

Barclays Bank PLC Interim Pillar 3 Report

30 June 2022

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Barclays Bank PLC is a wholly-owned subsidiary of Barclays PLC and is the non ring-fenced bank within the Barclays Group. The abbreviations '£m' and '£bn' represent millions and thousands of millions of Pounds Sterling respectively.

Barclays Bank PLC is currently regulated by the PRA on a solo-consolidated basis and comprises Barclays Bank PLC plus certain additional subsidiaries, whose inclusion within the consolidation is subject to the PRA's approval. The disclosures provided in this document for Barclays Bank PLC are based on this regulatory scope of consolidation. This differs from the accounting disclosures, where Barclays Bank PLC Group relates to Barclays Bank PLC and all its subsidiaries.

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 available at home.barclays/investorrelations/reports-and-events.

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. 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 levels, assets and liabilities, impairment charges, provisions, capital, leverage and other regulatory ratios, capital distributions (including dividend pay-out ratios and expected payment strategies), projected levels of growth in banking and financial markets, projected expenditures, costs or savings, any commitments and targets (including, without limitation, environmental, social and governance (ESG) commitments and targets), business strategy, plans and objectives for future operations, group structure, IFRS impacts and other statements that are not historical or current facts. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. Forward-looking statements speak only as at the date on which they are made. Forward-looking statements may be affected by a number of factors, including, without limitation: changes in legislation, regulation and the interpretation thereof, the development of IFRS and other accounting standards, evolving practices with regard to the interpretation and application of accounting standards, emerging and developing ESG reporting standards, the outcome of current and future legal proceedings and regulatory investigations and any related impact on provisions, the policies and actions of governmental and regulatory authorities, the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, environmental, social and geopolitical risks and incidents or similar events beyond the Group's control, 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; volatility in credit and capital markets; market related risks such as changes in interest rates and foreign exchange rates; changes in valuation of credit market exposures; changes in valuation of issued securities; changes in credit ratings of any entity within the Group or any securities issued by such entities; changes in counterparty risk; changes in consumer behaviour; the direct and indirect consequences of the Russia-Ukraine War on European and global macroeconomic conditions, political stability and financial markets; direct and indirect impacts of the coronavirus (COVID-19) pandemic; instability as a result of the UK's exit from the European Union (EU), the effects of the EU-UK Trade and Cooperation Agreement and the disruption that may subsequently result in the UK and globally; the risk of cyber-attacks, information or security breaches or technology failures on the Group's reputation, business or operations; the Group's ability to access funding; and the success of acquisitions, disposals and other strategic transactions. A number of these influences and factors are beyond the Group's control. As a result, the Group's actual financial position, future results, capital distributions, capital, leverage or other regulatory ratios or other financial and nonfinancial metrics or performance measures or ability to meet commitments and targets may differ materially from the statements or guidance set forth in the Group's forward-looking statements. Additional risks and factors which may impact the Group's future financial condition and performance are identified in Barclays PLC's filings with the SEC (including, without limitation, Barclays PLC's Annual Report on Form 20-F for the financial year ended 31 December 2021, as amended, and Interim Results Announcement for the six months ended 30 June 2022 filed on Form 6-K), which are available on the SEC's website at www.sec.gov.

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

Introduction

Disclosure Background

Barclays Bank PLC Pillar 3 disclosures complement the Barclays Bank PLC 2022 Interim Results Announcement and provide additional information about Barclays Bank PLC's risk profile, including its regulatory capital, RWAs, liquidity and leverage exposures for Barclays Bank PLC.

The Pillar 3 report is prepared in accordance with the Capital Requirements Regulation and Capital Requirements Directive ('CRR' and 'CRD V'). In particular articles 431 to 455 of CRR specify the requirements of the Pillar 3 framework. The regulations came into force on 1 January 2022, and were implemented by the PRA via the PRA Rulebook. The Pillar 3 disclosures have also been prepared in accordance with the updated PRA Rulebook.

References to CRR, as amended by CRR II mean, unless otherwise specified, CRR as amended by CRR II, as it forms part of UK law pursuant to the European Union (Withdrawal) Act 2018. On 31 March 2022, the temporary transitional powers (TTP) available to UK regulators to delay or phase in on-shoring or European Union legislation into UK law ended with full compliance to the on-shored regulations required from 1 April 2022.

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

Regulatory changes in the period

Capital and RWAs

The EBA published a report on the implementation of Internal Ratings-Based approach (IRB) roadmap changes. These have subsequently been implemented by the PRA via several Policy Statements, from 1 January 2022. Key changes include revisions to the criteria for definition of default, PD and LGD estimation to ensure supervisory consistency and increase transparency of IRB models.

The PRA finalised their implementation of Basel standards through Policy Statement 22/21, and were implemented from 1 January 2022. The finalised requirements included the introduction of the Standardised Approach for Counterparty Credit Risk (SA-CCR) which replaces the Current Exposure Method (CEM) for Standardised derivative exposures as a more risk sensitive approach.

UK Leverage Ratio Framework

Following the PRA publication of Policy Statement 21/21 on the UK leverage ratio framework (UKLRF), from 1 January 2022, UK banks have been subject to a single UK leverage ratio requirement meaning that the CRR leverage ratio no longer applies. The Policy Statement also implemented changes to the qualifying claims on central banks exemption whereby central bank claims can be excluded from the UK leverage ratio measure as long as they are matched by qualifying liabilities (rather than deposits). Minimum requirements for Barclays Bank PLC are expected to apply from 1 January 2023 at the individual level; individual requirements may be replaced with a sub-consolidated measure, subject to permission from the PRA.

Pillar 3 disclosures

As part of the introduction of PS 22/21 changes from 1 Jan 2022, a number of new Pillar 3 disclosures have been introduced in line with the updated PRA rulebook (Disclosure (CRR) - Pillar 3 Templates and Instructions). New disclosures will be noted and any new data points will have no comparatives. Comparatives are not provided where there has been a change in the guidelines for disclosures that were reportable for 31 December 2021. The terms RWA and RWEA are used interchangeably throughout the document. Leverage related tables do not have comparatives due to prior period being disclosed on a CRR basis which no longer applies to UK banks.

Introduction

Table 1: UK KM1 - Key Metrics - Part 1

This table shows key regulatory metrics and ratios as well as related components like own funds, RWAs, capital ratios, additional requirements based on the Supervisory Review and Evaluation Process (SREP), capital buffer requirements, leverage ratio and liquidity coverage ratio.

KM1 ref		As at 30.06.22 £m	As at 31.03.22 £m	Restated ¹ As at 31.12.21 £m
Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital ²	27,420	24,765	23,928
1a	Fully loaded common Equity Tier 1 (CET1) capital ³	27,133	24,520	23,376
2	Tier 1 capital ⁴	35,088	31,310	32,395
2a	Fully loaded tier 1 capital ⁵	34,801	31,064	31,094
3	Total capital ⁴	40,106	36,785	37,954
3a	Fully loaded total capital ⁵	38,882	35,552	36,241
Risk-weighted exposure amounts				
4	Total risk-weighted exposure amount ²	214,426	200,074	185,467
4a	Fully loaded total risk-weighted exposure amount ³	214,184	199,854	184,991
Capital ratios (as a percentage of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%) ²	12.8%	12.4%	12.9%
5a	Fully loaded common Equity Tier 1 ratio (%) ³	12.7%	12.3%	12.6%
6	Tier 1 ratio (%) ^{2,4}	16.4%	15.6%	17.5%
6a	Fully loaded tier 1 ratio (%) ^{3,5}	16.2%	15.5%	16.8%
7	Total capital ratio (%) ^{2,4}	18.7%	18.4%	20.5%
7a	Fully loaded total capital ratio (%) ^{3,5}	18.2%	17.8%	19.6%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)				
UK 7a	Additional CET1 SREP requirements (%)	2.5%	2.7%	
UK 7b	Additional AT1 SREP requirements (%)	0.8%	0.9%	
UK 7c	Additional T2 SREP requirements (%)	1.1%	1.2%	
UK 7d	Total SREP own funds requirements (%)	12.5%	12.8%	
Combined buffer requirement (as a percentage of risk-weighted exposure amount)				
8	Capital conservation buffer (%)	2.5%	2.5%	2.5%
9	Institution specific countercyclical capital buffer (%)	0.0%	0.0%	0.0%
11	Combined buffer requirement (%)	2.5%	2.5%	2.5%
UK 11a	Overall capital requirements (%)	15.0%	15.3%	
12	CET1 available after meeting the total SREP own funds requirements (%)	5.8%	5.2%	

Notes

- Capital metrics as at 31 December 2021 have been restated to reflect the impact of the Over-issuance of Securities. See Basis of preparation on page 32 for more information.
- CET1 capital and RWAs are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.
- Fully loaded CET1 capital and RWAs are calculated without applying the transitional arrangements of the CRR as amended by CRR II.
- Transitional Tier 2 and Total capital are calculated applying the grandfathering of CRR II non-compliant capital instruments. Prior year comparatives include the grandfathering of CRR non-compliant capital instruments.
- Fully loaded Tier 2 and Total capital is calculated without applying the grandfathering of CRR II non-compliant capital instruments.

The CET1 ratio decreased by c10bps to 12.8% (December 2021: 12.9%) as RWA increased by £28.9bn to £214.4bn, whilst capital increased by £3.5bn to £27.4bn.

- The £3.5bn increase in CET1 capital reflects profits of £3.1bn, a capital contribution from B Plc of £0.8bn and an increase in the currency translation reserve of £1.1bn partially offset by equity coupons paid of £0.4bn and a decrease in the fair value through other comprehensive income reserve of £0.8bn.

- RWAs increased by £28.9bn to £214.4bn (December 2021: £185.5bn) primarily due to the impact of the appreciation of period end USD against GBP, regulatory changes that took effect from 1 January 2022, increased client and trading activity within CIB and a temporary increase in RWAs reflecting the hedging arrangements designed to manage the risk of the rescission offer relating to the Over-issuance of Securities, which are expected to reverse after the rescission offer has been completed in Q3 22.

Capital

Table 1: UK KM1 - Key metrics - Part 2

KM1 ref	LR2 Ref		As at 30.06.22 £m	As at 31.03.22 £m	As at 31.12.21 £m
		Leverage ratio			
13	UK 24b	Total exposure measure excluding claims on central banks ¹	770,695	764,848	
14	25	Leverage ratio excluding claims on central banks (%) ¹	4.6%	4.1%	
		Additional leverage ratio disclosure requirements			
UK 14a	UK 25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) ²	4.5%	4.1%	
UK 14b	UK 25c	Leverage ratio including claims on central banks (%) ¹	3.6%	3.4%	
		Liquidity Coverage Ratio			
15		Total high-quality liquid assets (HQLA) (Weighted value)	194,117	188,159	
UK 16a		Cash outflows - Total weighted value	228,629	220,498	
UK 16b		Cash inflows - Total weighted value	82,036	78,741	
16		Total net cash outflows (adjusted value)	146,592	141,757	
17		Liquidity coverage ratio (%)	137%	139%	

Notes

1. Transitional UK leverage ratios are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.
2. Fully loaded UK leverage ratio is calculated without applying the transitional arrangements of the CRR as amended by CRR II.

Capital

Table 2: CC1 – Composition of regulatory own funds

This table shows the components of regulatory capital presented on both a transitional and fully loaded basis as at 30 June 2022.

	Ref [†]	As at 30.06.22 Transitional position £m	As at 30.06.22 Fully loaded position £m
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	a	2,343	2,343
		<i>of which: called up share capital and share premium</i>	<i>2,343</i>
2	b	38,359	38,359
3	c	(2,877)	(2,877)
UK-5a	b	2,511	2,511
6		40,336	40,336
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7		(1,301)	(1,301)
8	d,e	(108)	(108)
10			
	h	(767)	(767)
11	i	3,310	3,310
14	j	(107)	(107)
15	k, g ¹	(3,731)	(3,731)
19			
		(9,706)	(9,724)
22		(692)	(775)
23		(544)	(602)
25		(148)	(173)
27a		186	—
28		(12,916)	(13,203)
29		27,420	27,133

[†] The references (a) – (m) identify balance sheet components in Table 3: CC2 – Reconciliation of regulatory capital to balance sheet on page 10 which is 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. Other regulatory adjustments to CET1 capital includes IFRS9 transitional adjustment of which static £120m, of which modified £66m.

Capital

Table 2: CC1 – Composition of regulatory own funds – continued

	Ref [†]	As at 30.06.22 Transitional position £m	As at 30.06.22 Fully loaded position £m
Additional Tier 1 (AT1) capital: instruments			
30	I	9,794	9,794
31	I	9,794	9,794
31 <i>of which: classified as equity under applicable accounting standards</i>			
36		9,794	9,794
Additional Tier 1 (AT1) capital: regulatory adjustments			
40		(2,126)	(2,126)
40 Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions)			
43		(2,126)	(2,126)
43 Total regulatory adjustments to Additional Tier 1 (AT1) capital			
44		7,668	7,668
44 Additional Tier 1 (AT1) capital			
45		35,088	34,801
45 Tier 1 capital (T1 = CET1 + AT1)			
Tier 2 (T2) capital: instruments			
46	m	7,724	7,724
46 Capital instruments and the related share premium accounts			
UK-47b		1,006	—
UK-47b Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2			
50		19	88
50 Credit risk adjustments			
51		8,749	7,812
51 Tier 2 (T2) capital before regulatory adjustments			
Tier 2 (T2) capital: regulatory adjustments			
52		(160)	(160)
52 Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans			
55		(3,571)	(3,571)
55 Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions)			

Capital

Table 2: CC1 – Composition of regulatory own funds – continued

	Ref ^f	As at 30.06.22 Transitional position £m	As at 30.06.22 Fully loaded position £m
57	Total regulatory adjustments to Tier 2 (T2) capital	(3,731)	(3,731)
58	Tier 2 (T2) capital	5,018	4,081
59	Total capital (TC = T1 + T2)	40,106	38,882
60	Total Risk exposure amount	214,426	214,184
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	12.8%	12.7%
62	Tier 1 (as a percentage of total risk exposure amount)	16.4%	16.2%
63	Total capital (as a percentage of total risk exposure amount)	18.7%	18.2%
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with Article 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Article 104(1) CRD, plus combined buffer requirement in accordance with Article 128(6) CRD) expressed as a percentage of risk exposure amount)	9.5%	9.5%
65	of which: capital conservation buffer requirement	2.5%	2.5%
66	of which: countercyclical buffer requirement	0.0%	0.0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	5.8%	5.6%
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	2,812	2,812
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	3,237	3,161
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	876	909
Applicable caps on the inclusions of provisions in Tier 2			
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	19	88
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	446	446
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			

Capital

Table 3: CC2 – Reconciliation of regulatory own funds to balance sheet in the audited financial statements

These tables show the reconciliation between the balance sheet prepared for statutory and regulatory scope of consolidation. The amount shown under the regulatory scope of consolidation is not a RWA measure; it is based on an accounting measure and cannot be directly reconciled to other tables in this report.

As at 30 June 2022		Balance sheet as in published financial statements £m	Under regulatory scope of consolidation £m	Ref†
Assets				
1	Cash and balances at central banks	195,796	195,796	
2	Cash collateral and settlement balances	89,878	89,695	
3	Loans and advances at amortised cost	247,192	250,173	
4	Reverse repurchase agreements and other similar secured lending	3,873	3,873	
5	Trading portfolio assets	84,976	84,976	
6	Financial assets at fair value through the income statement	240,618	240,174	
7	Derivative financial instruments	295,680	295,680	
8	Financial assets at fair value through other comprehensive income	41,479	41,479	
9	Investments in subsidiaries, associates and joint ventures	19,350	14,829	e
10	Goodwill and intangible assets	108	108	
11	- Of which: goodwill	95	95	d
12	- Of which: other intangibles (excluding MSRs)	13	13	f
13	Property, plant and equipment	121	121	
14	Current tax assets	1,286	1,297	
15	Deferred tax assets	1,763	1,763	g,h
16	Retirement benefit assets	5,179	5,179	k
17	Other assets	2,495	2,496	
18	Total assets	1,229,794	1,227,639	
Liabilities				
1	Deposits at amortised cost	345,322	343,329	
2	Cash collateral and settlement balances	83,284	83,290	
3	Repurchase agreements and other similar secured borrowing	26,893	26,893	
4	Debt securities in issue	50,638	50,638	
5	Subordinated liabilities	31,694	31,694	m
6	Trading portfolio liabilities	55,518	55,518	
7	Financial liabilities designated at fair value	284,345	283,901	
8	Derivative financial instruments	288,032	288,031	
9	Current tax liabilities	249	254	
10	Deferred tax liabilities	—	—	g
11	Retirement benefit liabilities	105	105	
12	Other liabilities	6,147	6,147	
13	Provisions	2,334	2,334	
14	Total liabilities	1,174,561	1,172,134	
Equity				
1	Called up share capital and share premium	2,348	2,348	
2	- Of which: amount eligible for CET1	2,343	2,343	a
3	Other equity instruments	14,500	14,500	l
4	Other reserves	(2,877)	(2,885)	c,i,j
5	Retained earnings	41,262	41,542	b
6	Total equity excluding non-controlling interests	55,233	55,505	
7	Non-controlling interests	—	—	
8	Total equity	55,233	55,505	
9	Total liabilities and equity	1,229,794	1,227,639	

† The references (a) – (m) identify balance sheet components that are used in the calculation of regulatory capital in Table 1: Composition of regulatory capital on page 7-9.

Capital

Table 4: IFRS 9^{1,2}/Article 468-FL – Comparison of institution’s own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR

	As at 30.06.22 £m	As at 31.03.22 £m	Restated ³ As at 31.12.21 £m	Restated ³ As at 30.06.21 £m	
Available capital (amounts)					
1	CET1 capital ⁴	27,420	24,765	23,928	24,469
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27,133	24,520	23,376	23,791
3	Tier 1 capital ⁵	35,088	31,310	32,395	31,323
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	34,801	31,064	31,843	30,645
5	Total capital ⁵	40,106	36,785	37,954	37,502
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	39,888	36,576	37,493	37,027
Risk-weighted assets (amounts)					
7	Total risk-weighted assets ⁴	214,426	200,074	185,467	177,840
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	214,184	199,854	184,991	177,315
Capital ratios					
9	CET1 (as a percentage of risk exposure amount) ⁴	12.8%	12.4%	12.9%	13.8%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.7%	12.3%	12.6%	13.4%
11	Tier 1 (as a percentage of risk exposure amount) ^{4,5}	16.4%	15.6%	17.5%	17.6%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.3%	15.5%	17.2%	17.3%
13	Total capital (as a percentage of risk exposure amount) ^{4,5}	18.7%	18.4%	20.5%	21.1%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.6%	18.3%	20.3%	20.9 %
Leverage ratio					
15	Leverage ratio total exposure measure	770,695	764,848		
16	Leverage ratio ⁴	4.6%	4.1%		
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4.5%	4.1%		

- Notes**
- From 1 January 2018, Barclays Bank PLC elected to apply the IFRS 9 transitional arrangements of the CRR. The transitional relief on the “day 1” impact on adoption of IFRS 9 and on increases in non-defaulted provisions between “day 1” and 31 December 2019 is phased out over a 5 year period with 25% applicable for 2022 and with no transitional relief from 2023. On 27 June 2020, CRR was amended to extend the transitional period by two years and to introduce a new modified calculation. The transitional relief for increases in non-defaulted provisions between 1 January 2020 and the reporting date is also phased out over a 5 year period with 75% applicable for 2022; 50% for 2023; 25% for 2024 and with no transitional relief from 2025.
 - As at 30 June 2022, Barclays Bank PLC had not elected to apply the temporary treatment specified in Article 468 of the CRR, amended by Regulation EU 2020/873, resulting in the Barclays Bank PLC’s capital and leverage ratios reflecting the full impact of unrealised gains and losses measured at fair value through other comprehensive income.
 - Capital metrics as at 31 December 2021 and 30 June 2021 have been restated to reflect the impact of the Over-issuance of Securities. See Basis of preparation on page 32 for more information.
 - Transitional CET1 capital, RWAs and leverage ratio are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.
 - Transitional capital is calculated applying the transitional arrangements of the CRR as amended by CRR II. Prior year comparatives include the grandfathering of CRR non-compliant capital instruments..

Risk weighted assets

Table 5: RWAs by risk type

This table shows RWAs by risk type.

	Credit risk		Counterparty credit risk				Market risk		Operational risk	Total RWAs
	Std £m	AIRB £m	Std £m	AIRB £m	Settlement risk £m	CVA £m	Std £m	IMA £m		
As at 30 June 2022										
Barclays Bank PLC	53,596	67,523	18,197	16,527	204	2,677	10,183	28,506	17,013	214,426
As at 31 December 2021										
Barclays Bank PLC	40,900	59,380	15,908	15,343	63	1,862	8,239	26,588	17,184	185,467

Risk weighted assets

Table 6: OV1 – Overview of risk weighted exposure amounts

The table shows RWEAs and minimum capital requirement by risk type and approach.

	Risk weighted exposure amounts (RWEAs)		Minimum capital requirements	
	As at 30 June 2022	As at 31 March 2022	As at 30 June 2022	As at 31 March 2022
	£m	£m	£m	£m
1 Credit risk (excluding CCR)	106,427	102,269	8,514	8,182
2 Of which the standardised approach ¹	48,616	44,703	3,889	3,576
4 Of which: slotting approach	4,347	4,782	348	383
5 Of which the advanced IRB (AIRB) approach ¹	53,464	52,784	4,277	4,223
6 Counterparty credit risk - CCR	37,317	36,101	2,985	2,888
7 Of which the standardised approach	4,629	3,190	370	255
8 Of which internal model method (IMM)	23,664	24,604	1,893	1,968
UK 8a Of which exposures to a CCP	788	644	63	52
UK 8b Of which credit valuation adjustment - CVA	2,677	2,728	214	218
9 Of which other CCR	5,559	4,935	445	395
15 Settlement risk	204	196	16	16
16 Securitisation exposures in the non-trading book (after the cap)	14,776	12,565	1,182	1,005
17 Of which SEC-IRBA approach	9,712	8,504	777	680
18 Of which SEC-ERBA (including IAA)	1,736	1,549	139	124
19 Of which SEC-SA approach	3,326	2,509	266	201
UK 19a Of which 1250%/ deduction	2	2	—	—
20 Position, foreign exchange and commodities risks (Market risk)	38,689	31,930	3,095	2,554
21 Of which the standardised approach	10,183	8,830	815	706
22 Of which IMA	28,506	23,100	2,280	1,848
UK 22a Large exposures	—	—	—	—
23 Operational risk	17,013	17,013	1,361	1,361
UK 23b Of which standardised approach	17,013	17,013	1,361	1,361
24 Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	10,284	9,288	823	743
29 Total	214,426	200,074	17,153	16,006

1. The prior period has been revised to update the allocation between credit risk standardised approach (£4,512m) and credit risk AIRB approach (£4,512m)

Overall RWAs increased £14.3bn to £214.4bn (March 2022: £200.1bn) primarily due to:

- Credit risk RWAs increased £4.1bn to £106.4bn primarily due to appreciation of period end USD against GBP and a temporary increase in RWAs reflecting the hedging arrangements designed to manage the risk of the rescission offer relating to the Over-issuance of Securities which are expected to reverse after the rescission offer has been completed in Q 3 22
- Counterparty Credit risk RWAs increased £1.2bn to £37.3bn primarily due to appreciation of period end USD against GBP and an increase in trading activities within SFTs
- Securitisation RWAs increased £2.2bn to £14.8bn primarily due to an increase in business activity
- Market risk RWAs increased £6.8bn to £38.7bn primarily due to increased client and trading activity and appreciation of period end USD against GBP.

Risk weighted assets

Table 7: CR8 – RWEA flow statements of credit risk exposures under the IRB approach

The total in this table shows the contribution of credit risk RWAs under the AIRB approach and will not directly reconcile to the CR AIRB RWAs in table 5.

	Three months ended 30 June 2022	Six months ended 30 June 2022
	£m	£m
1 Risk weighted exposure amount as at the end of the previous reporting period	54,085	48,644
2 Asset size	(485)	2,254
3 Asset quality	(1,458)	(1,464)
4 Model updates	—	—
5 Methodology and policy	125	2,157
6 Acquisitions and disposals	—	—
7 Foreign exchange movements	2,277	2,953
8 Other	—	—
9 Risk weighted exposure amount as at the end of the reporting period	54,545	54,545

For the three months ended 30 June 2022, AIRB Credit risk RWAs increased £0.5bn to £54.5bn primarily driven by:

- A £1.5bn decrease in asset quality driven by improved credit quality within CIB
- A £2.3bn increase in FX primarily due to appreciation of period end USD against GBP

For the six months ended 30 June 2022, AIRB Credit risk RWAs increased £5.9bn to £54.5bn primarily driven by:

- A £2.3bn increase in asset size primarily driven by lending activities mainly within CIB
- A £1.5bn decrease in asset quality driven by improved credit quality within CIB
- A £2.2bn increase in methodology and policy as a result of regulatory changes that took effect from 1 January 2022, relating to implementation of IRB roadmap changes
- A £3.0bn increase in FX primarily due to appreciation of period end USD against GBP

Table 8: CCR7– RWEA flow statements of CCR exposures under the IMM

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

	Three months ended 30 June 2022	Six months ended 30 June 2022
	£m	£m
1 Risk weighted exposure amount as at the end of the previous reporting period	24,604	23,321
2 Asset size	(1,876)	(1,375)
3 Asset quality	41	(109)
4 Model updates	—	—
5 Methodology and policy	—	549
6 Acquisitions and disposals	—	—
7 Foreign exchange movements	894	1,277
8 Other	—	—
9 Risk weighted exposure amount as at the end of the reporting period	23,663	23,663

For the three months ended 30 June 2022, IMM RWAs decreased by £0.9bn to £23.7bn primarily driven by:

- A £1.9bn decrease in asset size primarily due to a reduction in initial margin posted to intra-group counterparties
- A £0.9bn increase in FX primarily due to appreciation of period end USD against GBP

For the six months ended 30 June 2022, IMM RWAs increased by £0.3bn to £23.7bn primarily driven by:

- A £1.4bn decrease in asset size primarily due to a reduction in initial margin posted to intra-group counterparties
- A £0.5bn increase in methodology and policy as a result of regulatory changes that took effect from 1 January 2022, relating to implementation of IRB roadmap changes
- A £1.3bn increase in FX primarily due to appreciation of period end USD against GBP

Risk weighted assets

Table 9: MR2-B – RWA flow statements of market risk exposures under the IMA

This table shows the contribution of market risk RWA covered by internal models (i.e. value at risk, stressed value at risk and incremental risk charge).

Three months ended 30 June 2022						
	VaR £m	SVaR £m	IRC £m	Other £m	Total RWAs £m	Total own funds requirements £m
1 RWAs at previous period end	6,052	8,470	3,969	4,609	23,100	1,848
1a Regulatory adjustment ¹	(2,450)	(4,522)	(871)	—	(7,843)	(627)
1b RWAs at the previous quarter-end (end of the day)	3,602	3,948	3,098	4,609	15,257	1,221
2 Movement in risk levels	527	3,760	105	40	4,432	354
3 Model updates/changes	—	—	—	—	—	—
4 Methodology and policy	—	—	—	—	—	—
5 Acquisitions and disposals	—	—	—	—	—	—
8a RWAs at the end of the reporting period (end of the day)	4,129	7,708	3,203	4,649	19,689	1,575
8b Regulatory adjustment ²	4,428	4,389	—	—	8,817	705
8 RWAs at the end of the disclosure period	8,557	12,097	3,203	4,649	28,506	2,280

1. Row 1a reflects the difference between reported RWA (row 1) and the relevant spot measure (row 1b) for the previous period.

2. Row 8b reflects the difference between the relevant spot measure (row 8a) and reported RWA (row 8) for the current period.

For the three months ended 30 June 2022, Modelled Market risk RWAs increased £5.4bn to £28.5bn primarily driven by client and trading activity.

Six months ended 30 June 2022						
	VaR £m	SVaR £m	IRC £m	Other £m	Total RWAs £m	Total own funds requirements £m
1 RWAs at previous period end	3,776	14,005	4,209	4,598	26,588	2,127
1a Regulatory adjustment ¹	(2,018)	(4,326)	—	—	(6,344)	(507)
1b RWAs at the previous quarter-end (end of the day)	1,758	9,679	4,209	4,598	20,244	1,620
2 Movement in risk levels	2,371	(1,971)	(1,006)	51	(555)	(45)
3 Model updates/changes	—	—	—	—	—	—
4 Methodology and policy	—	—	—	—	—	—
5 Acquisitions and disposals	—	—	—	—	—	—
8a RWAs at the end of the reporting period (end of the day)	4,129	7,708	3,203	4,649	19,689	1,575
8b Regulatory adjustment ²	4,428	4,389	—	—	8,817	705
8 RWAs at the end of disclosure period	8,557	12,097	3,203	4,649	28,506	2,280

1. Row 1a reflects the difference between reported RWA (row 1) and the relevant spot measure (row 1b) for the previous period.

2. Row 8b reflects the difference between the relevant spot measure (row 8a) and reported RWA (row 8) for the current period.

For the six months ended 30 June 2022, Modelled market risk RWAs increased £1.9bn to £28.5bn primarily driven by client and trading activity partially offset by a reduction in SVaR model adjustment as a result of changes in the portfolio composition.

Leverage

Leverage ratio and exposures

The following leverage tables show the components of the leverage ratio using the UKLRF definition for leverage exposure and Tier 1 capital as at 30 June 2022 .

Table 10: LR1 - Summary reconciliation of accounting assets and leverage ratio exposures

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

		As at 30 June 2022
		£m
1	Total assets as per published financial statements	1,229,794
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(2,155)
4	Adjustment for exemption of exposures to central banks	(202,876)
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(21,722)
8	Adjustments for derivative financial instruments	(109,916)
9	Adjustment for securities financing transactions (SFTs)	51,834
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	128,358
11	Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(3,421)
UK-11a	Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR	(243,128)
12	Other adjustments	(56,073)
13	Total exposure measure	770,695

1. Capital and leverage measures are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.

Leverage

Table 11: LR2 - Leverage ratio common disclosure

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

		As at 30 June 2022
		£m
On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	705,735
3	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(19,229)
6	Asset amounts deducted in determining tier 1 capital (leverage)	(18,244)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	668,262
Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	52,912
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	111,338
10	Exempted CCP leg of client-cleared trade exposures (SA-CCR)	(27,039)
11	Adjusted effective notional amount of written credit derivatives	552,628
12	Adjusted effective notional offsets and add-on deductions for written credit derivatives	(523,976)
13	Total derivatives exposures	165,863
Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	589,954
15	Netted amounts of cash payables and cash receivables of gross SFT assets	(385,567)
16	Counterparty credit risk exposure for SFT assets	51,949
18	Total securities financing transaction exposures	256,336
Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	287,645
20	Adjustments for conversion to credit equivalent amounts	(159,287)
21	General provisions deducted in determining tier 1 capital (leverage) and specific provisions associated with off-balance sheet exposures	(2,120)
22	Off-balance sheet exposures	126,238
Excluded exposures		
UK-22a	Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) of the CRR	(243,128)
UK-22k	Total exempted exposures	(243,128)
Capital and total exposure measure		
23	Tier 1 capital (leverage)	35,088
24	Total exposure measure including claims on central banks	973,571
UK-24a	(-) Claims on central banks excluded	(202,876)
UK-24b	Total exposure measure excluding claims on central banks	770,695
Leverage ratio		
25	Leverage ratio excluding claims on central banks (%)	4.6%
UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	4.5%
UK-25b	Leverage ratio excluding central bank reserves as if the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income had not been applied (%)	4.6%
UK-25c	Leverage ratio including claims on central banks (%)	3.6%

Leverage

Table 12: LR3 - 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 2022
		£m
UK-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	313,187
UK-2	Trading book exposures	89,160
UK-3	Banking book exposures, of which:	224,027
UK-4	Covered bonds	620
UK-5	Exposures treated as sovereigns	61,252
UK-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	5,930
UK-7	Institutions	18,699
UK-8	Secured by mortgages of immovable properties	7,195
UK-9	Retail exposures	794
UK-10	Corporates	66,409
UK-11	Exposures in default	1,538
UK-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	61,591

Liquidity

Table 13: LIQ1 - Liquidity coverage ratio

This table shows the level and components of the Liquidity Coverage Ratio.

Liquidity coverage ratio (period end)		Total period end value			
		30.06.22		31.03.22	
Barclays Bank PLC		£m		£m	
Liquidity buffer		214,984		194,904	
Total net cash outflows		157,335		139,785	
Liquidity coverage ratio (%) (period end)		137%		139%	

Liquidity coverage ratio (average)		Total unweighted value (average)		Total weighted value (average)	
		30.06.22	31.03.22	30.06.22	31.03.22
		£m		£m	
UK1a		30.06.22	31.03.22	30.06.22	31.03.22
UK1b	Number of data points used in calculation of averages ¹	12	12	12	12
High-quality liquid assets		£m		£m	
1	Total high-quality liquid assets (HQLA)			194,117	188,159
Cash outflows					
2	Retail deposits and deposits from small business customers, of which:	25,198	24,289	3,233	3,187
3	Stable deposits	738	735	37	37
4	Less stable deposits	19,498	19,228	3,196	3,150
5	Unsecured wholesale funding, of which:	206,198	196,990	113,586	107,427
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	53,666	51,565	13,234	12,707
7	Non-operational deposits (all counterparties) ²	146,154	139,812	93,974	89,108
8	Unsecured debt	6,378	5,612	6,378	5,612
9	Secured wholesale funding			61,768	60,677
10	Additional requirements, of which:	146,432	145,028	41,125	41,383
11	Outflows related to derivative exposures and other collateral requirements	12,893	12,825	10,338	10,346
12	Outflows related to loss of funding on debt products	5,745	7,300	5,745	7,300
13	Credit and liquidity facilities	127,794	124,903	25,041	23,737
14	Other contractual funding obligations	5,911	4,826	5,431	4,438
15	Other contingent funding obligations	62,123	60,764	3,487	3,386
16	Total cash outflows			228,629	220,498
Cash inflows					
17	Secured lending (e.g. reverse repos)	541,542	521,969	58,651	56,310
18	Inflows from fully performing exposures	17,045	15,754	14,201	13,025
19	Other cash inflows ³	11,403	11,446	9,184	9,406
UK-19a	(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)			—	—
UK-19b	(Excess inflows from a related specialised credit institution)			—	—
20	Total cash inflows	569,991	549,168	82,036	78,741
UK-20a	Fully exempt inflows	—	0	—	0
UK-20b	Inflows subject to 90% cap	—	0	—	0
UK-20c	Inflows subject to 75% cap	462,783	444,735	82,036	78,741
UK-21	Liquidity buffer			194,117	188,159
22	Total net cash outflows			146,592	141,757
23	Liquidity coverage ratio (%) (average)			132%	133%

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

2. Non-operational deposits in row 7 also includes excess operational deposits as defined in the PRA Rulebook (Liquidity Coverage Ratio - CRR) Article 27(4).

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

As at 30 June 2022, the LCR was 137% (31 Mar 2022 : 139%), equivalent to a surplus of £58bn (31 Mar 2022: £55bn) above the 100% regulatory requirement. The trailing 12 month-end average LCR at 30 June 2022 was 132% (31 March 2022: 133%).

Analysis of credit risk

Table 14: CR4 – Standardised – Credit risk exposure and CRM effects¹

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.

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
As at 30 June 2022							
1	Central governments or central banks	181,557	10,859	182,272	12,525	9	0%
2	Regional governments or local authorities	619	242	438	25	30	6%
3	Public sector entities	3,522	298	3,519	145	60	2%
4	Multilateral development banks	3,239	—	3,239	—	—	0%
5	International organisations	221	—	221	—	—	0%
6	Institutions	59,963	28,393	55,710	12,435	3,176	5%
7	Corporates	111,874	61,541	83,017	12,830	27,496	29%
8	Retail	794	1,997	726	79	506	63%
9	Secured by mortgages on immovable property	7,108	242	7,108	125	2,701	37%
10	Exposures in default	815	844	688	347	1,310	127%
11	Exposures associated with particularly high risk	2,474	13,308	2,474	—	4,896	198%
12	Covered bonds	—	—	—	—	—	—
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	3,242	—	3,242	—	8,105	250%
16	Other items	1,434	—	1,434	—	327	23%
17	Total	376,862	117,724	344,088	38,511	48,616	13%

1. No comparatives are provided as this is a new disclosure requirement from 1 January 2022.

Analysis of credit risk

Table 15: CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques¹

This table shows the effect of credit derivatives on the AIRB credit risk approach and will not directly reconcile to the CR AIRB RWAs in table 5.

	Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
	As at 30 June 2022 £m	As at 30 June 2022 £m
5 Exposures under AIRB	50,211	50,197
6 Central governments and central banks	3,939	3,939
7 Institutions	4,836	4,836
8 Corporates ²	41,140	41,126
8.1 <i>of Corporates - which SMEs</i>	3,400	3,400
8.2 <i>of which Corporates - Specialised lending</i>	—	—
9 Retail	296	296
9.1 <i>of which Retail – SMEs - Secured by immovable property collateral</i>	—	—
9.2 <i>of which Retail – non-SMEs - Secured by immovable property collateral</i>	296	296
9.3 <i>of which Retail – Qualifying revolving</i>	—	—
9.4 <i>of which Retail – SMEs - Other</i>	—	—
9.5 <i>of which Retail – Non-SMEs - Other</i>	—	—
10 TOTAL	50,211	50,197

1. No comparatives are provided as this is a new disclosure requirement from 1 January 2022.

2. Corporate specialised lending exposures under the slotting approach is excluded from this table and disclosed separately in CR10.

Analysis of credit risk

Table 16: CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques¹

This table shows the extent of the use of CRM techniques broken down by exposure classes under the IRB approach. The exposure classes capture both secured and unsecured balances, resulting in the CRM coverage percentages being calculated on an aggregate basis.

AIRB	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs		
		Funded credit Protection (FCP)							Unfunded credit Protection (UFCP)				RWEA post all CRM assigned to the obligor exposure class	RWEA with substitution effects	
		Part of exposures covered by Financial Collaterals	Part of exposures covered by Other eligible collaterals	Part of exposures covered by Immovable property Collaterals	Part of exposures covered by Receivables	Part of exposures covered by Other physical collateral	Part of exposures covered by Other funded credit protection	Part of exposures covered by Cash on deposit	Part of exposures covered by Life insurance policies	Part of exposures covered by Instruments held by a third party	Part of exposures covered by Guarantees	Part of exposures covered by Credit Derivatives			
£m	%	%	%	%	%	%	%	%	%	%	%	£m	£m		
As at 30 June 2022															
1	Central governments and central banks	76,098	0.19%	—	—	—	—	—	—	—	—	—	—	3,939	3,939
2	Institutions	18,004	0.84%	1.03%	0.35%	—	0.68%	—	—	—	—	4.88%	—	4,836	4,836
3	Corporates	79,291	7.34%	12.49%	8.60%	0.60%	3.29%	—	—	—	—	4.58%	0.15%	41,126	41,126
3.1	<i>Of which Corporates – SMEs</i>	6,658	17.57%	58.11%	54.30%	3.19%	0.62%	—	—	—	—	0.45%	—	3,400	3,400
	<i>Of which Corporates – Specialised lending</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3.2		—	—	—	—	—	—	—	—	—	—	—	—	—	—
3.3	<i>Of which Corporates – Other</i>	72,633	6.40%	8.31%	4.41%	0.37%	3.54%	—	—	—	—	4.96%	0.16%	37,726	37,726
4	Retail	501	—	157.89%	157.89%	—	—	—	—	—	—	23.45%	—	296	296
	<i>Of which Retail – Immovable property SMEs</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.1		—	—	—	—	—	—	—	—	—	—	—	—	—	—
	<i>Of which Retail – Immovable property non-SMEs</i>	501	—	157.89%	157.89%	—	—	—	—	—	—	23.45%	—	296	296
4.2		—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.3	<i>Of which Retail – Qualifying revolving</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.4	<i>Of which Retail – Other SMEs</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.5	<i>Of which Retail – Other non-SMEs</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Total	173,894	3.51%	6.26%	4.41%	0.28%	1.57%	—	—	—	—	2.66%	0.07%	50,197	50,197

1. No comparatives are provided as this is a new disclosure requirement from 1 January 2022.

Analysis of credit risk

Table 17: CR10 – Specialised lending and equity exposures under the simple risk weighted approach^{1,2}

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.

Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach)							
Regulatory categories	Remaining maturity	On-balance sheet	Off-balance sheet	Risk weight	Exposure value	Risk weighted	Expected loss amount
As at 30 June 2022		£m	£m		£m	£m	£m
Category 1	Less than 2.5 years	2,479	577	50%	2,704	1,170	—
	Equal to or more than 2.5 years	1,311	285	70%	1,281	819	5
Category 2	Less than 2.5 years	1,042	59	70%	1,060	700	4
	Equal to or more than 2.5 years	195	5	90%	197	172	2
Category 3	Less than 2.5 years	920	203	115%	964	1,095	27
	Equal to or more than 2.5 years	356	34	115%	371	426	10
Category 4	Less than 2.5 years	45	14	250%	52	129	4
	Equal to or more than 2.5 years	3	—	250%	3	8	0
Category 5	Less than 2.5 years	4	—	—	5	—	2
	Equal to or more than 2.5 years	3	2	—	4	—	2
Total	Less than 2.5 years	4,490	853		4,785	3,094	37
	Equal to or more than 2.5 years	1,868	326		1,856	1,425	19

1. No comparatives are provided as this is a new disclosure requirement from 1 January 2022.

2. The table includes specialised lending counterparty credit risk exposures.

Analysis of credit risk

Table 18: CR1-A – Maturity of exposures¹

This table has replaced table CRB-E, representing the on and off balance sheet net credit risk exposures by residual contractual maturity, split by either loans and advances or debt securities. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

As at 30 June 2022		On demand	<= 1 year £m	> 1 year <= 5 £m	> 5 years £m	Total £m
1	Loans and advances	290,872	418,676	80,566	34,558	824,672
2	Debt securities	—	13,248	31,915	26,960	72,123
3	Total	290,872	431,924	112,481	61,518	896,795

1. No comparatives are provided as this reflects revised disclosure requirements from 1 January 2022

Table 19: CR2 – Changes in the stock of non-performing loans and advances

This table shows information on changes in the institutions stock of on balance sheet non-performing loans and advances. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

As at 30 June 2022		Gross carrying amount £m
010	Initial stock of non-performing loans and advances	1,755
020	Inflows to non-performing portfolios	550
030	Outflows from non-performing portfolios	(87)
040	Outflows due to write-offs	(195)
050	Outflow due to other situations ¹	(137)
060	Final stock of non-performing loans and advances	1,886

1. Other changes include repayments and disposals and other adjustments, partly offset by a net increase in the exposure in default on existing loans and debt securities.

Table 20: CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques¹

This table shows a breakdown of on and off balance sheet unsecured and secured credit risk exposures secured by various methods of collateral for both loans and advances and debt securities. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

As at 30 June 2022		Unsecured carrying amount £m	Secured carrying amount £m	Of which secured by collateral £m	Of which secured by financial guarantees £m	Of which secured by credit derivatives £m
1	Loans and advances	489,331	260,134	255,680	4,454	—
2	Debt securities	70,471	1,668	868	800	—
3	Total	559,802	261,801	256,548	5,254	—
4	Of which non-performing exposures	945	941	896	45	—
5	Of which defaulted	945	939			

1. No comparatives are provided as this is a new disclosure requirement from 1 January 2022.

Analysis of credit risk

Table 21: CQ4 - Quality of non-performing exposures by geography¹

This table shows the credit quality of on balance sheet and off balance sheet exposure for loans and advances, debt securities, derivatives and equity instruments by geography. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

As at 30 June 2022	Gross carrying/Nominal amount				Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	£m	£m	£m	£m			
		of which: non-performing	of which: defaulted	of which: subject to impairment			
On balance sheet exposures	821,901	1,886	1,884	581,578	(1,101)		—
UNITED KINGDOM	370,784	499	499	298,734	(332)		—
UNITED STATES	206,453	51	51	125,379	(188)		—
FRANCE	72,162	79	79	65,551	(21)		—
IRELAND	26,636	7	7	13,161	(6)		—
JAPAN	24,075	0	0	7,987	0		—
GERMANY	15,089	0	0	11,067	(2)		—
LUXEMBOURG	12,444	20	20	2,681	(15)		—
SINGAPORE	10,559	2	2	7,457	(2)		—
CANADA	8,835	0	0	5,290	(3)		—
Other Countries	74,865	1,228	1,226	44,270	(531)		—
Off balance sheet exposures	271,924	777	777			(376)	
UNITED STATES	151,699	419	419			(191)	
UNITED KINGDOM	76,688	190	190			(152)	
IRELAND	10,072	15	15			0	
LUXEMBOURG	3,306	4	4			(5)	
SWITZERLAND	3,238	0	0			(3)	
CANADA	3,217	0	0			(8)	
Other Countries	23,704	149	149			(17)	
Total	1,093,825	2,663	2,661	581,578	(1,101)	(376)	—

1. No comparatives are provided as this is a new disclosure requirement from 1 January 2022.

2. Countries that have more than 1% of the total gross exposure are disclosed in the table and countries with <1% gross exposure are aggregated within "other countries".

Analysis of credit risk

Table 22: CQ5 - Credit quality of loans and advances to non-financial corporations by industry¹

This table shows the credit quality of loans and advances on balance sheet exposure to non-financial corporation by industry types. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

As at 30 June 2022	Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	£m	of which: non-performing		of which: loans and advances subject to impairment		
		£m	£m			
010 Agriculture, forestry and fishing	87	11	11	87	(1)	—
020 Mining and quarrying	1,619	19	19	1,619	(11)	—
030 Manufacturing	7,406	16	16	6,853	(96)	—
040 Electricity, gas, steam and air conditioning supply	2,522	—	—	2,477	(7)	—
050 Water supply	876	—	—	861	(2)	—
060 Construction	1,958	11	11	1,958	(27)	—
070 Wholesale and retail trade	5,944	49	49	5,647	(72)	—
080 Transport and storage	2,276	80	80	2,104	(42)	—
090 Accommodation and food service activities	2,160	19	19	2,018	(36)	—
100 Information and communication	4,609	75	75	4,304	(55)	—
110 Financial and insurance activities						—
120 Real estate activities	14,819	80	80	10,630	(92)	—
130 Professional, scientific and technical activities	2,759	21	21	2,759	(20)	—
140 Administrative and support service activities	8,656	49	49	7,106	(61)	—
150 Public administration and defense, compulsory social security	57	—	—	38	(2)	—
160 Education	2,811	—	—	1,608	(5)	—
170 Human health services and social work activities	2,472	117	117	2,308	(61)	—
180 Arts, entertainment and recreation	844	46	46	844	(10)	—
190 Other services	244	5	5	207	(8)	—
200 Total	62,119	598	598	53,428	(610)	—

1. No comparatives are provided as this is a new disclosure requirement from 1 January 2022.

Analysis of credit risk

Table 23: CQ1 Credit quality of forborne exposures¹

This table provides an overview of the quality of on and off balance sheet forborne exposures. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

	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 forborne exposures	
	Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Of which defaulted	Of which impaired					
	£m	£m	£m	£m	£m	£m	£m	£m
As at 30 June 2022								
005 Cash balances at central banks and other demand deposits								
010 Loans and Advances	1,005	644	641	634	(25)	(97)	780	295
020 Central banks	—	—	—	—	—	—	—	—
030 General governments	—	—	—	—	—	—	—	—
040 Credit institutions	—	—	—	—	—	—	—	—
050 Other financial corporations	2	39	39	39	—	(1)	—	—
060 Non-financial corporations	980	373	372	365	(25)	(85)	543	79
070 Households	23	232	230	230	—	(11)	237	216
080 Debt securities	—	—	—	—	—	—	—	—
090 Loan commitments given	903	144	144	144	(4)	—	22	11
100 Total	1,908	788	785	778	(29)	(97)	802	306
As at 31 December 2021								
010 Loans and Advances	1,038	836	835	828	(27)	(293)	813	299
020 Central banks	—	—	—	—	—	—	—	—
030 General governments	—	—	—	—	—	—	—	—
040 Credit institutions	—	—	—	—	—	—	—	—
050 Other financial corporations	3	18	18	18	—	(9)	—	—
060 Non-financial corporations	1,015	564	563	556	(27)	(267)	562	65
070 Households	20	254	254	254	—	(17)	251	234
080 Debt securities	—	—	—	—	—	—	—	—
090 Loan commitments given	993	128	127	127	(7)	—	19	10
100 Total	2,031	964	962	955	(34)	(293)	832	309

1. Cash balances at central banks and other demand deposits included in the current period as this reflects revised disclosure requirements from 1 January 2022.

Forbearance balances have decreased by £0.3bn primarily in Loans and Advances/Non-Financial Corporations Non-Performing balances due to material write-offs and repayments across CIB portfolio.

Analysis of credit risk

Table 24: CR1 - Performing and non-performing exposures and related provisions¹

This table provides an overview of the credit quality of on and off balance sheet 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			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	
	£m	Of which Stage 1 £m	Of which Stage 2 £m	£m	Of which Stage 2 £m	Of which Stage 3 £m	£m	Of which Stage 1 £m	Of which Stage 2 £m	£m	Of which Stage 2 £m	Of which Stage 3 £m				£m
As at 30 June 2022																
Cash balances at central banks and other demand deposits	195,257	195,257	—	—	—	—	—	—	—	—	—	—	—	—	—	—
005																
Loans and advances	552,323	541,360	10,963	1,885	2	1,883	(461)	(266)	(195)	(624)	—	(624)	(77)	259,193	941	
020 Central banks	23,853	23,853	—	—	—	—	—	—	—	—	—	—	—	12,578	—	
030 General governments	1,303	1,301	2	—	—	—	—	—	—	—	—	—	—	496	—	
040 Credit institutions	69,032	69,019	13	23	—	23	(3)	(2)	(1)	(19)	—	(19)	—	36,101	—	
050 Other financial corporations	383,150	380,695	2,455	65	—	65	(41)	(27)	(14)	(21)	—	(21)	—	175,483	—	
060 Non-financial corporations	61,519	53,806	7,713	598	—	598	(388)	(213)	(175)	(222)	—	(222)	(77)	22,803	106	
070 Of which SMEs	798	688	110	10	—	10	(42)	(16)	(26)	(8)	—	(8)	—	31	1	
080 Households	13,466	12,686	780	1,199	2	1,197	(29)	(24)	(5)	(362)	—	(362)	—	11,732	835	
090 Debt securities	72,138	70,083	2,055	1	—	1	(15)	(6)	(9)	(1)	—	(1)	—	1,668	—	
100 Central banks	1,161	1,161	—	—	—	—	—	—	—	—	—	—	—	—	—	
110 General governments	48,670	47,956	714	—	—	—	(8)	(4)	(4)	—	—	—	—	—	—	
120 Credit institutions	9,397	8,367	1,030	—	—	—	(1)	—	(1)	—	—	—	—	800	—	
130 Other financial corporations	9,524	9,216	308	—	—	—	(5)	(1)	(4)	—	—	—	—	868	—	
140 Non-financial corporations	3,386	3,383	3	1	—	1	(1)	(1)	—	(1)	—	(1)	—	—	—	
150 Off-balance-sheet exposures	271,147	254,500	16,647	777	—	777	(358)	(192)	(166)	(18)	—	(18)		55,676	16	
160 Central banks	5	5	—	—	—	—	—	—	—	—	—	—	—	—	—	
170 General governments	2,452	2,452	—	—	—	—	—	—	—	—	—	—	—	—	—	
180 Credit institutions	10,197	10,145	52	—	—	—	(5)	(5)	—	—	—	—	—	12	—	
190 Other financial corporations	100,431	98,559	1,872	236	—	236	(15)	(8)	(7)	—	—	—	—	36,629	—	
200 Non-financial corporations	155,980	141,275	14,705	525	—	525	(338)	(179)	(159)	(18)	—	(18)	—	18,644	16	
210 Households	2,082	2,064	18	16	—	16	—	—	—	—	—	—	—	391	—	
220 Total	1,090,865	1,061,200	29,665	2,663	2	2,661	(834)	(464)	(370)	(643)	—	(643)	(77)	316,537	957	

Analysis of credit risk

Table 24: CR1 - 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						Accumulated partial write-off	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				On performing exposures	On non-performing exposures
	£m	Of which Stage 1	Of which Stage 2	£m	Of which Stage 2	Of which Stage 3	£m	Of which Stage 1	Of which Stage 2	£m	Of which Stage 2	Of which Stage 3			
As at 31 December 2021	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
010 Loans and advances	641,460	628,919	12,541	1,754	26	1,728	(413)	(216)	(197)	(769)	—	(769)	(248)	253,097	688
020 Central banks	167,473	167,473	—	—	—	—	—	—	—	—	—	—	—	12,396	—
030 General governments	1,503	1,501	2	—	—	—	—	—	—	—	—	—	—	246	—
040 Credit institutions	54,903	54,902	1	—	—	—	(3)	(3)	—	—	—	—	—	29,665	—
050 Other financial corporations	350,640	349,676	964	42	—	42	(26)	(21)	(5)	(27)	—	(27)	—	176,656	—
060 Non-financial corporations	54,866	44,026	10,840	766	—	766	(354)	(166)	(188)	(379)	—	(379)	(248)	23,672	92
070 Of which SMEs	709	636	73	6	—	6	(39)	(17)	(22)	(6)	—	(6)	—	7	1
080 Households	12,075	11,341	734	946	26	920	(30)	(26)	(4)	(363)	—	(363)	—	10,462	596
090 Debt securities	65,634	65,317	317	1	—	1	(8)	(6)	(2)	(1)	—	(1)	—	1,230	—
100 Central banks	1,243	1,243	—	—	—	—	—	—	—	—	—	—	—	—	—
110 General governments	43,635	43,575	60	—	—	—	(3)	(3)	—	—	—	—	—	—	—
120 Credit institutions	9,888	9,888	—	—	—	—	—	—	—	—	—	—	—	931	—
130 Other financial corporations	8,896	8,639	257	—	—	—	(3)	(1)	(2)	—	—	—	—	299	—
140 Non-financial corporations	1,972	1,972	—	1	—	1	(2)	(2)	—	(1)	—	(1)	—	—	—
150 Off-balance-sheet exposures	249,797	225,358	24,439	880	—	880	(404)	(169)	(235)	(23)	—	(23)	—	46,315	16
160 Central banks	5	5	—	—	—	—	—	—	—	—	—	—	—	—	—
170 General governments	2,448	2,372	76	—	—	—	—	—	—	—	—	—	—	—	—
180 Credit institutions	10,499	10,480	19	—	—	—	(8)	(7)	(1)	—	—	—	—	13	—
190 Other financial corporations	89,559	87,696	1,863	98	—	98	(9)	(6)	(3)	—	—	—	—	30,942	—
200 Non-financial corporations	145,589	123,146	22,443	782	—	782	(387)	(156)	(231)	(23)	—	(23)	—	15,118	16
210 Households	1,697	1,659	38	—	—	—	—	—	—	—	—	—	—	242	—
220 Total	956,891	919,594	37,297	2,635	26	2,609	(825)	(391)	(434)	(793)	—	(793)	(248)	300,642	704

1. Cash balances at central banks and other demand deposits included in the current period as this reflects revised disclosure requirements from 1 January 2022.

Increase in Cash balances with Central bank due to increase in liquidity pool driven by increased deposits. Increase in Loans balances is primarily due to new loans and increase in existing facilities within CIB along with increase in settlement balances, cash collateral and reverse repos.

Increase in Debt securities due to acquisition of UK GILTS, Italian, Japanese and Australian government bonds on the back of attractive returns.

Table 25: CQ7 - Collateral obtained by taking possession and execution processes

This table provides an overview of foreclosed assets obtained from non-performing exposures. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
		£m	£m
As at 30 June 2022			
010	Property, plant and equipment (PP&E)	—	—
020	Other than PP&E	—	—
030	Residential immovable property	12	—
040	Commercial Immovable property	—	—
050	Movable property (auto, shipping, etc.)	—	—
060	Equity and debt instruments	—	—
070	Other collateral	—	—
080	Total	12	—
As at 31 December 2021			
010	Property, plant and equipment (PP&E)	—	—
020	Other than PP&E	—	—
030	Residential immovable property	19	12
040	Commercial Immovable property	—	—
050	Movable property (auto, shipping, etc.)	—	—
060	Equity and debt instruments	—	—
070	Other collateral	16	1
080	Total	35	13

Countercyclical Capital Buffer

Table 26: CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

The below table shows the geographical distribution of credit exposures relevant to the calculation of the countercyclical buffer in line with CRR Article 440. Note that exposures in the below table are prepared in accordance with CRD, Article 140. Hence exclude exposures to central governments/banks, regional governments, local authorities, public sector entities, multilateral development banks, international organisations and institutions and as such the exposure values differ to those found in the Analysis of credit risk section

	General credit exposures		Relevant credit exposures – Market risk		Securitisatio n exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk- weighted exposure amounts	Own fund requirement s weights	Counter- cyclical buffer rate
	Exposure value under the standardise d approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisatio n positions in the non- trading book	Total			
Breakdown by country	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	%	%
Norway	—	75	22	11	—	108	3	2	—	5	69	0.05%	1.50 %
Hong Kong	1,072	449	23	129	—	1,672	99	7	—	107	1,335	0.95%	1.00 %
Slovakia	—	—	—	5	—	5	—	—	—	—	6	—	1.00 %
Luxembourg	1,615	2,375	147	2	426	4,566	156	26	7	189	2,363	1.68%	0.50 %
Czech Republic	8	136	—	12	—	156	7	2	—	8	103	0.07%	0.50 %
Bulgaria	—	—	—	—	—	—	—	—	—	—	—	—	0.50 %
Total (countries with existing CCyB rate)	2,695	3,035	192	159	426	6,507	265	37	7	309	3,876	2.75%	
United States	21,143	57,589	6,597	946	46,313	132,588	3,960	382	806	5,149	64,365	45.67%	n/a
United Kingdom	95,166	41,744	544	146	17,310	154,911	3,205	67	270	3,542	44,278	31.42%	n/a
Canada	279	3,004	46	43	10	3,382	181	8	—	189	2,367	1.68%	n/a
India	1,870	176	5	20	185	2,256	172	11	3	186	2,321	1.65%	n/a
Ireland	588	1,790	71	20	1,369	3,837	84	10	25	119	1,489	1.06%	n/a
France	1,161	1,435	172	500	50	3,318	85	31	1	116	1,448	1.03%	n/a
Total (countries with own funds requirements weights 1% or above)	120,207	105,738	7,435	1,675	65,237	300,292	7,687	509	1,105	9,301	116,268	82.51%	
Total (rest of the world less than 1% requirement)	10,387	18,581	1,490	3,554	3,235	37,247	1,289	305	70	1,664	20,780	14.74%	n/a
Total	133,289	127,354	9,117	5,388	68,898	344,046	9,241	851	1,182	11,274	140,924	100.00%	

Countercyclical Capital Buffer

Table 27: UK CCyB2 - Amount of institution-specific countercyclical capital buffer

This table shows an overview of institution specific countercyclical exposure and buffer requirements

As at 30 June 2022		
1	Total risk exposure amount	£214,426m
2	Institution specific countercyclical capital buffer rate	0.02 %
3	Institution specific countercyclical capital buffer requirement	£41m

Basis of preparation relating to the over-issuance of securities in the US

In March 2022, Barclays Bank PLC became aware it had issued securities in excess of the amount it had registered with the SEC under the Barclays Bank PLC's 2019 F-3¹ and subsequently became aware that securities had also been issued in excess of the amount it had registered with the SEC under the Predecessor Shelf² (the Over-issuance of Securities). The securities issued in excess of the registered amount comprised structured products and exchange traded notes. As these securities were not issued in compliance with the US Securities Act of 1933, as amended, a right of rescission³ has arisen for certain purchasers of the securities. A proportion of the expected costs associated with the right of rescission³ are attributable to the financial statements for the year ended 31 December 2021 and the interim financial statements for the six month period ended 30 June 2021, resulting in restatements in the following disclosures:

31 December 2021 - tables 1 and 4

Prior to the restatement, litigation and conduct charges in the income statement in relation to the year ended on 31 December 2021 were under reported by £170m (post-tax). As previously reported in the Barclays Bank PLC Pillar 3 Report as at 31 March 2022, due to the restatement, total transitional CET1 decreased by £200m from £24,128m to £23,928m, inclusive of the impact on regulatory threshold deductions. This resulted in reductions in the transitional CET1 ratio (13.0% to 12.9%), transitional tier 1 ratio (17.6% to 17.5%) and transitional total capital ratio (20.6% to 20.5%).

30 June 2021 - table 4

Prior to the restatement, litigation and conduct charges in the income statement in relation to the six month period ended 30 June 2021 were under reported by £60m (post-tax). Due to the restatement, total transitional CET1 decreased by £69m from £24,538m to £24,469m, inclusive of the impact on regulatory threshold deductions. Transitional RWAs increased by £941m to £177,840m to recognise, on a regulatory basis, the potential commitment relating to the rescission offer. This resulted in reductions in the transitional CET1 ratio (13.9% to 13.8%), transitional tier 1 ratio (17.7% to 17.6%) and transitional total capital ratio (21.2% to 21.1%).

1. Barclays Bank PLC's shelf registration statement on Form F-3, as declared effective by the SEC in August 2019.

2. Barclays Bank PLC's predecessor shelf registration statement on Form F-3 filed in 2018.

3. Refer to Note 1 Restatement of financial statements on page 32 of the Barclays Bank PLC 2022 Interim Results Announcement for more information.