

Barclays PLC Interim Pillar 3 Report

30 June 2020

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Notes

The terms Barclays or 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.

Forward-looking statements

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to the Group. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as 'may', 'will', 'seek', 'continue', 'aim', 'anticipate', 'target', 'projected', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'achieve' or other words of similar meaning. Forward-looking statements can be made in writing but also may be made verbally by members of the management of the Group (including, without limitation, during management presentations to financial analysts) in connection with this document. Examples of forward-looking statements include, among others, statements or guidance regarding or relating to the Group's future financial position, income growth, assets, impairment charges, provisions, business strategy, capital, leverage and other regulatory ratios, 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. The forward-looking statements speak only as at the date on which they are made and such statements may be affected by changes in legislation, the development of standards and interpretations under IFRS, including evolving practices with regard to the interpretation and application of accounting and regulatory standards, the outcome of current and future legal proceedings and regulatory investigations, future levels of conduct provisions, the policies and actions of governmental and regulatory authorities, geopolitical risks and the impact of competition. In addition, factors including (but not limited to) the following may have an effect: capital, leverage and other regulatory rules applicable to past, current and future periods; UK, US, Eurozone and global macroeconomic and business conditions; the effects of any volatility in credit markets; market related risks such as changes in interest rates and foreign exchange rates; effects of changes in valuation of credit market exposures; changes in valuation of issued securities; volatility in capital markets; changes in credit ratings of any entity within the Group or any securities issued by such entities; direct and indirect impacts of the coronavirus (COVID-19) pandemic; instability as a result of the 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 Group's control. As a result, the Group's actual financial position, future results, dividend payments, capital, leverage or other regulatory ratios or other financial and non-financial metrics or performance measures may differ materially from the statements or guidance set forth in the Group's forward-looking statements. Additional risks and factors which may impact the Group's future financial condition and performance are identified in our filings with the SEC (including, without limitation, our Annual Report on Form 20-F for the fiscal year ended 31 December 2019 and our 2020 Interim Results Announcement for the six months ended 30 June 2020 filed on Form 6-K), which are available on the SEC's website at www.sec.gov.

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

Introduction

Disclosure Background

Barclays' Pillar 3 disclosures complement those disclosed in the Barclays 2020 Interim Results Announcement and provide additional information about Barclays' risk profile, including its regulatory capital, minimum requirements for own funds and eligible liabilities (MREL), RWAs, liquidity and leverage exposures for Barclays Group, and its significant subsidiaries Barclays Bank PLC and Barclays Bank UK PLC Group.

The Pillar 3 report is prepared in accordance with the Capital Requirements Regulation and Capital Requirements Directive ('CRR' and 'CRD IV' respectively, also known as the 'CRD IV legislative package'). In particular, articles 431 to 455 of the CRR specify the Pillar 3 framework requirements.

On 27 June 2019, CRR II came into force amending CRR. As an amending regulation, the existing provisions of CRR apply unless they are amended by CRR II. 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.

On 27 June 2020, CRR was further amended to accelerate specific CRR II measures and implement a new IFRS 9 transitional relief calculation. Previously due to be implemented in June 2021, the accelerated measures primarily relate to the CRR leverage calculation to include additional settlement netting and the exclusion of qualifying claims on central banks, as well as limited changes to the calculation of RWAs. The exclusion for qualifying claims on central banks under CRR II is subject to the Prudential Regulation Authority (PRA) approval for all UK banks and as at 30 June 2020 this approval had not been given. For UK leverage calculations, the PRA early adopted the CRR II settlement netting measure in April 2020.

The IFRS 9 transitional arrangements have been extended by two years and a new modified calculation has been introduced. 100% relief will be applied to increases in stage 1 and stage 2 provisions from 1 January 2020 throughout 2020 and 2021; 75% in 2022; 50% in 2023; 25% in 2024 with no relief applied from 2025. The phasing out of transitional relief on the "day 1" impact of IFRS 9 as well as increases in stage 1 and stage 2 provisions between 1 January 2018 and 31 December 2019 under the modified calculation remain unchanged and continue to be subject to 70% transitional relief throughout 2020; 50% for 2021; 25% for 2022 and with no relief applied from 2023.

Also impacting own funds from 30 June 2020 until 31 December 2020 inclusive are amendments to the regulatory technical standards on prudential valuation which include an increase to diversification factors applied to certain additional valuation adjustments.

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 the 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.

The disclosures included in this report reflect Barclays' interpretation of the current rules and guidance.

In response to the COVID-19 pandemic, the EBA also introduced additional disclosure requirements in relation to the application of payment moratoria to existing loans as well as new lending subject to public guarantees schemes. These disclosures also reflect the amendments as per the PRA guidelines and included within tables 45-47 of this document.

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 2020, 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.

Significant subsidiary

In determining its significant subsidiaries for CRR reporting purposes, Barclays Group has considered the CRR requirements. Barclays Group's significant subsidiaries as at 30 June 2020 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 2020 Pillar 3 Report".

Barclays Bank PLC

Barclays Bank PLC is regulated by the 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 Barclays Bank PLC are based on this regulatory scope of consolidation.

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

Table 1: KM1 - Key metrics

	As at 30.06.20 £m	As at 31.03.20 £m	As at 31.12.19 £m	As at 30.09.19 £m	As at 30.06.19 £m
Available capital (amounts)					
1 Common Equity Tier 1 (CET1) ¹	45,380	42,518	40,813	41,875	42,888
1a Fully loaded Expected Credit Loss (ECL) accounting model ²	42,921	41,303	39,687	40,742	41,704
2 Tier 1 ³	56,862	54,012	52,241	53,366	55,592
2a Fully loaded ECL accounting model Tier 1 ⁴	53,712	52,044	50,428	51,472	53,697
3 Total capital ⁵	69,162	66,394	63,641	66,095	68,330
3a Fully loaded ECL accounting model total capital ⁴	65,454	63,145	60,294	62,434	64,681
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA) ¹	318,987	325,631	295,131	313,261	319,107
4a Fully loaded ECL accounting model total RWA ²	318,034	325,536	295,016	313,147	318,993
Risk-based capital ratios as a percentage of RWA					
5 Common Equity Tier 1 ratio (%)	14.2%	13.1%	13.8%	13.4%	13.4%
5a Fully loaded ECL accounting model Common Equity Tier 1 (%)	13.5%	12.7%	13.5%	13.0%	13.1%
6 Tier 1 ratio (%)	17.8%	16.6%	17.7%	17.0%	17.4%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	16.9%	16.0%	17.1%	16.4%	16.8%
7 Total capital ratio (%)	21.7%	20.4%	21.6%	21.1%	21.4%
7a Fully loaded ECL accounting model total capital ratio (%)	20.6%	19.4%	20.4%	19.9%	20.3%
Additional CET1 buffer requirements as a percentage of RWA					
8 Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9 Countercyclical buffer requirement (%)	0.0%	0.0%	0.6%	0.5%	0.5%
10 Bank G-SIB and/or D-SIB additional requirements (%)	1.5%	1.5%	1.5%	1.5%	1.5%
11 Total of bank CET1 specific buffer requirements (%) (row 8 + 9 + 10)	4.0%	4.0%	4.6%	4.5%	4.5%
12 CET1 available after meeting the bank's minimum capital requirements (%)	9.7%	8.6%	9.3%	8.9%	8.9%
CRR leverage ratio^{5,6}					
13 Total CRR leverage ratio exposure measure	1,248,215	1,326,549	1,126,259	1,235,079	1,213,800
14 Fully loaded CRR leverage ratio (%)	4.3%	3.9%	4.5%	4.2%	4.4%
Average UK leverage ratio (Transitional)^{7,8,9}					
13a Total average UK leverage ratio exposure measure	1,148,720	1,176,198	1,142,819	1,171,152	1,134,589
14a Transitional average UK leverage ratio (%)	4.7%	4.5%	4.5%	4.6%	4.7%
UK leverage ratio (Transitional)^{6,7,8}					
13b Total UK leverage ratio exposure measure	1,071,138	1,178,708	1,007,721	1,099,815	1,079,416
14b Transitional UK leverage ratio (%)	5.2%	4.5%	5.1%	4.8%	5.1%
Liquidity Coverage Ratio					
15 Total HQLA	291,116	232,296	206,448	225,556	232,098
16 Total net cash outflows	156,201	149,946	128,901	148,895	148,669
17 LCR ratio (%)	186%	155%	160%	151%	156%

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 and bounce back loans from the UK leverage exposure.

7 Transitional UK leverage ratios are calculated applying the IFRS 9 transitional arrangements and in line with the PRA Handbook.

8 Fully loaded average UK leverage ratio was 4.6%, with £1,147bn of leverage exposure. Fully loaded UK leverage ratio was 5.0%, with £1,069bn 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.

The CET1 ratio increased to 14.2% (December 2019: 13.8%):

- CET1 capital increased by £4.6bn to £45.4bn reflecting resilient capital generation through £4.9bn of profits after tax, excluding credit impairment charges and a £1.0bn increase due to the cancellation of the full year 2019 dividend
- Impairment charges of £3.7bn before tax were partially offset by a £1.3bn increase in IFRS 9 transitional relief after tax, which was driven by £1.2bn in Q220 due to both the new impairment charges and the implementation of new regulatory measures which allow for 100% relief on increases in stage 1 and stage 2 impairment throughout 2020 and 2021
- RWAs increased by £23.9bn to £319.0bn primarily due to higher market volatility and client activity within CIB and a reduction in credit quality, partially offset by lower CC&P balances

Capital

The Group's Overall Capital Requirement for CET1 is 11.2% 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 2.7% Pillar 2A requirement and a 0.0% Countercyclical Capital Buffer (CCyB).

The Group's CCyB is based on the buffer rate applicable for each jurisdiction in which the Group has exposures. On 11 March 2020, the Financial Policy Committee set the CCyB rate for UK exposures at 0% with immediate effect. The buffer rates set by other national authorities for non-UK exposures are not currently material. Overall, this results in a 0.0% CCyB for the Group.

The Group's Pillar 2A requirement as per the PRA's Individual Capital Requirement applicable from 23 July 2020 has been revised to 4.8% of which at least 56.25% needs to be met with CET1 capital, equating to approximately 2.7% of RWAs. The Pillar 2A requirement is subject to at least annual review and has been set as a nominal capital amount. This is based on a point in time assessment and the requirement (when expressed as a proportion of RWAs) will change depending on the total RWAs at each reporting period.

Table 2: 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 2020.

	Barclays Group			Barclays Bank PLC		
	Ref [†]	As at 30.06.20 Transitional position £m	As at 30.06.20 Fully loaded position £m	Ref [†]	As at 30.06.20 Transitional position £m	As at 30.06.20 Fully loaded position £m
Common Equity Tier 1 capital: instruments and reserves						
1						
1	<i>a</i>	4,620	4,620	<i>a</i>	2,343	2,343
2	<i>b</i>	45,817	45,817	<i>b</i>	34,567	34,567
3	<i>c</i>	6,996	6,996	<i>c</i>	2,763	2,763
		(44)	(44)		(23)	(23)
		(62)	(62)		327	327
6		57,327	57,327		39,977	39,977
Common Equity Tier 1 capital: regulatory adjustments						
7		(1,517)	(1,517)		(1,073)	(1,073)
8	<i>d,e</i>	(3,941)	(3,941)	<i>d</i>	(95)	(95)
9	<i>f,g¹</i>	(4,213)	(4,213)	<i>e,f¹</i>	(20)	(20)
10	<i>h</i>	(444)	(444)	<i>g</i>	(146)	(146)
11	<i>i</i>	(1,914)	(1,914)	<i>h</i>	(1,479)	(1,479)
14	<i>j</i>	(233)	(233)	<i>i</i>	(195)	(195)
15	<i>k,g²</i>	(2,094)	(2,094)	<i>j,f¹</i>	(2,043)	(2,043)
16		(50)	(50)		-	-
19		-	-	<i>k,l</i>	(7,910)	(7,990)
22		-	-	<i>g,k,l</i>	(621)	(820)
23		-	-	<i>k,l</i>	(472)	(605)
25		-	-	<i>g</i>	(149)	(215)
		2,459	-		802	-
28		(11,947)	(14,406)		(12,780)	(13,861)
29		45,380	42,921		27,197	26,116

[†] The references (a)–(p) identify balance sheet components in Table 3 & 3a: CC2 – Reconciliation of regulatory capital to balance sheet on page 11 which are used in the calculation of regulatory capital.

¹ 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.

² Barclays Group of which static £893m, of which modified £1,566m; Barclays Bank PLC of which static £336m, of which modified £466m.

Table 2: CC1 - Composition of regulatory capital

	Ref ^f	Barclays Group		Ref ^f	Barclays Bank PLC		
		As at 30.06.20 Transitional position £m	As at 30.06.20 Fully loaded position £m		As at 30.06.20 Transitional position £m	As at 30.06.20 Fully loaded position £m	
Additional Tier 1 capital: instruments							
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	<i>l</i>	10,871	10,871	<i>m</i>	8,323	8,323
31	<i>Of which: classified as equity under applicable accounting standards</i>	<i>l</i>	10,871	10,871	<i>m</i>	8,323	8,323
33	Directly issued capital instruments subject to phase-out from additional Tier 1		-	-	<i>b,n,o</i>	837	-
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>	691	-		-	-
35	<i>Of which: instruments issued by subsidiaries subject to phase out</i>	<i>m,n</i>	837	-		-	-
36	Additional Tier 1 capital before regulatory adjustments		11,562	10,871		9,160	8,323
Additional Tier 1 capital: regulatory adjustments							
37	Investments in own additional Tier 1 instruments		(80)	(80)		(40)	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		-	-	<i>k</i>	(2,536)	(2,536)
43	Total regulatory adjustments to additional Tier 1 capital		(80)	(80)		(2,576)	(2,536)
44	Additional Tier 1 capital (AT1)		11,482	10,791		6,584	5,787
45	Tier 1 capital (T1 = CET1 + AT1)		56,862	53,712		33,781	31,903
Tier 2 capital: instruments and provisions							
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	<i>m</i>	9,028	9,028	<i>o</i>	9,082	9,334
47	Directly issued capital instruments subject to phase-out from Tier 2		-	-	<i>o</i>	448	-
47a	Directly issued capital instruments grandfathered under CRR II				<i>o</i>	1,626	-
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>	3,396	1,874		-	-
49	<i>Of which: instruments issued by subsidiaries subject to phase out</i>	<i>m</i>	448	-		-	-
49a	<i>Of which: instruments issued by subsidiaries grandfathered under CRR II</i>	<i>m</i>	1,626	-		-	-
50	Provisions		36	1,000		-	361
51	Tier 2 capital before regulatory adjustments		12,460	11,902		11,156	9,695
Tier 2 capital: regulatory adjustments							
52	Investments in own Tier 2 instruments		(160)	(160)		(160)	(160)
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>	(4,812)	(4,812)
57	Total regulatory adjustments to Tier 2 capital		(160)	(160)		(4,972)	(4,972)
58	Tier 2 capital (T2)		12,300	11,742		6,184	4,723
59	Total regulatory capital (TC = T1 + T2)		69,162	65,454		39,965	36,626

Table 2: CC1 - Composition of regulatory capital

	Barclays Group		Barclays Bank PLC	
	As at 30.06.20 Transitional position Ref ⁱ	As at 30.06.20 Fully loaded position Ref ⁱ	As at 30.06.20 Transitional position	As at 30.06.20 Fully loaded position
	£m	£m	£m	£m
60 Total risk weighted assets	318,987	318,034	190,049	189,150
Capital ratios and buffers				
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	14.2%	13.5%	14.3%	13.8%
62 Tier 1 (as a percentage of risk-weighted assets)	17.8%	16.9%	17.8%	16.9%
63 Total capital (as a percentage of risk-weighted assets)	21.7%	20.6%	21.0%	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)	4.0%	4.0%	2.5%	2.5%
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>	0.0%	0.0%	0.0%	0.0%
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	9.7%	9.0%	9.8%	9.3%
Amounts below the thresholds for deduction (before risk weighting)				
72 Non-significant investments in the capital and other TLAC liabilities of other financial entities	3,412	3,412	2,356	2,356
73 Significant investments in the common stock of financial entities	484	484	3,573	3,493
75 Deferred tax assets arising from temporary differences (net of related tax liability)	3,337	3,600	1,128	1,245
Applicable caps on the inclusion of provisions in Tier 2				
77 Cap on inclusion of provisions in Tier 2 under standardised approach	904	884	639	626
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	36	1,139	-	361
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	995	1,000	539	540
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)				
82 Current cap on AT1 instruments subject to phase-out arrangements	1,851	-	1,851	-
84 Current cap on T2 instruments subject to phase out arrangements	554	-	554	-

Table 3: CC2 - Reconciliation of regulatory capital to balance sheet

These following tables show the reconciliation between balance sheet prepared for statutory and regulatory scope of consolidation. 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 June 2020	Ref [†]	£m	£m	£m	£m
Assets					
Cash and balances at central banks		194,452	(81)	-	194,371
Cash collateral and settlement balances		134,945	-	-	134,945
Loans and advances at amortised cost		354,912	(6,768)	193	348,337
Reverse repurchase agreements and other similar secured lending		22,224	-	-	22,224
Trading portfolio assets		110,062	-	6,229	116,291
Financial assets at fair value through the income statement		158,975	(68)	(1,816)	157,091
Derivative financial instruments		307,258	-	(85)	307,173
Financial assets at fair value through other comprehensive income		79,764	-	99	79,863
Investments in subsidiaries, associates and joint ventures	e	720	163	(661)	222
Goodwill and intangible assets		8,163	-	2	8,165
- Of which: goodwill	d	3,910	-	-	3,910
- Of which: other intangibles (excluding MSRs)	f	4,253	-	2	4,255
Property, plant and equipment		4,239	-	2	4,241
Current tax assets		556	-	-	556
Deferred tax assets	g,h	2,671	(1)	-	2,670
Retirement benefit assets	k	2,848	-	-	2,848
Other assets		3,328	797	14	4,139
Total assets		1,385,117	(5,958)	3,977	1,383,136
Liabilities					
Deposits at amortised cost		466,913	1	-	466,914
Cash collateral and settlement balances		112,907	-	-	112,907
Repurchase agreements and other similar secured borrowing		19,144	-	-	19,144
Debt securities in issue		103,970	(9,256)	-	94,714
Subordinated liabilities	m	19,886	-	-	19,886
Trading portfolio liabilities		51,606	-	3,691	55,297
Financial liabilities designated at fair value		221,460	-	258	221,718
Derivative financial instruments		307,891	-	-	307,891
Current tax liabilities		322	(9)	2	315
Deferred tax liabilities	g	23	-	-	23
Retirement benefit liabilities		371	-	-	371
Other liabilities		8,471	3,238	25	11,734
Provisions		2,612	(7)	-	2,605
Total liabilities		1,315,576	(6,033)	3,976	1,313,519
Equity					
Called up share capital and share premium		4,620	-	-	4,620
- Of which: amount eligible for CET1	a	4,620	-	-	4,620
Other equity instruments	l	10,871	-	-	10,871
Other reserves	c,i,j	6,996	7	29	7,032
Retained earnings	b	45,817	68	(28)	45,857
Total equity excluding non-controlling interests		68,304	75	1	68,380
Non-controlling interests	n	1,237	-	-	1,237
Total equity		69,541	75	1	69,617
Total liabilities and equity		1,385,117	(5,958)	3,977	1,383,136

[†] The references (a) – (n) identify balance sheet components that are used in the calculation of regulatory capital in Table 2: Composition of regulatory capital on page 8.

Table 3a: CC2 - Reconciliation of regulatory capital to balance sheet for significant subsidiary

Barclays Bank PLC		Accounting balance sheet per published financial statements	Consolidation of regulatory consolidated entities	Balance sheet per regulatory scope of consolidation
As at 30 June 2020	Ref ^f	£m	£m	£m
Assets				
Cash and balances at central banks		128,461	-	128,461
Cash collateral and settlement balances		115,391	-	115,391
Loans and advances at amortised cost	<i>p</i>	186,606	3,022	189,628
Reverse repurchase agreements and other similar secured lending		22,926	-	22,926
Trading portfolio assets		73,646	-	73,646
Financial assets at fair value through the income statement		187,575	(426)	187,149
Derivative financial instruments		304,807	-	304,807
Financial assets at fair value through other comprehensive income		53,475	-	53,475
Investments in subsidiaries	<i>k</i>	16,653	(3,676)	12,977
Investments in associates and joint ventures	<i>l</i>	16	-	16
Goodwill and intangible assets		114	-	114
- Of which: goodwill	<i>d</i>	95	-	95
- Of which: other intangibles (excluding MSRs)	<i>e</i>	19	-	19
Property, plant and equipment		419	-	419
Current tax assets		1,045	-	1,045
Deferred tax assets	<i>f,g</i>	1,203	-	1,203
Retirement benefit assets	<i>j</i>	2,797	-	2,797
Other assets		1,234	(1)	1,233
Total assets		1,096,368	(1,081)	1,095,287
Liabilities				
Deposits at amortised cost		268,286	(846)	267,440
Cash collateral and settlement balances		94,744	-	94,744
Repurchase agreements and other similar secured borrowing		9,778	-	9,778
Debt securities in issue		34,926	-	34,926
Subordinated liabilities	<i>o</i>	36,937	(146)	36,791
Trading portfolio liabilities		53,953	-	53,953
Financial liabilities designated at fair value		234,510	(425)	234,085
Derivative financial instruments		306,288	(2)	306,286
Current tax liabilities		287	12	299
Deferred tax liabilities	<i>f</i>	1,083	-	1,083
Retirement benefit liabilities		105	-	105
Other liabilities		3,297	(1)	3,296
Provisions		885	-	885
Total liabilities		1,045,079	(1,408)	1,043,671
Equity				
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>	11,089	-	11,089
Other reserves	<i>c,h,i</i>	2,763	(10)	2,753
Retained earnings	<i>b</i>	35,089	337	35,426
Total equity excluding non-controlling interests		51,289	327	51,616
Total equity		51,289	327	51,616
Total liabilities and equity		1,096,368	(1,081)	1,095,287

^f The references (a) – (p) identify balance sheet components that are used in the calculation of regulatory capital in Table 2: Composition of regulatory capital on page 8.

IFRS 9 - Transitional capital arrangements

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. On 27 June 2020, CRR was further amended to extend the transitional period by two years and to introduce a new modified calculation.

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

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

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

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

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. When recalculating the requirements in CRR for the eligible impairment included in CET1 under the standardised approach, the Group has assigned a risk weight of 100%. 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 deferred tax assets (DTAs) created from the increase of impairment are also accounted for in the CET1 ratio. When DTAs arising from temporary differences are above the 10% CET1 capital threshold, any excess above the threshold is deducted and those below the threshold are risk weighted at 250% up to the point they reach threshold.

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

Table 4: 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

		As at 30.06.20	As at 31.03.20	As at 31.12.19	As at 30.09.19	As at 30.06.19
		£m	£m	£m	£m	£m
Barclays Group						
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) capital ¹	45,380	42,518	40,813	41,875	42,888
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	42,921	41,303	39,687	40,742	41,704
3	Tier 1 capital ²	56,862	54,012	52,241	53,366	55,592
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	54,403	52,797	51,115	52,233	54,408
5	Total capital ²	69,162	66,394	63,641	66,095	68,330
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	67,667	65,644	62,628	65,084	67,333
Risk-weighted assets (amounts)						
		£m	£m	£m	£m	£m
7	Total risk-weighted assets ¹	318,987	325,631	295,131	313,261	319,107
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	318,034	325,536	295,016	313,147	318,993
Capital ratios						
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	14.2%	13.1%	13.8%	13.4%	13.4%
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	13.5%	12.7%	13.5%	13.0%	13.1%
11	Tier 1 (as a percentage of risk exposure amount)	17.8%	16.6%	17.7%	17.0%	17.4%
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%	16.2%	17.3%	16.7%	17.1%
13	Total capital (as a percentage of risk exposure amount)	21.7%	20.4%	21.6%	21.1%	21.4%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.3%	20.2%	21.2%	20.8%	21.1%
Leverage ratio						
		£m	£m	£m	£m	£m
15	Leverage ratio total exposure measure	1,248,215	1,326,549	1,126,259	1,235,079	1,213,800
16	Leverage ratio ³	4.3%	3.9%	4.5%	4.2%	4.4%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4.3%	3.9%	4.5%	4.2%	4.4%

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 arrangement.

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

Table 4a: 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 significant subsidiary

	As at 30.06.20 £m	As at 31.12.19 £m	As at 30.06.19 £m	As at 31.12.18 £m
Barclays Bank PLC				
Available capital (amounts)				
1 Common Equity Tier 1 (CET1) capital ¹	27,197	22,080	22,403	23,394
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	26,116	21,433	21,757	22,673
3 Tier 1 capital ²	33,781	28,600	30,193	31,902
4 Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	32,700	27,953	29,547	31,181
5 Total capital ²	39,965	34,955	36,002	38,439
6 Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	39,245	34,308	35,356	37,718
Risk-weighted assets (amounts)				
	£m	£m	£m	£m
7 Total risk-weighted assets ¹	190,049	158,393	166,717	173,200
8 Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	189,150	157,813	166,136	172,559
Capital ratios				
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	14.3%	13.9%	13.4%	13.5%
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	13.8%	13.6%	13.1%	13.1%
11 Tier 1 (as a percentage of risk exposure amount)	17.8%	18.1%	18.1%	18.4%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.3%	17.7%	17.7%	18.1%
13 Total capital (as a percentage of risk exposure amount)	21.0%	22.1%	21.6%	22.2%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.7%	21.7%	21.2%	21.9%
Leverage ratio				
	£m	£m	£m	£m
15 Leverage ratio total exposure measure	817,372	731,715	800,538	791,406
16 Leverage ratio ²	4.1%	3.9%	3.8%	4.0%
17 Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4.0%	3.8%	3.7%	4.0%

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, 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.

Table 5: RWAs by risk type and business

This table shows RWAs by business and risk type.

	Credit risk		Counterparty credit risk				Market risk		Operational risk	Total RWAs
	Std	A-IRB	Std	A-IRB	Settlement risk	CVA	Std	IMA		
As at 30 June 2020	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
Barclays UK	7,428	58,048	359	-	-	48	122	-	11,851	77,856
<i>Corporate and Investment Bank</i>	27,032	77,983	11,879	20,472	218	3,871	12,830	22,638	21,387	198,310
<i>Consumer, Cards and Payments</i>	21,901	3,168	157	46	-	27	-	95	7,539	32,933
Barclays International	48,933	81,151	12,036	20,518	218	3,898	12,830	22,733	28,926	231,243
Head Office	3,578	6,183	-	-	-	-	-	-	127	9,888
Barclays Group	59,939	145,382	12,395	20,518	218	3,946	12,952	22,733	40,904	318,987
As at 31 December 2019										
Barclays UK	5,189	57,455	235	-	-	23	178	-	11,821	74,901
<i>Corporate and Investment Bank</i>	25,749	62,177	12,051	16,875	276	2,470	12,854	17,626	21,475	171,553
<i>Consumer, Cards and Payments</i>	27,209	2,706	92	37	-	11	-	103	7,532	37,690
Barclays International	52,958	64,883	12,143	16,912	276	2,481	12,854	17,729	29,007	209,243
Head Office	5,104	5,754	-	-	-	-	-	-	129	10,987
Barclays Group	63,251	128,092	12,378	16,912	276	2,504	13,032	17,729	40,957	295,131

Table 5a: RWAs by risk type and business for significant subsidiary

This table shows RWAs by risk type.

	Credit risk		Counterparty credit risk				Market risk		Operational risk	Total RWAs
	Std	A-IRB	Std	A-IRB	Settlement risk	CVA	Std	IMA		
As at 30 June 2020	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
Barclays Bank PLC	39,704	73,246	10,684	17,322	379	3,753	6,179	23,956	14,826	190,049
As at 31 December 2019										
Barclays Bank PLC	35,336	56,865	11,199	14,214	259	2,202	6,163	17,275	14,880	158,393

Table 6: OV1 - Overview of RWAs 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.

	RWA		Minimum Capital Requirements	
	As at 30 June 2020	As at 31 December 2019	As at 30 June 2020	As at 31 December 2019
	£m	£m	£m	£m
1 Credit risk (excluding counterparty credit risk) (CCR)	184,481	174,321	14,758	13,946
2 Of which standardised approach ¹	55,352	58,659	4,428	4,693
3 Of which the foundation IRB (FIRB) approach	-	-	-	-
4 Of which the advanced IRB (AIRB) approach ¹	129,129	115,662	10,330	9,253
5 Of which Equity IRB under the Simple risk-weight or the internal models approach	-	-	-	-
6 CCR	36,649	31,630	2,932	2,530
7 Of which mark to market	2,622	1,697	210	136
8 Of which original exposure	-	-	-	-
9 Of which standardised approach	-	-	-	-
9a Of which financial collateral comprehensive method	4,074	4,723	326	378
10 Of which internal model method	25,229	21,708	2,018	1,736
11 Of which risk exposure amount for contributions to the default fund of a CCP	778	998	62	80
12 Of which CVA	3,946	2,504	316	200
13 Settlement risk	218	276	17	22
14 Securitisation exposures in banking book (after cap)	11,316	6,899	906	552
14a Of which capital deduction approach (CAPD)	120	147	10	12
14b Of which look through approach (KIRB)	-	76	-	6
15 Of which IRB approach	-	2,737	-	219
16 Of which IRB supervisory formula approach (SFA)	-	-	-	-
17 Of which internal assessment approach (IAA)	-	106	-	8
18 Of which standardised approach	-	-	-	-
14c Of which Sec-ERBA	969	161	78	13
14d Of which Sec-IAA	1,378	931	110	74
14e Of which Sec-SA	1,120	669	90	54
14f Of which Sec-IRBA	7,729	2,072	618	166
19 Market risk	35,685	30,761	2,855	2,461
20 Of which the standardised approach	12,952	13,032	1,036	1,043
21 Of which IMA	22,733	17,729	1,819	1,418
22 Large exposures	-	-	-	-
23 Operational risk	40,904	40,957	3,272	3,277
24 Of which basic indicator approach	-	-	-	-
25 Of which standardised approach	40,904	40,957	3,272	3,277
26 Of which advanced measurement approach	-	-	-	-
27 Amounts below the thresholds for deduction (subject to 250% risk weight)	9,734	10,287	779	823
28 Floor Adjustments	-	-	-	-
29 Total	318,987	295,131	25,519	23,611

¹ Prior year comparatives have been revised to reflect the securitisation rule change from 1 January 2019.

For further detail on movements in RWAs for each risk type please see Analysis of credit risk (page 33), Analysis of counterparty credit risk (page 77), Analysis of market risk (page 93).

Table 7: Movements in RWAs

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

RWAs	Counterparty Credit Risk ¹		Market Risk	Operational Risk	Total
	Credit Risk £m	Risk ¹ £m			
As at 1 January 2020	191,343	32,070	30,761	40,957	295,131
Book size	(1,161)	3,786	10,064	(53)	12,636
Acquisitions and disposals	(33)	-	-	-	(33)
Book quality	6,502	491	-	-	6,993
Model updates	1,846	182	-	-	2,028
Methodology and policy	1,881	548	(5,140)	-	(2,711)
Foreign exchange movement ²	4,943	-	-	-	4,943
As at 30 June 2020	205,321	37,077	35,685	40,904	318,987

¹ RWAs in relation to default fund contributions are included in counterparty credit risk.

² Foreign exchange movement does not include FX for counterparty risk or market risk.

RWA increased £23.9bn to £319.0bn:

- Book size increased RWAs £12.6bn primarily due to higher market volatility and an increase in client activity compared to year-end 2019
- Book quality increased RWAs £7.0bn due to a reduction in credit quality primarily within CIB
- Model updates increased RWAs £2.0bn primarily due to modelled risk weights recalibrations
- Methodology and policy decreased RWAs £2.7bn primarily due to the removal of a Risk Not In VaR (RNIV) and the reduction in capital requirements related to VaR backtesting exceptions
- Foreign exchange movements increased RWAs £4.9bn due to the appreciation of period end USD against GBP

Tables 8, 9 and 10 below show a subset of the information included in table 7, focused on positions captured under modelled treatment.

Table 8: CR8 - RWA flow statement of credit risk exposures under the AIRB approach

	RWA amount	Capital requirements
	£m	£m
1 As at 1 January 2020	128,095	10,248
2 Asset size	6,060	485
3 Asset quality	6,081	486
4 Model updates	1,846	148
5 Methodology and policy	711	57
6 Acquisitions and disposals	(33)	(3)
7 Foreign exchange movements	2,622	210
8 Other	-	-
9 As at 30 June 2020	145,382	11,631

Advanced credit risk RWAs increased £17.3bn to £145.4bn driven by:

- 'Asset size' increased RWAs £6.1bn primarily driven by increased lending activity within CIB
- 'Asset quality' increased RWAs £6.1bn due to a reduction in credit quality primarily within CIB
- 'Model updates' increased RWAs £1.8bn primarily due to modelled risk weights recalibrations
- 'Foreign exchange movements' increased RWAs £2.6bn primarily due to the appreciation of period end USD against GBP

Table 9: CCR7 - RWA flow statement of counterparty credit risk exposures under the IMM

The total in this table shows the contribution of Internal Model Method (IMM) exposures to CCR RWAs (under both standardised and AIRB) and will not directly reconcile to CCR AIRB RWAs in table 5.

	RWA amount £m	Capital requirements £m
1 As at 1 January 2020	21,872	1,750
2 Asset size	3,228	258
3 Credit quality of counterparties	280	22
4 Model updates (IMM only)	182	15
5 Methodology and policy (IMM only)	(124)	(10)
6 Acquisitions and disposals	-	-
7 Foreign exchange movements	-	-
8 Other	-	-
9 As at 30 June 2020	25,438	2,035

Internal Model Method (IMM) RWAs increased by £3.6bn primarily due to increase in trading activity within modelled derivatives and SFT.

Table 10: MR2-B - RWA flow statement of market risk exposures under the IMA

	VaR £m	SVaR £m	IRC £m	CRM £m	Other £m	Total RWA £m	Total Capital requirements £m
1 As at 1 January 2020	4,120	8,237	3,704	-	1,668	17,729	1,418
2 Movement in risk levels	5,252	4,074	(1,606)	-	2,817	10,537	843
3 Model updates/changes	-	-	-	-	-	-	-
4 Methodology and policy	(114)	(1,474)	(320)	-	(3,625)	(5,533)	(444)
5 Acquisitions and disposals	-	-	-	-	-	-	-
6 Other	-	-	-	-	-	-	-
7 As at 30 June 2020	9,258	10,837	1,778	-	860	22,733	1,817

Basis of preparation for movements in RWAs

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.

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.

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 7 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.

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 as at 30 June 2020^{1, 2}.

Table 11: Summary reconciliation of accounting assets and leverage ratio exposures

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

	As at 30 June 2020		As at 31 December 2019	
	Barclays Group £m	Barclays Bank PLC £m	Barclays Group £m	Barclays Bank PLC £m
1 Total assets as per published financial statements	1,385,117	1,096,368	1,140,229	891,121
2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	(1,982)	(1,080)	(1,170)	(466)
4 Adjustments for derivative financial instruments	(208,959)	(196,015)	(123,318)	(110,955)
5 Adjustments for securities financing transactions (SFTs)	21,226	41,406	18,339	35,900
6 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	108,436	106,573	105,289	99,322
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)	-	(186,954)	-	(167,667)
7 Other adjustments	(14,253)	(15,161)	(13,110)	(15,540)
EU-7a Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(41,370)	(27,765)	-	-
8 Total leverage ratio exposure	1,248,215	817,372	1,126,259	731,715

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

² Leverage ratio is calculated applying the fully loaded treatment of the CRR for Barclays Group and the transitional treatment of the CRR for Barclays Bank PLC.

Table 12: Leverage ratio common disclosure

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

	As at 30 June 2020	As at 31 December 2019
Barclays Group	£m	£m
On-balance sheet exposures (excluding derivatives and SFTs)		
1 On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	915,862	798,516
EU-1a Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(41,370)	-
2 Asset amounts deducted in determining tier 1 capital	(14,253)	(13,110)
3 Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)	860,239	785,406
Derivative exposures		
4 Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	31,271	22,806
5 Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	143,422	142,143
7 Deductions of receivables assets for cash variation margin provided in derivatives transactions	(53,416)	(38,753)
8 Exempted CCP leg of client-cleared trade exposures	(37,420)	(34,061)
9 Adjusted effective notional amount of written credit derivatives	336,407	293,935
10 Adjusted effective notional offsets and add-on deductions for written credit derivatives	(321,965)	(280,152)
11 Total derivative exposures	98,299	105,918
Securities financing transaction exposures		
12 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	452,207	387,328
13 Netted amounts of cash payables and cash receivables of gross SFT assets	(292,192)	(276,021)
14 Counterparty credit risk exposure for SFT assets	21,226	18,339
16 Total securities financing transaction exposures	181,241	129,646
Other off-balance sheet exposures		
17 Off-balance sheet exposures at gross notional amount	346,360	331,390
18 Adjustments for conversion to credit equivalent amounts	(237,924)	(226,101)
19 Other off-balance sheet exposures	108,436	105,289
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
Capital and total exposures		
20 Tier 1 capital	53,712	50,428
21 Total leverage ratio exposures	1,248,215	1,126,259
Leverage ratio		
22 Leverage ratio	4.3%	4.5%

Choice on transitional arrangements and amount of derecognised fiduciary items

EU-23 Choice on transitional arrangements for the definition of the capital measure	Fully phased in
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The CRR leverage ratio decreased to 4.3%. The CRR leverage exposure increased £122bn to £1,248bn primarily driven by SFTs and loans and advances and other assets, partially offset by the early adoption of CRR II settlement netting and an increase in Tier 1 capital.

Table 12a: Leverage ratio common disclosure for significant subsidiary

Barclays Bank PLC		As at 30 June 2020 £m	As at 31 December 2019 £m
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	618,466	528,763
EU-1a	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(27,765)	-
2	Asset amounts deducted in determining tier 1 capital	(15,161)	(15,540)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)	575,540	513,223
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	36,240	25,991
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	132,406	128,309
7	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(55,519)	(34,886)
8	Exempted CCP leg of client-cleared trade exposures	(19,019)	(15,026)
9	Adjusted effective notional amount of written credit derivatives	335,406	292,498
10	Adjusted effective notional offsets and add-on deductions for written credit derivatives	(320,721)	(278,503)
11	Total derivative exposures	108,793	118,383
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	474,450	418,068
13	Netted amounts of cash payables and cash receivables of gross SFT assets	(302,436)	(285,514)
14	Counterparty credit risk exposure for SFT assets	41,406	35,900
16	Total securities financing transaction exposures	213,420	168,454
Other off-balance sheet exposures			
17	Off-balance sheet exposures at gross notional amount	232,433	215,938
18	Adjustments for conversion to credit equivalent amounts	(125,860)	(116,616)
19	Other off-balance sheet exposures	106,573	99,322
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)			
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)	(186,954)	(167,667)
Capital and total exposures			
20	Tier 1 capital	33,781	28,600
21	Total leverage ratio exposures	817,372	731,715
Leverage ratio			
22	Leverage ratio	4.1%	3.9%
Choice on transitional arrangements and amount of derecognised fiduciary items			
EU-23	Choice on transitional arrangements for the definition of the capital measure	Transitional	

Table 13: 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 regulatory asset class.

		As at 30 June 2020	As at 31 December 2019
		£m	£m
Barclays Group			
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	797,429	741,929
EU-2	Trading book exposures	122,428	145,185
EU-3	Banking book exposures, of which:	675,001	596,744
EU-4	Covered bonds	2,150	1,766
EU-5	Exposures treated as sovereigns	291,813	231,664
EU-6	Exposures to regional governments, MDB, international organisations and PSE NOT treated as sovereigns	9,814	8,383
EU-7	Institutions	22,576	20,091
EU-8	Secured by mortgages of immovable properties	157,301	154,572
EU-9	Retail exposures	52,810	56,031
EU-10	Corporate	87,608	77,503
EU-11	Exposures in default	5,832	5,617
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	45,097	41,117

Minimum requirement for own funds and eligible liabilities (MREL)

The disclosures in this section (tables 14 to 18) have been prepared in accordance with CRR as amended by CRR II, using the uniform format set out in the BCBS Standard on Pillar 3 disclosure requirements, as the EU format for disclosure is yet to be agreed.

Table 14: KM2 - Key metrics - TLAC requirements (at resolution group level)

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

		As at 30.06.20	As at 31.03.20	As at 31.12.19	As at 30.09.19	As at 30.06.19
		£m	£m	£m	£m	£m
Barclays Group						
1	Total loss-absorbing capacity (TLAC) available	107,470	100,068	96,666	100,615	102,013
2	Total RWA at the level of the resolution group	318,987	325,631	295,131	313,261	319,107
3	TLAC as a percentage of RWA (row 1 / row 2) (%)	33.7%	30.7%	32.8%	32.1%	32.0%
4	Leverage ratio exposure measure at the level of the resolution group ¹	1,248,215	1,326,549	1,126,259	1,235,079	1,213,800
5	TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.6%	7.5%	8.6%	8.1%	8.4%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognised as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognised as external TLAC if no cap was applied (%)	N/A	N/A	N/A	N/A	N/A

¹ CRR leverage exposure as amended by CRR II applicable as at the reporting date.

Table 15: 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.

		As at 30.06.20
Barclays Group		£m
Regulatory capital elements of TLAC and adjustments		
1	Common Equity Tier 1 capital (CET1)	45,380
2	Additional Tier 1 capital (AT1) before TLAC adjustment	11,482
5	AT1 instruments eligible under the TLAC framework	11,482
6	Tier 2 capital (T2) before TLAC adjustments	12,300
7	Amortised portion of T2 instruments where remaining maturity > 1 year	177
10	T2 instruments eligible under the TLAC framework	12,477
11	TLAC arising from regulatory capital	69,339
Non-regulatory capital elements of TLAC		
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	38,167
17	TLAC arising from non-regulatory capital instruments before adjustments	38,167
Non-regulatory capital elements of TLAC: adjustments		
18	TLAC before deductions	107,506
20	Deduction of investments in own other TLAC liabilities	(36)
22	TLAC after deductions	107,470
Risk-weighted assets and leverage exposure measure for TLAC purposes		
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	318,987
24	Leverage exposure measure ¹	1,248,215
TLAC ratios and buffers		
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	33.7%
26	TLAC (as a percentage of leverage exposure) ¹	8.6%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	9.7%
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)	4.0%
29	<i>Of which: capital conservation buffer requirement</i>	2.5%
30	<i>Of which: bank specific countercyclical buffer requirement</i>	0.0%
31	<i>Of which: higher loss absorbency requirement</i>	1.5%

¹ CRR leverage exposure as amended by CRR II applicable as at the reporting date.

Table 16: 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 credit or hierarchy.

Barclays PLC (the Parent company)		Creditor ranking				Total
		1	2	3	4	
As at 30.06.20		Most junior			Most senior	
		£m	£m	£m	£m	£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	4,336	10,919	8,612	39,547	63,414
3	Subset of row 2 that are excluded liabilities	-	-	-	624	624
4	Total capital and liabilities less excluded liabilities	4,336	10,919	8,612	38,923	62,790
5	Subset of row 4 that are potentially eligible as TLAC	4,336	10,919	8,612	35,897	59,764
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	2,959	2,959
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	1,010	18,587	19,597
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	7,102	9,152	16,254
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	500	5,199	5,699
10	Subset of row 5 that is perpetual securities	4,336	10,919	-	-	15,255

Table 17: 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 creditor hierarchy.

Barclays Bank PLC									
As at 30.06.20	Creditor ranking								Total £m
	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	8,344	736	781	31	6,653	9,651	17,193	45,732
4 Subset of row 3 that are excluded liabilities	-	-	-	-	-	-	-	-	-
5 Total capital and liabilities less excluded liabilities	2,343	8,344	736	781	31	6,653	9,651	17,193	45,732
6 Subset of row 5 that are eligible as TLAC	2,343	8,344	736	781	31	6,653	9,651	14,623	43,162
7 Subset of row 6 with 1 year ≤ residual maturity < 2 years	-	-	-	-	-	-	1,154	958	2,112
8 Subset of row 6 with 2 years ≤ residual maturity < 5 years	-	-	-	-	-	-	2,470	11,905	14,375
9 Subset of row 6 with 5 years ≤ residual maturity < 10 years	-	-	-	-	-	4,606	386	612	5,604
10 Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	-	-	2,047	112	1,148	3,307
11 Subset of row 6 that is perpetual securities	2,343	8,344	736	781	31	-	-	-	12,235

Table 18: 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 creditor hierarchy.

Barclays Bank UK PLC Group					
	Creditor ranking				Total £m
	1	2	3	4	
	Most junior £m	£m	£m	Most senior £m	
As at 30.06.20					
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	2,575	4,008	6,043
4	Subset of row 3 that are excluded liabilities	-	-	-	-
5	Total capital and liabilities less excluded liabilities	5	2,575	4,008	6,043
6	Subset of row 5 that are eligible as TLAC	5	2,575	4,008	5,588
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	-	-	-	1,091
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	-	-	1,010	2,263
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	-	-	2,498	1,111
10	Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	500	1,123
11	Subset of row 6 that is perpetual securities	5	2,575	-	-

Table 19: 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)

Barclays Group	Total period end value				
	30.06.20	31.03.20	31.12.19	31.09.19	30.06.19
	£m	£m	£m	£m	£m
Liquidity buffer	291,116	232,296	206,448	225,556	232,098
Total net cash outflows	156,201	149,946	128,901	148,895	148,669
Liquidity coverage ratio (%) (period end)	186%	155%	160%	151%	156%

LIQ1 - Liquidity coverage ratio (average)

	Barclays Group									
	Total unweighted value (average)					Total weighted value (average)				
	30.06.20	31.03.20	31.12.19	30.09.19	30.06.19	30.06.20	31.03.20	31.12.19	30.09.19	30.06.19
Number of data points used in calculation of averages ¹	12	12	12	12	12	12	12	12	12	12
High-quality liquid assets	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Total high-quality liquid assets (HQLA)	242,005	230,568	232,008	233,702	228,910					
Cash outflows										
2 Retail deposits and deposits from small business customers, of which:	212,695	204,385	201,969	199,916	198,142	18,655	18,224	17,961	17,676	17,420
3 Stable deposits	115,586	112,156	111,319	111,028	110,858	5,779	5,608	5,566	5,551	5,543
4 Less stable deposits	94,378	92,221	90,642	88,880	87,275	12,870	12,608	12,387	12,117	11,869
5 Unsecured wholesale funding, of which:	183,119	174,578	170,453	169,354	165,612	92,557	89,155	88,247	89,112	87,232
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	42,922	38,908	34,908	32,653	31,518	10,525	9,555	8,582	8,030	7,747
7 Non-operational deposits (all counterparties) ²	135,266	130,740	130,513	131,751	129,483	77,101	74,670	74,633	76,132	74,874
8 Unsecured debt	4,931	4,930	5,032	4,950	4,611	4,931	4,930	5,032	4,950	4,611
9 Secured wholesale funding	60,066	59,679	59,782	58,953	56,419	60,066	59,679	59,782	58,953	56,419
10 Additional requirements, of which:	178,640	178,204	177,769	178,845	175,345	53,275	51,530	50,402	51,292	50,422
11 Outflows related to derivative exposures and other collateral requirements	21,557	19,931	18,740	19,131	18,917	19,258	17,760	16,734	17,239	17,205
12 Outflows related to loss of funding on debt products	9,626	9,113	8,576	8,421	7,498	9,626	9,113	8,576	8,421	7,498
13 Credit and liquidity facilities	147,457	149,160	150,453	151,293	148,930	24,391	24,657	25,092	25,632	25,719
14 Other contractual funding obligations	2,647	2,382	2,410	5,047	13,666	1,924	1,637	1,654	1,590	1,426
15 Other contingent funding obligations	161,936	162,494	159,506	156,966	152,837	6,133	6,136	5,371	4,486	4,017
16 Total cash outflows	232,610	226,361	223,417	223,109	216,936	232,610	226,361	223,417	223,109	216,936
Cash inflows										
17 Secured lending (e.g. reverse repos)	461,684	443,300	418,571	406,338	389,512	58,363	58,964	58,649	57,633	56,042
18 Inflows from fully performing exposures	14,219	13,346	12,750	12,714	12,641	9,172	8,518	8,129	8,220	8,305
19 Other cash inflows ³	14,886	13,648	12,057	12,182	12,042	10,357	8,840	6,926	6,965	6,956
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)										
20 Total cash inflows	490,789	470,294	443,378	431,234	414,195	77,892	76,322	73,704	72,818	71,303
Fully exempt inflows	-	-	-	-	-	-	-	-	-	-
Inflows subject to 90% cap	-	-	-	-	-	-	-	-	-	-
Inflows subject to 75% cap	398,840	381,164	359,897	351,480	336,018	77,892	76,322	73,704	72,818	71,303
21 Liquidity buffer	242,005	230,568	232,008	233,702	228,910	242,005	230,568	232,008	233,702	228,910
22 Total net cash outflows	154,718	150,039	149,713	150,291	145,633	154,718	150,039	149,713	150,291	145,633
23 Liquidity coverage ratio (%) (average)	156%	154%	155%	155%	157%	156%	154%	155%	155%	157%

¹ Trailing average of 12 month-end observations to the reporting date.

² Non-operational deposits in row 7 include excess deposits as defined in the Delegated Act Article 27(4).

³ Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there is transfer restrictions or which are denominated in non-convertible currencies.

Liquidity

As at 30 June 2020, the Barclays Group LCR was 186% (December 2019: 160%), equivalent to a surplus of £135bn (December 2019: £78bn) above the 100% regulatory requirement. The increase in the liquidity pool, LCR and surplus is driven by a 12% growth in customer deposits and actions to maintain a prudent funding and liquidity position in the current environment. The trailing 12 month-end average LCR to 30 June 2020 was 156% (December 2019: 155%) as the average LCR in H1 2020 was broadly similar to that in H1 2019.

Table 20: Detailed view of credit risk EAD, RWA and Capital requirements

This table summarises EAD, RWA and capital requirements for credit risk.

Barclays Group	As at 30 June 2020			As at 31 December 2019		
	EAD £m	RWA £m	Capital requirements £m	EAD £m	RWA £m	Capital requirements £m
Standardised approach						
Central governments or central banks	246,543	44	4	166,907	92	7
Regional governments or local authorities	10,250	1,714	137	8,665	1,481	118
Public sector entities	8,080	205	16	7,318	234	19
Multilateral development banks	9,873	-	-	7,904	-	-
International organisations	455	-	-	750	-	-
Institutions	5,108	1,484	119	5,262	1,619	130
Corporates	26,480	24,602	1,967	25,127	23,679	1,894
Retail	23,652	17,738	1,419	29,439	22,079	1,766
Secured by mortgages	9,823	3,741	299	9,091	3,552	284
Exposures in default	1,583	1,856	149	1,739	1,932	155
Items associated with high risks	1,468	2,202	176	1,521	2,282	183
Covered bonds	2,150	226	18	1,766	184	15
Securitisation positions	14,471	3,377	270	8,673	1,823	146
Collective investment undertakings	-	-	-	-	-	-
Equity positions	445	1,088	87	998	2,526	202
Other items	3,375	1,662	133	4,234	1,768	141
Total standardised approach credit risk exposure	363,756	59,939	4,794	279,394	63,251	5,060
Advanced IRB approach						
Central governments or central banks	97,906	4,303	344	94,163	4,584	367
Institutions	21,947	4,839	387	20,058	4,630	370
Corporates	110,070	64,667	5,174	95,847	51,703	4,136
Retail	-	-	-	-	-	-
- Small and medium-sized enterprises (SMEs)	8,490	3,547	284	8,876	3,863	309
- Secured by real estate collateral	155,172	23,603	1,888	154,464	22,332	1,787
- Qualifying revolving retail	38,422	17,502	1,400	40,199	17,727	1,418
- Other retail	5,486	4,915	393	6,076	5,473	438
Equity	-	-	-	-	-	-
Securitisation positions	31,392	7,729	618	35,405	4,913	393
Non-credit obligation assets	9,188	14,277	1,143	8,356	12,867	1,029
Total advanced IRB credit risk exposure	478,073	145,382	11,631	463,444	128,092	10,247
Total	841,829	205,321	16,425	742,838	191,343	15,307

RWAs increased by £14.0bn to 205.3bn:

- Corporates RWAs increased by £13.9bn to £89.3bn primarily due to an increase in lending activity, a reduction in credit quality as well as the appreciation of period end USD against GBP
- Securitisation RWAs increased by £4.4bn to £11.1 primarily due to an increase in securitisation activities as well as the implementation of new securitisation rules
- Retail RWAs decreased by £4.0bn to £71.0bn primarily due to a reduction in Interest Earning Lending (IEL) balances partially offset by growth in mortgages

Table 20a: Detailed view of credit risk RWAs and Capital requirements for significant subsidiary

This table shows RWAs and capital requirement for credit risk by credit exposure class.

	As at 30 June 2020		As at 31 December 2019	
	RWA £m	Capital requirements £m	RWA £m	Capital requirements £m
Barclays Bank PLC				
Standardised approach				
Central governments or central banks	20	2	69	6
Regional governments or local authorities	11	1	79	6
Public sector entities	51	4	86	7
Multilateral development banks	-	-	-	-
International organisations	-	-	-	-
Institutions	3,101	248	3,409	273
Corporates	20,515	1,641	19,661	1,573
Retail	522	42	620	50
Secured by mortgages	2,427	194	2,156	172
Exposures in default	1,226	98	1,059	85
Items associated with high risks	307	25	287	23
Covered bonds	10	1	-	-
Securitisation positions	3,485	279	1,745	140
Collective investment undertakings	-	-	-	-
Equity positions	7,741	619	5,893	471
Other items	288	23	272	22
Total standardised approach credit risk exposure	39,704	3,177	35,336	2,828
Advanced IRB approach				
Central governments or central banks	4,279	342	4,071	326
Institutions	4,353	348	3,976	318
Corporates	53,020	4,242	40,123	3,210
Retail	-	-	-	-
- Small and medium-sized enterprises (SMEs)	-	-	-	-
- Secured by real estate collateral	297	24	323	26
- Qualifying revolving retail	-	-	-	-
- Other retail	-	-	-	-
Equity	-	-	-	-
Securitisation positions	7,729	618	5,342	427
Non-credit obligation assets	3,568	285	3,030	242
Total advanced IRB credit risk exposure	73,246	5,859	56,865	4,549
Total credit risk RWAs	112,950	9,036	92,201	7,377

Table 21: 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 secured - Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
As at 30 June 2020		£m	£m	£m	£m	£m
1	Total loans	338,152	200,158	192,086	8,010	62
2	Total debt securities	95,799	1,074	-	1,074	-
3	Total exposures	433,951	201,232	192,086	9,084	62
4	Of which defaulted	2,877	2,949	2,948	-	-

As at 31 December 2019		Exposures unsecured – Carrying amount	Exposures secured - Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
As at 31 December 2019		£m	£m	£m	£m	£m
1	Total loans	290,666	189,352	188,637	664	51
2	Total debt securities	81,539	822	-	822	-
3	Total exposures	372,205	190,174	188,637	1,486	51
4	Of which defaulted	2,797	2,958	2,933	25	-

- The total unsecured and secured exposure increased £72.8bn to £635.2bn primarily due to an increase in the liquidity pool, increase in lending activities including government backed Bounce Back Loans as well as the appreciation of period USD against GBP. This was partially offset by a decrease in IEL balances
- Exposures secured by financial guarantees increased £7.6bn to £9.1bn primarily due to government backed Bounce Back Loans

Table 22: 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 regulatory exposure class. This table includes exposures subject to the Standardised approach only. For details of key movements in these exposure classes please see table 20.

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.

	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
Barclays Group						
As at 30 June 2020						
1 Central governments or central banks	174,719	51,330	181,747	64,796	44	0%
2 Regional governments or local authorities	10,518	185	10,218	32	1,714	17%
3 Public sector entities	8,015	318	7,997	83	205	3%
4 Multilateral development banks	9,873	-	9,873	-	-	0%
5 International Organisations	455	-	455	-	-	0%
6 Institutions	4,804	1,702	4,353	755	1,484	29%
7 Corporates	25,653	36,449	17,419	9,061	24,602	93%
8 Retail	30,288	80,799	23,602	50	17,738	75%
9 Secured by mortgages on immovable property	9,821	80	9,792	31	3,741	38%
10 Exposures in default	1,328	727	1,315	268	1,856	117%
11 Items associated with particularly high risk	1,459	19	1,459	9	2,202	150%
12 Covered Bonds	2,150	-	2,150	-	226	11%
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-
15 Equity exposures	445	-	445	-	1,088	244%
16 Other items	3,375	-	3,375	-	1,662	49%
17 Total	282,903	171,608	274,200	75,085	56,562	16%
As at 31 December 2019						
1 Central governments or central banks	121,352	36,624	121,769	45,138	92	0%
2 Regional governments or local authorities	8,618	140	8,618	47	1,481	17%
3 Public sector entities	7,279	100	7,285	33	234	3%
4 Multilateral development banks	7,904	-	7,904	-	-	0%
5 International Organisations	750	-	750	-	-	0%
6 Institutions	4,647	1,493	4,484	778	1,619	31%
7 Corporates	24,187	33,988	16,355	8,772	23,679	94%
8 Retail	29,701	75,771	29,359	80	22,079	75%
9 Secured by mortgages on immovable property	9,043	118	9,043	48	3,552	39%
10 Exposures in default	1,679	330	1,629	110	1,932	111%
11 Items associated with particularly high risk	1,512	17	1,512	9	2,282	150%
12 Covered Bonds	1,766	-	1,766	-	184	10%
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-
15 Equity exposures	998	-	998	-	2,526	250%
16 Other items	4,234	-	4,234	-	1,768	42%
17 Total	223,670	148,581	215,706	55,015	61,428	22%

Further information about the key drivers for RWAs are provided in table 20.

Table 23: CR7 - Effect on RWA of credit derivatives used as CRM techniques (IRB)

This table shows the effect of credit derivatives on the IRB credit risk approach.

	Pre-credit derivatives RWAs		Actual RWAs	
	As at 30 June	As at 31	As at 30 June	As at 31
	2020	December 2019	2020	December 2019
	£m	£m	£m	£m
Barclays Group				
1 Exposures under Foundation IRB	-	-	-	-
2 Central governments and central banks	-	-	-	-
3 Institutions	-	-	-	-
4 Corporates - SME	-	-	-	-
5 Corporates - Specialised Lending	-	-	-	-
6 Corporates - Other	-	-	-	-
7 Exposures under Advanced IRB	137,713	123,240	137,653	123,179
8 Central governments and central banks	4,303	4,584	4,303	4,584
9 Institutions	4,839	4,630	4,839	4,630
10 Corporates - SME	11,636	10,200	11,636	10,200
11 Corporates - Specialised Lending	5,851	6,316	5,851	6,316
12 Corporates - Other	47,240	35,248	47,180	35,187
13 Retail - Secured by real estate SME	-	-	-	-
14 Retail - Secured by real estate non-SME	23,603	22,332	23,603	22,332
15 Retail - Qualifying revolving	17,502	17,727	17,502	17,727
16 Retail - Other SME	3,547	3,863	3,547	3,863
17 Retail - Other non-SME	4,915	5,473	4,915	5,473
18 Equity IRB	-	-	-	-
19 Other non credit-obligation assets	14,277	12,867	14,277	12,867
20 Total	137,713	123,240	137,653	123,179

Numbers are aligned to the 'Detailed view of credit risk RWAs and Capital Requirement' table except for securitisation balances. Please see table 20 for further information on key movements.

Table 24: 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	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which:	
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	Unrated
As at 30 June 2020																			
1 Central governments or central banks	225,999	-	-	-	8	-	-	-	-	42	-	-	-	-	-	-	-	226,049	1,634
2 Regional governments or local authorities	1,682	-	-	-	9,021	-	-	-	-	-	-	-	-	-	-	-	-	10,703	9,024
3 Public sector entities	7,228	-	-	-	1,100	-	-	-	-	5	-	-	-	-	-	-	-	8,333	961
4 Multilateral development banks	9,873	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,873	-
5 International Organisations	455	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	455	-
6 Institutions	-	-	-	-	5,142	-	859	-	-	501	3	-	-	1	-	-	-	6,506	1,406
7 Corporates	-	-	-	-	2,068	-	2,474	-	-	57,079	476	-	-	4	-	-	-	62,101	53,184
8 Retail	-	-	-	-	-	-	-	-	111,087	-	-	-	-	-	-	-	-	111,087	111,087
9 Secured by mortgages on immovable property	-	-	-	-	-	9,368	-	-	65	468	-	-	-	-	-	-	-	9,901	9,900
10 Exposures in default	-	-	-	-	-	-	-	-	-	1,124	930	-	-	-	-	-	-	2,055	1,907
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	1,478	-	-	-	-	-	-	1,478	1,478
12 Covered Bonds	-	-	-	2,094	38	-	18	-	-	-	-	-	-	-	-	-	-	2,150	-
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	17	-	428	-	-	-	-	-	445	445
16 Other items	1,190	-	-	-	653	-	-	-	-	1,532	-	-	-	-	-	-	-	3,375	3,353
17 Total	246,427	-	-	2,094	18,030	9,368	3,351	-	111,152	60,769	2,887	428	-	5	-	-	454,513	194,379	

Table 24: CR5-A - Analysis of exposures by asset classes and risk weight pre-CCF and CRM under the standardised approach - continued

Barclays Group	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	
As at 31 December 2019																			
1 Central governments or central banks	157,868	-	-	-	11	-	-	-	-	98	-	-	-	-	-	-	-	157,976	1,942
2 Regional governments or local authorities	1,263	-	-	-	7,495	-	-	-	-	-	-	-	-	-	-	-	-	8,758	7,447
3 Public sector entities	6,241	-	-	-	1,106	-	-	-	-	32	-	-	-	-	-	-	-	7,379	984
4 Multilateral development banks	7,904	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,904	-
5 International Organisations	750	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	750	-
6 Institutions	-	-	-	-	4,832	-	834	-	-	474	-	-	-	-	-	-	-	6,140	1,236
7 Corporates	82	-	-	-	1,461	-	3,129	-	-	52,999	495	-	-	8	-	-	-	58,175	49,172
8 Retail	-	-	-	-	-	-	-	-	105,472	-	-	-	-	-	-	-	-	105,472	105,472
9 Secured by mortgages on immovable property	-	-	-	-	-	8,469	-	-	159	533	-	-	-	-	-	-	-	9,161	9,161
10 Exposures in default	-	-	-	-	-	-	-	-	-	1,360	649	-	-	-	-	-	-	2,009	2,009
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	1,529	-	-	-	-	-	-	1,529	1,529
12 Covered Bonds	-	-	-	1,736	14	-	16	-	-	-	-	-	-	-	-	-	-	1,766	-
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	998	-	-	-	-	-	998	998
16 Other items	1,624	-	-	-	1,052	-	-	-	-	1,558	-	-	-	-	-	-	-	4,234	4,214
17 Total	175,732	-	-	1,736	15,971	8,469	3,979	-	105,631	57,054	2,673	998	-	8	-	-	-	372,251	173,838

Standardised credit risk exposure pre-CCF and CRM increased £82.3bn to £454.5bn primarily due to a change in the Group liquidity pool composition, increase in the Bank of England (BoE) funding scheme as well as increase driven by government backed Bounce Back Loans partially offset by a reduction in IEL balances.

Table 25: 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 24 Pre and exposure at default post-CRM below is the impact of financial collateral and CCF as described in table 22.

Barclays Group	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	£m
As at 30 June 2020																			
1 Central governments or central banks	246,493	-	-	-	8	-	-	-	-	42	-	-	-	-	-	-	-	246,543	1,550
2 Regional governments or local authorities	1,680	-	-	-	8,570	-	-	-	-	-	-	-	-	-	-	-	-	10,250	8,571
3 Public sector entities	7,069	-	-	-	1,007	-	-	-	-	4	-	-	-	-	-	-	-	8,080	870
4 Multilateral development banks	9,873	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,873	-
5 International Organisations	455	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	455	-
6 Institutions	-	-	-	-	4,278	-	423	-	-	403	3	-	-	1	-	-	-	5,108	935
7 Corporates	-	-	-	-	1,524	-	1,371	-	-	23,412	169	-	-	4	-	-	-	26,480	21,433
8 Retail	-	-	-	-	-	-	-	-	23,652	-	-	-	-	-	-	-	-	23,652	23,652
9 Secured by mortgages on immovable property	-	-	-	-	-	9,315	-	-	61	447	-	-	-	-	-	-	-	9,823	9,823
10 Exposures in default	-	-	-	-	-	-	-	-	-	1,038	545	-	-	-	-	-	-	1,583	1,510
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	1,468	-	-	-	-	-	-	1,468	1,468
12 Covered Bonds	-	-	-	2,094	38	-	18	-	-	-	-	-	-	-	-	-	-	2,150	-
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	17	-	428	-	-	-	-	-	445	445
16 Other items	1,190	-	-	-	653	-	-	-	-	1,532	-	-	-	-	-	-	-	3,375	3,353
17 Total	266,760	-	-	2,094	16,078	9,315	1,812	-	23,713	26,895	2,185	428	-	5	-	-	-	349,285	73,610

Table 25: CR5-B - Analysis of exposures by asset classes and risk weight post-CCF and CRM under the standardised approach - continued

Barclays Group	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	
As at 31 December 2019																			
1 Central governments or central banks	166,808	-	-	-	11	-	-	-	-	87	-	-	-	-	-	-	-	166,906	1,705
2 Regional governments or local authorities	1,261	-	-	-	7,404	-	-	-	-	-	-	-	-	-	-	-	-	8,665	7,396
3 Public sector entities	6,247	-	-	-	1,047	-	-	-	-	24	-	-	-	-	-	-	-	7,318	929
4 Multilateral development banks	7,904	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,904	-
5 International Organisations	750	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	750	-
6 Institutions	-	-	-	-	4,111	-	733	-	-	418	-	-	-	-	-	-	-	5,262	1,029
7 Corporates	-	-	-	-	1,012	-	1,464	-	-	22,364	279	-	-	8	-	-	-	25,127	20,495
8 Retail	-	-	-	-	-	-	-	-	29,439	-	-	-	-	-	-	-	-	29,439	29,439
9 Secured by mortgages on immovable property	-	-	-	-	-	8,444	-	-	152	495	-	-	-	-	-	-	-	9,091	9,091
10 Exposures in default	-	-	-	-	-	-	-	-	-	1,354	386	-	-	-	-	-	-	1,740	1,737
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	1,521	-	-	-	-	-	-	1,521	1,521
12 Covered Bonds	-	-	-	1,736	14	-	16	-	-	-	-	-	-	-	-	-	-	1,766	-
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	998	-	-	-	-	-	998	998
16 Other items	1,625	-	-	-	1,052	-	-	-	-	1,558	-	-	-	-	-	-	-	4,235	4,214
17 Total	184,595	-	-	1,736	14,651	8,444	2,212	-	29,591	26,300	2,186	998	-	8	-	-	-	270,721	76,193

Standardised credit risk exposure post-CCF and CRM increased £78.6bn to £349.3bn primarily due to a change in the Group liquidity pool composition as well as increase in the BoE funding scheme partially offset by a reduction in IEL balance.

Credit quality analysis of IRB exposures

The following section provides breakdowns of inputs into RWAs calculations. Risk weights and risk factors may be volatile in granular breakdowns of wholesale exposures, especially in categories that are more sparsely populated. This is often due to the addition or removal of a relatively large exposure to or from narrow categories when its risk factors are different to the category average. This happens in the normal course of business, for instance, following new lending, repayments, or syndications.

Table 26: Internal default grade probabilities and mapping to external ratings

The table below illustrates the approximate relationship between external rating agency grades and Barclays' internal 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.

EBA PD Range	Internal DG Band	Default Probability			Moody's	Standard and Poor's
		>Min	Mid	<=Max		
0.00 to < 0.15	1	0.00%	0.01%	0.02%	Aaa, Aa1, Aa2	AAA, AA+, AA
	2	0.02%	0.03%	0.03%	Aa3	AA-
	3	0.03%	0.04%	0.05%	A1	A+
	4	0.05%	0.08%	0.10%	A2, A3	A, A-
	5	0.10%	0.13%	0.15%	Baa1	BBB+
0.15 to < 0.25	6	0.15%	0.18%	0.20%	Baa2	BBB
	7	0.20%	0.23%	0.25%	Baa2	BBB
0.25 to < 0.50	8	0.25%	0.28%	0.30%	Baa3	BBB-
	9	0.30%	0.35%	0.40%	Baa3	BBB-
	10	0.40%	0.45%	0.50%	Ba1	BB+
0.50 to < 0.75	11	0.50%	0.55%	0.60%	Ba1	BB
	12	0.60%	-	-	Ba2	BB
0.75 to < 2.50	12	-	0.90%	1.20%	Ba2	BB-
	13	1.20%	1.38%	1.55%	Ba3	BB-
	14	1.55%	1.85%	2.15%	Ba3	B+
	15	2.15%	-	-	B1	B+
	15	-	2.60%	3.05%	B1	B+
2.50 to < 10.00	16	3.05%	3.75%	4.45%	B2	B
	17	4.45%	5.40%	6.35%	B3, Caa1	B
	18	6.35%	7.50%	8.65%	B3, Caa1	B-
	19	8.65%	10.00%	-	Caa2	CCC+
10.00 to < 100.00	19	-	-	11.35%	Caa2	CCC+
	20	11.35%	15.00%	18.65%	Caa2	CCC
	21	18.65%	30.00%	99.99%	Caa3, Ca, C	CCC-, CC+, CC, C
100.00 (Default)				D	D	

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 the banking book. Separate tables are provided for the following credit exposure classes: central governments and central banks (Table 27), institutions (Table 28), corporates (Table 29), corporates subject to slotting (Table 31), Retail SME (Table 32), secured retail (Table 33), revolving retail (Table 34) and other retail (Table 35).

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 27: CR6 - Credit risk exposures by exposure class and PD range for central governments and central banks

Barclays Group	Original	Off-	Average	EAD post	Average	Number	Average	Average	RWA	RWA	EL	Value
	on-	balance		balance								
	gross	sheet	CCF	post	CCF	of	%	Years	£m	%	£m	and
	exposure	exposures	%	CCF	%	obligors					Provisions	£m
	£m	pre CCF		£m								
As at 30 June 2020												
0.00 to < 0.15	97,439	97	13.6%	97,299	0.0%	33	45.0%	1.5	3,889	4.0%	4	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	-	-	
0.25 to < 0.50	607	-	-	607	0.4%	3	45.0%	2.5	414	68.2%	1	
0.50 to < 0.75	-	-	-	-	-	-	-	-	-	-	-	
0.75 to < 2.50	-	-	-	-	-	-	-	-	-	-	-	
2.50 to < 10.00	-	-	-	-	-	-	-	-	-	-	-	
10.00 to < 100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
Total	98,046	97	13.6%	97,906	0.0%	36	45.0%	1.5	4,303	4.4%	5	(0)
As at 31 December 2019												
0.00 to < 0.15	93,551	286	36.3%	93,570	0.0%	35	45.1%	1.4	4,254	4.5%	4	
0.15 to < 0.25	175	-	-	175	0.2%	3	46.3%	1.8	73	41.5%	1	
0.25 to < 0.50	418	-	-	418	0.3%	3	41.8%	2.9	257	61.5%	1	
0.50 to < 0.75	-	-	-	-	-	-	-	-	-	-	-	
0.75 to < 2.50	-	-	-	-	-	-	-	-	-	-	-	
2.50 to < 10.00	-	-	-	-	-	-	-	-	-	-	-	
10.00 to < 100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
Total	94,144	286	36.3%	94,163	0.0%	41	45.1%	1.4	4,584	4.9%	6	(0)

The RWA density associated with advanced IRB exposure to central governments and central banks remained broadly stable at 4.4% (December 2019: 4.9%).

Table 28: 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
As at 30 June 2020												
0.00 to < 0.15	17,161	7,624	50.5%	20,985	0.0%	575	36.6%	4.4	3,932	18.7%	3	
0.15 to < 0.25	217	28	82.6%	240	0.2%	81	28.4%	3.0	74	30.9%	0	
0.25 to < 0.50	107	142	74.0%	212	0.3%	163	46.2%	2.7	141	66.4%	0	
0.50 to < 0.75	35	8	66.4%	40	0.6%	81	52.4%	3.6	50	123.3%	0	
0.75 to < 2.50	93	63	69.6%	137	1.6%	136	47.1%	2.1	179	130.8%	1	
2.50 to < 10.00	137	205	50.3%	240	5.5%	109	35.2%	4.1	364	151.3%	5	
10.00 to < 100.00	29	103	53.1%	83	16.1%	31	17.9%	2.8	87	105.1%	3	
100.00 (Default)	6	8	53.3%	10	100.0%	17	14.9%	2.3	12	119.3%	1	
Total	17,785	8,181	51.2%	21,947	0.2%	1,193	36.6%	4.3	4,839	22.1%	13	(12)
As at 31 December 2019												
0.00 to < 0.15	14,827	8,034	52.4%	19,000	0.0%	797	37.1%	4.5	3,730	19.6%	3	
0.15 to < 0.25	158	189	57.7%	269	0.2%	82	61.8%	1.4	157	58.8%	0	
0.25 to < 0.50	238	136	93.8%	364	0.3%	172	48.1%	1.8	234	64.1%	1	
0.50 to < 0.75	55	23	55.0%	67	0.7%	77	60.6%	1.6	83	122.9%	0	
0.75 to < 2.50	77	82	59.5%	125	1.4%	127	37.9%	2.4	126	100.8%	1	
2.50 to < 10.00	87	214	49.5%	194	4.1%	136	37.5%	4.1	270	139.1%	3	
10.00 to < 100.00	5	45	54.7%	29	14.6%	18	9.8%	2.9	15	52.8%	0	
100.00 (Default)	8	2	92.7%	10	100.0%	19	17.6%	4.0	15	149.7%	1	
Total	15,455	8,725	53.1%	20,058	0.2%	1,428	37.7%	4.4	4,630	23.1%	9	(6)

The RWA density associated with advanced IRB exposure to financial institutions remained broadly stable at 22.1% (December 2019: 23.1%).

Table 29: 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
As at 30 June 2020												
0.00 to < 0.15	23,200	58,622	49.5%	50,626	0.1%	6,785	33.9%	7.3	13,280	26.2%	11	
0.15 to < 0.25	4,180	8,019	51.8%	7,808	0.2%	4,293	42.7%	3.3	3,854	49.4%	7	
0.25 to < 0.50	6,357	6,233	54.0%	9,335	0.4%	9,511	38.0%	3.7	5,678	60.8%	13	
0.50 to < 0.75	4,425	3,303	51.3%	5,380	0.6%	5,061	36.3%	3.3	3,801	70.6%	12	
0.75 to < 2.50	7,036	7,320	51.3%	10,530	1.4%	11,028	31.1%	3.4	8,195	77.8%	46	
2.50 to < 10.00	6,384	7,042	56.8%	10,084	4.8%	7,458	32.9%	3.4	12,040	119.4%	154	
10.00 to < 100.00	3,462	2,894	52.0%	4,796	18.9%	2,439	31.3%	3.5	8,608	179.5%	281	
100.00 (Default)	2,240	590	64.5%	2,575	100.0%	1,045	29.0%	3.1	3,360	130.5%	553	
Total	57,284	94,023	51.0%	101,134	4.2%	47,620	34.4%	5.4	58,816	58.2%	1,077	(1,788)
As at 31 December 2019												
0.00 to < 0.15	21,106	56,505	48.1%	46,945	0.1%	8,149	33.9%	7.5	12,461	26.5%	10	
0.15 to < 0.25	4,791	5,592	53.8%	6,112	0.2%	4,678	42.6%	3.7	3,103	50.8%	5	
0.25 to < 0.50	5,265	8,024	56.8%	9,406	0.4%	9,463	36.9%	3.6	5,271	56.0%	12	
0.50 to < 0.75	2,535	3,352	53.3%	4,053	0.6%	4,294	34.9%	3.9	2,936	72.4%	8	
0.75 to < 2.50	5,625	5,946	52.3%	8,312	1.4%	10,274	31.1%	3.7	6,576	79.1%	35	
2.50 to < 10.00	4,639	6,403	52.0%	7,602	4.7%	6,392	30.1%	3.7	8,186	107.7%	106	
10.00 to < 100.00	1,858	2,370	50.4%	2,865	20.8%	2,145	30.7%	3.5	4,612	161.0%	189	
100.00 (Default)	1,649	295	44.2%	1,788	100.0%	843	27.5%	3.0	2,242	125.4%	323	
Total	47,468	88,487	50.1%	87,083	3.4%	46,238	34.0%	5.7	45,387	52.1%	688	(778)

The RWA density associated with advanced IRB exposure to corporates increased by 6.1% to 58.2% primarily due to the recalibration of modelled wholesale RWAs as well as a reduction in credit quality.

Table 30: CR6 - Credit risk exposures by exposure class and PD range for corporate of which: SMEs

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
As at 30 June 2020												
0.00 to < 0.15	3,726	1,112	65.3%	4,387	0.1%	3,057	20.7%	12.1	1,524	34.7%	1	
0.15 to < 0.25	719	291	49.8%	865	0.2%	2,945	37.2%	8.2	389	44.9%	1	
0.25 to < 0.50	1,820	535	55.4%	2,110	0.4%	7,368	35.8%	5.7	1,083	51.3%	3	
0.50 to < 0.75	1,332	324	49.1%	1,443	0.6%	3,823	34.5%	5.0	847	58.7%	3	
0.75 to < 2.50	3,169	759	42.6%	3,448	1.4%	7,615	30.9%	4.7	2,361	68.5%	15	
2.50 to < 10.00	2,251	495	50.4%	2,471	4.6%	4,920	32.0%	4.7	2,342	94.8%	36	
10.00 to < 100.00	930	122	53.7%	819	20.9%	1,616	32.8%	5.1	1,164	142.2%	57	
100.00 (Default)	1,310	241	52.9%	1,401	100.0%	772	16.6%	3.6	1,926	137.5%	103	
Total	15,257	3,879	53.7%	16,944	10.4%	32,116	28.6%	6.9	11,636	68.7%	219	(439)
As at 31 December 2019												
0.00 to < 0.15	3,102	941	62.6%	3,605	0.1%	4,745	23.1%	11.6	719	19.9%	1	
0.15 to < 0.25	884	199	52.5%	976	0.2%	3,390	35.4%	7.8	361	37.0%	1	
0.25 to < 0.50	1,794	558	55.5%	2,069	0.4%	7,233	34.3%	5.9	959	46.4%	3	
0.50 to < 0.75	1,198	290	45.5%	1,271	0.6%	3,160	33.6%	5.3	876	68.9%	3	
0.75 to < 2.50	2,800	754	54.9%	3,177	1.4%	6,950	29.9%	4.8	2,124	66.9%	13	
2.50 to < 10.00	2,423	439	51.9%	2,432	4.7%	4,419	32.3%	4.7	2,332	95.8%	37	
10.00 to < 100.00	1,072	95	55.0%	935	22.4%	1,614	33.9%	5.3	1,328	142.0%	77	
100.00 (Default)	1,010	73	20.1%	1,012	100.0%	598	18.2%	3.7	1,501	148.3%	83	
Total	14,283	3,349	54.6%	15,477	9.0%	32,109	29.4%	6.7	10,200	65.9%	218	(265)

The RWA density associated with advanced IRB exposure to corporate SMEs increased by 2.8% to 68.7% primarily due to the modelled risk weights recalibrations.

Table 31: 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								
Regulatory categories		Remaining maturity	On- balance sheet amount £m	Off- balance sheet amount £m	Risk weight %	Exposure amount £m	RWA £m	Expected losses £m
As at 30 June 2020								
Category 1	Strong	Less than 2.5 years	1,908	561	50%	2,203	1,090	-
		Equal to or more than 2.5 years	3,440	437	70%	3,765	2,621	15
Category 2	Good	Less than 2.5 years	1,359	144	70%	1,439	990	6
		Equal to or more than 2.5 years	777	200	90%	898	785	7
Category 3	Satisfactory	Less than 2.5 years	74	2	115%	74	84	2
		Equal to or more than 2.5 years	206	21	115%	216	244	6
Category 4	Weak	Less than 2.5 years	3	-	250%	3	5	0
		Equal to or more than 2.5 years	14	-	250%	14	32	1
Category 5	Default	Less than 2.5 years	248	5	-	254	-	127
		Equal to or more than 2.5 years	69	2	-	70	-	35
Total		Less than 2.5 years	3,592	712		3,973	2,170	135
		Equal to or more than 2.5 years	4,506	660		4,963	3,681	64
As at 31 December 2019								
Category 1	Strong	Less than 2.5 years	1,620	757	50%	2,101	1,031	-
		Equal to or more than 2.5 years	3,097	338	70%	3,280	2,291	13
Category 2	Good	Less than 2.5 years	1,242	186	70%	1,353	934	5
		Equal to or more than 2.5 years	1,036	165	90%	1,150	1,009	9
Category 3	Satisfactory	Less than 2.5 years	65	2	115%	65	75	2
		Equal to or more than 2.5 years	397	36	115%	414	471	12
Category 4	Weak	Less than 2.5 years	3	-	250%	3	5	0
		Equal to or more than 2.5 years	201	-	250%	201	500	16
Category 5	Default	Less than 2.5 years	113	14	-	112	-	56
		Equal to or more than 2.5 years	84	2	-	85	-	42
Total		Less than 2.5 years	3,043	959		3,634	2,045	63
		Equal to or more than 2.5 years	4,815	541		5,130	4,271	92

RWAs decreased £0.5bn to £5.9bn primarily due to exposures moving into the default category for which RWA is nil; these contributed to an increase in expected loss.

Table 31a: CR10 - Corporate exposures subject to the slotting approach for significant subsidiary

Barclays Bank PLC

Regulatory categories	Remaining maturity		On- balance sheet amount £m	Off- balance sheet amount £m	Risk weight %	Exposure amount £m	RWA £m	Expected losses £m
As at 30 June 2020								
Category 1	Strong	Less than 2.5 years	1,730	549	50%	1,728	855	-
		Equal to or more than 2.5 years	3,058	437	70%	2,540	1,770	10
Category 2	Good	Less than 2.5 years	1,210	137	70%	1,265	882	5
		Equal to or more than 2.5 years	414	163	90%	472	423	4
Category 3	Satisfactory	Less than 2.5 years	60	2	115%	60	69	2
		Equal to or more than 2.5 years	162	21	115%	172	197	5
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	206	3	-	213	-	106
		Equal to or more than 2.5 years	35	2	-	36	-	18
Total	Less than 2.5 years		3,206	691		3,266	1,806	113
	Equal to or more than 2.5 years		3,669	623		3,220	2,390	37
As at 31 December 2019								
Category 1	Strong	Less than 2.5 years	1,467	737	50%	1,761	865	-
		Equal to or more than 2.5 years	2,681	329	70%	1,984	1,387	8
Category 2	Good	Less than 2.5 years	1,104	164	70%	1,188	829	5
		Equal to or more than 2.5 years	738	165	90%	802	717	6
Category 3	Satisfactory	Less than 2.5 years	55	2	115%	55	63	2
		Equal to or more than 2.5 years	351	36	115%	368	422	10
Category 4	Weak	Less than 2.5 years	-	-	250%	-	-	-
		Equal to or more than 2.5 years	186	-	250%	186	464	15
Category 5	Default	Less than 2.5 years	71	12	-	62	-	30
		Equal to or more than 2.5 years	42	2	-	43	-	21
Total	Less than 2.5 years		2,697	915		3,066	1,757	37
	Equal to or more than 2.5 years		3,998	532		3,383	2,990	60

Table 32: CR6 - Credit risk exposures by exposure class and PD range for retail SME

Barclays Group	Original on-balance sheet gross exposure £m	Off-balance sheet exposures pre CCF £m	Average CCF ¹ %	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
As at 30 June 2020											
0.00 to < 0.15	112	4	14387.6%	648	0.1%	298,527	47.9%	62	9.5%	0	
0.15 to < 0.25	104	23	1101.2%	356	0.2%	119,416	46.2%	63	17.7%	0	
0.25 to < 0.50	411	108	317.9%	754	0.4%	205,110	44.8%	185	24.5%	1	
0.50 to < 0.75	806	152	143.1%	1,024	0.6%	133,346	48.4%	339	33.1%	3	
0.75 to < 2.50	1,970	758	77.3%	2,557	1.6%	335,057	33.4%	904	35.3%	15	
2.50 to < 10.00	1,370	605	67.9%	1,783	4.9%	281,476	31.6%	712	39.9%	30	
10.00 to < 100.00	531	97	117.8%	647	22.9%	108,340	41.7%	464	71.8%	59	
100.00 (Default)	702	48	36.8%	721	100.0%	32,126	22.5%	818	113.5%	97	
Total	6,006	1,795	138.1%	8,490	11.9%	1,513,398	37.2%	3,547	41.8%	205	(59)
As at 31 December 2019											
0.00 to < 0.15	126	14	4870.1%	786	0.1%	361,269	49.7%	75	9.5%	0	
0.15 to < 0.25	121	36	698.4%	372	0.2%	123,914	49.8%	67	18.0%	0	
0.25 to < 0.50	421	152	266.8%	825	0.4%	208,141	46.6%	202	24.5%	1	
0.50 to < 0.75	440	168	146.4%	685	0.6%	117,387	40.2%	186	27.2%	2	
0.75 to < 2.50	1,827	641	116.6%	2,574	1.5%	305,081	36.8%	923	35.9%	14	
2.50 to < 10.00	1,631	412	131.1%	2,170	4.8%	243,883	38.9%	1,038	47.8%	42	
10.00 to < 100.00	552	61	277.4%	723	23.0%	106,612	42.5%	534	73.9%	69	
100.00 (Default)	719	39	54.8%	740	100.0%	29,154	21.2%	837	113.0%	90	
Total	5,837	1,523	199.8%	8,875	11.9%	1,495,441	39.3%	3,862	43.5%	218	(93)

¹ 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 SME decreased by 1.7% to 41.8% primarily due to a reduction in exposures across PD bands associated with a low credit quality.

Table 33: CR6 - Credit risk exposures by exposure class and PD range for secured retail

Barclays Group	Original on-balance sheet gross exposure £m	Off-balance sheet exposures pre CCF £m	Average CCF ¹ %	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
As at 30 June 2020											
0.00 to < 0.15	22,061	1,373	98.5%	23,084	0.1%	115,489	11.8%	1,201	5.2%	9	
0.15 to < 0.25	14,832	1,662	95.3%	15,723	0.2%	120,243	10.0%	948	6.0%	7	
0.25 to < 0.50	36,360	2,591	97.2%	37,864	0.4%	240,821	9.1%	2,456	6.5%	15	
0.50 to < 0.75	31,854	1,213	98.9%	32,696	0.6%	204,451	11.8%	3,694	11.3%	25	
0.75 to < 2.50	29,389	1,670	98.9%	30,707	1.2%	197,637	14.7%	6,933	22.6%	62	
2.50 to < 10.00	8,263	205	99.9%	8,461	4.8%	50,022	14.4%	4,081	48.2%	64	
10.00 to < 100.00	4,822	287	42.0%	4,937	28.9%	31,566	10.5%	3,083	62.5%	186	
100.00 (Default)	1,694	2	100.2%	1,700	100.0%	15,307	19.2%	1,207	71.0%	344	
Total	149,275	9,003	96.3%	155,172	2.8%	975,536	11.7%	23,603	15.2%	712	(440)
As at 31 December 2019											
0.00 to < 0.15	25,248	1,950	98.6%	26,827	0.1%	131,954	11.7%	1,348	5.0%	9	
0.15 to < 0.25	12,136	1,499	95.7%	13,047	0.2%	105,088	11.9%	974	7.5%	7	
0.25 to < 0.50	35,639	2,559	97.7%	37,311	0.4%	240,795	10.0%	2,776	7.4%	17	
0.50 to < 0.75	29,995	2,191	98.2%	31,593	0.6%	206,728	10.7%	3,352	10.6%	23	
0.75 to < 2.50	28,585	1,330	99.3%	29,692	1.2%	197,510	12.9%	6,218	20.9%	57	
2.50 to < 10.00	9,394	213	100.2%	9,627	4.7%	53,914	15.9%	3,817	39.6%	54	
10.00 to < 100.00	4,601	261	44.1%	4,719	28.6%	30,600	10.7%	2,723	57.7%	149	
100.00 (Default)	1,642	4	100.1%	1,648	100.0%	15,286	18.6%	1,124	68.2%	309	
Total	147,240	10,007	96.9%	154,464	2.7%	981,875	11.6%	22,332	14.5%	625	(371)

1 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 secured retail remained broadly stable at 15.2% (December 2019: 14.5%).

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

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
As at 30 June 2020											
0.00 to < 0.15	678	21,369	48.3%	11,507	0.1%	11,611,511	75.1%	441	3.8%	10	
0.15 to < 0.25	549	7,364	17.1%	3,333	0.2%	2,489,884	78.3%	308	9.3%	6	
0.25 to < 0.50	1,549	9,596	11.3%	5,033	0.4%	2,850,434	78.9%	811	16.1%	23	
0.50 to < 0.75	1,124	4,517	7.6%	2,633	0.6%	1,101,791	79.5%	629	23.9%	18	
0.75 to < 2.50	4,412	8,079	4.8%	7,463	1.4%	2,321,555	80.1%	3,509	47.0%	138	
2.50 to < 10.00	4,242	2,447	3.8%	5,799	4.9%	1,575,576	79.7%	6,048	104.3%	265	
10.00 to < 100.00	1,342	181	13.1%	1,559	23.7%	409,291	79.4%	3,296	211.4%	327	
100.00 (Default)	1,095	198	2.5%	1,095	100.0%	402,558	78.8%	2,460	224.7%	732	
Total	14,991	53,751	23.0%	38,422	4.9%	22,762,600	78.1%	17,502	45.6%	1,519	(2,546)
As at 31 December 2019											
0.00 to < 0.15	925	19,043	47.2%	10,483	0.1%	10,056,210	73.9%	385	3.7%	6	
0.15 to < 0.25	757	7,135	15.8%	3,487	0.2%	2,531,885	76.0%	307	8.8%	6	
0.25 to < 0.50	1,927	9,357	12.1%	5,535	0.4%	3,505,590	76.4%	826	14.9%	18	
0.50 to < 0.75	1,355	4,439	8.0%	2,861	0.6%	1,259,990	76.6%	807	28.2%	24	
0.75 to < 2.50	5,224	8,192	4.9%	8,282	1.4%	2,614,218	76.5%	3,395	41.0%	97	
2.50 to < 10.00	5,077	2,557	3.4%	6,726	5.0%	1,817,752	74.6%	6,376	94.8%	259	
10.00 to < 100.00	1,566	179	14.0%	1,827	22.0%	492,133	73.8%	3,416	187.0%	311	
100.00 (Default)	998	195	2.6%	998	100.0%	388,122	77.2%	2,215	221.8%	600	
Total	17,829	51,097	22.1%	40,199	4.7%	22,665,900	75.4%	17,727	44.1%	1,321	(1,988)

The RWA density associated with advanced IRB exposure to revolving retail remained broadly stable at 45.6% (December 2019: 44.1%).

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

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
As at 30 June 2020											
0.00 to < 0.15	194	1	99.3%	194	0.1%	51,429	72.2%	37	19.2%	0	
0.15 to < 0.25	331	0	100.0%	331	0.2%	53,788	74.2%	106	32.0%	0	
0.25 to < 0.50	715	0	100.0%	715	0.4%	97,838	75.1%	341	47.7%	2	
0.50 to < 0.75	563	0	100.0%	563	0.6%	71,394	75.8%	365	64.7%	3	
0.75 to < 2.50	1,689	-	-	1,689	1.4%	202,685	76.5%	1,545	91.4%	18	
2.50 to < 10.00	1,164	-	-	1,163	4.7%	138,169	77.4%	1,397	120.0%	43	
10.00 to < 100.00	514	-	-	514	26.0%	63,522	78.2%	852	166.0%	104	
100.00 (Default)	317	-	-	317	100.0%	47,170	79.1%	272	85.8%	242	
Total	5,487	1	100.0%	5,486	9.8%	725,995	76.5%	4,915	89.6%	412	(456)
As at 31 December 2019											
0.00 to < 0.15	252	2	99.4%	252	0.1%	58,296	72.8%	48	19.1%	0	
0.15 to < 0.25	381	0	100.0%	381	0.2%	56,815	74.5%	122	32.1%	1	
0.25 to < 0.50	776	0	100.0%	776	0.4%	100,161	75.5%	372	47.9%	2	
0.50 to < 0.75	610	0	100.0%	610	0.6%	72,884	76.1%	397	65.0%	3	
0.75 to < 2.50	1,866	0	100.0%	1,866	1.4%	214,014	76.7%	1,711	91.8%	20	
2.50 to < 10.00	1,345	-	-	1,345	4.7%	157,253	77.2%	1,610	119.6%	49	
10.00 to < 100.00	550	-	-	550	25.4%	69,154	77.3%	894	162.5%	108	
100.00 (Default)	296	-	-	296	100.0%	44,854	79.9%	319	107.9%	217	
Total	6,076	2	100.0%	6,076	8.8%	773,431	76.5%	5,473	90.1%	400	(351)

The RWA density associated with advanced IRB exposure to other retail remained broadly stable at 89.6% (December 2019: 90.1%).

Table 36: CR1 -A - Credit quality of exposures by exposure class

This table provides a comprehensive picture of the credit quality of on-balance sheet and off-balance sheet exposures.

Barclays Group		Credit risk					Net values £m	Accumulated write-offs £m
		Defaulted exposures £m	Non- defaulted exposure £m	Specific credit risk adjustment £m	General credit risk adjustment £m	adjustment charges in the period ¹ £m		
As at 30 June 2020								
1	Central governments or central banks	-	98,143	-	-	-	98,143	-
2	Institutions	14	25,952	12	-	6	25,954	-
3	Corporates	3,155	157,624	1,861	-	1,062	158,918	60
4	Of which Specialised lending	325	9,146	73	-	52	9,398	-
5	Of which SMEs	1,551	17,585	439	-	174	18,697	-
6	Retail	4,059	236,250	3,501	-	698	236,808	287
7	Secured by real estate property	1,696	156,582	440	-	69	157,838	10
8	SMEs	-	-	-	-	-	-	-
9	Non-SMEs	1,696	156,582	440	-	69	157,838	10
10	Qualifying revolving	1,296	67,446	2,546	-	558	66,196	209
11	Other retail	1,067	12,222	515	-	71	12,774	68
12	SMEs	750	7,050	59	-	(34)	7,741	-
13	Non-SMEs	317	5,172	456	-	105	5,033	68
14	Equity	-	-	-	-	-	-	-
15 Total IRB approach		7,228	517,969	5,374	-	1,766	519,823	347
16	Central governments or central banks	-	226,057	7	-	6	226,050	-
17	Regional governments or local authorities	-	10,703	-	-	-	10,703	-
18	Public sector entities	3	8,355	20	-	11	8,338	-
19	Multilateral development banks	-	9,873	-	-	-	9,873	-
20	International organisations	-	455	-	-	-	455	-
21	Institutions	5	6,518	14	-	6	6,509	-
22	Corporates	1,748	62,595	1,016	-	643	63,328	59
23	Of which: SMEs	-	4,570	82	-	53	4,488	-
24	Retail	1,933	112,995	3,538	-	809	111,390	546
25	Of which: SMEs	-	9,613	56	-	20	9,557	-
26	Secured by mortgages on immovable property	518	9,901	2	-	(2)	10,417	1
27	Of which: SMEs	-	167	-	-	-	167	-
28	Exposures in default	4,207	-	2,155	-	451	2,052	14
29	Items associated with particularly high risk	-	1,478	-	-	-	1,478	-
30	Covered bonds	-	2,150	-	-	-	2,150	-
31	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
32	Collective investments undertakings	-	-	-	-	-	-	-
33	Equity exposures	-	446	-	-	-	446	-
34	Other exposures	-	3,375	-	-	-	3,375	-
35 Total standardised approach		4,207	454,901	4,597	-	1,473	454,511	606
36 Total		11,435	972,870	9,971	-	3,239	974,334	953
37	Of which: Loans	9,834	537,699	9,223	-	2,938	538,310	953
38	Of which: Debt securities	16	96,865	8	-	(4)	96,873	-
39	Of which: Off-balance-sheet exposures	1,585	338,306	740	-	305	339,151	-

Table 36: CR1 -A - Credit quality of exposures by exposure class - continued

Barclays Group	Defaulted exposures		Non-defaulted exposure	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period ¹	Net values	Accumulated write-offs
	£m	£m	£m	£m	£m	£m	£m	£m
As at 31 December 2019								
1 Central governments or central banks	-	94,430	-	-	-	(5)	94,430	-
2 Institutions	10	24,170	6	-	-	(32)	24,183	-
3 Corporates	2,156	143,158	798	-	-	135	144,516	60
4 Of which Specialised lending	212	9,146	20	-	-	(9)	9,338	-
5 Of which SMEs	1,082	16,550	265	-	-	8	17,367	-
6 Retail	3,897	235,713	2,802	-	-	(415)	236,807	605
7 Secured by real estate property	1,647	155,600	371	-	-	(19)	156,876	38
8 SMEs	-	-	-	-	-	-	-	-
9 Non-SMEs	1,647	155,601	371	-	-	(19)	156,877	38
10 Qualifying revolving	1,196	67,731	1,988	-	-	(286)	66,939	365
11 Other retail	1,054	12,381	444	-	-	(110)	12,992	202
12 SMEs	758	6,600	93	-	-	18	7,264	28
13 Non-SMEs	296	5,782	351	-	-	(127)	5,727	174
14 Equity	-	-	-	-	-	-	-	-
15 Total IRB approach	6,062	497,471	3,607	-	-	(317)	499,936	665
16 Central governments or central banks	-	157,977	-	-	-	-	157,976	-
17 Regional governments or local authorities	-	8,758	-	-	-	-	8,758	-
18 Public sector entities	16	7,391	10	-	-	7	7,397	2
19 Multilateral development banks	-	7,904	-	-	-	-	7,904	-
20 International organisations	-	750	-	-	-	-	750	-
21 Institutions	5	6,148	9	-	-	7	6,144	-
22 Corporates	1,291	58,387	371	-	-	(14)	59,307	98
23 Of which: SMEs	-	3,490	29	-	-	(1)	3,461	-
24 Retail	1,903	106,658	2,729	-	-	(309)	105,831	1,105
25 Of which: SMEs	-	3,394	36	-	-	(1)	3,358	-
26 Secured by mortgages on immovable property	495	9,165	3	-	-	-	9,657	13
27 Of which: SMEs	-	175	-	-	-	-	175	-
28 Exposures in default	3,710	-	1,704	-	-	(143)	2,007	29
29 Items associated with particularly high risk	-	1,529	-	-	-	-	1,529	-
30 Covered bonds	-	1,766	-	-	-	-	1,766	-
31 Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-
32 Collective investments undertakings	-	-	-	-	-	-	-	-
33 Equity exposures	-	998	-	-	-	-	998	-
34 Other exposures	-	4,234	-	-	-	-	4,234	-
35 Total standardised approach	3,710	371,665	3,124	-	-	(308)	372,251	1,218
36 Total	9,773	869,145	6,731	-	-	(625)	872,187	1,883
37 Of which: Loans	8,888	477,422	6,292	-	-	(288)	480,018	1,883
38 Of which: Debt securities	1	82,363	4	-	-	-	82,361	-
39 Of which: Off-balance-sheet exposures	884	309,360	435	-	-	(337)	309,808	-

¹ Credit risk adjustment charges in the period represent the movements in Specific credit risk adjustment between the reporting periods.

Non-defaulted exposure increased £103.7bn to £972.9bn primarily due to an increase in the liquidity pool and BoE funding scheme, an increase in lending activities including government backed Bounce Back Loans as well the appreciation of period end USD against GBP, partially offset by a decrease in IEL balances.

Specific credit risk adjustments increased £3.2bn to £10.0bn reflect the ECL increase due to the impact of COVID-19 scenarios.

Table 36a: CR1 -A - Credit quality of exposures by exposure class for significant subsidiary

Barclays Bank PLC		Credit risk						
		Defaulted exposures	Non-defaulted exposure	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period ¹	Net values	Accumulated write-offs
As at 30 June 2020		£m	£m	£m	£m	£m	£m	
1	Central governments or central banks	-	98,040	-	-	-	98,040	-
2	Institutions	11	23,490	12	-	6	23,489	-
3	Corporates	2,315	138,515	1,576	-	938	139,254	47
4	Of which Specialised lending	247	7,942	64	-	47	8,125	-
5	Of which SMEs	830	9,031	224	-	96	9,637	-
6	Retail	514	139	282	-	37	371	6
7	Secured by real estate property	514	139	282	-	37	371	6
8	SMEs	-	-	-	-	-	-	-
9	Non-SMEs	514	139	282	-	37	371	6
10	Qualifying revolving	-	-	-	-	-	-	-
11	Other retail	-	-	-	-	-	-	-
12	SMEs	-	-	-	-	-	-	-
13	Non-SMEs	-	-	-	-	-	-	-
14	Equity	-	-	-	-	-	-	-
15	Total IRB approach	2,840	260,184	1,870	-	981	261,154	53
16	Central governments or central banks	-	107,350	-	-	-	107,350	-
17	Regional governments or local authorities	-	823	-	-	-	823	-
18	Public sector entities	2	4,613	4	-	3	4,611	-
19	Multilateral development banks	-	6,815	-	-	-	6,815	-
20	International organisations	-	180	-	-	-	180	-
21	Institutions	5	60,279	10	-	5	60,274	-
22	Corporates	1,538	140,349	885	-	563	141,002	43
23	Of which: SMEs	-	3,996	74	-	48	3,922	-
24	Retail	79	3,842	136	-	10	3,785	-
25	Of which: SMEs	-	3,247	56	-	20	3,191	-
26	Secured by mortgages on immovable property	398	6,385	1	-	(1)	6,782	1
27	Of which: SMEs	-	93	1	-	1	92	-
28	Exposures in default	2,022	-	544	-	335	1,478	-
29	Items associated with particularly high risk	-	205	-	-	-	205	-
30	Covered bonds	-	99	-	-	-	99	-
31	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
32	Collective investments undertakings	-	-	-	-	-	-	-
33	Equity exposures	-	3,304	-	-	-	3,304	-
34	Other exposures	-	1,097	-	-	-	1,097	-
35	Total standardised approach	2,022	335,341	1,036	-	580	336,327	44
36	Total	4,862	595,525	2,906	-	1,561	597,481	97
37	Of which: Loans	3,594	328,148	2,406	-	1,260	329,336	97
38	Of which: Debt securities	16	66,691	2	-	(4)	66,705	-
39	Of which: Off-balance-sheet exposures	1,252	200,686	498	-	305	201,440	-

Table 36a: CR1 -A - Credit quality of exposures by exposure class for significant subsidiary - continued

Barclays Bank PLC		Credit risk						Net values	Accumulated write-offs
		Defaulted exposures	Non-defaulted exposure	Specific credit risk adjustment	General credit risk adjustment	adjustment charges in the period ¹			
As at 31 December 2019		£m	£m	£m	£m	£m	£m	£m	
1	Central governments or central banks	-	82,807	-	-	-	82,807	-	
2	Institutions	7	20,002	6	-	(1)	20,003	-	
3	Corporates	1,393	119,734	639	-	129	120,488	41	
4	Of which Specialised lending	127	8,015	17	-	(9)	8,125	-	
5	Of which SMEs	481	8,813	128	-	(12)	9,167	-	
6	Retail	500	142	245	-	(77)	397	13	
7	Secured by real estate property	500	142	245	-	(77)	397	13	
8	SMEs	-	-	-	-	-	-	-	
9	Non-SMEs	500	142	245	-	(77)	397	13	
10	Qualifying revolving	-	-	-	-	-	-	-	
11	Other retail	-	-	-	-	-	-	-	
12	SMEs	-	-	-	-	-	-	-	
13	Non-SMEs	-	-	-	-	-	-	-	
14	Equity	-	-	-	-	-	-	-	
15	Total IRB approach	1,900	222,685	890	-	51	223,695	54	
16	Central governments or central banks	-	89,828	-	-	-	89,828	-	
17	Regional governments or local authorities	-	954	-	-	-	954	-	
18	Public sector entities	-	4,482	1	-	(1)	4,481	2	
19	Multilateral development banks	-	5,384	-	-	-	5,384	-	
20	International organisations	-	400	-	-	-	400	-	
21	Institutions	4	53,162	5	-	3	53,162	-	
22	Corporates	929	125,292	320	-	(15)	125,900	89	
23	Of which: SMEs	-	3,015	26	-	-	2,989	-	
24	Retail	71	4,034	126	-	(78)	3,980	-	
25	Of which: SMEs	-	3,342	36	-	(1)	3,306	-	
26	Secured by mortgages on immovable property	368	5,493	3	-	(1)	5,858	9	
27	Of which: SMEs	-	75	-	-	(1)	75	-	
28	Exposures in default	1,372	-	210	-	(121)	1,163	-	
29	Items associated with particularly high risk	-	191	-	-	-	191	-	
30	Covered bonds	-	-	-	-	-	-	-	
31	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	
32	Collective investments undertakings	-	-	-	-	-	-	-	
33	Equity exposures	-	2,375	-	-	-	2,375	-	
34	Other exposures	-	1,154	-	-	-	1,154	-	
35	Total standardised approach	1,372	292,749	455	-	(91)	293,666	100	
36	Total	3,272	515,434	1,345	-	(40)	517,361	154	
37	Of which: Loans	2,707	283,154	1,149	-	(17)	284,712	154	
38	Of which: Debt securities	1	58,246	4	-	-	58,243	-	
39	Of which: Off-balance-sheet exposures	564	174,034	192	-	(23)	174,409	-	

¹ Credit risk adjustment charges in the period represent the movements in Specific credit risk adjustment between the reporting periods.

Table 37: CR1 -B - Credit quality of exposures by industry

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.

Barclays Group		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
As at 30 June 2020		£m	£m	£m	£m	£m	£m	£m
1	Agriculture, forestry and fishing	559	4,551	160	-	62	4,950	-
2	Mining and quarrying	797	11,610	291	-	189	12,116	19
3	Manufacturing	190	39,994	283	-	192	39,901	7
4	Electricity, gas, steam and air conditioning supply	27	13,284	47	-	13	13,264	1
5	Water supply	41	3,170	18	-	11	3,193	-
6	Construction	64	6,309	76	-	35	6,297	-
7	Wholesale and retail trade	604	16,815	329	-	169	17,090	-
8	Transport and storage	130	10,143	140	-	72	10,133	10
9	Accommodation and food service activities	470	4,985	110	-	84	5,345	-
10	Information and communication	195	13,740	227	-	170	13,708	3
11	Real estate activities	907	36,367	281	-	158	36,993	-
12	Professional, scientific and technical activities	92	8,027	103	-	47	8,016	12
13	Administrative and support service activities	425	11,204	183	-	(25)	11,446	11
14	Public administration and defence, compulsory social security	-	81,263	6	-	4	81,257	-
15	Education	70	5,505	46	-	26	5,529	-
16	Human health services and social work activities	395	8,208	157	-	127	8,446	2
17	Arts, entertainment and recreation	61	2,072	92	-	77	2,041	-
18	Other services	6,408	695,623	7,422	-	1,828	694,609	888
19	Total	11,435	972,870	9,971	-	3,239	974,334	953

Table 37: CR1-B - Credit quality of exposures by industry - continued

Barclays Group		Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk	Net values	Accumulated write-offs
						adjustment charges in the period ¹		
As at 31 December 2019		£m	£m	£m	£m	£m	£m	£m
1	Agriculture, forestry and fishing	554	4,402	98	-	11	4,858	-
2	Mining and quarrying	487	10,664	103	-	54	11,048	7
3	Manufacturing	135	36,265	92	-	12	36,208	16
4	Electricity, gas, steam and air conditioning supply	112	12,569	34	-	8	812,647	1
5	Water supply	39	3,148	7	-	5	3,181	2
6	Construction	101	5,229	41	-	7	5,289	-
7	Wholesale and retail trade	364	15,729	160	-	(2)	15,933	19
8	Transport and storage	103	8,118	68	-	-	8,153	1
9	Accommodation and food service activities	187	4,341	26	-	2	4,502	-
10	Information and communication	53	11,868	56	-	45	11,864	5
11	Real estate activities	508	32,292	123	-	6	32,678	1
12	Professional, scientific and technical activities	109	6,280	56	-	(65)	6,333	2
13	Administrative and support service activities	378	9,875	208	-	208	10,045	12
14	Public administration and defence, compulsory social security	-	69,842	1	-	(76)	69,840	-
15	Education	58	5,446	19	-	(5)	5,485	2
16	Human health services and social work activities	253	6,830	30	-	(18)	7,053	-
17	Arts, entertainment and recreation	42	1,601	15	-	1	1,628	-
18	Other services	6,290	624,646	5,595	-	(818)	625,341	1,815
19	Total	9,773	869,145	6,731	-	(625)	872,187	1,883

¹ Credit risk adjustment charges in the period represent the movements in Specific credit risk adjustment between the reporting periods.

Non-defaulted exposure increased £103.8bn to £972.9bn primarily driven by "Other Services" due to an increase in the liquidity pool and BoE funding scheme as well the appreciation of period end USD against GBP, partially offset by a decrease in IEL balances.

Specific credit risk adjustments increased £3.2bn to £10.0bn reflect the ECL increase due to the impact of COVID-19 scenarios.

Table 37a: CR1-B - Credit quality of exposures by industry for significant subsidiary

Barclays Bank PLC	Credit risk						
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period ¹	Net values	Accumulated write-offs
As at 30 June 2020	£m	£m	£m	£m	£m	£m	£m
1 Agriculture, forestry and fishing	15	126	4	-	1	137	-
2 Mining and quarrying	729	9,577	269	-	177	10,037	19
3 Manufacturing	126	36,064	236	-	159	35,954	7
4 Electricity, gas, steam and air conditioning supply	19	11,865	42	-	10	11,842	1
5 Water supply	31	2,718	16	-	10	2,733	-
6 Construction	27	3,935	59	-	33	3,903	-
7 Wholesale and retail trade	463	12,909	306	-	171	13,066	-
8 Transport and storage	107	8,883	130	-	68	8,860	10
9 Accommodation and food service activities	330	3,432	90	-	73	3,672	-
10 Information and communication	132	12,303	217	-	166	12,218	3
11 Real estate activities	563	20,684	154	-	91	21,093	-
12 Professional, scientific and technical activities	52	6,337	92	-	48	6,297	4
13 Administrative and support service activities	304	11,315	131	-	(64)	11,488	11
14 Public administration and defence, compulsory social security	-	51,339	1	-	(1)	51,338	-
15 Education	27	4,769	27	-	21	4,769	-
16 Human health services and social work activities	312	7,047	150	-	127	7,209	2
17 Arts, entertainment and recreation	20	1,672	86	-	76	1,606	-
18 Other services	1,605	390,550	896	-	395	391,259	40
19 Total	4,862	595,525	2,906	-	1,561	597,481	97

Barclays Bank PLC	Credit risk						
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period ¹	Net values	Accumulated write-offs
As at 31 December 2019	£m	£m	£m	£m	£m	£m	£m
1 Agriculture, forestry and fishing	10	135	3	-	2	142	-
2 Mining and quarrying	422	8,838	93	-	44	9,167	7
3 Manufacturing	94	32,668	77	-	7	32,685	16
4 Electricity, gas, steam and air conditioning supply	109	10,842	32	-	9	10,919	-
5 Water supply	30	2,749	6	-	5	2,773	-
6 Construction	30	4,156	26	-	5	4,160	-
7 Wholesale and retail trade	233	13,484	135	-	(4)	13,582	19
8 Transport and storage	76	7,241	62	-	(1)	7,254	1
9 Accommodation and food service activities	78	3,483	17	-	1	3,545	-
10 Information and communication	37	10,783	51	-	40	10,769	5
11 Real estate activities	195	17,515	63	-	12	17,647	1
12 Professional, scientific and technical activities	70	5,343	44	-	(55)	5,369	2
13 Administrative and support service activities	350	9,938	195	-	195	10,093	12
14 Public administration and defence, compulsory social security	-	46,766	1	-	(63)	46,765	-
15 Education	13	4,760	7	-	5	4,766	2
16 Human health services and social work activities	171	5,901	23	-	(4)	6,048	-
17 Arts, entertainment and recreation	10	1,319	10	-	-	1,320	-
18 Other services	1,343	329,512	500	-	(238)	330,356	89
19 Total	3,272	515,433	1,345	-	(40)	517,360	154

¹ Credit risk adjustment charges in the period represent the movements in Specific credit risk adjustment between the reporting periods.

Table 38: 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 ¹	Net values	Accumulated write-offs
	£m	£m	£m	£m	£m	£m	£m
As at 30 June 2020							
UK	6,422	509,695	4,925	-	1,453	511,192	369
Europe	1,789	147,723	1,231	-	374	148,281	44
France	104	27,257	59	-	22	27,302	-
Germany	420	42,139	396	-	145	42,163	18
Italy	808	11,107	432	-	80	11,483	7
Switzerland	19	26,201	26	-	15	26,194	-
Asia	64	35,415	82	-	33	35,397	-
Japan	-	22,080	1	-	1	22,079	-
Americas	2,835	273,189	3,510	-	1,208	272,514	540
United States	2,395	256,800	3,351	-	1,110	255,844	540
Africa and Middle East	325	6,848	223	-	171	6,950	-
Total	11,435	972,870	9,971	-	3,239	974,334	953
As at 31 December 2019							
UK	6,212	460,292	3,471	-	(451)	463,033	770
Europe	1,398	132,294	857	-	(50)	132,835	97
France	109	26,543	37	-	(5)	26,615	4
Germany	203	29,512	250	-	(18)	29,465	64
Italy	710	11,002	353	-	(27)	11,359	13
Switzerland	21	28,944	12	-	(4)	28,954	-
Asia	55	33,530	49	-	14	33,536	6
Japan	-	20,545	-	-	-	20,544	-
Americas	2,016	235,746	2,302	-	(117)	235,460	1,001
United States	1,713	222,564	2,240	-	(136)	222,037	1,001
Africa and Middle East	92	7,283	52	-	(21)	7,323	9
Total	9,773	869,145	6,731	-	(625)	872,187	1,883

¹ Credit risk adjustment charges in the period represent the movements in Specific credit risk adjustment between the reporting periods.

The increase in Non-Defaulted exposure in the UK is primarily driven by the BoE funding scheme as well as government backed Bounce Back Loans. The increase across Europe and Americas is primarily driven by cash placements with central bank as part the liquidity pool.

Specific credit risk adjustments increased £3.2bn to £10.0bn reflect the ECL increase due to the impact of COVID-19 scenarios.

Table 38a: 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 ¹	Net values	Accumulated write-offs
As at 30 June 2020	£m	£m	£m	£m	£m	£m	£m
UK	2,030	247,346	1,397	-	760	247,979	47
Europe	1,055	101,967	534	-	135	102,488	18
France	80	21,848	24	-	(2)	21,904	-
Germany	145	8,400	41	-	35	8,504	-
Ireland	72	13,017	31	-	(8)	13,058	6
Luxembourg	14	9,306	44	-	14	9,276	12
Switzerland	18	26,932	17	-	8	26,933	-
Asia	64	29,899	81	-	33	29,882	-
Japan	-	15,908	1	-	1	15,907	-
Singapore	-	4,810	10	-	9	4,800	-
Americas	1,392	210,039	672	-	463	210,759	32
United States	983	167,599	516	-	366	168,066	32
Cayman Islands	82	32,861	72	-	47	32,871	-
Africa and Middle East	321	6,274	222	-	170	6,373	-
Total	4,862	595,525	2,906	-	1,561	597,481	97

As at 31 December 2019

UK	1,686	201,111	638	-	40	202,159	90
Europe	787	100,596	399	-	(150)	100,984	35
France	78	21,004	26	-	(11)	21,056	4
Germany	20	6,569	6	-	2	6,583	-
Ireland	501	3,988	246	-	(133)	4,243	13
Luxembourg	34	14,893	30	-	7	14,897	1
Switzerland	12	29,433	9	-	(2)	29,436	-
Asia	54	31,547	48	-	14	31,553	6
Japan	-	18,240	-	-	-	18,239	-
Singapore	-	5,025	1	-	-	5,024	-
Americas	655	176,559	209	-	78	177,005	15
United States	372	135,502	149	-	60	135,724	15
Cayman Islands	44	33,271	26	-	16	33,290	-
Africa and Middle East	88	5,623	51	-	(22)	5,660	9
Total	3,272	515,434	1,345	-	(40)	517,361	154

¹ Credit risk adjustment charges in the period represent the movements in Specific credit risk adjustment between the reporting periods.

Table 39: Credit quality of forbore exposures

This table provides an overview of the quality of forbore exposures.

Barclays Group

	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
	<u>Non-performing forbore</u>				On performing forbore exposures	On non-performing forbore exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
	Performing forbore		Of which defaulted	Of which impaired				
As at 30 June 2020	£m	£m	£m	£m	£m	£m	£m	£m
1 Loans and Advances	1,594	2,170	1,372	2,094	(212)	(642)	1,575	915
2 Central banks	-	-	-	-	-	-	-	-
3 General governments	-	-	-	-	-	-	-	-
4 Credit institutions	-	-	-	-	-	-	-	-
5 Other financial corporations	14	2	1	2	(1)	-	2	2
6 Non-financial corporations	1,022	1,376	799	1,336	(63)	(462)	831	333
7 Households	558	792	572	756	(148)	(180)	742	580
8 Debt securities	-	-	-	-	-	-	-	-
9 Loan commitments given	366	132	27	125	(6)	-	17	6
10 Total	1,960	2,302	1,399	2,219	(218)	(642)	1,592	921

Barclays Group

	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
	<u>Non-performing forbore</u>				On performing forbore exposures	On non-performing forbore exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
	Performing forbore		Of which defaulted	Of which impaired				
As at 31 December 2019	£m	£m	£m	£m	£m	£m	£m	£m
1 Loans and Advances	1,114	2,118	897	2,118	(77)	(515)	1,443	873
2 Central banks	-	-	-	-	-	-	-	-
3 General governments	-	-	-	-	-	-	-	-
4 Credit institutions	-	-	-	-	-	-	-	-
5 Other financial corporations	-	-	-	-	-	-	-	-
6 Non-financial corporations	965	1,465	493	1,465	(41)	(257)	745	301
7 Households	149	653	404	653	(36)	(258)	698	572
8 Debt securities	-	-	-	-	-	-	-	-
9 Loan commitments given	275	150	56	4	-	-	16	-
10 Total	1,389	2,268	953	2,122	(77)	(515)	1,459	873

Table 39a: Credit quality of forbore exposures for significant subsidiary

Barclays Bank PLC

		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
						On performing forborne exposures	On non-performing forborne exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Performing forborne	Non-performing forborne						
		£m	£m	Of which defaulted	Of which impaired	£m	£m	£m	£m
As at 30 June 2020									
1	Loans and Advances	1,058	1,152	436	1,081	(54)	(437)	978	380
2	Central banks	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-
5	Other financial corporations	14	1	-	1	(1)	-	1	1
6	Non-financial corporations	934	810	337	770	(52)	(414)	569	76
7	Households	110	341	99	310	(1)	(23)	408	303
8	Debt securities	-	-	-	-	-	-	-	-
9	Loan commitments given	269	112	7	105	(6)	-	12	-
10	Total	1,327	1,264	443	1,186	(60)	(437)	990	380

Barclays Bank PLC

		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
						On performing forborne exposures	On non-performing forborne exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Performing forborne	Non-performing forborne						
		£m	£m	Of which defaulted	Of which impaired	£m	£m	£m	£m
As at 31 December 2019									
1	Loans and Advances	788	835	229	470	(20)	(152)	843	392
2	Central banks	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-
5	Other financial corporations	-	-	-	-	-	-	-	-
6	Non-financial corporations	761	528	205	419	(20)	(135)	529	105
7	Households	27	307	24	51	-	(17)	314	287
8	Debt securities	-	-	-	-	-	-	-	-
9	Loan commitments given	200	148	56	1	-	-	16	-
10	Total	988	983	285	471	(20)	(152)	859	392

Table 40: Credit quality of performing and non-performing exposures by past due days

This table follows the regulatory defined measures rather than the IFRS definition and they cannot be reconciled to the tables disclosed in the Barclays 2020 Interim Results Announcement. For example, loans and advances in the tables below include cash balances at central banks, cash collateral and settlement balances and reverse repos that are not part of the “loans and advances at amortised cost” disclosed in the Barclays 2020 Interim Results Announcement.

		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
		Not past due or past due ≤ 30 days		Past due > 30 days ≤ 90 days	Unlikely to pay that are not past due or are past due ≤ 90 days		Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
As at 30 June 2020		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	Loans and advances	825,820	823,668	2,152	9,444	3,025	1,882	2,651	582	722	157	425	9,413
2	Central banks	210,194	210,194	-	-	-	-	-	-	-	-	-	-
3	General governments	12,759	12,759	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	57,566	57,566	-	6	6	-	-	-	-	-	-	6
5	Other financial corporations	238,730	238,496	234	266	23	155	48	27	12	-	1	265
6	Non-financial corporations	101,185	100,667	518	3,188	1,508	683	314	302	329	22	30	3,188
7	Of which SMEs	18,479	18,438	41	1,206	383	133	214	156	282	18	20	1,206
8	Households	205,386	203,986	1,400	5,984	1,488	1,044	2,289	253	381	135	394	5,954
9	Debt securities	104,931	104,931	-	-	-	-	-	-	-	-	-	-
10	Central banks	742	742	-	-	-	-	-	-	-	-	-	-
11	General governments	67,183	67,183	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	22,611	22,611	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	9,471	9,471	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	4,924	4,924	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	363,044			1,569								1,569
16	Central banks	556			-								-
17	General governments	3,139			-								-
18	Credit institutions	2,948			12								12
19	Other financial corporations	62,702			282								282
20	Non-financial corporations	149,629			1,095								1,095
21	Households	144,070			180								180
22	Total	1,293,795	928,599	2,152	11,013	3,025	1,882	2,651	582	722	157	425	10,982

Table 40: Credit quality of performing and non-performing exposures by past due days - continued

		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures ¹								
			Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
As at 31 December 2019		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Loans and advances	669,345	667,549	1,796	8,227	2,545	1,261	2,574	677	565	159	446	8,181
2	Central banks	159,850	159,850	-	-	-	-	-	-	-	-	-	-
3	General governments	11,053	11,053	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	37,414	37,414	-	-	-	-	-	-	-	-	-	-
5	Other financial corporations	164,554	164,217	337	106	14	69	8	2	12	-	1	106
6	Non-financial corporations	85,577	85,232	345	2,347	989	343	355	398	207	27	28	2,326
7	Of which SMEs	11,945	11,920	25	1,210	274	179	258	308	152	21	18	1,213
8	Households	210,897	209,783	1,114	5,774	1,542	849	2,211	277	346	132	417	5,749
9	Debt securities	87,372	87,372	-	-	-	-	-	-	-	-	-	-
10	Central banks	1,078	1,078	-	-	-	-	-	-	-	-	-	-
11	General governments	57,010	57,010	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	18,622	18,622	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	6,864	6,864	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	3,798	3,798	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	363,948			937								937
16	Central banks	768			-								-
17	General governments	2,916			-								-
18	Credit institutions	3,176			-								-
19	Other financial corporations	60,364			54								54
20	Non-financial corporations	160,224			649								649
21	Households	136,500			234								234
22	Total	1,120,665	754,921	1,796	9,164	2,545	1,261	2,574	677	565	159	446	9,118

¹ Prior year comparatives have been revised to better reflect the underlying past due splits within non-performing exposures.

Table 40a: Credit quality of performing and non-performing exposures by past due days for significant subsidiary

		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted		
As at 30 June 2020		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Loans and advances	623,920	623,189	731	3,143	1,127	816	442	200	210	100	248	3,143
2	Central banks	139,517	139,517	-	-	-	-	-	-	-	-	-	-
3	General governments	3,468	3,468	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	60,358	60,358	-	6	6	-	-	-	-	-	-	6
5	Other financial corporations	346,103	345,997	106	243	19	151	46	26	-	-	1	243
6	Non-financial corporations	65,357	64,936	421	1,815	1,014	522	94	135	38	2	10	1,815
7	Of which SMEs	544	515	29	11	1	9	1	-	-	-	-	11
8	Households	9,117	8,913	204	1,079	88	143	302	39	172	98	237	1,079
9	Debt securities	69,508	69,508	-	-	-	-	-	-	-	-	-	-
10	Central banks	700	700	-	-	-	-	-	-	-	-	-	-
11	General governments	44,968	44,968	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	15,249	15,249	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	7,189	7,189	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	1,402	1,402	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	215,001			1,294								1,294
16	Central banks	6			-								-
17	General governments	3,133			-								-
18	Credit institutions	6,006			12								12
19	Other financial corporations	68,649			280								280
20	Non-financial corporations	135,126			1,001								1,001
21	Households	2,081			1								1
22	Total	908,429	692,697	731	4,437	1,127	816	442	200	210	100	248	4,437

Table 40a Credit quality of performing and non-performing exposures by past due days for significant subsidiary - continued

		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures ¹								
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Unlikely to pay that are or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted		
As at 31 December 2019		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Loans and advances	501,822	501,071	751	2,307	831	407	394	152	199	107	217	2,307
2	Central banks	117,983	117,983	-	-	-	-	-	-	-	-	-	-
3	General governments	3,383	3,383	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	47,049	47,049	-	-	-	-	-	-	-	-	-	-
5	Other financial corporations	266,786	266,455	331	79	9	67	2	-	-	-	1	79
6	Non-financial corporations	58,213	57,887	326	1,067	659	168	93	89	45	3	10	1,067
7	Of which SMEs	653	637	16	7	1	5	-	-	-	-	1	7
8	Households	8,408	8,314	94	1,161	163	172	299	63	154	104	206	1,161
9	Debt securities	59,721	59,721	-	-	-	-	-	-	-	-	-	-
10	Central banks	1,021	1,021	-	-	-	-	-	-	-	-	-	-
11	General governments	38,761	38,761	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	13,359	13,359	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	5,611	5,611	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	969	969	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	217,551			641								641
16	Central banks	18			-								-
17	General governments	2,903			-								-
18	Credit institutions	3,603			-								-
19	Other financial corporations	64,462			54								54
20	Non-financial corporations	145,113			582								582
21	Households	1,452			5								5
22	Total	779,094	560,792	751	2,948	831	407	394	152	199	107	217	2,948

¹ Prior year comparatives have been revised to better reflect the underlying past due splits within non-performing exposures.

Table 41: Performing and non-performing exposures and related provisions

This table provides an overview of the credit quality of non-performing exposures and related impairments, provisions and valuation adjustments by portfolio and exposure class.

	Gross carrying amount/nominal			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions								Collateral and financial guarantees received			
	Performing exposures		Of which stage 2	Non-performing exposures		Performing exposures - impairment and provisions		Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Accumulated partial write-off	On performing exposures	On non-performing exposures			
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3						
As at 30 June 2020	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Loans and advances	825,820	751,683	74,137	9,444	198	9,210	(5,015)	(1,055)	(3,960)	(4,039)	(7)	(4,032)	(145)	363,408	3,131
2 Central banks	210,194	210,194	-	-	-	-	-	-	-	-	-	-	-	1,023	-
3 General governments	12,759	12,759	-	-	-	-	-	-	-	-	-	-	-	533	-
4 Credit institutions	57,566	57,109	457	6	-	6	(3)	(2)	(1)	-	-	-	-	19,585	-
5 Other financial corporations	238,730	231,964	6,766	266	-	266	(65)	(25)	(40)	(151)	-	(151)	(116)	139,190	17
6 Non-financial corporations	101,185	67,289	33,896	3,188	-	3,188	(1,134)	(224)	(910)	(930)	-	(930)	(29)	43,425	843
7 Of which SMEs	18,479	15,295	3,184	1,206	-	1,206	(161)	(41)	(120)	(205)	-	(205)	-	14,508	665
8 Households	205,386	172,368	33,018	5,984	198	5,750	(3,813)	(804)	(3,009)	(2,958)	(7)	(2,951)	-	159,652	2,271
9 Debt securities	104,931	97,791	7,140	-	-	-	(34)	(10)	(24)	-	-	-	-	-	-
10 Central banks	742	742	-	-	-	-	-	-	-	-	-	-	-	-	-
11 General governments	67,183	63,578	3,605	-	-	-	(9)	(3)	(6)	-	-	-	-	-	-
12 Credit institutions	22,611	19,703	2,908	-	-	-	(16)	(3)	(13)	-	-	-	-	-	-
13 Other financial corporations	9,471	9,144	327	-	-	-	(7)	(3)	(4)	-	-	-	-	-	-
14 Non-financial corporations	4,924	4,624	300	-	-	-	(2)	(1)	(1)	-	-	-	-	-	-
15 Off-balance-sheet exposures	363,044	302,520	60,524	1,569	-	1,569	(692)	(122)	(570)	(48)	-	(48)	-	16,749	29
16 Central banks	556	556	-	-	-	-	-	-	-	-	-	-	-	-	-
17 General governments	3,139	3,132	7	-	-	-	-	-	-	-	-	-	-	-	-
18 Credit institutions	2,948	2,032	916	12	-	12	(4)	(1)	(3)	(3)	-	(3)	-	35	-
19 Other financial corporations	62,702	49,681	13,021	282	-	282	(34)	(12)	(22)	-	-	-	-	5,280	-
20 Non-financial corporations	149,629	113,977	35,652	1,095	-	1,095	(451)	(52)	(399)	(45)	-	(45)	-	6,761	27
21 Households	144,070	133,142	10,928	180	-	180	(203)	(57)	(146)	-	-	-	-	4,673	2
22 Total	1,293,795	1,151,994	141,801	11,013	198	10,779	(5,741)	(1,187)	(4,554)	(4,087)	(7)	(4,080)	(145)	380,157	3,160

Table 41 Performing and non-performing exposures and related provisions – continued

	Gross carrying amount/nominal				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Collateral and financial guarantees received			
	Performing exposures		Of		Non-performing exposures		Performing exposures - accumulated impairment and provisions		Non-performing exposures - accumulated negative changes in fair value due to credit risk and provisions		Accumulated partial write-off	On performing exposures ¹	On non-performing exposures		
	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3							
As at 31 December 2019	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m		
1 Loans and advances	669,345	631,384	37,961	8,227	177	8,021	(3,106)	(722)	(2,384)	(3,277)	(6)	(3,271)	(146)	306,480	3,200
2 Central banks	159,850	159,850	-	-	-	-	-	-	-	-	-	-	-	-	-
3 General governments	11,053	11,053	-	-	-	-	-	-	-	-	-	-	-	555	-
4 Credit institutions	37,414	37,328	86	106	-	106	(3)	(1)	(2)	-	-	-	-	11,636	-
5 Other financial corporations	164,554	163,389	1,165	2,346	20	2,326	(83)	(24)	(59)	(18)	-	(18)	(116)	98,323	21
6 Non-financial corporations	85,577	76,565	9,012	1,213	-	1,213	(400)	(128)	(272)	(557)	(1)	(556)	(28)	37,348	950
7 Of which SMEs	11,945	9,477	2,468	5,775	157	5,589	(117)	(38)	(79)	(178)	-	(178)	-	7,497	705
8 Households	210,897	183,199	27,698	-	-	-	(2,620)	(569)	(2,051)	(2,702)	-	(2,697)	(2)	158,618	2,229
9 Debt securities	87,372	86,398	974	-	-	-	(16)	(9)	(7)	-	-	-	-	-	-
10 Central banks	1,078	1,078	-	-	-	-	-	-	-	-	-	-	-	-	-
11 General governments	57,010	57,010	-	-	-	-	(6)	(6)	-	-	-	-	-	-	-
12 Credit institutions	18,622	17,895	727	-	-	-	(2)	(1)	(1)	-	-	-	-	-	-
13 Other financial corporations	6,864	6,727	137	-	-	-	(5)	(1)	(4)	-	-	-	-	-	-
14 Non-financial corporations	3,798	3,688	110	-	-	-	(3)	(1)	(2)	-	-	-	-	-	-
15 Off-balance-sheet exposures	363,948	345,055	18,893	937	2	935	(266)	(95)	(171)	(56)	-	(56)	-	19,153	27
16 Central banks	768	768	-	-	-	-	-	-	-	-	-	-	-	-	-
17 General governments	2,916	2,764	152	-	-	-	(1)	-	(1)	-	-	-	-	-	-
18 Credit institutions	3,176	3,022	154	-	-	-	(3)	(1)	(2)	-	-	-	-	43	-
19 Other financial corporations	60,364	57,594	2,770	54	-	54	(11)	(7)	(4)	-	-	-	-	5,566	-
20 Non-financial corporations	160,224	150,479	9,745	649	1	648	(152)	(58)	(94)	(56)	-	(56)	-	9,180	23
21 Households	135,500	130,428	6,072	234	1	233	(99)	(29)	(70)	-	-	-	-	4,364	4
22 Total	1,120,665	1,062,837	57,828	9,164	179	8,956	(3,388)	(826)	(2,562)	(3,333)	(6)	(3,227)	(146)	325,633	3,227

¹ Prior year comparatives have been revised to reflect the accurate split of collateral and financial guarantees between Loans and Advances and Debt Securities.

Table 41a Performing and non-performing exposures and related provisions for significant subsidiary

		Gross carrying amount/nominal				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Collateral and financial guarantees received				
		Performing exposures		Non-performing exposures		Performing exposures - accumulated impairment and provisions				Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Accumulated partial write-off	On performing exposures	On non-performing exposures		
		Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 2	Of which stage 3					
As at 30 June 2020		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Loans and advances	623,920	586,236	37,684	3,143	9	3,134	(1,039)	(256)	(783)	(1,204)	-	(1,204)	(145)	212,555	834
2	Central banks	139,517	139,517	-	-	-	-	-	-	-	-	-	-	-	747	-
3	General governments	3,468	3,468	-	-	-	-	-	-	-	-	-	-	-	466	-
4	Credit institutions	60,358	59,618	740	6	-	6	(4)	(3)	(1)	-	-	-	-	19,587	-
5	Other financial corporations	346,103	335,877	10,226	243	-	243	(70)	(30)	(40)	(147)	-	(147)	(116)	164,498	1
6	Non-financial corporations	65,357	39,547	25,810	1,815	-	1,815	(898)	(185)	(713)	(681)	-	(681)	(29)	19,783	128
7	Of which SMEs	544	369	175	11	-	11	(54)	(12)	(42)	(9)	-	(9)	-	37	-
8	Households	9,117	8,209	908	1,079	9	1,070	(67)	(38)	(29)	(376)	-	(376)	-	7,474	705
9	Debt securities	69,508	63,747	5,761	-	-	-	(25)	(6)	(19)	-	-	-	-	-	-
10	Central banks	700	700	-	-	-	-	-	-	-	-	-	-	-	-	-
11	General governments	44,968	41,662	3,306	-	-	-	(7)	(2)	(5)	-	-	-	-	-	-
12	Credit institutions	15,249	13,212	2,037	-	-	-	(12)	(2)	(10)	-	-	-	-	-	-
13	Other financial corporations	7,189	6,899	290	-	-	-	(6)	(2)	(4)	-	-	-	-	-	-
14	Non-financial corporations	1,402	1,274	128	-	-	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	215,001	170,062	44,939	1,294	-	1,294	(458)	(62)	(396)	(48)	-	(48)	-	27,261	10
16	Central banks	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-
17	General governments	3,133	3,131	2	-	-	-	-	-	-	-	-	-	-	-	-
18	Credit institutions	6,006	5,124	882	12	-	12	(4)	(1)	(3)	(3)	-	(3)	-	35	-
19	Other financial corporations	68,649	56,392	12,257	280	-	280	(33)	(12)	(21)	-	-	-	-	20,941	-
20	Non-financial corporations	135,126	103,395	31,731	1,001	-	1,001	(421)	(49)	(372)	(45)	-	(45)	-	6,267	10
21	Households	2,081	2,014	67	1	-	1	-	-	-	-	-	-	-	18	-
22	Total	908,429	820,045	88,384	4,437	9	4,428	(1,522)	(324)	(1,198)	(1,252)	-	(1,252)	(145)	239,816	844

Table 41a: Performing and non-performing exposures and related provisions for significant subsidiary - continued

	Gross carrying amount/nominal							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Collateral and financial guarantees received	
	Performing exposures		Non-performing exposures			Performing exposures - accumulated impairment and provisions		Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Accumulated partial write-off	On performing exposures ¹	On non-performing exposures	
	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 2	Of which stage 3					
As at 31 December 2019	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Loans and advances	501,822	494,243	7,579	2,307	8	2,299	(404)	(144)	(260)	(710)	-	(710)	(146)	179,557	1,029
2 Central banks	117,983	117,983	-	-	-	-	-	-	-	-	-	-	-	-	-
3 General governments	3,383	3,383	-	-	-	-	-	-	-	-	-	-	-	362	-
4 Credit institutions	47,049	46,963	86	-	-	-	(4)	(2)	(2)	-	-	-	-	14,709	-
5 Other financial corporations	266,786	265,683	1,103	79	-	79	(84)	(26)	(26)	(7)	-	(7)	(116)	137,314	3
6 Non-financial corporations	58,213	52,396	5,817	1,067	-	1,067	(279)	(91)	(91)	(363)	-	(368)	(28)	20,275	207
7 Of which SMEs	653	532	121	7	-	7	(37)	(12)	(12)	(7)	-	(7)	-	-	-
8 Households	8,408	7,835	573	1,161	-	1,153	(37)	(25)	(25)	(335)	-	(335)	(2)	6,897	819
9 Debt securities	59,721	58,847	874	-	-	-	(14)	(7)	(7)	-	-	-	-	-	-
10 Central banks	1,021	1,021	-	-	-	-	-	-	-	-	-	-	-	-	-
11 General governments	38,761	38,761	-	-	-	-	(5)	(5)	-	-	-	-	-	-	-
12 Credit institutions	13,359	12,632	727	-	-	-	(2)	(1)	(1)	-	-	-	-	-	-
13 Other financial corporations	5,611	5,474	137	-	-	-	(5)	(1)	(4)	-	-	-	-	-	-
14 Non-financial corporations	969	959	10	-	-	-	(2)	-	(2)	-	-	-	-	-	-
15 Off-balance-sheet exposures	217,551	205,847	11,704	641	-	641	(158)	(61)	(97)	(56)	-	(56)	-	26,997	8
16 Central banks	18	18	-	-	-	-	-	-	-	-	-	-	-	-	-
17 General governments	2,903	2,751	152	-	-	-	(1)	-	(1)	-	-	-	-	-	-
18 Credit institutions	3,603	3,468	135	-	-	-	(3)	(1)	(2)	-	-	-	-	43	-
19 Other financial corporations	64,462	61,696	2,766	54	-	54	(11)	(6)	(5)	-	-	-	-	18,223	-
20 Non-financial corporations	145,113	136,518	8,595	582	-	582	(143)	(54)	(89)	(56)	-	(56)	-	8,731	8
21 Households	1,452	1,396	56	5	-	5	-	-	-	-	-	-	-	-	-
22 Total	779,054	758,937	20,157	2,948	8	2,940	(576)	(212)	(364)	(766)	-	(766)	(146)	206,554	1,037

¹ Prior year comparatives have been revised to reflect the accurate split of collateral and financial guarantees between Loans and Advances and Debt Securities.

Table 42: Collateral obtained by taking possession and execution processes

This table provides an overview of foreclosed assets obtained from non-performing exposures.

Barclays Group	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
As at 30 June 2020	£m	£m
1 Property, plant and equipment (PP&E)	-	-
2 Other than PP&E	-	-
3 Residential immovable property	18	14
4 Commercial Immovable property	-	-
5 Movable property (auto, shipping, etc.)	-	-
6 Equity and debt instruments	-	-
7 Other	-	-
8 Total	18	14

As at 31 December 2019	£m	£m
1 Property, plant and equipment (PP&E)	-	-
2 Other than PP&E	-	-
3 Residential immovable property	15	9
4 Commercial Immovable property	-	-
5 Movable property (auto, shipping, etc.)	-	-
6 Equity and debt instruments	-	-
7 Other	-	-
8 Total	15	9

Table 42a: Collateral obtained by taking possession and execution processes for significant subsidiary

Barclays Bank PLC	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
As at 30 June 2020	£m	£m
1 Property, plant and equipment (PP&E)	-	-
2 Other than PP&E	-	-
3 Residential immovable property	18	14
4 Commercial Immovable property	-	-
5 Movable property (auto, shipping, etc.)	-	-
6 Equity and debt instruments	-	-
7 Other	-	-
8 Total	18	14

As at 31 December 2019	£m	£m
1 Property, plant and equipment (PP&E)	-	-
2 Other than PP&E	-	-
3 Residential immovable property	15	9
4 Commercial Immovable property	-	-
5 Movable property (auto, shipping, etc.)	-	-
6 Equity and debt instruments	-	-
7 Other	-	-
8 Total	15	9

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

This table provides an overview of the Bank's stock of defaulted and impaired loans and debt securities.

		Gross carrying value defaulted exposures ¹
Barclays Group		£m
1	As at 1 January 2020	8,181
	Loans and debt securities that have defaulted or impaired since the last reporting	
2	period	2,986
3	Returned to non-defaulted status	(735)
4	Amounts written off	(965)
5	Other changes ²	(54)
10	As at 30 June 2020	9,413

¹ Defaulted exposures are defined as all stage 3 impaired gross loans and debt securities under IFRS9 and any stage 1 and stage 2 gross loans and debt securities under IFRS9 more than 90 days past due.

² Other changes include repayments and disposals net drawdowns.

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

This table shows the movement in the impairment¹ allowance the year.

		Accumulated specific credit risk adjustment ¹	Accumulated general credit risk adjustment
Barclays Group		£m	£m
1	As at 1 January 2020	6,721	-
2	Increases due to amounts set aside for estimated loan losses during the period ²	3,835	-
3	Decreases due to amounts reversed for estimated loan losses during the period ³	(965)	-
4	Decreases due to amounts taken against accumulated credit risk adjustments	-	-
5	Transfers between credit risk adjustments	-	-
6	Impact of exchange rate differences	237	-
7	Business combinations, including acquisitions and disposals of subsidiaries	-	-
9	Other adjustments	-	-
10	As at 30 June 2020	9,828	-
11	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	(294)	-
12	Specific credit risk adjustments directly recorded to the statement of profit or loss	-	-

¹ Excludes other assets impairment of £138m.

² 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.

³ Represents amounts written off.

Table 45: Loans and advances subject to legislative and non-legislative moratoria

This table provides an overview of the credit quality of loans and advances subject to moratoria on loan repayments applied in the light of the COVID-19 crisis.

	Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk								Gross carrying amount
	Performing				Non-performing				Performing				Non-performing				
				Of which: Instruments with significant increase in credit risk since initial recognition exposures with forbearance measures			Of which: with Unlikely to pay that are not past- due or past- due <= 90 days					Of which: Instruments with significant increase in credit risk since initial recognition exposures with forbearance measures		Of which: with Unlikely to pay that are not past- due or past- due <= 90 days			Inflows to non- performing exposures
Barclays Group																	
As at 30 June 2020	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Loans and advances subject to moratorium	21,956	21,435	114	2,341	521	5	364	548	458	12	287	90	1	68	89		
2 of which: Households	17,401	17,216	10	1,539	185	-	158	435	414	7	268	21	-	4	12		
3 of which: Collateralised by residential immovable property	15,382	15,223	-	1,039	159	-	156	23	19	-	12	4	-	4	8		
4 of which: Non-financial corporations	4,529	4,195	104	799	334	4	205	112	43	5	19	69	-	63	77		
5 of which: Small and Medium-sized Enterprises	3,774	3,511	104	540	263	4	134	52	33	3	12	19	-	14	42		
6 of which: Collateralised by commercial immovable property	1,082	982	-	102	100	-	53	12	4	-	1	8	-	5	15		

Table 46: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

This table provides an overview of the volume of loans and advances subject to legislative and non-legislative moratoria.

Barclays Group	Gross carrying amount								
	Number of obligors	£m	Residual maturity of moratoria						
			Of which: legislative moratoria £m	Of which: expired £m	<= 3 months £m	> 3 months <= 6 months £m	> 6 months <= 9 months £m	> 9 months <= 12 months £m	> 1 year £m
As at 30 June 2020									
1 Loans and advances for which moratorium was offered	613,545	29,983							
2 Loans and advances subject to moratorium (granted)	599,399	29,484	348	7,528	18,522	1,402	809	1,166	57
3 of which: Households		24,791	348	7,390	17,151	144	30	39	37
4 of which: Collateralised by residential immovable property		22,066	249	6,684	15,135	141	30	39	37
5 of which: Non-financial corporations		4,665	-	136	1,362	1,249	776	1,122	20
6 of which: Small and Medium-sized Enterprises		3,910	-	136	1,172	1,113	649	820	20
7 of which: Collateralised by commercial immovable property		1,136	-	54	387	371	154	165	5

Table 47: Newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

This table provides an overview of the stock of newly originated loans and advances subject to public guarantee schemes introduced in response to COVID-19 crisis.

Barclays Group		Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount Inflows to non-performing exposures
		£m	of which: forborne £m	Public guarantees received £m	£m
As at 30 June 2020					
1	Newly originated loans and advances subject to public guarantee schemes	8,478	-	8,093	-
2	of which: Households	-			-
3	of which: Collateralised by residential immovable property	-			-
4	of which: Non-financial corporations	8,423	-	8,043	-
5	of which: Small and Medium-sized Enterprises	7,916			-
6	of which: Collateralised by commercial immovable property	2,844			-

Table 48: Detailed view of counterparty credit risk EAD, RWA and Capital requirements

This table summarises EAD, RWA and capital requirements for counterparty credit risk. This disclosure excludes CVA which is shown on table 5.

	As at 30 June 2020			As at 31 December 2019		
	EAD £m	RWA £m	Capital requirements £m	EAD £m	RWA £m	Capital requirements £m
Barclays Group						
Standardised approach						
Central governments or central banks	3,952	2	-	2,951	2	-
Regional governments or local authorities	2,464	-	-	1,291	1	-
Public sector entities	1,287	155	12	912	119	10
Multilateral development banks	388	2	-	328	1	-
International organisations	105	-	-	48	-	-
Institutions	33,745	845	68	19,819	563	45
Corporates	10,638	10,615	849	10,939	10,969	878
Retail	-	-	-	-	-	-
Secured by mortgages	-	-	-	-	-	-
Exposures in default	5	7	1	-	-	-
Items associated with high risks	-	-	-	-	-	-
Covered bonds	-	-	-	-	-	-
Securitisation positions	184	209	17	7	1	-
Collective investment undertakings	-	-	-	-	-	-
Equity positions	-	-	-	-	-	-
Other items	-	-	-	-	-	-
Total standardised approach credit risk exposure	52,768	11,835	947	36,295	11,656	933
Advanced IRB approach						
Central governments or central banks	6,063	571	46	5,889	576	46
Institutions	22,438	5,497	440	21,173	5,083	407
Corporates	53,346	14,450	1,156	45,687	11,091	887
Retail	-	-	-	-	-	-
- Small and medium-sized enterprises (SMEs)	-	-	-	-	-	-
- Secured by real estate collateral	-	-	-	-	-	-
- Qualifying revolving retail	-	-	-	-	-	-
- Other retail	-	-	-	-	-	-
Equity	-	-	-	-	-	-
Securitisation positions	-	-	-	162	162	13
Non-credit obligation assets	-	-	-	-	-	-
Total advanced IRB credit risk exposure	81,847	20,518	1,642	72,911	16,912	1,353
Default fund contributions	2,506	778	62	2,084	998	80
Total counterparty credit RWAs	137,121	33,131	2,651	111,290	29,566	2,366

Counterparty credit risk exposures post-CRM and RWAs increased £25.8bn to £137.1bn and £3.6bn to £33.1bn respectively, primarily due to increased derivatives and SFT trading activity.

Table 48a: Detailed view of counterparty credit risk RWAs and Capital requirements for significant subsidiary

	As at 30 June 2020		As at 31 December 2019	
	RWA £m	Capital requirements £m	RWA £m	Capital requirements £m
Barclays Bank PLC				
Standardised approach				
Central governments or central banks	2	-	2	-
Regional governments or local authorities	-	-	1	-
Public sector entities	154	12	117	9
Multilateral development banks	1	0	1	-
International organisations	-	-	-	-
Institutions	2,866	229	2,718	217
Corporates	7,527	602	8,276	662
Retail	-	-	-	-
Secured by mortgages	-	-	-	-
Exposures in default	7	1	-	-
Items associated with high risks	-	-	-	-
Covered bonds	-	-	-	-
Securitisation positions	210	17	1	-
Collective investment undertakings	-	-	-	-
Equity positions	-	-	-	-
Other items	-	-	-	-
Total standardised approach credit risk exposure	10,767	861	11,116	888
Advanced IRB approach				
Central governments or central banks	457	37	450	36
Institutions	4,582	367	4,329	346
Corporates	12,283	983	9,273	742
Retail	-	-	-	-
- Small and medium-sized enterprises (SMEs)	-	-	-	-
- Secured by real estate collateral	-	-	-	-
- Qualifying revolving retail	-	-	-	-
- Other retail	-	-	-	-
Equity	-	-	-	-
Securitisation positions	-	-	163	13
Non-credit obligation assets	-	-	-	-
Total advanced IRB credit risk exposure	17,322	1,386	14,215	1,137
Default fund contributions	296	24	342	27
Total counterparty credit RWAs	28,385	2,271	25,673	2,052

Table 49: CCR1 - Analysis of CCR exposure by approach

This table excludes default fund contribution and as such cannot be directly reconciled to table 48.

Barclays Group		Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
As at 30 June 2020		£m	£m	£m	£m		£m	£m
1	Mark to market		3,371	18,701			10,580	2,839
2	Original exposure	-					-	-
3	Standardised approach		-				-	-
4	IMM (for derivatives and SFTs)				79,194	1.4	110,872	25,440
5	Of which securities financing transactions				26,293	1.4	36,810	4,568
6	Of which derivatives and long settlement transactions				52,901	1.4	74,062	20,872
7	Of which from contractual cross-product netting				-		-	-
8	Financial collateral simple method (for SFTs)						-	-
9	Financial collateral comprehensive method (for SFTs)						13,163	4,074
10	VaR for SFTs						-	-
11	Total							32,353

Barclays Group		Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
As at 31 December 2019		£m	£m	£m	£m		£m	£m
1	Mark to market		2,004	7,996			5,723	1,974
2	Original exposure	-					-	-
3	Standardised approach		-				-	-
4	IMM (for derivatives and SFTs)				64,055	1.4	89,677	21,871
5	Of which securities financing transactions				21,083	1.4	29,517	4,297
6	Of which derivatives and long settlement transactions				42,972	1.4	60,160	17,575
7	Of which from contractual cross-product netting				-		-	-
8	Financial collateral simple method (for SFTs)						-	-
9	Financial collateral comprehensive method (for SFTs)						13,806	4,723
10	VaR for SFTs						-	-
11	Total							28,568

Counterparty Credit Risk RWAs increased £3.8bn to £32.4bn primarily driven by increased trading activity within IMM Derivatives.

Table 50: 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.

Exposures by regulatory portfolio and risk

Barclays Group	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated	
As at 30 June 2020																			
1 Central governments or central banks	3,948	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	3,952	488	
2 Regional governments or local authorities	2,462	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	2,464	21	
3 Public sector entities	520	-	-	-	765	-	1	-	-	1	-	-	-	-	-	-	1,287	773	
4 Multilateral development banks	378	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	388	10	
5 International Organisations	105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	105	32	
6 Institutions	-	33,100	-	-	497	-	127	-	-	21	-	-	-	-	-	-	33,745	15,620	
7 Corporates	-	-	-	-	61	-	28	-	-	10,325	20	-	-	-	-	-	10,434	10,352	
8 Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9 Secured by mortgages on immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Exposures in default	-	-	-	-	-	-	-	-	-	-	5	-	-	-	-	-	5	5	
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12 Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17 Total	7,413	33,100	-	-	1,335	-	160	-	-	10,347	25	-	-	-	-	-	52,380	27,301	

Table 50: CCR3 - Counterparty credit risk exposures by exposure classes and risk weight under standardised approach - continued

Exposures by regulatory portfolio and risk

Barclays Group	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated	
As at 31 December 2019																			
1 Central governments or central banks	2,947	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	2,951	219
2 Regional governments or local authorities	1,288	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	1,291	21
3 Public sector entities	327	-	-	-	583	-	1	-	-	2	-	-	-	-	-	-	-	912	591
4 Multilateral development banks	323	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	328	4
5 International Organisations	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48	48
6 Institutions	-	19,191	-	-	550	-	29	-	-	7	-	-	-	-	-	-	-	19,777	10,210
7 Corporates	-	-	-	-	81	-	55	-	-	10,647	34	-	-	-	-	-	-	10,817	10,664
8 Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Secured by mortgages on immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Total	4,933	19,191	-	-	1,221	-	89	-	-	10,656	34	-	-	-	-	-	-	36,125	21,757

CCR EAD increased by £16.3bn to £52.4bn primarily driven by an increase in central clearing counterparties due to market volatility.

Table 51: 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
As at 30 June 2020									
0.00 to < 0.15	5,823	0%	54	60.0%	-	468	8.1%	1	
0.15 to < 0.25	96	0.2%	8	50.5%	1	32	33.0%	0	
0.25 to < 0.50	121	0.3%	10	48.5%	-	44	36.2%	1	
0.50 to < 0.75	0	0.5%	2	45.2%	4	0	101.5%	0	
0.75 to < 2.50	19	1.6%	4	45.0%	-	17	89.5%	0	
2.50 to < 10.00	4	6.9%	3	58.1%	1	10	220.0%	0	
10.00 to < 100.00	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	
Total	6,063	0.0%	81	59.6%	-	571	9.4%	2	
As at 31 December 2019									
0.00 to < 0.15	5,734	0.0%	60	58.5%	-	491	8.6%	1	
0.15 to < 0.25	84	0.2%	9	51.7%	1	29	34.5%	0	
0.25 to < 0.50	4	0.4%	5	50.9%	2	3	72.1%	0	
0.50 to < 0.75	0	0.6%	1	45.0%	1	0	67.1%	0	
0.75 to < 2.50	63	1.1%	2	45.0%	-	46	72.3%	0	
2.50 to < 10.00	4	5.4%	3	59.1%	1	7	202.2%	0	
10.00 to < 100.00	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	
Total	5,889	0.1%	80	58.2%	-	576	9.8%	1	

The RWA density associated with central governments and central banks remained broadly stable at 9.4% (December 2019: 9.8%).

Table 52: 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
As at 30 June 2020									
0.00 to < 0.15	20,813	0.1%	543	46.4%	2	4,391	21.1%	4	
0.15 to < 0.25	718	0.2%	89	44.6%	2	312	43.4%	1	
0.25 to < 0.50	340	0.4%	90	49.1%	1	183	54.1%	1	
0.50 to < 0.75	119	0.6%	40	45.9%	1	71	59.6%	0	
0.75 to < 2.50	284	1.8%	48	57.0%	1	349	122.6%	2	
2.50 to < 10.00	133	4.9%	77	43.1%	1	144	108.1%	2	
10.00 to < 100.00	31	13.7%	16	42.1%	2	47	151.7%	1	
100.00 (Default)	-	-	-	-	-	-	-	-	
Total	22,438	0.1%	903	46.49%	2	5,497	24.5%	11	
As at 31 December 2019									
0.00 to < 0.15	18,894	0.1%	634	46.4%	1	3,720	19.7%	4	
0.15 to < 0.25	1,672	0.2%	151	45.6%	2	887	53.1%	1	
0.25 to < 0.50	294	0.3%	90	46.6%	1	160	54.3%	0	
0.50 to < 0.75	45	0.6%	38	43.9%	1	28	62.0%	0	
0.75 to < 2.50	108	1.7%	76	44.7%	1	109	100.5%	1	
2.50 to < 10.00	152	4.4%	82	46.2%	1	175	115.2%	2	
10.00 to < 100.00	8	10.7%	11	7.1%	1	4	56.0%	0	
100.00 (Default)	-	-	-	-	-	-	-	-	
Total	21,173	0.1%	1,082	46.4%	-	5,083	24.0%	8	

The RWA density associated with institutions remained broadly stable at 24.5% (December 2019: 24.0%).

Table 53: 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
As at 30 June 2020									
0.00 to < 0.15	41,766	0.0%	6,096	45.3%	1	6,550	15.7%	8	
0.15 to < 0.25	3,428	0.2%	583	42.3%	2	1,344	39.2%	3	
0.25 to < 0.50	2,284	0.3%	441	44.6%	3	1,327	58.1%	3	
0.50 to < 0.75	922	0.6%	277	37.2%	3	618	67.0%	2	
0.75 to < 2.50	2,156	1.4%	294	32.1%	3	1,513	70.2%	8	
2.50 to < 10.00	1,799	5.8%	206	33.9%	2	1,794	99.7%	27	
10.00 to < 100.00	720	15.9%	73	35.9%	2	1,065	147.9%	27	
100.00 (Default)	44	100.0%	20	31.3%	2	87	196.5%	0	
Total	53,119	0.6%	7,990	43.9%	2	14,298	26.9%	78	
As at 31 December 2019									
0.00 to < 0.15	38,463	0.0%	6,132	45.5%	1	6,098	15.9%	8	
0.15 to < 0.25	2,415	0.2%	615	46.9%	2	1,126	46.6%	2	
0.25 to < 0.50	1,474	0.3%	382	36.2%	3	725	49.2%	2	
0.50 to < 0.75	717	0.5%	314	43.6%	2	563	78.6%	2	
0.75 to < 2.50	1,074	1.4%	256	30.4%	3	773	72.0%	4	
2.50 to < 10.00	1,087	5.0%	190	39.4%	2	1,327	122.1%	17	
10.00 to < 100.00	218	22.1%	40	32.9%	2	306	140.3%	11	
100.00 (Default)	6	100.0%	19	39.1%	2	7	118.4%	0	
Total	45,454	0.3%	7,948	44.7%	2	10,925	24.0%	46	

The RWA density associated with advanced IRB exposure increased by 2.9% to 26.9% primarily due to a reduction in credit quality.

Table 54: CR10 - Counterparty Credit risk - Corporates specialised lending IRB

Barclays Group

Regulatory categories	Remaining maturity	On- balance sheet amount	Off- balance sheet amount	Risk weight	Exposure amount	RWA	Expected losses
As at 30 June 2020		£m	£m	%	£m	£m	£m
Category 1	Strong	Less than 2.5 years		50%	73	36	-
		Equal to or more than 2.5 years		70%	29	21	0
Category 2	Good	Less than 2.5 years		70%	98	70	1
		Equal to or more than 2.5 years		90%	19	17	0
Category 3	Satisfactory	Less than 2.5 years		115%	5	5	0
		Equal to or more than 2.5 years		115%	4	4	0
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%	-	-	-
Total		Less than 2.5 years			176	111	1
		Equal to or more than 2.5 years			52	42	-
As at 31 December 2019							
Category 1	Strong	Less than 2.5 years		50%	42	21	-
		Equal to or more than 2.5 years		70%	24	17	0
Category 2	Good	Less than 2.5 years		70%	136	96	1
		Equal to or more than 2.5 years		90%	17	15	0
Category 3	Satisfactory	Less than 2.5 years		115%	11	13	0
		Equal to or more than 2.5 years		115%	3	4	0
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%	-	-	-
Total		Less than 2.5 years			189	130	1
		Equal to or more than 2.5 years			44	36	-

Table 54a: CR10 - Corporate exposures subject to specialised lending IRB 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 June 2020			£m	£m	%	£m	£m	£m
Category 1	Strong	Less than 2.5 years			50%	73	36	-
		Equal to or more than 2.5 years			70%	29	21	0
Category 2	Good	Less than 2.5 years			90%	97	69	1
		Equal to or more than 2.5 years			115%	19	17	0
Category 3	Satisfactory	Less than 2.5 years			115%	5	5	0
		Equal to or more than 2.5 years			250%	4	4	0
Category 4	Weak	Less than 2.5 years			250%	-	-	-
		Equal to or more than 2.5 years			0%	-	-	-
Category 5	Default	Less than 2.5 years			0%	-	-	-
		Equal to or more than 2.5 years			0%	-	-	-
Total		Less than 2.5 years				175	110	1
		Equal to or more than 2.5 years				52	42	-
As at 31 December 2019								
Category 1	Strong	Less than 2.5 years			50%	42	21	-
		Equal to or more than 2.5 years			70%	24	17	0
Category 2	Good	Less than 2.5 years			70%	134	94	1
		Equal to or more than 2.5 years			90%	17	15	0
Category 3	Satisfactory	Less than 2.5 years			115%	3	4	0
		Equal to or more than 2.5 years			115%	3	4	0
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%	-	-	-
Total		Less than 2.5 years				179	119	1
		Equal to or more than 2.5 years				44	36	-

Table 55: 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	Netting benefits	Netted current credit exposure	Collateral held	Net credit exposure
	£m	£m	£m	£m	£m
As at 30 June 2020					
1 Derivatives	732,159	644,739	87,421	116,167	28,547
2 SFTs	1,105,236	1,082,759	22,477	429	22,477
3 Cross-product netting	-	-	-	-	-
4 Total	1,837,395	1,727,498	109,898	116,596	51,024
As at 31 December 2019					
1 Derivatives	457,727	395,378	62,349	86,485	21,932
2 SFTs	1,014,883	995,137	19,745	378	19,745
3 Cross-product netting	-	-	-	-	-
4 Total	1,472,610	1,390,515	82,094	86,863	41,677

Net carrying amount increased £364.8bn to £1,837.4bn primarily due to an increase in trading activity partly offset by netting and collateral benefits resulting in a net credit exposure increase of £9.3bn to £51.0bn.

Table 56: 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 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	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
As at 30 June 2020	£m	£m	£m	£m	£m	£m
1 Cash	-	90,652	-	82,194	277	1,609
2 Debt	8,212	15,528	6,027	4,201	-	-
3 Equity	5	693	-	-	-	-
4 Others	-	1,077	-	-	152	-
Total	8,217	107,950	6,027	86,395	429	1,609
As at 31 December 2019						
1 Cash	-	65,487	-	57,877	259	762
2 Debt	7,180	12,060	5,892	4,771	-	-
3 Equity	13	637	-	-	-	-
4 Others	-	1,108	-	-	119	-
Total	7,193	79,292	5,892	62,648	378	762

Derivatives collateral received increased £29.7bn to £116.2bn and posted collateral increased £23.9bn to £92.4bn driven by trading activity.

Table 57: 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 £m
	Protection bought £m	Protection sold £m	
As at 30 June 2020			
Notionals			
Single-name credit default swaps	355	-	344,550
Index credit default swaps	-	-	424,314
Total return swaps	-	-	13,309
Credit options	-	-	17,973
Other credit derivatives	-	-	-
Total notionals	355	-	800,146
Fair values			
	(7)	-	(443)
Positive fair value (asset)	5	-	9,889
Negative fair value (liability)	(12)	-	(10,332)
As at 31 December 2019			
Notionals			
Single-name credit default swaps	347	-	315,330
Index credit default swaps	-	-	364,946
Total return swaps	-	-	11,601
Credit options	-	-	50,512
Other credit derivatives	-	-	-
Total notionals	347	-	742,389
Fair values			
	(14)	-	164
Positive fair value (asset)	4	-	12,646
Negative fair value (liability)	(18)	-	(12,482)

Credit derivatives notional increased by £57.8bn to £800.1bn primarily due to trading activity.

Table 58: CCR8 - Exposures to CCPs

This table provides a breakdown of Barclays' exposures and RWAs to qualifying central counterparties (CCP).

Barclays Group	As at 30 June 2020		As at 31 December 2019	
	EAD post CRM £m	RWAs £m	EAD post CRM £m	RWAs £m
1 Exposures to QCCPs (total)		1,440		1,382
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which				
3 (i) OTC derivatives	12,063	241	9,346	187
4 (ii) Exchange-traded derivatives	4,105	82	3,639	73
5 (iii) SFTs	6,171	123	2,684	54
6 (iv) Netting sets where cross-product netting has been approved	1,787	36	3,023	60
7 Segregated initial margin	-	-	-	-
8 Non-segregated initial margin	1,495		1,055	
9 Prefunded default fund contributions	21,037	421	9,845	197
10 Alternative calculation of own funds requirements for exposures	2,506	778	2,084	998
11 Exposures to non-QCCPs (total)		-		-
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	-	-	-	-

EAD post CRM for non-segregated initial margin increased by £11.2bn to £21.0bn driven by market volatility including client activity.

Credit valuation adjustments

The Credit value 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 59: 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 used for the CCR calculation.
- Advanced approach: this approach requires the calculation of the charge as a) a 10-day 99% Value at Risk (VaR) measure for the most recent two-year period and b) the same measure for a one year stressed period. The sum of the two VaR measures is multiplied with the relevant multiplication factor, based on the number of market risk back-testing exceptions for the most recent 250 business days, to yield the capital charge.

Credit valuation adjustment (CVA) capital charge

Barclays Group	Exposure value £m	RWA £m
As at 30 June 2020		
1 Total portfolios subject to the Advanced Method	17,231	3,761
2 (i) VaR component (including the 3x multiplier)		1,422
3 (ii) Stressed VaR component (including 3x multiplier)		2,339
4 All portfolios subject to the Standardised Method	604	185
EU4 Based on original exposure method	-	-
5 Total subject to the CVA capital charge	17,835	3,946
As at 31 December 2019		
1 Total portfolios subject to the Advanced Method	15,966	2,294
2 (i) VaR component (including the 3x multiplier)		595
3 (ii) Stressed VaR component (including 3x multiplier)		1,698
4 All portfolios subject to the Standardised Method	306	210
EU4 Based on original exposure method	-	-
5 Total subject to the CVA capital charge	16,272	2,504

CVA RWA increased by £1.4bn to 3.9bn primarily due to increased credit spread volatility and the appreciation of period end USD against GBP.

Review of regulatory measures

The following disclosures provide details on regulatory measures of market risk. Refer to pages 179 to 186 of the Barclays PLC Pillar 3 Report 2019 for more detail on regulatory measures and the differences when compared to management measures.

Barclays Group's market risk capital requirement comprises 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 62 "Minimum capital requirement for market risk", on page 93 for a breakdown of capital requirements by approach.

Table 60: Analysis of Regulatory VaR, SVaR, IRC and CRM¹

Barclays Group	Period-end £m	Avg. £m	Max £m	Min £m
Six months ended 30 June 2020				
Regulatory VaR (1-day)	85	58	111	24
Regulatory VaR (10-day) ²	270	183	352	75
SVaR (1-day)	81	98	152	62
SVaR (10-day) ²	257	310	481	195
IRC	135	195	349	112
CRM	-	-	-	-
Six months ended 31 December 2019				
Regulatory VaR (1-day)	36	30	38	22
Regulatory VaR (10-day) ²	115	93	119	71
SVaR (1-day)	112	58	112	42
SVaR (10-day) ²	355	185	355	134
IRC	264	158	283	113
CRM	-	-	-	-

¹ Excludes Intermediate Holding Company (IHC). Includes Barclays Bank Ireland PLC (BBI) on an undiversified basis to 31 March 2020 and on a diversified basis from 1 April 2020 following approval from the PRA.

² 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 182-183 of the Barclays PLC Pillar 3 Report 2019.

On an average basis there were increases in VaR, SVaR and IRC:

- Increase in the IRC primarily driven by Fixed Income Credit
- Higher market volatility resulted in an increased VaR and SVaR within Credit and Equity risk

Table 61: Breakdown of the major regulatory risk measures by portfolio

Barclays Group				Barclays		Barclays	Financial	Securitised	Fixed
	Macro	Equities	Credit	International Treasury	Banking	Group Treasury	Resource Management	Products ¹	Income Financing ¹
As at 30 June 2020	£m	£m	£m	£m	£m	£m	£m	£m	£m
Regulatory VaR (1-day)	23	45	38	-	24	5	52	4	2
Regulatory VaR (10-day)	73	144	119	1	76	17	165	14	7
SVaR (1-day)	31	33	31	1	28	14	50	5	7
SVaR (10-day)	97	104	98	3	88	46	160	15	22
IRC	159	22	238	-	33	39	54	9	2
CRM	-	-	-	-	-	-	-	-	-
As at 31 December 2019									
Regulatory VaR (1-day)	13	10	23	-	1	4	16		-
Regulatory VaR (10-day)	42	31	73	1	2	12	49		-
SVaR (1-day)	61	11	41	1	2	13	33		-
SVaR (10-day)	194	33	129	2	5	41	103		-
IRC	174	6	427	-	3	-	59		-
CRM	-	-	-	-	-	-	-		-

¹ New business segment introduced post 31 December 2019.

Capital requirements for market risk

The table below shows the elements of capital requirements and RWAs 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 60, 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 62: Market risk own funds requirements

Barclays Group	RWA		Capital requirements	
	As at 30 June 2020	As at 31 December 2019	As at 30 June 2020	As at 31 December 2019
	£m	£m	£m	£m
1 Internal models approach	22,733	17,729	1,819	1,418
2 VaR	9,257	4,121	741	330
3 SVaR	10,840	8,236	867	659
4 Incremental risk charge	1,778	3,705	142	296
5 Comprehensive risk measure	-	-	-	-
6 Risks not in VaR	858	1,667	69	133
7 Standardised approach	12,952	13,032	1,036	1,043
8 Interest rate risk (general and specific)	6,127	5,770	490	462
9 Equity risk (general and specific)	4,171	4,951	334	396
10 Foreign exchange risk	463	457	37	37
11 Commodity risk	-	-	-	-
12 Specific interest rate risk of securitisation position	2,191	1,854	175	148
13 Total	35,685	30,761	2,855	2,461

Market risk RWAs increased by £4.9bn to £35.7bn driven by VaR and SVaR as a result of increased market volatility.

Table 62a: Market risk own funds requirements for significant subsidiary

Barclays Bank PLC	RWA		Capital requirements	
	As at 30 June 2020	As at 31 December 2019	As at 30 June 2020	As at 31 December 2019
	£m	£m	£m	£m
1 Internal models approach	23,956	17,275	1,917	1,382
2 VaR	10,136	4,288	811	343
3 SVaR	12,163	7,986	973	639
4 Incremental risk charge	1,657	3,394	133	271
5 Comprehensive risk measure	-	-	-	-
6 Risks not in VaR	-	1,607	-	129
7 Standardised approach	6,179	6,163	494	493
8 Interest rate risk (general and specific)	3,056	3,607	244	289
9 Equity risk (general and specific)	1,916	1,828	153	146
10 Foreign exchange risk	45	36	4	3
11 Commodity risk	-	-	-	-
12 Specific interest rate risk of securitisation position	1,162	692	93	55
13 Total	30,135	23,438	2,411	1,875

Table 63: 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 June	As at 31	As at 30 June	As at 31
	2020	December 2019	2020	December 2019
	£m	£m	£m	£m
Outright products				
1 Interest rate risk (general and specific)	6,127	5,770	490	462
2 Equity risk (general and specific)	3,081	4,057	247	325
3 Foreign exchange risk	462	457	37	37
4 Commodity risk	-	-	-	-
Options				
5 Simplified approach	-	-	-	-
6 Delta-plus method	948	789	76	63
7 Scenario approach	143	105	11	8
8 Securitisation (Specific Risk)	2,191	1,854	175	148
9 Total	12,952	13,032	1,036	1,043

Standardised market risk RWAs remained stable at £13.0bn.

Table 64: 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 June 2020 £m	As at 31 December 2019 £m	As at 30 June 2020 £m	As at 31 December 2019 £m
1	VaR (higher of values a and b)	9,257	4,121	741	330
(a)	Previous day's VaR (Article 365(1) (VaRt-1))	-	-	155	171
(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)	-	-	741	330
2	SVaR (higher of values a and b)	10,840	8,236	867	659
(a)	Latest SVaR (Article 365(2) (sVaRt-1))	-	-	162	521
(b)	Average of the SVaR (Article 365(2) during the preceding sixty business days (sVaRavg) x multiplication factor (ms) (Article 366)	-	-	867	659
3	Incremental risk charge -IRC (higher of values a and b)	1,778	3,705	142	296
(a)	Most recent IRC value (incremental default and migration risks section 3 calculated in accordance with articles 370/374)	-	-	142	296
(b)	Average of the IRC number over the preceding 12 weeks	-	-	136	185
4	Comprehensive Risk Measure – CRM (higher of values a, b and c)	-	-	-	-
(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))	-	-	-	-
5	Other	858	1,667	69	133
6	Total	22,733	17,729	1,819	1,418

Modelled market risk RWAs increased £5.0bn to £22.7bn driven by:

- VaR and SVaR increased £5.1bn and £2.6bn respectively, driven by increased market volatility
- IRC decreased £1.9bn primarily due to reduced trading activity

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. 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.

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 2020. 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.

In the first half of 2020, banks that have regulatory permission to calculate model-based market risk RWAs, such as Barclays, experienced an elevated number of VaR backtesting exceptions driven by the high level of market volatility as a result of the Covid-19 global outbreak. In recognition of the exceptional market environment, on 30 March, the PRA announced a temporary relief measure for UK firms to mitigate the increase in capital requirements resulting from the higher level of backtesting exceptions. Under this approach, the increase in capital requirements is offset against RNIV capital requirements, subject to RNIV capital requirements not becoming negative.

During the first half of the year, the Investment Bank's regulatory DVaR model at the consolidated legal entity level experienced 7 backtesting exceptions against hypothetical P&L (compared with 3 exceptions against actual P&L), all of which were clustered around the period of extreme market volatility and driven by outsized market moves. Although the firm experienced a high number of backtesting exceptions, this was not considered as indicating any concerns with the performance of the model given that it was driven by market volatility which was significantly greater than the volatility used in the model calibration.

Portfolios	Actual P&L		Hypo P&L	
	Total Exceptions	Status	Total Exceptions	Status
Barclays Bank PLC Trading + Barclays Capital Securities Limited (BCSL)	3	G	11	R
Barclays Bank PLC Trading	3	G	11	R
BCSL	5	A	4	G
BBI ¹	10	R	9	A
IHC ²	N/A	N/A	5	A

¹ As of 30 June 2020, BBI began using its own exception count and status for VaR backtesting. Prior to this date, the BBI exception count had been maintained in line with its parent entity.

² The Federal Reserve have announced a temporary relief measure which states that the VaR multiplier for the IHC can remain at its December 2019 level until September 30, 2020. As a result, the VaR multiplier remains at 3.

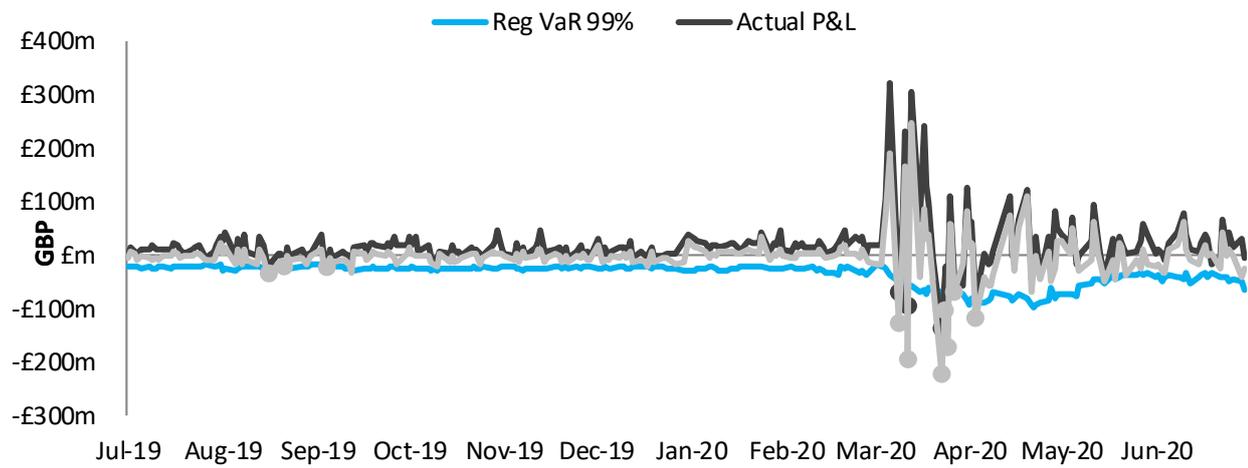
The charts below show VaR for the Group's regulatory portfolios aligned by legal entity. The dark blue and grey points on the charts indicate losses on those days on which actual and hypothetical P&L respectively exceeded the VaR amount.

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).

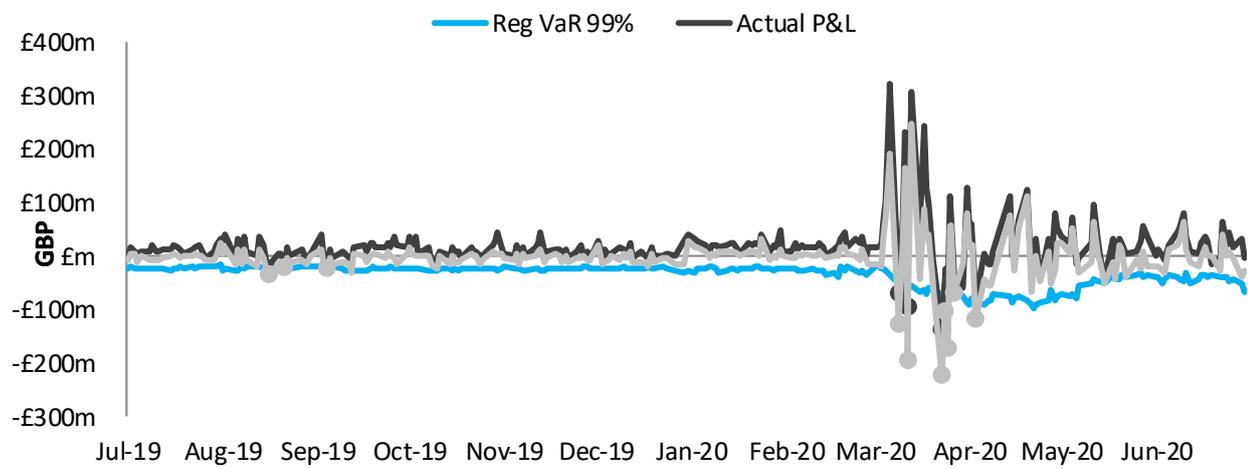
Exceptions are reported to internal management and regulators on a regular basis and investigated to ensure the model performs as expected.

Table 65: EU MR4 – Comparison of VaR estimates with gains/losses

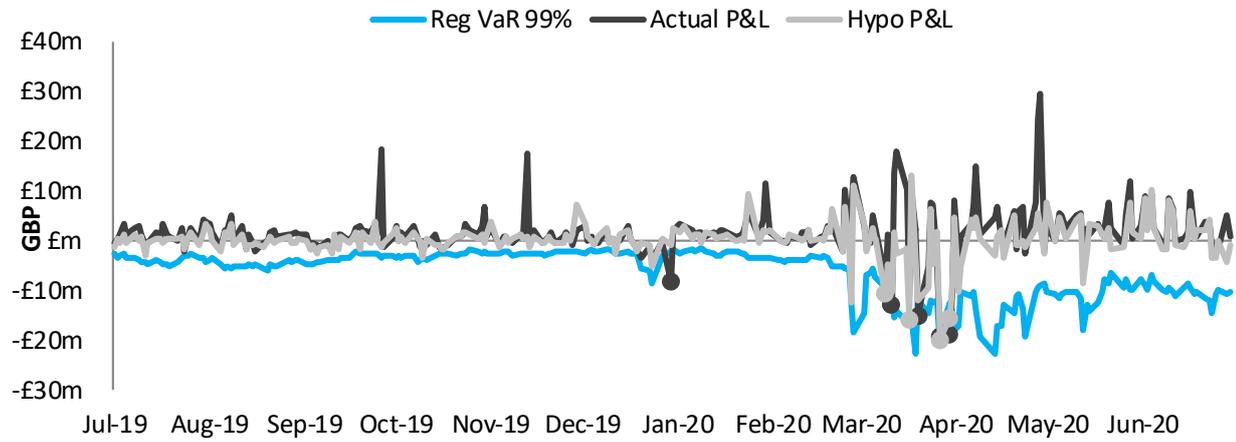
Barclays Bank PLC Trading and BCSL



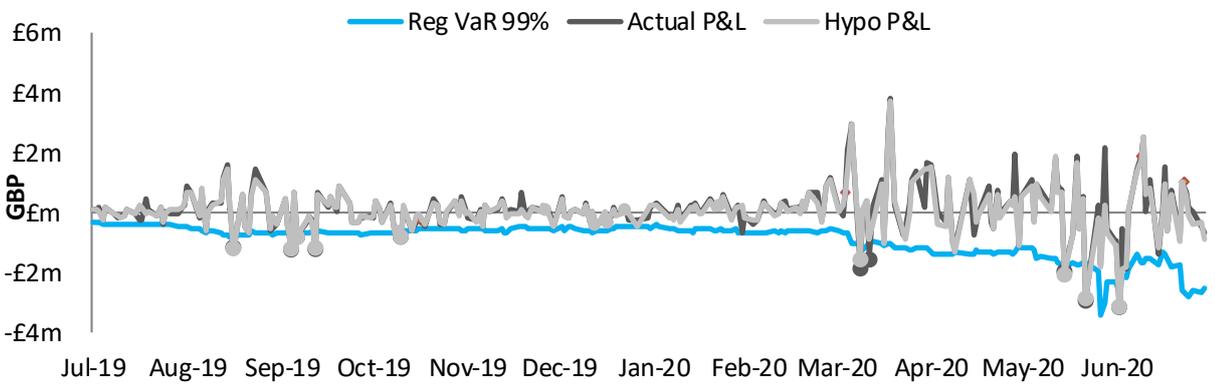
Barclays Bank PLC Trading



BCSL



BBI



IHC

