-	-	-	-	2,187	2,171
12 Covered Bonds	-	-	-	1,753	15	-	-	-	-	-	-	-	-	-	-	-	-	1,768	279
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	1,305	-	-	-	-	-	1,305	1,305
16 Other items	1,405	-	-	-	2,852	-	-	-	-	1,731	-	-	-	-	-	-	-	5,988	5,967
17 Total	215,420	-	-	1,753	10,816	8,887	3,259	-	109,242	59,319	3,604	1,305	-	2	-	-	-	413,607	175,537

## Analysis of Credit Risk

Table 26: CR5-A Analysis of exposures by asset classes and risk weight pre-CCF and CRM under the standardised approach - continued

Barclays Group																		
As at 31.12.18	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Central governments or central banks	197,722	-	-	-	12	-	48	-	-	153	-	-	-	-	-	-	197,935	1,641
2 Regional governments or local authorities	535	-	-	-	415	-	-	-	-	-	-	-	-	-	-	-	950	395
3 Public sector entities	5,607	-	-	-	247	-	24	-	-	22	-	-	-	-	-	-	5,900	269
4 Multilateral development banks	4,091	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,091	3
5 International Organisations	920	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	920	-
6 Institutions	-	-	-	-	3,727	-	857	-	-	463	-	-	-	-	-	-	5,047	791
7 Corporates	-	-	-	-	1,319	-	3,256	-	-	55,060	952	-	-	5	-	-	60,592	50,875
8 Retail	-	-	-	-	-	-	-	-	107,021	-	-	-	-	-	-	-	107,021	107,021
9 Secured by mortgages on immovable property	-	-	-	-	-	8,193	2	-	183	514	-	-	-	-	-	-	8,892	8,892
10 Exposures in default	-	-	-	-	-	-	-	-	-	1,611	1,168	-	-	-	-	-	2,779	2,498
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	1,899	1,274	-	-	-	-	3,173	3,170
12 Covered Bonds	-	-	-	-	122	-	-	-	-	-	-	-	-	-	-	-	122	-
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Other items	1,408	-	-	-	725	-	-	-	-	566	-	-	-	-	-	-	2,699	2,681
17 Total	210,283	-	-	-	6,567	8,193	4,187	-	107,204	58,389	4,019	1,274	-	5	-	-	400,121	178,241

Standardised credit risk exposure pre-CCF and CRM increased £13.5bn to £413.6bn as the Group strengthened its liquidity position.

## Analysis of Credit Risk

Table 27: CR5-B Analysis of exposures by asset classes and risk weight post-CCF and CRM under the standardised approach

The difference between exposure at default pre-CRM set out in Table 26 and exposure at default post-CRM below is the impact of financial collateral and CCF as described in Table 24.

Barclays Group																		
As at 30.06.19	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Central governments or central banks	206,879	-	-	-	112	-	-	-	-	159	-	-	-	-	-	-	207,150	1,221
2 Regional governments or local authorities	1,035	-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	1,057	1,039
3 Public sector entities	6,703	-	-	-	310	-	7	-	-	21	-	-	-	-	-	-	7,041	444
4 Multilateral development banks	7,660	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,660	-
5 International Organisations	900	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	900	40
6 Institutions	-	-	-	-	5,571	-	613	-	-	429	-	-	-	-	-	-	6,613	374
7 Corporates	-	-	-	-	810	-	1,316	-	-	22,331	330	-	-	2	-	-	24,789	18,191
8 Retail	-	-	-	-	-	-	-	-	30,014	-	-	-	-	-	-	-	30,014	30,014
9 Secured by mortgages on immovable property	-	-	-	-	-	8,861	-	-	144	621	-	-	-	-	-	-	9,626	9,626
10 Exposures in default	-	-	-	-	-	-	-	-	-	1,318	722	-	-	-	-	-	2,040	1,852
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	2,176	-	-	-	-	-	2,176	2,160
12 Covered Bonds	-	-	-	1,753	15	-	-	-	-	-	-	-	-	-	-	-	1,768	279
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	1,303	-	-	-	-	1,303	1,303
16 Other items	1,406	-	-	-	2,852	-	-	-	-	1,730	-	-	-	-	-	-	5,988	5,968
17 Total	224,583	-	-	1,753	9,692	8,861	1,936	-	30,158	26,609	3,228	1,303	-	2	-	-	308,125	72,510

## Analysis of Credit Risk

Table 27: CR5-B Analysis of exposures by asset classes and risk weight post-CCF and CRM under the standardised approach - continued

Barclays Group																		
As at 31.12.18	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Central governments or central banks	203,079	-	-	-	12	-	48	-	-	153	-	-	-	-	-	-	203,292	1,414
2 Regional governments or local authorities	530	-	-	-	76	-	-	-	-	-	-	-	-	-	-	-	606	79
3 Public sector entities	5,463	-	-	-	190	-	16	-	-	17	-	-	-	-	-	-	5,686	207
4 Multilateral development banks	4,091	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,091	3
5 International Organisations	920	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	920	-
6 Institutions	-	-	-	-	3,024	-	681	-	-	429	-	-	-	-	-	-	4,134	681
7 Corporates	-	-	-	-	795	-	1,554	-	-	24,108	521	-	-	5	-	-	26,984	22,103
8 Retail	-	-	-	-	-	-	-	-	30,060	-	-	-	-	-	-	-	30,060	30,060
9 Secured by mortgages on immovable property	-	-	-	-	-	8,180	2	-	180	513	-	-	-	-	-	-	8,875	8,875
10 Exposures in default	-	-	-	-	-	-	-	-	-	1,497	1,033	-	-	-	-	-	2,530	2,375
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	1,888	1,272	-	-	-	-	3,160	3,157
12 Covered Bonds	-	-	-	-	122	-	-	-	-	-	-	-	-	-	-	-	122	-
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Other items	1,408	-	-	-	725	-	-	-	-	566	-	-	-	-	-	-	2,699	2,681
17 Total	215,491	-	-	-	4,944	8,180	2,301	-	30,240	27,283	3,442	1,272	-	5	-	-	293,159	71,635

Standardised credit risk exposure post-CRM increased £15.0bn to £308.1bn as the Group strengthened its liquidity position.

## Analysis of Credit Risk

**Table 28: Internal default grade probabilities and mapping to external ratings**

The table below illustrates the approximate relationship between external rating agency grades and the PD bands for wholesale exposures. The EBA and internal Default Grade (DG) bands are based on TTC PD. Note that this relationship is dynamic, and therefore, varies over time, region and industry

Barclays Group						
EBA PD Range %	Internal DG Band	Default Probability			Standard and Poor's	Moody's
		>Min	Mid	<=Max		
0.00 to < 0.15	1	0.00%	0.01%	0.02%	AAA, AA+, AA	Aaa, Aa1, Aa2
	2	0.02%	0.03%	0.03%	AA-	Aa3
	3	0.03%	0.04%	0.05%	AA-	A1
	4	0.05%	0.08%	0.10%	A+, A, A-	A2, A3
	5	0.10%	0.13%	0.15%	BBB+	Baa1
0.15 to < 0.25	6	0.15%	0.18%	0.20%	BBB	Baa2
	7	0.20%	0.23%	0.25%	BBB	Baa2
0.25 to < 0.50	8	0.25%	0.28%	0.30%	BBB-	Baa3
	9	0.30%	0.35%	0.40%	BBB-	Baa3
	10	0.40%	0.45%	0.50%	BB+	Ba1
0.50 to < 0.75	11	0.50%	0.55%	0.60%	BB	Ba1
	12	0.60%	-	-	BB	Ba2
0.75 to < 2.50	12	-	0.90%	1.20%	BB-	Ba2
	13	1.20%	1.38%	1.55%	BB-	Ba3
	14	1.55%	1.85%	2.15%	B+	Ba3
	15	2.15%	-	-	B+	B1
2.50 to < 10.00	15	-	2.60%	3.05%	B+	B1
	16	3.05%	3.75%	4.45%	B	B2
	17	4.45%	5.40%	6.35%	B	B3,Caa1
	18	6.35%	7.50%	8.65%	B-	Caa1
	19	8.65%	10.00%	-	CCC+	Caa2
10.00 to < 100.00	19	-	-	11.35%	CCC+	Caa2
	20	11.35%	15.00%	18.65%	CCC	Caa2
100.00 (Default)	21	18.65%	30.00%	100.00%	CCC-, CC+, CC, C	Caa3, Ca, C
					D	D

## Analysis of Credit Risk

### IRB obligor grade disclosure

The following tables show credit risk exposure at default post-CRM for the advanced IRB approach and foundation IRB approach for portfolios within both the trading and banking books. Separate tables are provided for the following credit exposure classes: central governments and central banks (Table 29), institutions (Table 30), corporates (Table 31), corporates subject to slotting (Table 33), Retail SME (Table 34), secured retail (Table 35), revolving retail (Table 36) and other retail (Table 37).

Barclays' Model Risk Management group reviews and approves the application of post model adjustments to models that do not fully reflect the risk of the underlying exposures.

**Table 29: CR6 Credit risk exposures by exposure class and PD range for central governments and central banks**

Barclays Group												
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average Maturity	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	Years	£m	%	£m	£m
<b>As at 30.06.19</b>												
0.00 to < 0.15	71,674	98	17.3%	71,586	0.0%	41	45.0%	1.5	3,286	4.6%	4	
0.15 to < 0.25	22	1	45.0%	22	0.2%	4	45.1%	1.0	7	32.6%	-	
0.25 to < 0.50	582	28	1	610	0.3%	6	39.1%	2.4	325	53.3%	1	
0.50 to < 0.75	-	-	-	-	-	-	-	-	-	-	-	
0.75 to < 2.50	-	-	-	-	-	-	-	-	-	-	-	
2.50 to < 10.00	-	-	-	-	-	-	-	-	-	-	-	
10.00 to < 100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>72,278</b>	<b>127</b>	<b>43.6%</b>	<b>72,218</b>	<b>0.0%</b>	<b>51</b>	<b>45.0%</b>	<b>1.5</b>	<b>3,618</b>	<b>5.0%</b>	<b>5</b>	<b>-</b>
<b>As at 31.12.18</b>												
0.00 to < 0.15	73,729	101	31.5%	73,627	0.0%	26	45.0%	1.4	2,469	3.4%	3	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	-	-	
0.25 to < 0.50	504	1	0.0%	504	0.3%	4	36.2%	1.6	213	42.2%	1	
0.50 to < 0.75	-	-	-	-	-	-	-	-	-	-	-	
0.75 to < 2.50	-	-	-	-	-	-	-	-	-	-	-	
2.50 to < 10.00	-	-	-	-	-	-	-	-	-	-	-	
10.00 to < 100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>74,233</b>	<b>102</b>	<b>31.6%</b>	<b>74,131</b>	<b>0.0%</b>	<b>30</b>	<b>45.0%</b>	<b>1.4</b>	<b>2,682</b>	<b>3.6%</b>	<b>4</b>	<b>(5)</b>

The RWA density associated with advanced IRB exposure to central governments and central banks increased by 1.4% to 5%. This was primarily driven by a change in the Group's liquidity pool composition.

## Analysis of Credit Risk

Table 30: CR6 Credit risk exposures by exposure class and PD range for institutions

Barclays Group												
	Original on- balance sheet gross exposure £m	Off- balance sheet exposures pre CCF £m	Average CCF %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	Average Maturity Years	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
<b>As at 30.06.19</b>												
0.00 to < 0.15	24,866	7,678	54.3%	28,280	0.0%	841	38.2%	15.4	5,806	20.5%	4	
0.15 to < 0.25	103	55	64.5%	138	0.2%	66	45.4%	4.6	66	48.0%	-	
0.25 to < 0.50	246	160	72.9%	354	0.4%	179	49.1%	4.3	264	74.6%	1	
0.50 to < 0.75	52	36	58.6%	70	0.6%	71	48.5%	5.4	89	126.5%	-	
0.75 to < 2.50	97	113	68.0%	156	1.4%	136	36.8%	2.3	157	100.6%	1	
2.50 to < 10.00	282	179	67.1%	391	4.0%	120	44.8%	7.1	642	164.4%	7	
10.00 to < 100.00	24	48	68.7%	42	13.8%	27	23.6%	4.0	52	122.7%	1	
100.00 (Default)	26	14	59.0%	34	100.0%	23	45.9%	3.1	54	157.7%	11	
<b>Total</b>	<b>25,696</b>	<b>8,283</b>	<b>56.5%</b>	<b>29,465</b>	<b>0.2%</b>	<b>1,463</b>	<b>38.4%</b>	<b>15.0</b>	<b>7,130</b>	<b>24.2%</b>	<b>25</b>	<b>(19)</b>
<b>As at 31.12.18</b>												
0.00 to < 0.15	21,497	6,383	55.6%	24,580	0.0%	693	41.3%	16.0	5,218	21.3%	4	
0.15 to < 0.25	278	25	79.9%	297	0.2%	73	48.6%	0.8	125	42.1%	-	
0.25 to < 0.50	379	163	71.8%	488	0.4%	155	48.9%	3.5	373	76.4%	1	
0.50 to < 0.75	85	13	79.7%	90	0.6%	52	44.7%	4.4	83	91.6%	-	
0.75 to < 2.50	265	113	81.8%	351	1.8%	131	42.9%	1.2	398	113.2%	3	
2.50 to < 10.00	393	182	63.7%	475	4.4%	114	45.0%	9.7	850	178.9%	9	
10.00 to < 100.00	28	27	134.6%	44	11.9%	20	11.2%	10.1	26	58.7%	1	
100.00 (Default)	26	113	98.4%	137	100.0%	25	14.2%	1.4	186	135.4%	5	
<b>Total</b>	<b>22,951</b>	<b>7,019</b>	<b>60.4%</b>	<b>26,462</b>	<b>0.7%</b>	<b>1,263</b>	<b>41.4%</b>	<b>15.2</b>	<b>7,259</b>	<b>27.5%</b>	<b>23</b>	<b>(39)</b>

The RWA density associated with advanced IRB exposure to financial institutions decreased 3.3% to 24.2%. This was primarily driven by a decrease in exposures within lower quality default bands.

## Analysis of Credit Risk

Table 31: CR6 Credit risk exposures by exposure class and PD range for corporates

Barclays Group												
	Original on-balance sheet gross exposure £m	Off- balance sheet exposures pre CCF £m	Average CCF %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	Average Maturity Years	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
<b>As at 30.06.19</b>												
0.00 to < 0.15	22,424	67,106	51.0%	52,516	0.1%	8,969	35.4%	7.1	14,103	26.8%	12	
0.15 to < 0.25	5,515	7,205	44.4%	7,177	0.2%	4,838	44.4%	3.9	3,840	53.5%	6	
0.25 to < 0.50	6,685	9,380	55.1%	10,670	0.4%	9,678	38.7%	3.8	6,325	59.3%	15	
0.50 to < 0.75	2,747	3,538	53.1%	4,154	0.6%	4,417	37.0%	3.8	2,987	71.9%	9	
0.75 to < 2.50	6,255	6,790	54.1%	8,996	1.4%	10,516	33.2%	3.7	7,359	81.8%	41	
2.50 to < 10.00	5,304	7,708	52.2%	8,710	4.8%	6,349	32.9%	3.7	10,283	118.1%	138	
10.00 to < 100.00	1,812	2,237	47.8%	2,609	21.0%	2,280	31.6%	3.2	4,025	154.2%	173	
100.00 (Default)	1,876	366	52.3%	2,030	100.0%	968	24.1%	3.7	2,775	136.7%	260	
<b>Total</b>	<b>52,618</b>	<b>104,330</b>	<b>51.4%</b>	<b>96,862</b>	<b>3.3%</b>	<b>48,015</b>	<b>35.7%</b>	<b>5.6</b>	<b>51,697</b>	<b>53.3%</b>	<b>654</b>	<b>(736)</b>
<b>As at 31.12.18</b>												
0.00 to < 0.15	24,893	69,184	51.9%	56,573	0.1%	9,063	37.0%	7.3	15,285	27.1%	14	
0.15 to < 0.25	5,087	5,462	44.8%	6,448	0.2%	4,604	42.2%	4.3	3,349	51.9%	5	
0.25 to < 0.50	6,186	9,370	56.3%	10,767	0.4%	9,664	38.7%	3.8	6,431	59.7%	15	
0.50 to < 0.75	3,148	3,557	53.4%	4,525	0.6%	4,378	37.5%	9.1	3,239	71.6%	10	
0.75 to < 2.50	6,033	6,614	53.2%	8,698	1.4%	10,480	31.5%	4.7	6,716	77.2%	39	
2.50 to < 10.00	4,266	7,447	51.3%	7,322	4.5%	6,243	31.6%	4.6	7,858	107.3%	103	
10.00 to < 100.00	1,467	2,493	54.9%	2,704	19.2%	2,032	31.9%	3.0	4,414	163.2%	173	
100.00 (Default)	1,344	430	63.9%	1,520	100.0%	966	27.4%	3.8	2,180	143.4%	262	
<b>Total</b>	<b>52,424</b>	<b>104,557</b>	<b>52.1%</b>	<b>98,557</b>	<b>2.6%</b>	<b>47,430</b>	<b>36.4%</b>	<b>6.2</b>	<b>49,472</b>	<b>50.2%</b>	<b>621</b>	<b>(634)</b>

The RWA density associated with advanced IRB exposures to corporates increased 3.1% to 53.3%. This was primarily due to an increase in corporate loans within 2.50 < 10.00 default band, partially offset by repayments within higher quality default bands.

## Analysis of Credit Risk

Table 32: CR6 Credit risk exposures by exposure class and PD range for corporates, of which: SMEs

Barclays Group												
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average Maturity	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	Years	£m	%	£m	£m
<b>As at 30.06.19</b>												
0.00 to < 0.15	4,253	1,017	55.5%	4,384	0.1%	5,235	22.6%	11.9	791	18.0%	1	
0.15 to < 0.25	975	254	45.1%	1,085	0.2%	3,597	36.3%	8.3	384	35.4%	1	
0.25 to < 0.50	1,788	559	57.7%	2,090	0.4%	7,482	34.5%	6.2	906	43.3%	3	
0.50 to < 0.75	1,207	335	46.3%	1,316	0.6%	3,320	34.8%	5.5	703	53.4%	3	
0.75 to < 2.50	2,706	662	55.0%	3,040	1.4%	7,126	29.6%	5.0	1,822	59.9%	12	
2.50 to < 10.00	2,279	369	48.6%	2,313	4.6%	4,564	32.0%	5.0	2,086	90.2%	34	
10.00 to < 100.00	923	127	46.0%	943	24.3%	1,755	35.0%	4.1	1,301	138.0%	82	
100.00 (Default)	1,161	71	16.2%	1,164	100.0%	715	16.7%	4.5	1,739	149.4%	74	
<b>Total</b>	<b>15,292</b>	<b>3,394</b>	<b>52.3%</b>	<b>16,335</b>	<b>9.6%</b>	<b>33,794</b>	<b>28.9%</b>	<b>7.2</b>	<b>9,732</b>	<b>59.6%</b>	<b>210</b>	<b>(228)</b>
<b>As at 31.12.18</b>												
0.00 to < 0.15	3,806	1,068	58.6%	4,415	0.1%	5,440	24.5%	11.8	1,300	29.5%	1	
0.15 to < 0.25	1,076	309	40.5%	1,194	0.2%	3,496	34.0%	10.4	457	38.2%	1	
0.25 to < 0.50	1,932	512	54.2%	2,163	0.4%	7,562	32.1%	6.3	915	42.3%	2	
0.50 to < 0.75	1,151	281	47.2%	1,248	0.6%	3,321	32.6%	5.5	627	50.2%	3	
0.75 to < 2.50	2,774	664	47.8%	3,066	1.4%	7,334	30.8%	4.8	1,805	58.9%	13	
2.50 to < 10.00	2,090	469	61.5%	2,328	4.6%	4,488	32.3%	7.9	2,083	89.5%	35	
10.00 to < 100.00	721	82	51.2%	751	24.4%	1,586	33.5%	4.3	993	132.2%	67	
100.00 (Default)	873	48	59.6%	858	100.0%	695	20.8%	4.6	1,200	139.9%	101	
<b>Total</b>	<b>14,423</b>	<b>3,433</b>	<b>53.4%</b>	<b>16,023</b>	<b>7.6%</b>	<b>33,922</b>	<b>29.4%</b>	<b>7.8</b>	<b>9,380</b>	<b>58.5%</b>	<b>223</b>	<b>(257)</b>

The RWA density associated with advanced IRB exposures to corporates increased 1.1% to 59.6%. This was primarily due to an increase in corporate loans within lower quality default bands.

## Analysis of Credit Risk

**Table 33: CR10 Corporate exposures subject to the slotting approach**

Slotting, also known as specialised lending, is an approach that is applied to financing of individual projects where the repayment is highly dependent on the performance of the underlying pool or collateral. It uses a standard set of rules for the calculation of RWAs, based upon an assessment of factors such as the financial strength of the counterparty. The requirements for the application of the Slotting approach are detailed in CRR article 153.

Barclays Group			On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWA	Expected losses
Regulatory categories	Remaining maturity		£m	£m	%	£m	£m	£m
<b>As at 30.06.19</b>								
Category 1	Strong	Less than 2.5 years	1,365	669	50%	1,774	887	-
		Equal to or more than 2.5 years	2,925	652	70%	3,341	2,339	13
Category 2	Good	Less than 2.5 years	1,142	139	70%	1,235	864	5
		Equal to or more than 2.5 years	969	168	90%	1,076	968	8
Category 3	Satisfactory	Less than 2.5 years	31	1	115%	30	35	1
		Equal to or more than 2.5 years	231	2	115%	234	269	7
Category 4	Weak	Less than 2.5 years	3	-	250%	3	8	-
		Equal to or more than 2.5 years	25	-	250%	25	63	2
Category 5	Default	Less than 2.5 years	208	9		205	-	102
		Equal to or more than 2.5 years	58	7		62	-	31
<b>Total</b>		Less than 2.5 years	<b>2,749</b>	<b>818</b>		<b>3,247</b>	<b>1,794</b>	<b>108</b>
		Equal to or more than 2.5 years	<b>4,208</b>	<b>829</b>		<b>4,738</b>	<b>3,639</b>	<b>61</b>
<b>As at 31.12.18</b>								
Category 1	Strong	Less than 2.5 years	1,566	723	50%	2,020	1,010	-
		Equal to or more than 2.5 years	2,050	497	70%	2,373	1,662	9
Category 2	Good	Less than 2.5 years	1,281	208	70%	1,418	992	6
		Equal to or more than 2.5 years	557	91	90%	639	575	9
Category 3	Satisfactory	Less than 2.5 years	53	17	115%	67	77	2
		Equal to or more than 2.5 years	203	2	115%	205	235	6
Category 4	Weak	Less than 2.5 years	40	-	250%	40	99	3
		Equal to or more than 2.5 years	28	-	250%	28	71	2
Category 5	Default	Less than 2.5 years	303	6		248	-	124
		Equal to or more than 2.5 years	52	7		54	-	28
<b>Total</b>		Less than 2.5 years	<b>3,243</b>	<b>954</b>		<b>3,793</b>	<b>2,178</b>	<b>135</b>
		Equal to or more than 2.5 years	<b>2,890</b>	<b>597</b>		<b>3,299</b>	<b>2,543</b>	<b>54</b>

The RWA subject to specialised lending for IRB approach increased by £0.7bn to £5.4bn (December 2018: £4.7bn). This was primarily due to an increase in lending activities, especially within categories 1 and 2.

## Analysis of Credit Risk

Table 33a: CR10 - Corporate exposures subject to slotting approach for significant subsidiary

Barclays Bank PLC

Regulatory categories		Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWA	Expected losses
As at 30.06.19			£m	£m	%	£m	£m	£m
Category 1	Strong	Less than 2.5 years	1,228	647	50%	1,627	813	-
		Equal to or more than 2.5 years	2,477	572	70%	2,845	1,991	12
Category 2	Good	Less than 2.5 years	1,008	113	70%	1,094	766	4
		Equal to or more than 2.5 years	717	166	90%	824	741	6
Category 3	Satisfactory	Less than 2.5 years	18	1	115%	18	20	0
		Equal to or more than 2.5 years	180	2	115%	182	209	5
Category 4	Weak	Less than 2.5 years	1	-	250%	1	3	0
		Equal to or more than 2.5 years	5	-	250%	5	13	0
Category 5	Default	Less than 2.5 years	164	8		162	-	81
		Equal to or more than 2.5 years	22	7		26	-	13
<b>Total</b>		Less than 2.5 years	2,419	769		2,902	1,602	85
		Equal to or more than 2.5 years	3,401	747		3,882	2,954	36
As at 31.12.18								
Category 1	Strong	Less than 2.5 years	1,254	661	50%	1,677	839	-
		Equal to or more than 2.5 years	1,696	451	70%	1,992	1,395	8
Category 2	Good	Less than 2.5 years	1,147	168	70%	1,258	881	5
		Equal to or more than 2.5 years	325	91	90%	405	365	7
Category 3	Satisfactory	Less than 2.5 years	38	17	115%	52	60	1
		Equal to or more than 2.5 years	165	2	115%	167	192	5
Category 4	Weak	Less than 2.5 years	39	-	250%	39	97	3
		Equal to or more than 2.5 years	8	-	250%	8	19	1
Category 5	Default	Less than 2.5 years	251	3		195	-	98
		Equal to or more than 2.5 years	26	7		28	-	13
<b>Total</b>		Less than 2.5 years	2,729	849		3,221	1,877	107
		Equal to or more than 2.5 years	2,220	551		2,600	1,971	34

## Analysis of Credit Risk

Table 34: CR6 Credit risk exposures by exposure class and PD range for retail SME

Barclays Group											
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF <sup>1</sup>	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	£m	%	£m	£m
<b>As at 30.06.19</b>											
0.00 to < 0.15	100	14	4736%	761	0.1%	362,608	50.8%	74	9.7%	-	
0.15 to < 0.25	108	37	647%	346	0.2%	121,497	50.5%	63	18.2%	-	
0.25 to < 0.50	402	151	263%	799	0.4%	205,380	46.3%	194	24.3%	1	
0.50 to < 0.75	437	157	153%	677	0.6%	118,416	39.6%	181	26.8%	2	
0.75 to < 2.50	1,903	605	121%	2,634	1.5%	306,457	35.6%	916	34.8%	14	
2.50 to < 10.00	1,694	379	133%	2,199	4.8%	240,025	38.2%	1,033	46.9%	41	
10.00 to < 100.00	561	53	314%	728	22.7%	107,248	41.9%	534	73.3%	68	
100.00 (Default)	834	35	108%	872	100.0%	33,679	19.8%	985	113.0%	94	
<b>Total</b>	<b>6,039</b>	<b>1,431</b>	<b>208%</b>	<b>9,016</b>	<b>13.2%</b>	<b>1,495,310</b>	<b>38.3%</b>	<b>3,980</b>	<b>44.1%</b>	<b>220</b>	<b>(82)</b>
<b>As at 31.12.18</b>											
0.00 to < 0.15	85	21	3264%	764	0.1%	367,276	51.2%	75	9.8%	-	
0.15 to < 0.25	135	51	482%	379	0.2%	120,768	47.3%	65	17.1%	-	
0.25 to < 0.50	456	183	219%	858	0.4%	203,216	43.2%	194	22.7%	1	
0.50 to < 0.75	452	170	145%	697	0.6%	120,392	37.5%	177	25.4%	2	
0.75 to < 2.50	1,759	587	123%	2,482	1.5%	307,428	36.4%	881	35.5%	13	
2.50 to < 10.00	1,353	377	137%	1,872	4.8%	241,945	41.3%	952	50.9%	38	
10.00 to < 100.00	844	71	231%	1,009	27.2%	107,118	34.3%	620	61.5%	87	
100.00 (Default)	805	40	81%	838	100.0%	33,654	19.4%	967	115.4%	85	
<b>Total</b>	<b>5,889</b>	<b>1,500</b>	<b>201%</b>	<b>8,899</b>	<b>14.0%</b>	<b>1,501,797</b>	<b>38.1%</b>	<b>3,931</b>	<b>44.2%</b>	<b>226</b>	<b>(75)</b>

<sup>1</sup> Average CCF % reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

The RWA density associated with advanced IRB exposure to retail SMEs remained stable at 44.1%.

## Analysis of Credit Risk

Table 35: CR6 Credit risk exposures by exposure class and PD range for secured retail

Barclays Group											
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	£m	%	£m	£m
<b>As at 30.06.19</b>											
0.00 to < 0.15	30,213	2,348	98.4%	32,043	0.1%	162,885	12.1%	1,533	4.8%	12	
0.15 to < 0.25	9,270	1,339	95.8%	10,161	0.2%	87,308	15.0%	997	9.8%	8	
0.25 to < 0.50	27,649	2,303	97.3%	29,132	0.4%	198,251	9.9%	2,052	7.0%	13	
0.50 to < 0.75	30,008	1,516	98.3%	31,002	0.6%	210,737	9.9%	3,002	9.7%	20	
0.75 to < 2.50	32,357	2,115	98.8%	34,070	1.3%	230,070	11.4%	5,878	17.3%	52	
2.50 to < 10.00	8,503	204	100.0%	8,714	4.9%	53,571	12.4%	3,637	41.7%	56	
10.00 to < 100.00	4,130	99	100.0%	4,239	27.7%	29,858	10.4%	2,718	64.1%	152	
100.00 (Default)	1,814	16	99.5%	1,820	100.0%	16,376	18.2%	1,290	70.9%	306	
<b>Total</b>	<b>143,944</b>	<b>9,940</b>	<b>98.2%</b>	<b>151,181</b>	<b>2.8%</b>	<b>989,056</b>	<b>11.3%</b>	<b>21,107</b>	<b>14.0%</b>	<b>619</b>	<b>(396)</b>
<b>As at 31.12.18</b>											
0.00 to < 0.15	26,419	1,574	99.2%	27,782	0.1%	146,091	12.1%	1,269	4.6%	12	
0.15 to < 0.25	10,998	1,062	97.0%	11,695	0.2%	99,057	12.6%	834	7.1%	7	
0.25 to < 0.50	28,952	1,906	97.8%	30,165	0.4%	204,514	8.7%	1,805	6.0%	11	
0.50 to < 0.75	28,415	1,163	98.8%	29,216	0.6%	201,827	9.1%	2,619	9.0%	18	
0.75 to < 2.50	35,112	1,522	99.6%	36,473	1.3%	237,345	12.5%	7,258	19.9%	64	
2.50 to < 10.00	6,886	153	100.0%	7,050	4.8%	45,113	11.1%	2,665	37.8%	43	
10.00 to < 100.00	4,043	92	100.0%	4,148	27.9%	28,939	9.8%	2,381	57.4%	138	
100.00 (Default)	1,861	14	99.6%	1,867	100.0%	16,736	18.1%	1,374	73.6%	303	
<b>Total</b>	<b>142,686</b>	<b>7,486</b>	<b>98.8%</b>	<b>148,396</b>	<b>2.8%</b>	<b>979,622</b>	<b>10.9%</b>	<b>20,205</b>	<b>13.6%</b>	<b>596</b>	<b>(390)</b>

The RWA density associated with advanced IRB exposure to retail secured by real estate collateral remained broadly stable at 14.0%.

## Analysis of Credit Risk

Table 36: CR6 Credit risk exposures by exposure class and PD range for qualifying revolving retail

Barclays Group

	Original on-balance sheet gross exposure	Off- balance sheet exposures pre CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	£m	%	£m	£m
<b>As at 30.06.19</b>											
0.00 to < 0.15	949	18,816	51.2%	11,294	0.1%	10,257,396	74.4%	420	3.7%	7	
0.15 to < 0.25	750	6,693	18.5%	3,606	0.2%	2,630,900	76.1%	317	8.8%	6	
0.25 to < 0.50	1,865	9,027	13.0%	5,451	0.4%	3,514,682	76.6%	820	15.0%	18	
0.50 to < 0.75	1,355	4,396	9.0%	2,896	0.6%	1,311,158	77.3%	830	28.7%	25	
0.75 to < 2.50	5,292	8,265	5.6%	8,411	1.4%	2,606,214	78.3%	3,549	42.2%	101	
2.50 to < 10.00	5,349	2,918	3.9%	7,201	4.9%	1,897,127	77.6%	7,096	98.5%	289	
10.00 to < 100.00	1,733	212	11.1%	2,013	22.2%	525,371	77.2%	3,938	195.7%	358	
100.00 (Default)	1,062	202	3.4%	1,062	100.0%	404,879	77.7%	2,482	233.5%	634	
<b>Total</b>	<b>18,355</b>	<b>50,529</b>	<b>22.9%</b>	<b>41,934</b>	<b>4.9%</b>	<b>23,147,727</b>	<b>76.6%</b>	<b>19,452</b>	<b>46.4%</b>	<b>1,438</b>	<b>(2,177)</b>
<b>As at 31.12.18</b>											
0.00 to < 0.15	992	21,896	43.8%	11,338	0.1	10,081,695	74.8%	418	3.7%	7	
0.15 to < 0.25	814	7,212	13.8%	3,548	0.2%	2,569,062	76.4%	310	8.7%	6	
0.25 to < 0.50	1,784	9,102	13.6%	5,261	0.4%	3,430,949	76.8%	805	15.3%	18	
0.50 to < 0.75	1,426	4,628	9.4%	3,021	0.6%	1,376,738	77.3%	792	26.2%	22	
0.75 to < 2.50	5,163	7,903	6.4%	8,126	1.4%	2,545,788	77.7%	3,519	43.3%	104	
2.50 to < 10.00	5,518	2,839	4.0%	7,305	5.0%	1,916,649	76.3%	7,152	97.9%	292	
10.00 to < 100.00	1,827	229	12.0%	2,122	22.2%	550,443	75.5%	4,054	191.0%	367	
100.00 (Default)	1,199	209	5.3%	1,199	100.0%	481,347	78.7%	2,817	234.8%	728	
<b>Total</b>	<b>18,723</b>	<b>54,018</b>	<b>21.1%</b>	<b>41,920</b>	<b>5.3%</b>	<b>22,952,671</b>	<b>76.3%</b>	<b>19,867</b>	<b>47.4%</b>	<b>1,544</b>	<b>(2,274)</b>

The RWA density associated with advanced IRB exposures to qualifying revolving retail, mainly comprising credit cards and overdrafts, decreased by 1.0% to 46.4% primarily driven by debt sale within Barclaycard.

## Analysis of Credit Risk

Table 37: CR6 Credit risk exposures by exposure class and PD range for other retail exposures

Barclays Group											
	Original on-balance sheet gross exposure £m	Off- balance sheet exposures pre CCF £m	Average CCF %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
<b>As at 30.06.19</b>											
0.00 to < 0.15	1	2	42.4%	1	0.1%	155	89.5%	-	26.9%	-	
0.15 to < 0.25	29	-	100.0%	29	0.2%	3,538	89.7%	11	38.6%	-	
0.25 to < 0.50	540	-	100.0%	540	0.4%	65,792	90.0%	307	56.9%	2	
0.50 to < 0.75	937	-	100.0%	937	0.6%	112,120	90.3%	714	76.2%	5	
0.75 to < 2.50	3,228	-	100.0%	3,228	1.4%	394,033	90.6%	3,272	101.3%	44	
2.50 to < 10.00	1,001	-	100.0%	1,001	4.1%	130,247	89.5%	1,273	127.1%	41	
10.00 to < 100.00	183	-	100.0%	183	45.3%	26,774	87.7%	324	177.3%	80	
100.00 (Default)	344	-	100.0%	344	100.0%	54,481	79.6%	122	35.5%	316	
<b>Total</b>	<b>6,263</b>	<b>2</b>	<b>42.4%</b>	<b>6,263</b>	<b>8.3%</b>	<b>787,140</b>	<b>89.6%</b>	<b>6,023</b>	<b>96.2%</b>	<b>488</b>	<b>(452)</b>
<b>As at 31.12.18</b>											
0.00 to < 0.15	26	3	82.2%	26	0.0%	126	4.0%	19	72.8%	-	
0.15 to < 0.25	24	-	99.7%	24	0.2%	2,879	89.8%	9	38.8%	-	
0.25 to < 0.50	456	-	76.6%	456	0.4%	56,177	89.9%	261	57.2%	2	
0.50 to < 0.75	846	-	100.0%	846	0.6%	101,615	90.3%	646	76.4%	5	
0.75 to < 2.50	3,311	-	72.3%	3,313	1.4%	398,085	90.6%	3,401	102.7%	45	
2.50 to < 10.00	1,069	-	100.0%	1,069	4.1%	138,390	89.5%	1,367	127.9%	43	
10.00 to < 100.00	200	-	100.0%	200	45.5%	28,282	87.7%	357	178.8%	89	
100.00 (Default)	363	-	100.0%	363	100.0%	55,902	79.6%	130	35.8%	330	
<b>Total</b>	<b>6,295</b>	<b>3</b>	<b>86.7%</b>	<b>6,297</b>	<b>8.7%</b>	<b>781,456</b>	<b>89.2%</b>	<b>6,190</b>	<b>98.3%</b>	<b>514</b>	<b>(478)</b>

The RWA density associated with advanced IRB exposures to other retail, primarily comprised of unsecured personal loans, decreased 2.1% to 96.2%. This was primarily driven by a decrease in exposures in lower quality default bands.

## Analysis of Credit Risk

Table 38: CR1-A – Credit quality of exposures by exposure class and instrument

This table provides a comprehensive picture of the credit quality of the bank's on balance sheet and off balance sheet exposure.

Barclays Group							
	Defaulted exposures	Non-defaulted exposure	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period	Net values	Accumulated write-offs
As at 30.06.19	£m	£m	£m	£m	£m	£m	£m
1 Central governments or central banks	-	72,405	-	-	(4)	72,405	-
2 Institutions	40	33,939	19	-	(20)	33,960	-
3 Corporates	2,524	163,028	767	-	104	164,785	8
4 Of which: Specialised lending	282	8,322	31	-	2	8,573	-
5 Of which: SMEs	1,233	17,453	228	-	(29)	18,458	-
6 Retail	4,311	232,192	3,106	-	(112)	233,397	340
7 Secured by real estate property	1,830	152,054	396	-	6	153,488	6
8 SMEs	-	-	-	-	-	-	-
9 Non-SMEs	1,830	152,054	396	-	6	153,488	6
10 Qualifying revolving	1,268	67,616	2,176	-	(97)	66,708	209
11 Other retail	1,213	12,522	534	-	(20)	13,201	125
12 SMEs	869	6,601	82	-	6	7,388	28
13 Non-SMEs	344	5,921	452	-	(26)	5,813	97
14 Equity	-	-	-	-	-	-	-
<b>15 Total IRB approach</b>	<b>6,875</b>	<b>501,564</b>	<b>3,892</b>	<b>-</b>	<b>(32)</b>	<b>504,547</b>	<b>348</b>
16 Central governments or central banks	-	197,810	-	-	-	197,810	-
17 Regional governments or local authorities	-	1,113	-	-	-	1,113	-
18 Public sector entities	16	7,238	-	-	(2)	7,254	-
19 Multilateral development banks	-	7,660	-	-	-	7,660	-
20 International organisations	-	900	-	-	-	900	-
21 Institutions	5	7,330	4	-	2	7,331	-
22 Corporates	1,577	59,590	428	-	42	60,739	45
23 Of which: SMEs	-	5,613	39	-	9	5,574	-
24 Retail	1,893	110,319	2,816	-	(222)	109,396	545
25 Of which: SMEs	-	4,017	41	-	3	3,976	5
26 Secured by mortgages on immovable property	485	9,671	-	-	(3)	10,156	13
27 Of which: SMEs	-	247	-	-	(4)	247	-
28 Exposures in default	3,976	-	1,755	-	(91)	2,221	11
29 Items associated with particularly high risk	-	2,187	-	-	-	2,187	-
30 Covered bonds	-	1,768	-	-	-	1,768	-
31 Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
32 Collective investments undertakings	-	-	-	-	-	-	-
33 Equity exposures	-	1,305	-	-	-	1,305	-
34 Other exposures	-	5,988	-	-	-	5,988	-
<b>35 Total standardised approach</b>	<b>3,976</b>	<b>412,879</b>	<b>3,248</b>	<b>-</b>	<b>(183)</b>	<b>413,607</b>	<b>603</b>
<b>36 Total</b>	<b>10,851</b>	<b>914,443</b>	<b>7,140</b>	<b>-</b>	<b>(215)</b>	<b>918,154</b>	<b>951</b>
37 Of which: Loans	9,825	514,553	6,421	-	(161)	517,957	951
38 Of which: Debt securities	-	70,200	-	-	-	70,200	-
39 Of which: Off-balance-sheet exposures	1,026	329,690	719	-	(54)	329,997	-

## Analysis of Credit Risk

Table 38: CR1-A – Credit quality of exposures by exposure class and instrument - continued

Barclays Group

As at 31.12.18	Defaulted	Non-	Specific	General	Credit risk	Net	Accumulated
	exposures	defaulted	credit risk	credit risk	adjustment		
	£m	£m	£m	£m	charges in the period	values	write-offs
					£m	£m	£m
1 Central governments or central banks	-	74,340	5	-	5	74,335	-
2 Institutions	139	29,831	39	-	37	29,931	-
3 Corporates	2,143	162,522	663	-	(80)	164,002	34
4 Of which Specialised lending	368	7,316	29	-	13	7,655	-
5 Of which SMEs	922	16,934	257	-	56	17,599	-
6 Retail	4,489	232,109	3,217	-	1,174	233,381	884
7 Secured by real estate property	1,873	148,299	390	-	4	149,782	8
8 SMEs	-	-	-	-	-	-	-
9 Non-SMEs	1,873	148,299	390	-	4	149,782	8
10 Qualifying revolving	1,407	71,332	2,273	-	1,074	70,466	748
11 Other retail	1,209	12,478	554	-	96	13,133	128
12 SMEs	846	6,543	76	-	(20)	7,313	-
13 Non-SMEs	363	5,935	478	-	116	5,820	128
14 Equity	-	-	-	-	-	-	-
15 Total IRB approach	6,771	498,802	3,924	-	1,135	501,649	918
16 Central governments or central banks	-	197,935	-	-	-	197,935	-
17 Regional governments or local authorities	-	950	-	-	-	950	-
18 Public sector entities	13	5,900	3	-	3	5,910	-
19 Multilateral development banks	-	4,091	-	-	-	4,091	-
20 International organisations	-	920	-	-	-	920	-
21 Institutions	6	5,047	2	-	(2)	5,051	-
22 Corporates	1,666	60,794	388	-	128	62,072	36
23 Of which: SMEs	-	5,757	30	-	22	5,727	-
24 Retail	2,173	108,402	3,035	-	1,283	107,540	937
25 Of which: SMEs	-	3,784	38	-	(9)	3,746	-
26 Secured by mortgages on immovable property	767	8,895	4	-	(132)	9,658	-
27 Of which: SMEs	-	272	4	-	4	268	-
28 Exposures in default	4,625	-	1,846	-	481	2,779	32
29 Items associated with particularly high risk	-	3,173	-	-	(52)	3,173	-
30 Covered bonds	-	122	-	-	-	122	-
31 Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
32 Collective investments undertakings	-	-	-	-	-	-	-
33 Equity exposures	-	-	-	-	-	-	-
34 Other exposures	-	2,699	-	-	-	2,699	-
35 Total standardised approach	4,625	398,928	3,432	-	1,228	400,121	973
36 Total	11,396	897,729	7,356	-	2,363	901,770	1,891
37 Of which: Loans	10,190	519,232	6,583	-	2,422	522,839	1,883
38 Of which: Debt securities	-	49,733	-	-	-	49,733	8
39 Of which: Off-balance-sheet exposures	1,206	328,764	773	-	(59)	329,198	-

Non-defaulted exposures increased £16.7bn to £914.4bn as the Group strengthened its liquidity position.

## Analysis of Credit Risk

Table 38a: CR1-A – Credit quality of exposures by exposure class and instrument for significant subsidiary

Barclays Bank PLC

As at 30.06.19	Defaulted	Non-	Specific	General	Credit risk	Net	Accumulated
	exposures	defaulted	credit risk	credit risk	adjustment		
	£m	£m	£m	£m	charges in the period	values	write-offs
					£m	£m	£m
1 Central governments or central banks	-	58,529	-	-	-	58,529	-
2 Institutions	36	22,945	6	-	(1)	22,975	-
3 Corporates	1,705	139,245	595	-	86	140,355	6
4 Of which Specialised lending	202	7,135	29	-	3	7,308	-
5 Of which SMEs	541	9,118	131	-	(9)	9,528	-
6 Retail	555	162	262	-	(60)	455	2
7 Secured by real estate property	555	162	262	-	(60)	455	2
8 SMEs	-	-	-	-	-	-	-
9 Non-SMEs	555	162	262	-	(60)	455	2
10 Qualifying revolving	-	-	-	-	-	-	-
11 Other retail	-	-	-	-	-	-	-
12 SMEs	-	-	-	-	-	-	-
13 Non-SMEs	-	-	-	-	-	-	-
14 Equity	-	-	-	-	-	-	-
<b>15 Total IRB approach</b>	<b>2,296</b>	<b>220,881</b>	<b>863</b>	<b>-</b>	<b>25</b>	<b>222,314</b>	<b>8</b>
16 Central governments or central banks	-	115,280	-	-	-	115,280	-
17 Regional governments or local authorities	-	773	-	-	-	773	-
18 Public sector entities	-	5,095	-	-	(2)	5,095	-
19 Multilateral development banks	-	5,205	-	-	-	5,205	-
20 International organisations	-	647	-	-	-	647	-
21 Institutions	5	55,873	3	-	1	55,875	-
22 Corporates	1,028	133,156	363	-	27	133,821	41
23 Of which: SMEs	-	4,172	35	-	8	4,137	-
24 Retail	92	4,807	154	-	(49)	4,745	8
25 Of which: SMEs	-	3,696	40	-	3	3,656	5
26 Secured by mortgages on immovable property	352	5,840	-	-	(4)	6,192	-
27 Of which: SMEs	-	143	-	-	(4)	143	-
28 Exposures in default	1,477	-	222	-	(109)	1,255	19
29 Items associated with particularly high risk	-	1,388	-	-	-	1,388	-
30 Covered bonds	-	152	-	-	-	152	-
31 Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
32 Collective investments undertakings	-	-	-	-	-	-	-
33 Equity exposures	-	2,518	-	-	-	2,518	-
34 Other exposures	-	3,104	-	-	-	3,104	-
<b>35 Total standardised approach</b>	<b>1,477</b>	<b>333,838</b>	<b>520</b>	<b>-</b>	<b>(27)</b>	<b>334,795</b>	<b>49</b>
<b>36 Total</b>	<b>3,773</b>	<b>554,719</b>	<b>1,383</b>	<b>-</b>	<b>(2)</b>	<b>557,109</b>	<b>57</b>
37 Of which: Loans	3,082	298,796	1,140	-	(29)	300,738	57
38 Of which: Debt securities	-	51,644	-	-	-	51,644	-
39 Of which: Off-balance-sheet exposures	691	204,279	243	-	27	204,727	-

## Analysis of Credit Risk

Table 38a: CR1-A – Credit quality of exposures by exposure class and instrument for significant subsidiary - continued

Barclays Bank PLC

As at 31.12.18	Defaulted exposures £m	Non-defaulted exposure £m	Specific credit risk adjustment £m	General credit risk adjustment £m	Credit risk adjustment charges in the period £m	Net values £m	Accumulated write-offs £m
1 Central governments or central banks	-	68,079	-	-	-	68,079	-
2 Institutions	136	19,765	8	-	6	19,893	-
3 Corporates	1,414	142,091	509	-	(233)	142,996	130
4 Of which Specialised lending	287	6,061	26	-	11	6,322	24
5 Of which SMEs	313	8,331	140	-	(60)	8,504	7
6 Retail	636	7,679	322	-	(1,722)	7,993	229
7 Secured by real estate property	636	7,679	322	-	(64)	7,993	4
8 SMEs	-	-	-	-	-	-	-
9 Non-SMEs	636	7,679	322	-	(64)	7,993	4
10 Qualifying revolving	-	-	-	-	(1,200)	-	225
11 Other retail	-	-	-	-	(458)	-	-
12 SMEs	-	-	-	-	(95)	-	-
13 Non-SMEs	-	-	-	-	(363)	-	-
14 Equity	-	-	-	-	-	-	-
15 Total IRB approach	2,186	237,614	839	-	(1,949)	238,961	359
16 Central governments or central banks	-	115,621	-	-	-	115,621	-
17 Regional governments or local authorities	-	845	-	-	-	845	-
18 Public sector entities	13	4,507	3	-	2	4,517	-
19 Multilateral development banks	-	3,590	-	-	-	3,590	-
20 International organisations	-	817	-	-	-	817	-
21 Institutions	5	53,034	2	-	(1)	53,037	1
22 Corporates	1,308	139,201	333	-	82	140,176	174
23 Of which: SMEs	-	4,470	26	-	-	4,444	-
24 Retail	340	4,699	204	-	(195)	4,835	31
25 Of which: SMEs	-	3,418	38	-	-	3,380	-
26 Secured by mortgages on immovable property	510	5,561	4	-	4	6,067	-
27 Of which: SMEs	-	191	4	-	-	187	-
28 Exposures in default	2,176	-	331	-	(149)	1,846	15
29 Items associated with particularly high risk	-	4,823	-	-	(52)	4,823	-
30 Covered bonds	-	34	-	-	-	34	-
31 Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
32 Collective investments undertakings	-	-	-	-	-	-	-
33 Equity exposures	-	580	-	-	-	580	-
34 Other exposures	-	706	-	-	-	706	-
35 Total standardised approach	2,176	334,018	546	-	(160)	335,648	206
36 Total	4,362	571,632	1,385	-	(2,109)	574,609	565
37 Of which: Loans	3,439	316,134	1,169	-	(1,625)	318,424	565
38 Of which: Debt securities	-	42,058	-	-	-	42,058	-
39 Of which: Off-balance-sheet exposures	903	213,440	216	-	(484)	214,127	-

## Analysis of Credit Risk

**Table 39: CR1-B – Credit quality of exposures by industry or counterparty types**

This table provides a comprehensive picture of the credit quality of the bank's on balance sheet and off balance sheet exposures by industry types.

<b>Barclays Group</b>								
<b>As at 30.06.19</b>		Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period	Net values	Accumulated write-offs
		£m	£m	£m	£m	£m	£m	£m
1	Agriculture, forestry and fishing	642	4,363	109	-	22	4,896	-
2	Mining and quarrying	251	12,393	81	-	32	12,563	-
3	Manufacturing	261	40,323	90	-	11	40,494	7
4	Electricity, gas, steam and air conditioning supply	200	14,467	25	-	(1)	14,642	1
5	Water supply	-	2,113	-	-	(1)	2,113	2
6	Construction	154	5,255	34	-	1	5,375	-
7	Wholesale and retail trade	436	16,625	173	-	11	16,888	-
8	Transport and storage	203	10,392	94	-	26	10,501	-
9	Accommodation and food service activities	198	4,198	30	-	6	4,366	-
10	Information and communication	57	7,007	11	-	-	7,053	-
11	Real estate activities	596	32,983	131	-	14	33,448	-
12	Professional, scientific and technical activities	474	17,654	184	-	64	17,944	-
13	Administrative and support service activities	-	901	-	-	-	901	-
14	Public administration and defence, compulsory social security	326	281,439	96	-	18	281,669	-
15	Education	25	12,679	7	-	(17)	12,697	-
16	Human health services and social work activities	250	12,851	39	-	(10)	13,062	-
17	Arts, entertainment and recreation	96	3,855	13	-	(1)	3,938	-
18	Other services	6,682	434,945	6,023	-	(390)	435,604	941
19	<b>Total</b>	<b>10,851</b>	<b>914,443</b>	<b>7,140</b>	<b>-</b>	<b>(215)</b>	<b>918,154</b>	<b>951</b>

## Analysis of Credit Risk

Table 39: CR1-B – Credit quality of exposures by industry or counterparty types – continued

Barclays Group								
As at 31.12.18	Defaulted exposures £m	Non-defaulted exposures £m	Specific credit risk adjustment £m	General credit risk adjustment £m	Credit risk adjustment charges in the period £m	Net values £m	Accumulated write-offs £m	
1 Agriculture, forestry and fishing	567	4,446	87	-	75	4,926	-	
2 Mining and quarrying	224	12,627	49	-	(27)	12,802	16	
3 Manufacturing	343	40,203	79	-	8	40,467	10	
4 Electricity, gas, steam and air conditioning supply	18	14,563	27	-	19	14,554	-	
5 Water supply	-	2,406	2	-	-	2,404	-	
6 Construction	142	5,549	33	-	12	5,658	2	
7 Wholesale and retail trade	382	18,788	162	-	23	19,008	20	
9 Transport and storage	83	10,323	68	-	33	10,338	-	
10 Accommodation and food service activities	182	4,769	24	-	-	4,927	1	
11 Information and communication	5	6,685	12	-	3	6,678	11	
12 Real estate activities	763	31,094	117	-	69	31,740	25	
13 Professional, scientific and technical activities	408	18,553	120	-	46	18,841	20	
14 Administrative and support service activities	-	1,056	-	-	-	1,056	-	
15 Public administration and defence, compulsory social security	282	282,581	77	-	77	282,786	20	
16 Education	23	10,421	24	-	(22)	10,420	-	
17 Human health services and social work activities	218	11,350	49	-	25	11,519	25	
18 Arts, entertainment and recreation	113	3,995	14	-	6	4,094	1	
19 Other services	7,643	418,320	6,412	-	2,016	419,551	1,740	
20 Total	11,396	897,729	7,356	-	2,363	901,769	1,891	

Non-defaulted exposures increased £16.7bn to £914.4bn primarily driven by Other services as the Group strengthened its liquidity position.

## Analysis of Credit Risk

Table 39a: CR1-B – Credit quality of exposures by industry or counterparty types for significant subsidiary - continued

Barclays Bank PLC

As at 30.06.19	Defaulted exposures £m	Non-defaulted exposures £m	Specific credit risk adjustment £m	General credit risk adjustment £m	Credit risk adjustment charges in the period £m	Net values £m	Accumulated write-offs £m
1 Agriculture, forestry and fishing	11	134	4	-	3	141	-
2 Mining and quarrying	195	11,006	63	-	13	11,138	-
3 Manufacturing	90	36,842	63	-	(8)	36,869	6
4 Electricity, gas, steam and air conditioning supply	194	13,407	23	-	(1)	13,578	-
5 Water supply	-	1,765	-	-	(2)	1,765	-
6 Construction	113	4,045	21	-	-	4,137	-
7 Wholesale and retail trade	275	14,285	147	-	8	14,413	-
8 Transport and storage	179	9,507	90	-	27	9,596	-
9 Accommodation and food service activities	71	3,358	21	-	5	3,408	-
10 Information and communication	2	6,174	10	-	(1)	6,166	-
11 Real estate activities	254	17,865	67	-	16	18,052	-
12 Professional, scientific and technical activities	372	15,385	163	-	64	15,594	-
13 Administrative and support service activities	-	647	-	-	-	647	-
14 Public administration and defence, compulsory social security	274	184,289	84	-	19	184,479	-
15 Education	4	5,184	2	-	-	5,186	-
16 Human health services and social work activities	147	11,580	25	-	(3)	11,702	-
17 Arts, entertainment and recreation	50	3,526	9	-	(1)	3,567	-
18 Other services	1,542	215,720	591	-	(141)	216,671	51
<b>19 Total</b>	<b>3,773</b>	<b>554,719</b>	<b>1,383</b>	<b>-</b>	<b>(2)</b>	<b>557,109</b>	<b>57</b>

## Analysis of Credit Risk

Table 39a: CR1-B – Credit quality of exposures by industry or counterparty types for significant subsidiary - continued

Barclays Bank PLC

As at 31.12.18	Defaulted exposures £m	Non-defaulted exposures £m	Specific credit risk adjustment £m	General credit risk adjustment £m	Credit risk adjustment charges in the period £m	Net values £m	Accumulated write-offs £m
1 Agriculture, forestry and fishing	1	141	1	-	(66)	141	-
2 Mining and quarrying	203	12,175	49	-	(27)	12,329	10
3 Manufacturing	305	39,105	70	-	5	39,340	7
4 Electricity, gas, steam and air conditioning supply	15	14,383	23	-	16	14,375	-
5 Water supply	-	2,289	2	-	-	2,287	-
6 Construction	102	4,783	21	-	14	4,864	2
7 Wholesale and retail trade	220	16,308	139	-	28	16,389	1
8 Transport and storage	62	9,864	63	-	32	9,863	-
9 Accommodation and food service activities	58	3,989	15	-	5	4,032	1
10 Information and communication	2	6,384	10	-	3	6,376	11
11 Real estate activities	437	15,467	51	-	31	15,853	25
12 Professional, scientific and technical activities	292	16,925	100	-	41	17,117	20
13 Administrative and support service activities	-	952	-	-	-	952	-
14 Public administration and defence, compulsory social security	237	194,457	65	-	67	194,629	20
15 Education	5	3,584	2	-	2	3,587	-
16 Human health services and social work activities	127	10,064	28	-	11	10,163	12
17 Arts, entertainment and recreation	66	3,650	10	-	7	3,706	1
18 Other services	2,230	217,112	736	-	(2,278)	218,606	455
19 Total	4,362	571,632	1,385	-	(2,109)	574,609	565

## Analysis of Credit Risk

Table 40: CR1-C – Credit quality of exposures by geography

This table provides a comprehensive picture of the credit quality of the bank's on balance sheet and off balance sheet exposures by geography.

Barclays Group	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges of the period	Net values	Accumulated write-offs
As at 30.06.19	£m	£m	£m	£m	£m	£m	£m
UK	7,012	479,835	3,867	-	(52)	482,980	409
Europe	1,727	152,642	920	-	13	153,449	54
France	98	41,944	31	-	(11)	42,011	7
Germany	225	37,488	281	-	12	37,432	38
Italy	753	12,840	365	-	(14)	13,228	9
Switzerland	132	17,812	12	-	(4)	17,932	-
Asia	106	25,355	29	-	(6)	25,432	-
Japan	-	12,825	-	-	-	12,825	-
Americas	1,915	248,598	2,253	-	(167)	248,260	488
United States	1,835	234,822	2,200	-	(176)	234,457	488
Africa and Middle East	91	8,013	71	-	(3)	8,033	-
Total	10,851	914,443	7,140	-	(215)	918,154	951
<b>As at 31.12.18</b>							
UK	7,427	471,820	3,920	-	1,112	475,327	916
Europe	1,802	147,801	908	-	235	148,695	98
France	167	41,954	42	-	9	42,079	-
Germany	239	38,890	269	-	102	38,860	98
Italy	782	12,713	379	-	32	13,116	-
Switzerland	103	19,114	16	-	11	19,201	-
Asia	55	22,998	35	-	3	23,018	-
Japan	-	10,935	-	-	-	10,935	-
Americas	2,020	247,151	2,419	-	1,044	246,752	877
United States	1,765	234,092	2,376	-	1,065	233,481	877
Africa and Middle East	92	7,960	74	-	(31)	7,978	-
Total	11,396	897,729	7,356	-	2,363	901,770	1,891

Non-defaulted exposures increased £16.7bn to £914.4bn primarily driven by United Kingdom and Europe as the Group strengthened its liquidity position.

## Analysis of Credit Risk

Table 40a: CR1-C – Credit quality of exposures by geography for significant subsidiary

Barclays Bank PLC	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period	Net values	Accumulated write-offs
	£m	£m	£m	£m	£m	£m	£m
<b>As at 30.06.19</b>							
UK	1,950	215,539	720	-	123	216,769	45
Europe	1,068	120,796	415	-	(134)	121,449	12
France	82	36,754	16	-	(21)	36,820	4
Germany	32	10,500	6	-	2	10,526	-
Italy	557	4,083	264	-	(115)	4,376	-
Switzerland	123	17,607	9	-	(2)	17,721	-
Asia	105	29,252	29	-	(6)	29,328	-
Japan	-	16,413	-	-	-	16,413	-
Americas	566	183,251	149	-	18	183,668	-
United States	486	140,050	98	-	9	140,438	-
Africa and Middle East	84	5,881	70	-	(3)	5,895	-
<b>Total</b>	<b>3,773</b>	<b>554,719</b>	<b>1,383</b>	<b>-</b>	<b>(2)</b>	<b>557,109</b>	<b>57</b>
<b>As at 31.12.18</b>							
UK	2,202	213,563	598	-	(2,073)	215,167	452
Europe	1,376	123,287	548	-	(53)	124,115	91
France	118	41,353	37	-	7	41,434	-
Germany	39	9,428	5	-	(162)	9,462	91
Italy	764	12,702	379	-	32	13,087	-
Switzerland	32	20,006	11	-	11	20,027	-
Asia	54	25,670	35	-	3	25,689	-
Japan	-	12,393	-	-	-	12,393	-
Americas	643	203,191	131	-	40	203,703	22
United States	422	151,121	89	-	62	151,454	22
Africa and Middle East	87	5,921	73	-	(26)	5,935	-
<b>Total</b>	<b>4,362</b>	<b>571,632</b>	<b>1,385</b>	<b>-</b>	<b>(2,109)</b>	<b>574,609</b>	<b>565</b>

## Analysis of Credit Risk

**Table 41: CR1-D-Ageing of past-due exposures**

This table provides the ageing analysis of accounting on-balance sheet past due exposures regardless of their impairment status.

Barclays Group							
Gross carrying values							
	≤ 30 days	> 30 days ≤ 60	> 60 days ≤ 90	> 90 days ≤ 180	>180 days ≤ 1	> 1 year	
As at 30.06.19	£m	days	days	days	year	£m	£m
1 Loans	10,205	1,897	1,177	1,214	2,704	1,919	
2 Debt Securities	-	-	-	-	-	-	
3 Total Exposures	10,205	1,897	1,177	1,214	2,704	1,919	
As at 31.12.18							
1 Loans	8,425	1,320	1,187	1,405	3,042	1,627	
2 Debt Securities	-	-	-	-	2	-	
3 Total Exposures	8,425	1,320	1,187	1,405	3,044	1,627	

The carrying value of past due exposure increased £2.1bn to £19.1bn. All balances past due more than 90 days, except for £0.2bn of Mortgages, are stage 3 credit impaired.

**Table 42: CR1-E – Non-performing and forborne exposures**

This table provides an overview of non-performing and forborne exposures.

Barclays Group														
	Gross carrying amount of performing and non-performing exposures										Accumulated impairment and provisions and negative fair value adjustments due to credit risk		Collaterals and financial guarantees received	
	Total	Of which performing but past due > 30 days and ≤ 90 days		Of which non-performing				On performing exposures		On non-performing exposures		On non-performing exposures	Of which forborne exposures	
		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m			
														Of which performing forborne
<b>As at 30.06.19</b>														
010 Debt securities	88,381	-	-	-	-	-	-	-	12	-	-	-	-	-
020 Loans and advances	744,286	2,291	1,449	8,978	8,689	8,501	2,147	3,271	-	3,338	-	3,564	1,492	
030 Off-balance-sheet exposures	347,832	-	331	554	546	-	68	265	-	32	-	55	35	
<b>As at 31.12.18</b>														
010 Debt securities	61,145	-	-	3	3	-	-	11	-	-	-	-	-	
020 Loans and advances	717,346	1,679	1,030	8,838	8,772	8,581	2,970	3,435	44	3,409	614	3,224	1,443	
030 Off-balance-sheet exposures	368,335	-	419	685	266	-	24	249	-	22	-	31	22	

## Analysis of Credit Risk

**Table 43: CR2-B - Changes in the stock of defaulted and impaired loans and debt securities**

This table provides an overview of the stock of defaulted, impaired loans and debt securities.

Barclays Group		Gross carrying value defaulted exposures <sup>1</sup> £m
1	<b>As at 01.01.19</b>	<b>8,774</b>
2	Loans and debt securities that have defaulted or impaired since the last reporting period	2,198
3	Returned to non-defaulted status	(538)
4	Amounts written off	(951)
5	Other changes <sup>2</sup>	(794)
6	<b>As at 30.06.19</b>	<b>8,689</b>
1	<i>Defaulted exposures are defined as stage 3 impaired gross loans and debt securities under IFRS9 as well as any stage 1 and stage 2 gross loans and debt securities under IFRS9 that are more than 90 days past due.</i>	
2	<i>Other changes include repayments, disposals and net drawdowns.</i>	

**Table 44: CR2-A – Changes in the stock of general and specific credit risk adjustments**

This table shows the movement in the impairment allowance during the year.

Barclays Group		Accumulated specific credit risk adjustment £m	Accumulated general credit risk adjustment £m
1	<b>As at 01.01.19<sup>1</sup></b>	7,127	-
2	Increases due to amounts set aside for estimated loan losses during the period <sup>2</sup>	741	-
3	Decreases due to amounts reversed for estimated loan losses during the period <sup>3</sup>	(963)	-
4	Decreases due to amounts taken against accumulated credit risk adjustments	-	-
5	Transfers between credit risk adjustments	-	-
6	Impact of exchange rate differences	13	-
7	Business combinations, including acquisitions and disposals of subsidiaries	-	-
8	Other adjustments	-	-
9	<b>As at 30.06.19</b>	<b>6,918</b>	-
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	(73)	-
11	Specific credit risk adjustments directly recorded to the statement of profit or loss	-	-
1	<i>Impairments are calculated on a regulatory consolidation basis.</i>		
2	<i>Increases due to amounts set aside for estimated loan losses during the period includes the net impact of changes made to parameters (such as probability of default, exposure at default and loss given default), changes in macro-economic variables, new assets originated, repayments and drawdowns.</i>		
3	<i>Represents amounts written off.</i>		

## Analysis of Counterparty Credit Risk

Table 45: Risk weighted assets of counterparty credit risk exposures by business units

This table summarises risk weighted assets by business and exposure class for counterparty credit risk. The disclosure below excludes CVA which is shown separately on Table 56.

Barclays Group					
Risk weighted assets credit exposure class					
	Barclays UK	Barclays International	Head Office	Total	Capital requirements
As at 30.06.19	£m	£m	£m	£m	£m
<b>Counterparty Credit risk exposure class</b>					
<b>Standardised approach</b>					
Central governments or central banks	-	14	-	14	1
Regional governments or local authorities	-	1	-	1	-
Public sector entities	-	132	-	132	11
Multilateral development banks	-	2	-	2	-
International organisations	-	-	-	-	-
Institutions	37	527	-	564	45
Corporates	2	11,207	3	11,212	897
Retail	-	-	-	-	-
Secured by mortgages	-	-	-	-	-
Exposures in default	-	-	-	-	-
Items associated with high risks	-	-	-	-	-
Covered bonds	-	-	-	-	-
Securitisation positions	-	-	-	-	-
Collective investment undertakings	-	-	-	-	-
Equity positions	-	-	-	-	-
Other items	-	-	-	-	-
<b>Total standardised approach credit risk exposure</b>	<b>39</b>	<b>11,883</b>	<b>3</b>	<b>11,925</b>	<b>954</b>
<b>Advanced IRB approach</b>					
Central governments or central banks	-	649	-	649	52
Institutions	-	5,388	-	5,388	431
Corporates	-	10,270	3	10,273	822
Retail	-	-	-	-	-
- Small and medium-sized enterprises (SMEs)	-	-	-	-	-
- Secured by real estate collateral	-	-	-	-	-
- Qualifying revolving retail	-	-	-	-	-
- Other retail	-	-	-	-	-
Equity	-	-	-	-	-
Securitisation positions	-	127	-	127	10
Non-credit obligation assets	-	-	-	-	-
<b>Total advanced IRB credit risk exposure</b>	<b>-</b>	<b>16,434</b>	<b>3</b>	<b>16,437</b>	<b>1,315</b>
Default fund contributions	218	826	-	1,044	84
<b>Total Counterparty credit risk weighted assets</b>	<b>257</b>	<b>29,143</b>	<b>6</b>	<b>29,406</b>	<b>2,353</b>

## Analysis of Counterparty Credit Risk

Table 45: Detailed view of counterparty credit risk RWAs and Capital Requirement - continued

### Barclays Group

#### Risk weighted assets credit exposure class

As at 31.12.18	Barclays UK £m	Barclays International £m	Head Office £m	Total £m	Capital requirements £m
<b>Counterparty Credit risk</b>					
<b>Standardised approach</b>					
Central governments or central banks	-	13	-	13	1
Regional governments or local authorities	-	2	-	2	-
Public sector entities	-	106	-	106	8
Multilateral development banks	-	-	-	-	-
International organisations	-	-	-	-	-
Institutions	12	148	-	160	13
Corporates	12	9,038	7	9,057	725
Retail	-	-	-	-	-
Secured by mortgages	-	-	-	-	-
Exposures in default	-	-	-	-	-
Items associated with high risk	-	-	-	-	-
Covered bonds	-	-	-	-	-
Securitisation positions	-	-	-	-	-
Collective investment undertakings	-	-	-	-	-
Equity positions	-	-	-	-	-
Other items	-	-	-	-	-
<b>Total standardised approach credit risk exposure</b>	<b>24</b>	<b>9,307</b>	<b>7</b>	<b>9,338</b>	<b>747</b>
<b>Advanced IRB approach</b>					
Central governments or central banks	-	716	-	716	57
Institutions	-	5,316	2	5,318	425
Corporates	-	8,894	11	8,905	713
Retail	-	-	-	-	-
- Small and medium-sized enterprises (SMEs)	-	-	-	-	-
- Secured by real estate collateral	-	-	-	-	-
- Qualifying revolving retail	-	-	-	-	-
- Other retail	-	-	-	-	-
Equity	-	-	-	-	-
Securitisation positions	-	123	-	123	10
Non-credit obligation assets	-	-	-	-	-
<b>Total advanced IRB credit risk exposure</b>	<b>-</b>	<b>15,049</b>	<b>13</b>	<b>15,062</b>	<b>1,205</b>
Default fund contributions	205	750	-	955	76
<b>Total Counterparty credit risk weighted assets</b>	<b>229</b>	<b>25,106</b>	<b>20</b>	<b>25,355</b>	<b>2,028</b>

Counterparty credit risk RWAs increased £4.1bn to £29.4bn primarily driven by an increase in SFT and derivative trading activity within Barclays International.

## Analysis of Counterparty Credit Risk

Table 45a: Detailed view of counterparty credit risk RWAs and Capital Requirement for significant subsidiary

	RWA		Capital requirements	
	As at 30.06.19 £m	As at 31.12.18 £m	As at 30.06.19 £m	As at 31.12.18 £m
<b>Barclays Bank PLC</b>				
<b>Standardised approach</b>				
Central governments or central banks	13	11	1	1
Regional governments or local authorities	1	2	-	-
Public sector entities	129	105	10	8
Multilateral development banks	1	-	-	-
International organisations	-	-	-	-
Institutions	2,088	1,125	167	90
Corporates	8,207	6,452	657	516
Retail	-	-	-	-
Secured by mortgages	-	-	-	-
Exposures in default	-	-	-	-
Items associated with high risks	-	-	-	-
Covered bonds	-	-	-	-
Securitisation positions	-	-	-	-
Collective investment undertakings	-	-	-	-
Equity positions	-	-	-	-
Other items	-	-	-	-
<b>Total standardised approach credit risk exposure</b>	<b>10,439</b>	<b>7,695</b>	<b>835</b>	<b>615</b>
<b>Advanced IRB approach</b>				
Central governments or central banks	550	654	44	52
Institutions	4,497	4,591	360	367
Corporates	9,210	7,981	737	639
Retail	-	-	-	-
- Small and medium-sized enterprises (SMEs)	-	-	-	-
- Secured by real estate collateral	-	-	-	-
- Qualifying revolving retail	-	-	-	-
- Other retail	-	-	-	-
Equity	-	-	-	-
Securitisation positions	127	123	10	10
Non-credit obligation assets	-	-	-	-
<b>Total advanced IRB credit risk exposure</b>	<b>14,384</b>	<b>13,349</b>	<b>1,151</b>	<b>1,068</b>
Default fund contributions	475	546	38	44
<b>Total Counterparty credit risk weighted assets</b>	<b>25,298</b>	<b>21,590</b>	<b>2,024</b>	<b>1,727</b>

## Analysis of Counterparty Credit Risk

Table 46: CCR1 – Analysis of CCR exposure by approach

This table provides the comprehensive view of the methods used to calculate CCR regulatory requirements and the main parameters used within each method.

Barclays Group		Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
<b>As at 30.06.19</b>								
1	Mark to market		3,091	8,661			6,985	2,545
2	Original exposure	-					-	-
3	Standardised approach		-				-	-
4	IMM (for derivatives and SFTs)				61,770	1.4	86,478	20,863
5	Of which securities financing transactions				19,970	1.4	27,958	4,453
6	Of which derivatives and long settlement transactions				41,800	1.4	58,520	16,410
7	Of which from contractual cross-product netting				-		-	-
8	Financial collateral simple method (for SFTs)						-	-
9	Financial collateral comprehensive method (for SFTs)						15,661	4,954
10	VaR for SFTs						-	-
11	<b>Total</b>							<b>28,362</b>

		Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
<b>As at 31.12.18</b>								
1	Mark to market		3,127	9,405			6,125	2,321
2	Original exposure	-					-	-
3	Standardised approach		-				-	-
4	IMM (for derivatives and SFTs)				54,622	1.4	76,471	18,792
5	Of which securities financing transactions				18,152	1.4	25,413	4,376
6	Of which derivatives and long settlement transactions				36,470	1.4	51,058	14,416
7	Of which from contractual cross-product netting				-		-	-
8	Financial collateral simple method (for SFTs)						-	-
9	Financial collateral comprehensive method (for SFTs)						12,252	3,287
10	VaR for SFTs						-	-
11	<b>Total</b>							<b>24,400</b>

Counterparty credit risk RWAs increased £4.0bn to £28.4bn primarily driven by:

- IMM – derivative RWAs increased £2.1bn primarily driven by increase in trading activity
- FCCM – SFTs RWAs increased £1.7bn primarily driven by increase in trading activity

## Analysis of Counterparty Credit Risk

Table 47: CCR3 Counterparty credit risk exposures by exposure classes and risk weight under standardised approach

This table shows exposure at default, broken down by exposure class and risk weight. This table includes exposures subject to the Standardised approach only.

### Barclays Group

#### Exposures by regulatory portfolio and risk

As at 30.06.19	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	Of which: Unrated
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Central governments or central banks	3,484	-	-	-	-	-	2	-	-	14	-	-	-	-	-	-	3,500	295
2 Regional governments or local authorities	412	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	415	25
3 Public sector entities	318	-	-	-	642	-	-	-	-	3	-	-	-	-	-	-	963	641
4 Multilateral development banks	414	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	423	9
5 International Organisations	117	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	117	53
6 Institutions <sup>1</sup>	-	20,146	-	-	430	-	48	-	-	29	-	-	-	-	-	-	20,653	14,568
7 Corporates <sup>1</sup>	-	-	-	-	28	-	87	-	-	10,885	17	-	-	-	-	-	11,017	10,876
8 Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10a Secured by mortgages on immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10b Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10c Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10d Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10e Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10f Equity exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10g Other items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Total	4,745	20,146	-	-	1,112	-	137	-	-	10,931	17	-	-	-	-	-	37,088	26,467

<sup>1</sup> CCP exposures have been reclassified from corporates to institutions.

## Analysis of Counterparty Credit Risk

Table 47: CCR3 Counterparty credit risk exposures by exposure classes and risk weight under standardised approach - continued

This table shows exposure at default, broken down by exposure class and risk weight. This table includes exposures subject to the Standardised approach only.

Barclays Group		Exposures by regulatory portfolio and risk																Of which:	
As at 31.12.18		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	Unrated
		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	Central governments or central banks	2,843	-	-	-	-	-	2	-	-	12	-	-	-	-	-	-	2,857	245
2	Regional governments or local authorities	314	-	-	-	3	-	-	-	-	2	-	-	-	-	-	-	319	27
3	Public sector entities	350	526	-	-	458	-	-	-	-	3	-	-	-	-	-	-	1,337	990
4	Multilateral development banks	601	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	601	-
5	International Organisations	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	98	39
6	Institutions	-	-	-	-	230	-	34	-	-	42	2	-	-	-	-	-	308	226
7	Corporates	-	14,675	-	-	46	-	54	-	-	8,751	14	-	-	-	-	-	23,540	20,578
8	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10a	Secured by mortgages on immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10b	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10c	Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10d	Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10e	Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10f	Equity exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10g	Other items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Total	4,206	15,201	-	-	737	-	90	-	-	8,810	16	-	-	-	-	-	29,060	22,105

Standardised counterparty credit risk exposures increased £8.0bn to £37.1bn primarily driven by SFT trading activity within the 2% risk weight category.

## Analysis of Counterparty Credit Risk

### IRB obligor grade disclosure

The following tables show counterparty credit risk exposure at default post-CRM for the advanced IRB approach for portfolios within both the trading and banking books. Separate tables are provided for the following exposure classes: central governments and central banks (Table 48), institutions (Table 49), corporates (Table 50) and corporates subject to slotting (Table 51).

Table 48: CCR4 Counterparty credit risk exposures by portfolio and PD range for central governments and central banks

#### Barclays Group

	EAD post CRM £m	Average PD %	Number of obligors	Average LGD %	Average Maturity	RWA £m	RWA Density %	Expected Loss £m	Value Adjustment and Provisions £m
<b>As at 30.06.19</b>									
0.00 to < 0.15	6,124	0.0%	63	57.2%	1	553	9.0%	1	
0.15 to < 0.25	45	0.2%	8	51.0%	1	16	34.3%	-	
0.25 to < 0.50	72	0.3%	10	51.9%	1	29	40.1%	-	
0.50 to < 0.75	1	0.5%	1	45.0%	-	-	60.1%	-	
0.75 to < 2.50	50	0.9%	2	45.0%	-	34	67.2%	-	
2.50 to < 10.00	8	4.5%	3	62.4%	1	17	197.4%	-	
10.00 to < 100.00	-	0.0%	-	0.0%	-	-	0.0%	-	
100.00 (Default)	-	0.0%	-	0.0%	-	-	0.0%	-	
<b>Total</b>	<b>6,300</b>	<b>0.0%</b>	<b>87</b>	<b>57.0%</b>	<b>-</b>	<b>649</b>	<b>10.3%</b>	<b>1</b>	
<b>As at 31.12.18</b>									
0.00 to < 0.15	6,320	0.0%	54	63.6%	-	601	9.5%	2	
0.15 to < 0.25	53	0.2%	8	49.5%	1	22	41.1%	-	
0.25 to < 0.50	29	0.3%	5	57.6%	-	11	39.7%	-	
0.50 to < 0.75	4	0.7%	3	55.5%	4	5	143.6%	-	
0.75 to < 2.50	76	1.6%	1	45.0%	-	64	84.6%	1	
2.50 to < 10.00	6	6.3%	4	62.8%	1	13	226.1%	-	
10.00 to < 100.00	-	0.0%	-	0.0%	-	-	-	-	
100.00 (Default)	-	0.0%	-	0.0%	-	-	-	-	
<b>Total</b>	<b>6,488</b>	<b>0.1%</b>	<b>75</b>	<b>63.3%</b>	<b>-</b>	<b>716</b>	<b>11.0%</b>	<b>3</b>	

The RWA density associated with advanced IRB exposures to central governments and central banks remained broadly stable at 10.3%.

## Analysis of Counterparty Credit Risk

Table 49: CCR4 Counterparty credit risk exposures by portfolio and PD range for institutions

Barclays Group

	EAD post CRM £m	Average PD %	Number of obligors	Average LGD %	Average Maturity	RWA £m	RWA Density %	Expected Loss £m	Value Adjustment and Provisions £m
<b>As at 30.06.19</b>									
0.00 to < 0.15	21,130	0.1%	700	46.1%	2	4,537	21.5%	5	
0.15 to < 0.25	694	0.2%	121	46.2%	1	293	42.2%	1	
0.25 to < 0.50	363	0.3%	124	48.0%	1	224	61.7%	1	
0.50 to < 0.75	45	0.7%	14	45.4%	-	26	57.7%	-	
0.75 to < 2.50	118	1.5%	65	46.6%	1	122	103.4%	1	
2.50 to < 10.00	155	3.5%	89	45.8%	2	182	117.4%	2	
10.00 to < 100.00	10	10.8%	13	7.6%	1	4	40.0%	-	
100.00 (Default)	-	0.0%	-	0.0%	-	-	-	-	
<b>Total</b>	<b>22,515</b>	<b>0.1%</b>	<b>1,126</b>	<b>46.1%</b>	<b>2</b>	<b>5,388</b>	<b>23.9%</b>	<b>10</b>	
<b>As at 31.12.18</b>									
0.00 to < 0.15	19,850	0.1%	671	46.0%	2	4,342	21.9%	6	
0.15 to < 0.25	1,034	0.2%	119	48.4%	1	408	39.4%	2	
0.25 to < 0.50	449	0.4%	104	48.7%	1	295	65.6%	1	
0.50 to < 0.75	59	0.6%	27	45.1%	1	38	64.8%	-	
0.75 to < 2.50	155	1.7%	83	47.3%	1	167	107.9%	1	
2.50 to < 10.00	49	4.1%	81	46.6%	1	62	125.2%	1	
10.00 to < 100.00	20	13.8%	8	5.9%	1	6	30.4%	-	
100.00 (Default)	-	0.0%	-	0.0%	-	-	-	-	
<b>Total</b>	<b>21,616</b>	<b>0.1%</b>	<b>1,093</b>	<b>46.2%</b>	<b>2</b>	<b>5,318</b>	<b>24.6%</b>	<b>11</b>	

The RWA density associated with advanced IRB exposures to institutions remained broadly stable at 23.9%.

## Analysis of Counterparty Credit Risk

Table 50: CCR4 Counterparty credit risk exposures by portfolio and PD range for corporates

Barclays Group

	EAD post CRM £m	Average PD %	Number of obligors	Average LGD %	Average Maturity	RWA £m	RWA Density %	Expected Loss £m	Value Adjustment and Provisions £m
<b>As at 30.06.19</b>									
0.00 to < 0.15	36,297	0.0%	6,024	45.1%	2	5,836	16.1%	8	
0.15 to < 0.25	2,160	0.2%	627	45.3%	2	969	44.9%	2	
0.25 to < 0.50	1,591	0.3%	510	43.0%	3	934	58.7%	2	
0.50 to < 0.75	204	0.6%	82	34.2%	3	127	62.1%	-	
0.75 to < 2.50	1,167	1.5%	256	36.2%	3	986	84.5%	6	
2.50 to < 10.00	958	4.9%	175	34.0%	3	1,037	108.3%	15	
10.00 to < 100.00	160	15.9%	33	36.9%	2	242	151.6%	7	
100.00 (Default)	13	100.0%	28	36.7%	2	22	170.3%	-	
<b>Total</b>	<b>42,550</b>	<b>0.3%</b>	<b>7,735</b>	<b>44.5%</b>	<b>2</b>	<b>10,153</b>	<b>23.9%</b>	<b>40</b>	
<b>As at 31.12.18</b>									
0.00 to < 0.15	32,359	0.0%	5,798	44.8%	2	5,414	16.7%	7	
0.15 to < 0.25	1,995	0.2%	632	44.0%	2	856	42.9%	2	
0.25 to < 0.50	917	0.4%	423	45.9%	3	678	73.9%	1	
0.50 to < 0.75	292	0.6%	92	42.9%	2	203	69.3%	1	
0.75 to < 2.50	605	1.5%	233	37.4%	3	579	95.7%	3	
2.50 to < 10.00	708	4.5%	177	35.0%	3	829	117.0%	11	
10.00 to < 100.00	52	12.7%	30	40.7%	2	84	162.2%	2	
100.00 (Default)	8	100.0%	39	41.4%	2	10	127.2%	-	
<b>Total</b>	<b>36,936</b>	<b>0.2%</b>	<b>7,424</b>	<b>44.5%</b>	<b>2</b>	<b>8,653</b>	<b>23.4%</b>	<b>27</b>	

The RWA density associated with IRB exposure to corporates remained broadly stable at 23.9%.

## Analysis of Counterparty Credit Risk

Table 51: CR10 - Counterparty Credit risk - Corporate exposures subject to slotting approach for Barclays Group

Barclays Group			On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWA	Expected losses
Regulatory categories	Remaining maturity		£m	£m	%	£m	£m	£m
<b>As at 30.06.19</b>								
Category 1	Strong	Less than 2.5 years			50%	47	23	-
		Equal to or more than 2.5 years			70%	24	17	-
Category 2	Good	Less than 2.5 years			70%	81	57	-
		Equal to or more than 2.5 years			90%	17	15	-
Category 3	Satisfactory	Less than 2.5 years			115%	4	4	-
		Equal to or more than 2.5 years			115%	4	4	-
Category 4	Weak	Less than 2.5 years			250%	-	-	-
		Equal to or more than 2.5 years			250%	-	-	-
Category 5	Default	Less than 2.5 years			0%	-	-	-
		Equal to or more than 2.5 years			0%	-	-	-
<b>Total</b>	Less than 2.5 years					132	84	-
	Equal to or more than 2.5 years					45	36	-
<b>As at 31.12.18</b>								
Category 1	Strong	Less than 2.5 years			50%	15	7	-
		Equal to or more than 2.5 years			70%	40	29	-
Category 2	Good	Less than 2.5 years			70%	280	197	1
		Equal to or more than 2.5 years			90%	15	13	-
Category 3	Satisfactory	Less than 2.5 years			115%	3	3	-
		Equal to or more than 2.5 years			115%	3	3	-
Category 4	Weak	Less than 2.5 years			250%	-	-	-
		Equal to or more than 2.5 years			250%	-	-	-
Category 5	Default	Less than 2.5 years			0%	2	-	1
		Equal to or more than 2.5 years			0%	-	-	-
<b>Total</b>	Less than 2.5 years					300	207	2
	Equal to or more than 2.5 years					58	45	-

## Analysis of Counterparty Credit Risk

Table 51a: CR10 - Counterparty Credit risk - Corporate exposures subject to slotting approach for significant subsidiary

Barclays Bank PLC

Regulatory categories	Remaining maturity	On- balance sheet amount	Off- balance sheet amount	Risk weight	Exposure amount	RWA	Expected losses
		£m	£m	%	£m	£m	£m
<b>As at 30.06.19</b>							
Category 1	Strong	Less than 2.5 years		50%	47	23	-
		Equal to or more than 2.5 years		70%	24	17	-
Category 2	Good	Less than 2.5 years		70%	81	57	-
		Equal to or more than 2.5 years		90%	17	15	-
Category 3	Satisfactory	Less than 2.5 years		115%	4	4	-
		Equal to or more than 2.5 years		115%	4	4	-
Category 4	Weak	Less than 2.5 years		250%	-	-	-
		Equal to or more than 2.5 years		250%	-	-	-
Category 5	Default	Less than 2.5 years		0%	-	-	-
		Equal to or more than 2.5 years		0%	-	-	-
<b>Total</b>		Less than 2.5 years			132	84	-
		Equal to or more than 2.5 years			45	36	-
<b>As at 31.12.18</b>							
Category 1	Strong	Less than 2.5 years		50%	15	7	-
		Equal to or more than 2.5 years		70%	40	28	-
Category 2	Good	Less than 2.5 years		70%	280	197	1
		Equal to or more than 2.5 years		90%	15	13	-
Category 3	Satisfactory	Less than 2.5 years		115%	3	3	-
		Equal to or more than 2.5 years		115%	3	3	-
Category 4	Weak	Less than 2.5 years		250%	-	-	-
		Equal to or more than 2.5 years		250%	-	-	-
Category 5	Default	Less than 2.5 years		0%	2	-	1
		Equal to or more than 2.5 years		0%	-	-	-
<b>Total</b>		Less than 2.5 years			300	207	2
		Equal to or more than 2.5 years			58	44	-

## Analysis of Counterparty Credit Risk

Table 52: CCR5-A - Impact of netting and collateral held on exposure values

This table shows the impact on exposure from netting and collateral held for derivatives and SFTs.

Barclays Group		Gross positive fair value or net carrying amount £m	Netting benefits £m	Netted current credit exposure £m	Collateral held £m	Net credit exposure £m
As at 30.06.19						
1	Derivatives	427,354	358,764	68,590	90,076	24,503
2	SFTs	950,324	930,854	19,470	305	19,470
3	Cross-product netting	-	-	-	-	-
4	<b>Total</b>	<b>1,377,678</b>	<b>1,289,618</b>	<b>88,060</b>	<b>90,381</b>	<b>43,973</b>

Barclays Group		Gross positive fair value or net carrying amount £m	Netting benefits £m	Netted current credit exposure £m	Collateral held £m	Net credit exposure £m
As at 31.12.18						
1	Derivatives	352,870	293,115	59,755	79,846	23,851
2	SFTs	911,515	892,833	18,682	388	18,682
3	Cross-product netting	-	-	-	-	-
4	<b>Total</b>	<b>1,264,385</b>	<b>1,185,948</b>	<b>78,437</b>	<b>80,234</b>	<b>42,533</b>

Net carrying amount for derivatives increased £74.5bn to £427.4bn primarily due to increased trading activity, which was mostly offset by corresponding netting and collateral benefits resulting in a net credit exposure increase of £1.4bn to £44.0bn.

Further detail relating to collateral can be found in Table 53.

Table 53: CCR5-B - Composition of collateral for exposures to CCR

This table shows the types of collateral posted or received to support or reduce CCR exposures relating to derivative transactions or SFTs, including transactions cleared through a central counterparty (CCP).

Barclays Group		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received £m	Fair value of posted collateral £m
		Segregated	Unsegregated	Segregated	Unsegregated		
As at 30.06.19		£m	£m	£m	£m	£m	£m
	Cash	-	72,312	-	57,429	228	2,034
	Debt	6,845	9,661	4,000	6,055	-	-
	Equity	7	250	-	-	-	-
	Others	-	1,001	-	-	77	-
	<b>Total</b>	<b>6,852</b>	<b>83,224</b>	<b>4,000</b>	<b>63,484</b>	<b>305</b>	<b>2,034</b>

Barclays Group		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received £m	Fair value of posted collateral £m
		Segregated	Unsegregated	Segregated	Unsegregated		
As at 31.12.18		£m	£m	£m	£m	£m	£m
	Cash	-	61,236	-	46,865	388	2,118
	Debt	6,703	9,979	3,760	5,359	-	-
	Equity	292	675	-	-	-	-
	Others	-	961	-	-	-	37
	<b>Total</b>	<b>6,995</b>	<b>72,851</b>	<b>3,760</b>	<b>52,224</b>	<b>388</b>	<b>2,155</b>

Both derivatives collateral received increased £10.2bn to £90.1bn and posted collateral increased £11.5bn to £67.5bn primarily due to trading activity.

## Analysis of Counterparty Credit Risk

Table 54: CCR6 - Credit derivatives exposures

This table provides a breakdown of the Barclays' exposures to credit derivatives products.

Barclays Group			
	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold	
As at 30.06.19	£m	£m	£m
<b>Notionals</b>			
Single-name credit default swaps	295	-	327,980
Index credit default swaps	-	-	340,887
Total return swaps	-	-	8,619
Credit options	-	-	60,890
Other credit derivatives	-	-	-
<b>Total notionals</b>	<b>295</b>	<b>-</b>	<b>738,376</b>
<b>Fair values</b>	<b>(12)</b>	<b>-</b>	<b>1,131</b>
Positive fair value (asset)	2	-	12,051
Negative fair value (liability)	(14)	-	(10,920)
<b>As at 31.12.18</b>			
<b>Notionals</b>			
Single-name credit default swaps	249	11	340,309
Index credit default swaps	-	-	311,189
Total return swaps	-	-	7,208
Credit options	-	-	46,213
Other credit derivatives	-	-	94
<b>Total notionals</b>	<b>249</b>	<b>11</b>	<b>705,013</b>
<b>Fair values</b>	<b>(5)</b>	<b>-</b>	<b>1,022</b>
Positive fair value (asset)	2	-	9,921
Negative fair value (liability)	(7)	-	(8,899)

Credit derivatives notionals increased £33.4bn to £738.4bn primarily driven by index credit derivatives trading activity.

## Analysis of Counterparty Credit Risk

Table 55: CCR8 Exposures to CCPs

This table provides a breakdown of the exposures and RWAs to central counterparties (CCP)

Barclays Group		As at 30.06.19		As at 31.12.18	
		EAD post CRM £m	RWAs £m	EAD post CRM £m	RWAs £m
1	<b>Exposures to QCCPs (total)</b>		1,447		1,259
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	10,551	211	7,629	153
3	(i) OTC derivatives	4,499	90	3,228	65
4	(ii) Exchange-traded derivatives	3,750	75	3,049	61
5	(iii) SFTs	2,302	46	1,352	27
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
7	Segregated initial margin	-	-	-	-
8	Non-segregated initial margin	9,595	192	7,572	151
9	Prefunded default fund contributions	1,865	1,044	1,489	955
10	Alternative calculation of own funds requirements for exposures	-	-	-	-
11	<b>Exposures to non-QCCPs (total)</b>		-		-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
13	(i) OTC derivatives	-	-	-	-
14	(ii) Exchange-traded derivatives	-	-	-	-
15	(iii) SFTs	-	-	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
17	Segregated initial margin	-	-	-	-
18	Non-segregated initial margin	-	-	-	-
19	Prefunded default fund contributions	-	-	-	-
20	Unfunded default fund contributions	-	-	-	-

The information disclosed in this table is consistent with the 2% risk weight column in Table 47, except for prefunded default fund contributions which are shown in Table 45.

- EAD post CRM for Non-segregated initial margin increased £2.0bn to £9.6bn primarily driven by an increase in trading activity.
- EAD post CRM for OTC derivatives increased £1.3bn to £4.5bn primarily driven by an increase in trading activity.

## Analysis of Counterparty Credit Risk

### Credit valuation adjustments

The Credit valuation adjustment (CVA) measures the risk from MTM losses due to deterioration in the credit quality of a counterparty to over-the-counter derivative transactions with Barclays. It is a complement to the counterparty credit risk charge, that accounts for the risk of outright default of a counterparty.

**Table 56: CCR2 Credit valuation adjustment (CVA) capital charge**

Two approaches can be used to calculate the adjustment:

- Standardised approach: this approach takes account of the external credit rating of each counterparty, and incorporates the effective maturity and EAD from the calculation of the CCR.
- Advanced approach: this approach requires the calculation of the charge as a) a 10-day 99% Value at Risk (VaR) measure for the current one-year period and b) the same measure for a stressed period. The sum of the two VaR measures is tripled to yield the capital charge.

#### Barclays Group

##### Credit valuation adjustment (CVA) capital charge

		Exposure value	RWA
		£m	£m
<b>As at 30.06.19</b>			
1	Total portfolios subject to the Advanced Method	18,506	3,289
2	(i) VaR component (including the 3x multiplier)		488
3	(ii) Stressed VaR component (including 3x multiplier)		2,801
4	All portfolios subject to the Standardised Method	235	152
5	<b>Total subject to the CVA capital charge</b>	<b>18,741</b>	<b>3,441</b>
<b>As at 31.12.18</b>			
1	Total portfolios subject to the Advanced Method	17,011	3,270
2	(i) VaR component (including the 3x multiplier)		497
3	(ii) Stressed VaR component (including 3x multiplier)		2,773
4	All portfolios subject to the Standardised Method	195	139
5	<b>Total subject to the CVA capital charge</b>	<b>17,206</b>	<b>3,409</b>

## Analysis of Market Risk

### Regulatory measures

The following disclosures provide details on regulatory measures of market risk. Refer to pages 164 to 170 of the Barclays PLC Pillar 3 report 2018 for more detail on regulatory measures and the differences when compared to management measures.

Barclays Group's market risk capital requirement is comprised of two elements:

- the market risk of trading book positions booked to legal entities are measured under a PRA approved internal models approach, including Regulatory VaR, Stressed Value at Risk (SVaR), Incremental Risk Charge (IRC) and Comprehensive Risk Measure (CRM) as required
- the trading book positions that do not meet the conditions for inclusion within the approved internal models approach are calculated using standardised rules.

The table below summarises the regulatory market risk measures, under the internal models approach. Refer to Table 59 "Market risk own funds requirements" for the breakdown of capital requirements by approach.

**Table 57: Analysis of Regulatory VaR, SVaR, IRC and CRM**

<b>Barclays Group</b>				
<b>Analysis of Regulatory VaR, SVaR, IRC and Comprehensive Risk Measure</b>				
	<b>Period-end</b>	<b>Avg.</b>	<b>Max</b>	<b>Min</b>
	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>
<b>Six months ended 30.06.19</b>				
Regulatory VaR (1-day)	30	23	36	16
Regulatory VaR (10-day) <sup>1</sup>	95	74	114	52
SVaR (1-day)	47	55	86	35
SVaR (10-day) <sup>1</sup>	149	174	271	111
IRC	177	120	196	74
CRM	-	-	-	-
<b>Six months ended 31.12.18<sup>2</sup></b>				
Regulatory VaR (1-day)	31	25	33	19
Regulatory VaR (10-day) <sup>1</sup>	97	79	104	61
SVaR (1-day)	83	67	112	41
SVaR (10-day) <sup>1</sup>	262	211	355	130
IRC	146	111	146	86
CRM	-	-	-	-

<sup>1</sup> The 10 day VaR is based on scaling of 1-day VaR model output since VaR is currently not modelled for a 10-day holding period. For more information about regulatory and stressed VaR methodology, refer to pages 166-167 of the Barclays PLC Pillar 3 Report 2018.

<sup>2</sup> Excludes BAGL from 23 July 2018.

The decrease in the average Regulatory VaR and SVaR were primarily driven by positional changes.

## Analysis of Market Risk

**Table 58: Breakdown of the major regulatory risk measures by portfolio**

The table above shows the primary portfolios which are driving the trading businesses' modelled capital requirements. The standalone portfolio results diversify at the total level and are not additive. Regulatory VaR, SVaR, IRC and CRM in the prior table show the diversified results at a group level.

### Barclays Group

#### Breakdown of the major regulatory risk measures by portfolio

	Macro	Equities	Credit	Barclays International Treasury	Banking <sup>1</sup>	Barclays Group Treasury	Financial Resource Management <sup>1</sup>	Investing and Lending <sup>1</sup>
As at 30.06.19	£m	£m	£m	£m	£m	£m	£m	£m
Regulatory VaR (1-day)	14	11	20	1	2	5	7	-
Regulatory VaR (10-day)	43	34	62	2	6	15	22	-
SVaR (1-day)	34	27	47	1	4	18	17	-
SVaR (10-day)	109	85	148	4	13	57	53	-
IRC	237	12	253	-	3	10	68	-
CRM	-	-	-	-	-	-	-	-
As at 31.12.18 <sup>2</sup>								
Regulatory VaR (1-day)	10	19	14	-	10	5	10	1
Regulatory VaR (10-day)	31	60	45	1	30	17	31	2
SVaR (1-day)	64	59	30	1	20	13	20	4
SVaR (10-day)	203	187	95	2	63	40	64	11
IRC	154	7	209	-	14	9	84	5
CRM	-	-	-	-	-	-	-	-

<sup>1</sup> The 10 day VaR is based on scaling of 1-day VaR model output since VaR is currently not modelled for a 10-day holding period. For more information about regulatory and stressed VaR methodology, refer to pages 166-167 of the Barclays PLC Pillar 3 Report 2018.

<sup>2</sup> Excludes BAGL

## Analysis of Market Risk

### Capital requirements for market risk

The table below shows the elements of capital requirements and risk weighted assets under the market risk framework as defined in the CRR. The Group is required to hold capital for the market risk exposures arising from regulatory trading books. Inputs for the modelled components include the measures on Table 57, using the higher of the end of period value or an average over the past 60 days (times a multiplier in the case of VaR and SVaR).

Table 59: Market risk own funds requirements

	RWA		Capital requirements	
	As at 30.06.19	As at 31.12.18	As at 30.06.19	As at 31.12.18
	£m	£m	£m	£m
1 Internal models approach	13,869	16,845	1,109	1,348
2 VaR	2,727	3,255	218	260
3 SVaR	6,329	8,872	506	710
4 Incremental risk charge	2,511	1,878	201	151
5 Comprehensive risk measure	-	-	-	-
6 Risks not in VaR	2,302	2,840	184	227
7 Standardised approach	15,472	13,976	1,238	1,118
8 Interest rate risk (general and specific)	6,997	5,568	560	445
9 Equity risk (general and specific)	5,612	5,162	449	413
10 Foreign exchange risk	524	585	42	47
11 Commodity risk	-	-	-	-
12 Specific interest rate risk of securitisation position	2,339	2,661	187	213
13 Total	29,341	30,821	2,347	2,466

Market risk RWAs decreased £1.5bn to £29.3bn primarily driven by SVaR, partially offset by interest rate risk. Refer to Tables 60 and 61 for detailed movement analysis on the standardised and Internal model approaches.

Table 59a: Market risk own funds requirements for significant subsidiary

	RWA		Capital requirements	
	As at 30.06.19	As at 31.12.18	As at 30.06.19	As at 31.12.18
	£m	£m	£m	£m
1 Internal models approach	13,724	16,684	1,098	1,335
2 VaR	2,711	3,233	217	259
3 SVaR	6,549	9,362	524	749
4 Incremental risk charge	2,510	1,877	201	150
5 Comprehensive risk measure	-	-	-	-
6 Risks not in VaR	1,954	2,212	156	177
7 Standardised approach	7,589	6,786	607	543
8 Interest rate risk (general and specific)	4,492	3,068	359	245
9 Equity risk (general and specific)	2,132	2,113	171	169
10 Foreign exchange risk	61	34	5	3
11 Commodity risk	-	-	-	-
12 Specific interest rate risk of securitisation position	904	1,571	72	126
13 Total	21,313	23,470	1,705	1,878

## Analysis of Market Risk

**Table 60: MR1 - Market risk under standardised approach**

This table shows the RWAs and capital requirements for standardised market risk split between outright products, options and securitisation. This table includes exposures subject to the Standardised approach only.

	Barclays Group			
	RWA		Capital requirements	
	As at 30.06.19	As at 31.12.18	As at 30.06.19	As at 31.12.18
	£m	£m	£m	£m
<b>Outright products</b>				
1 Interest rate risk (general and specific)	6,997	5,568	560	445
2 Equity risk (general and specific)	4,486	4,010	359	321
3 Foreign exchange risk	524	585	42	47
4 Commodity risk	-	-	-	-
<b>Options</b>				
5 Simplified approach	-	-	-	-
6 Delta-plus method	940	982	75	78
7 Scenario approach	186	170	15	14
8 <b>Securitisation ( Specific Risk )</b>	2,339	2,661	187	213
<b>9 Total</b>	<b>15,472</b>	<b>13,976</b>	<b>1,238</b>	<b>1,118</b>

Standardised market risk RWAs increased £1.5bn to £15.5bn driven by interest rate market risk primarily due a growth in trading book positions.

## Analysis of Market Risk

**Table 61: MR2-A - Market risk under internal models approach**

This table shows RWAs and capital requirements under the internal models approach. The table shows the calculation of capital requirements as a function of latest and average values for each component.

Barclays Group		RWA		Capital Requirements	
		As at 30.06.19 £m	As at 31.12.18 £m	As at 30.06.19 £m	As at 31.12.18 £m
<b>1</b>	<b>VaR (higher of values a and b)</b>	<b>2,727</b>	<b>3,255</b>	<b>218</b>	<b>260</b>
(a)	Previous day's VaR (Article 365(1) (VaRt-1))	-	-	<b>130</b>	124
(b)	Average of the daily VaR (Article 365(1)) on each of the preceding sixty business days (VaRavg) x multiplication factor ((mc) in accordance with Article 366)	-	-	<b>218</b>	260
<b>2</b>	<b>SVaR (higher of values a and b)</b>	<b>6,329</b>	<b>8,872</b>	<b>506</b>	<b>710</b>
(a)	Latest SVaR (Article 365(2) (sVaRt-1))	-	-	<b>470</b>	341
(b)	Average of the SVaR (Article 365(2)) during the preceding sixty business days (sVaRavg) x multiplication factor (ms) (Article 366)	-	-	<b>506</b>	710
<b>3</b>	<b>Incremental risk charge -IRC (higher of values a and b)</b>	<b>2,511</b>	<b>1,878</b>	<b>201</b>	<b>151</b>
(a)	Most recent IRC value (incremental default and migration risks section 3 calculated in accordance with Section 3 articles 370/371)	-	-	<b>201</b>	151
(b)	Average of the IRC number over the preceding 12 weeks	-	-	<b>164</b>	130
<b>4</b>	<b>Comprehensive Risk Measure – CRM (higher of values a, b and c)</b>	-	-	-	-
(a)	Most recent risk number for the correlation trading portfolio (article 377)	-	-	-	-
(b)	Average of the risk number for the correlation trading portfolio over the preceding 12-weeks	-	-	-	-
(c)	8 % of the own funds requirement in SA on most recent risk number for the correlation trading portfolio (Article 338(4))	-	-	-	-
<b>5</b>	<b>Other</b>	<b>2,302</b>	<b>2,840</b>	<b>184</b>	<b>227</b>
<b>6</b>	<b>Total</b>	<b>13,869</b>	<b>16,845</b>	<b>1,109</b>	<b>1,348</b>

Overall modelled market RWAs decreased £2.9bn to £13.8bn driven by decrease in SVaR primarily due an overall reduction in risk exposures.

## Analysis of Market Risk

### Regulatory backtesting

Backtesting is the method by which Barclays Group checks and affirms that its procedures for estimating VaR are reasonable and serve its purpose of estimating the potential loss arising from unfavourable market movements. The backtesting process is a regulatory requirement and seeks to estimate the performance of the regulatory VaR model. Performance is measured by the number of exceptions to the model i.e. actual or hypothetical P&L loss in one trading day is greater than the estimated VaR for the same trading day. Barclays Group's procedures could be underestimating VaR if exceptions occur more frequently than expected (a 99% confidence interval indicates that one exception will occur in 100 days).

Backtesting is performed at a legal entity level, sub-portfolio levels and business-aligned portfolios (shown in the table below and in the charts on the next page) on Barclays Group's regulatory VaR model. Regulatory backtesting compares Regulatory VaR at 99% confidence level (one-day holding period equivalent) to actual and hypothetical changes in portfolio value as defined in CRR Article 366. The consolidated Barclays Bank PLC and Barclays Capital Securities Ltd is the highest level of consolidation for the VaR model that is used in the calculation of regulatory capital.

A backtesting exception is generated when a loss is greater than the daily VaR for any given day.

As defined by the PRA, a green status is consistent with a good working VaR model and is achieved for models that have four or fewer backtesting exceptions in a 250-day period. Backtesting counts the number of days when a loss exceeds the corresponding VaR estimate, measured at the 99% regulatory confidence level.

Backtesting is also performed on management VaR to validate it remains reasonable and fit for purpose.

The table below shows the VaR backtesting exceptions on legal entities aligned to Barclays Group's business as at 30 June 2019. Model performance at a legal entity level determines regulatory capital within those entities. Legal entity disclosure is also relevant from a management perspective as Barclays' VaR and model performance of VaR for a legal entity across asset class are key metrics in addition to asset class metrics across legal entity.

For the Investment Bank's regulatory DVaR model at the consolidated legal entity level, the model was in green status as of half-year 2019, reflecting the total number of exceptions.

The IHC backtesting process compares IHC 99% Regulatory VaR against Hypothetical P&L. The definition of Hypothetical P&L and the scope of Regulatory VaR for the IHC are consistent with the Federal Reserve's Market Risk Rule.

BarclaysGroup				
Legal Entity	Actual P&L		Hypo P&L	
	Total Exceptions	Status	Total Exceptions	Status
BBPlc Trading and BCSL	2	G	3	G
BBPlc Trading	2	G	4	G
BCSL	3	G	2	G
BBI <sup>1</sup>	2	G	3	G
IHC	N/A	N/A	2	G

1. Total exceptions and RAG status is maintained in line with its parent entity until sufficient time series is available.

The charts below show VaR for the Group's regulatory portfolios aligned by legal entity. The dark blue and grey points on the charts indicate losses on the small number of days on which actual and hypo P&L respectively exceeded the VaR amount.

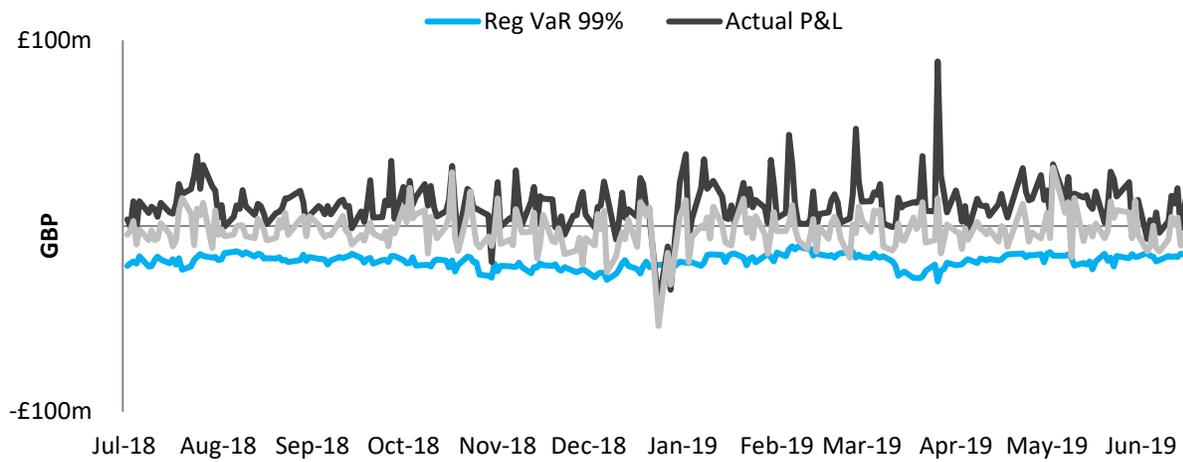
In addition to being driven by market moves in excess of the 99% confidence level, backtesting exceptions can be caused by risks that impact P&L not captured directly in the VaR itself but separately captured as non VaR-type, namely Risks Not in VaR (RNIVs).

Exceptions are reported to internal management and regulators on a regular basis and investigated to ensure the model performs as expected.

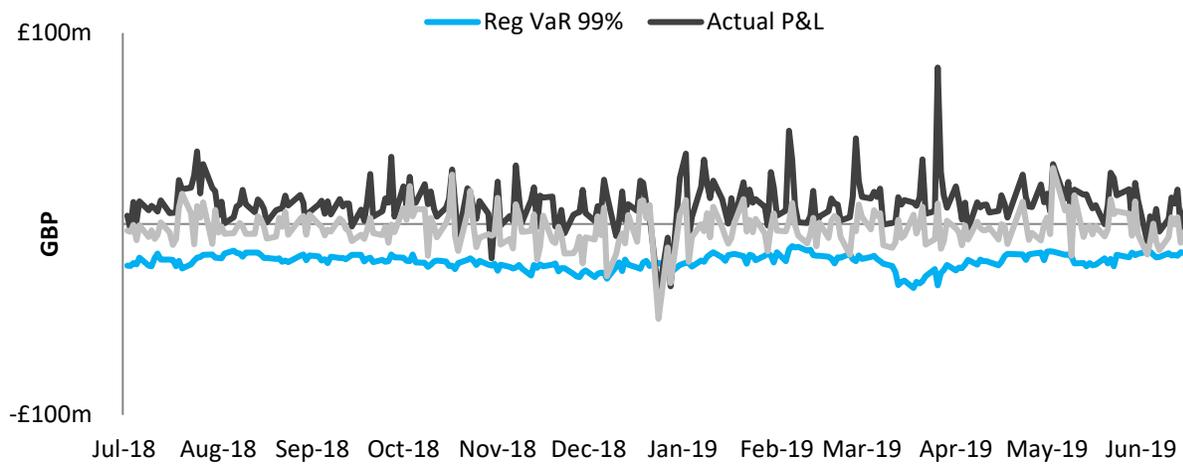
# Analysis of Market Risk

Table 62: EU MR4 – Comparison of VaR estimates with gains/losses

BBPLC Trading and Barclays Capital Securities Limited (BCSL)

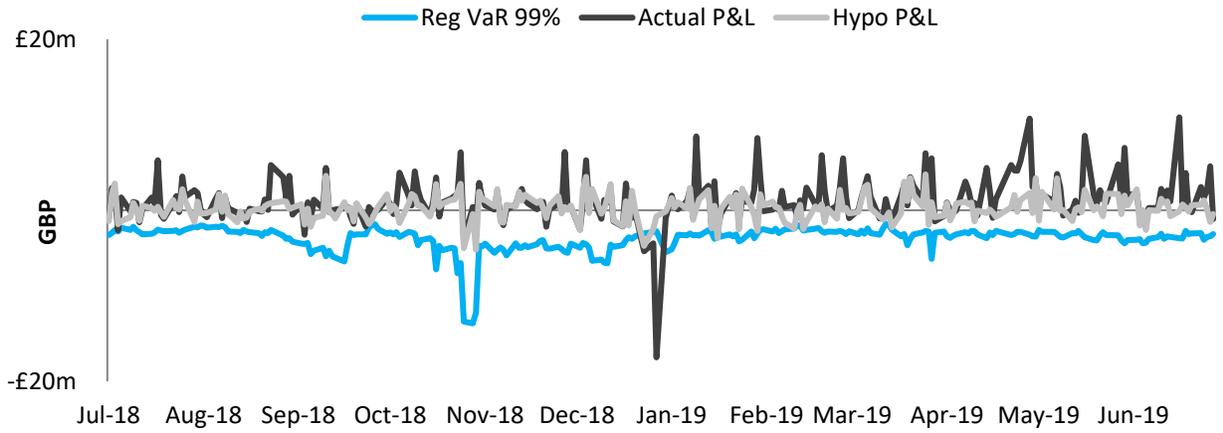


BBPLC Trading

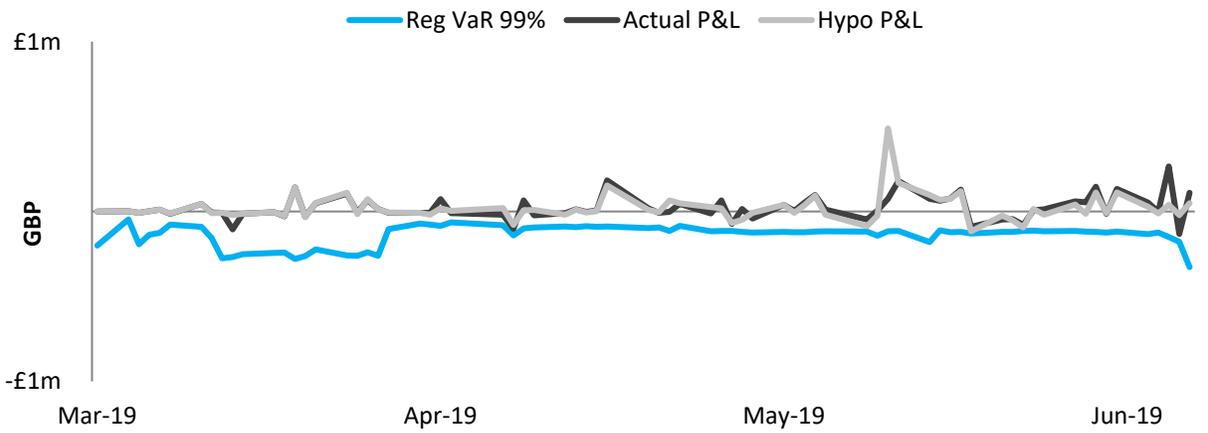


# Analysis of Market Risk

BCSL



BBI



# Analysis of Market Risk

Intermediate Holding Company (IHC)

