

Barclays Bank UK PLC Interim Pillar 3 Report

30 June 2022

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Notes

Barclays Bank UK PLC is a wholly-owned subsidiary of Barclays PLC. The consolidation of Barclays Bank UK PLC and its subsidiaries is referred to as the Barclays Bank UK Group. The term Barclays refers to Barclays PLC and Barclays Group refers 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 with respect to the Barclays Bank UK 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 Barclays Bank UK 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 Barclays Bank UK 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, International Financial Reporting Standards (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, including 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 Barclays Bank UK 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 Barclays Bank UK 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; macroeconomic and business conditions in the UK and in any systemically important economy which impacts the UK; 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 Barclays Bank UK 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; the risk of cyber-attacks, information or security breaches or technology failures on the Barclays Bank UK Group's reputation, business or operations; the Barclays Bank UK 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 Barclays Bank UK Group's control. As a result, the Barclays Bank UK 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 Barclays Bank UK Group's forward-looking statements. Additional risks and factors which may impact the Barclays Bank UK Group's future financial condition and performance are identified in the Barclays Bank UK PLC's 2021 Annual Report, which is available on home.barclays.

Subject to Barclays' obligations under the applicable laws and regulations of any relevant jurisdiction, (including, without limitation, the UK), 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

Pillar 3 disclosures complement the Barclays Bank UK PLC 2022 Interim Results Announcement and provide additional information about Barclays Bank UK's risk profile, including its regulatory capital, minimum requirements for own funds and eligible liabilities (MREL), risk weighted assets (RWA), liquidity and leverage exposures.

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 of European Union legislation into UK law ended with full compliance of 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 European Banking Authority (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, probability of default (PD) and loss given default (LGD) estimation to ensure supervisory consistency and increase transparency of IRB models.

The PRA finalised their implementation of Basel standards through Policy Statement (PS) 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).

Pillar 3 disclosures

As part of the introduction of PS 22/21 changes from 1 January 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 (KM1 / IFRS9-FL¹ / Article 468-FL² / UK LR 2) - 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 Supervisory Review and Evaluation Process (SREP), capital buffer requirements, leverage ratio and liquidity coverage ratio.

Barclays Bank UK Group's capital, RWAs and leverage is calculated applying transitional relief for IFRS9, no other transitional provisions in CRR as amended by CRR II are applicable. The table below therefore represents both transitional and fully loaded capital metrics which is equal to transitional capital and capital as if IFRS9 or analogous ECLs transitional arrangements had not been applied. Part 2 of this table further includes all UK LR2 components which are required to be reported with a quarterly frequency as per Article 433a(4), with the full LR2 published on a semi-annual basis.

KM1 ref	IFRS9-FL ref		As at 30.06.22 £m	As at 31.03.22 £m	As at 31.12.21 £m	As at 30.06.21 £m
Available own funds (amounts)						
1	1	Common Equity Tier 1 (CET1) capital ³	10,536	10,641	10,828	11,330
1a	2	Fully loaded common Equity Tier 1 (CET1) capital ⁴	10,455	10,583	10,572	11,029
2	3	Tier 1 capital ³	13,096	13,201	13,388	13,890
2a	4	Fully loaded tier 1 capital ⁴	13,015	13,143	13,132	13,589
3	5	Total capital ³	15,877	16,037	16,442	17,088
3a	6	Fully loaded total capital ⁴	15,844	16,028	16,359	16,951
Risk-weighted exposure amounts						
4	7	Total risk-weighted exposure amount ³	71,088	71,220	71,213	71,014
4a	8	Fully loaded total risk-weighted exposure amount ⁴	71,055	71,244	71,116	70,984
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	9	Common Equity Tier 1 ratio (%) ³	14.8%	14.9%	15.2%	16.0%
5a	10	Fully loaded common Equity Tier 1 ratio (%) ⁴	14.7%	14.9%	14.9%	15.5%
6	11	Tier 1 ratio (%) ³	18.4%	18.5%	18.8%	19.6%
6a	12	Fully loaded tier 1 ratio (%) ⁴	18.3%	18.4%	18.5%	19.1%
7	13	Total capital ratio (%) ³	22.3%	22.5%	23.1%	24.1%
7a	14	Fully loaded total capital ratio (%) ⁴	22.3%	22.5%	23.0%	23.9%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)						
UK 7a		Additional CET1 SREP requirements (%)	2.4%	2.4%		
UK 7b		Additional AT1 SREP requirements (%)	0.8%	0.8%		
UK 7c		Additional T2 SREP requirements (%)	1.1%	1.1%		
UK 7d		Total SREP own funds requirements (%)	12.2%	12.2%		
Combined buffer requirement (as a percentage of risk-weighted exposure amount)						
8		Capital conservation buffer (%)	2.5%	2.5%	2.5%	2.5%
9		Institution specific countercyclical capital buffer (%)	0.0%	0.0%	0.0%	0.0%
UK 10a		Other Systemically Important Institution buffer	1.0%	1.0%	1.0%	1.0%
11		Combined buffer requirement (%)	3.5%	3.5%	3.5%	3.5%
UK 11a		Overall capital requirements (%)	15.7%	15.7%		
12		CET1 available after meeting the total SREP own funds requirements (%)	7.9%	8.0%		

Notes

1. From 1 January 2018, Barclays Bank UK Group 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.

2. As at 30 June 2022, Barclays Bank UK 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 capital and leverage ratios reflecting the full impact of unrealised gains and losses measured at fair value through other comprehensive income.

3. Transitional capital and RWAs are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.

4. Fully loaded capital and RWAs are calculated without applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.

CET1 ratio has remained flat at 14.8% (December 2021: 14.9%).

RWAs remained stable at £71.1bn (December 2021: £71.2bn).

Introduction

Table 1: UK KM1 - Key metrics - Part 2

KM1 ref	IFRS9-FL ref	LR2 Ref		As at	As at	As at	As at
				30.06.22	31.03.22	31.12.21	30.06.21
				£m	£m	£m	£m
Leverage ratio							
13	15	UK 24b	Total exposure measure excluding claims on central banks ¹	248,241	241,491	241,173	247,974
14	16	25	Leverage ratio excluding claims on central banks (%) ¹	5.3%	5.5%	5.6%	5.6%
Additional leverage ratio disclosure requirements							
UK 14a	17	UK 25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) ²	5.2%	5.4%		
UK 14b		UK 25c	Leverage ratio including claims on central banks (%) ¹	4.2%	4.1%		
UK 14c		UK 33	Average leverage ratio excluding claims on central banks (%) ^{1,3}	5.3%	5.5%	5.5%	5.6%
UK 14d		UK 34	Average leverage ratio including claims on central banks (%) ^{1,3}	4.2%	4.2%		
UK 14e		UK 27b	Countercyclical leverage ratio buffer (%)	0.0%	0.0%		
UK 14f		UK 27	Leverage ratio buffer (%)	0.4%	0.4%		
Liquidity Coverage Ratio							
15			Total high-quality liquid assets (HQLA) (Weighted value) ⁴	81,548	80,530	77,863	69,557
UK 16a			Cash outflows - Total weighted value	43,766	42,837	42,339	40,532
UK 16b			Cash inflows - Total weighted value	1,432	1,472	1,371	1,341
16			Total net cash outflows (adjusted value) ⁴	42,334	41,365	40,968	39,191
17			Liquidity coverage ratio (%)	185%	187%	204%	203%

Notes

1. Transitional Leverage ratios are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.

2. Fully loaded Leverage ratio is calculated without applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.

3. 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.

4. Prior period comparatives have been updated to reflect the average measures as amended by CRR II.

The leverage ratio decreased to 5.3% (December 2021: 5.6%) primarily due to an increase in the leverage exposure of £7bn as a result of increases in loans and advances and other assets and securities financing transactions partially offset by a reduction in potential future exposure on derivatives due to increased netting eligibility under SA-CCR.

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 ^f	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	5	5
		5	5
2	b	14,186	14,186
3	c	(1,484)	(1,484)
6		12,707	12,707
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7		(43)	(43)
8	d,e	(3,628)	(3,628)
11	f	1,537	1,537
21	g	(8)	(33)
UK-25a	b	(82)	(82)
27a		53	(3)
28		(2,171)	(2,252)
29		10,536	10,455
Additional Tier 1 (AT1) capital: instruments			
30	h	2,560	2,560
31		2,560	2,560
36		2,560	2,560
44		2,560	2,560
45		13,096	13,015
Tier 2 (T2) capital: instruments			
46	i	2,781	2,781
50		0	48
51		2,781	2,829
58		2,781	2,829
59		15,877	15,844
60		71,088	71,055
Capital ratios and buffers			
61		14.8%	14.7%
62		18.4%	18.3%
63		22.3%	22.3%
64		10.4%	10.4%
65		2.5%	2.5%
66		0.0%	0.0%
67		0.0%	0.0%
UK-67a		1.0%	1.0%
68		7.9%	7.8%

Capital

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

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)	1	1
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)	20	20
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)	1,055	1,049
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)	—	48
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	320	320

Notes
†. The references (a) – (i) identify balance sheet components in Table 3: CC2 – Reconciliation of regulatory capital to balance sheet which are used in the calculation of regulatory capital.
1. Other regulatory adjustments to CET1 capital include IFRS 9 transitional adjustments of which static £0m, of which modified £56m.

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	Under regulatory scope of consolidation	Ref†
		£m	£m	
Assets				
1	Cash and balances at central banks	61,438	61,369	
2	Cash collateral and settlement balances	4,239	4,239	
3	Loans and advances at amortised cost	222,399	222,476	
4	Reverse repurchase agreements and other similar secured lending	1,239	1,239	
5	Trading portfolio assets	129	129	
6	Financial assets at fair value through the income statement	2,324	2,324	
7	Derivative financial instruments	1,317	1,317	
8	Financial assets at fair value through other comprehensive income	18,883	18,883	
9	Investments in subsidiaries, associates and joint ventures	—	129	d
10	Goodwill and intangible assets	3,526	3,526	
11	- Of which: goodwill	3,526	3,526	e
13	Property, plant and equipment	461	461	
15	Deferred tax assets	1,680	1,680	g
17	Other assets	631	609	
18	Total assets	318,266	318,381	
Liabilities				
1	Deposits at amortised cost	261,169	261,202	
2	Cash collateral and settlement balances	1,448	1,448	
3	Repurchase agreements and other similar secured borrowing	18,857	18,857	
4	Debt securities in issue	9,053	9,053	
5	Subordinated liabilities	8,065	8,065	i
6	Trading portfolio liabilities	758	758	
8	Derivative financial instruments	354	354	
9	Current tax liabilities	507	503	
12	Other liabilities	1,865	1,857	
13	Provisions	395	390	
14	Total liabilities	302,471	302,487	
Equity				
1	Called up share capital and share premium	5	5	
2	- Of which: amount eligible for CET1	5	5	a
3	Other equity instruments	2,560	2,560	h
4	Other reserves	(1,587)	(1,484)	c,f
5	Retained earnings	14,817	14,813	b
6	Total equity excluding non-controlling interests	15,795	15,894	
8	Total equity	15,795	15,894	
9	Total liabilities and equity	318,266	318,381	

Note

†. The references (a) – (i) identify balance sheet components that are used in the calculation of regulatory capital in Table 2: Composition of regulatory own funds on page 7-9.

Capital

Table 4: 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 UK PLC	5,492	53,899	294	—	0	235	236	—	10,932	71,088
As at 31 December 2021										
Barclays Bank UK PLC	5,326	53,687	829	—	—	379	100	—	10,892	71,213

Risk weighted assets

Table 5: 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	As at	As at	As at	As at	As at
	30 June	31 March	31 December	30 June	31 March	31 December
	2022	2022	2021	2022	2022	2021
	£m	£m	£m	£m	£m	£m
1 Credit risk (excluding CCR)	58,043	58,275	57,745	4,643	4,662	4,619
2 Of which the standardised approach	4,733	4,654	4,647	378	372	372
4 Of which: slotting approach	489	509	500	39	41	40
5 Of which the advanced IRB (AIRB) approach	52,821	53,112	52,598	4,226	4,249	4,207
6 Counterparty credit risk - CCR	529	566	1,208	42	45	97
7 Of which the standardised approach	193	171	244	15	14	20
UK 8a Of which exposures to a CCP	37	46	198	3	3	16
UK 8b Of which credit valuation adjustment - CVA	235	286	379	19	23	30
9 Of which other CCR	64	63	387	5	5	31
15 Settlement risk	0	—	—	0	—	—
16 Securitisation exposures in the non-trading book (after the cap)	1,348	1,292	1,268	108	103	101
17 Of which SEC-IRBA approach	589	589	589	47	47	47
18 Of which SEC-ERBA (including IAA)	—	—	123	—	—	10
19 Of which SEC-SA approach	759	703	556	61	56	44
UK 19a Of which 1250%/ deduction	—	—	—	—	—	—
20 Position, foreign exchange and commodities risks (Market risk)	236	155	100	19	12	8
21 Of which the standardised approach	236	155	100	19	12	8
23 Operational risk	10,932	10,932	10,892	875	875	871
UK 23b Of which standardised approach	10,932	10,932	10,892	875	875	871
24 (subject to 250% risk weight) (For information)	2,707	2,653	2,764	217	212	221
29 Total	71,088	71,220	71,213	5,687	5,697	5,696

RWAs remained stable at £71.1bn (March 2022: £71.2bn).

Risk weighted assets

Table 6: CR8 – RWEA flow statements of credit risk exposures under the IRB approach

The total in this table shows the contribution of credit risk RWEAs under the Advanced Internal Rating Based (AIRB) approach and will not directly reconcile to the CR AIRB RWEAs in Table 4.

	Three months ended 30.06.2022 £m	Six months ended 30.06.2022 ¹ £m
1 Risk weighted exposure amount as at the end of the previous reporting period	50,440	49,853
2 Asset size	368	753
3 Asset quality	(663)	(2,223)
4 Model updates	—	—
5 Methodology and policy	54	1,883
6 Acquisitions and disposals	(89)	(156)
7 Foreign exchange movements	—	—
8 Other	—	—
9 Risk weighted exposure amount as at the end of the reporting period	50,110	50,110

1. Opening balance has been updated to exclude Securitisation and non-credit obligation assets as per CRR II guidelines.

Three months ended advanced credit risk RWAs decreased by £0.3bn to £50.1bn primarily driven by:

- A £0.4bn increase in asset size primarily driven by mortgage growth
- A £0.7bn decrease in asset quality primarily driven by the benefit in mortgages from an increase in the House Price Index (HPI).

Six months ended advanced credit risk RWAs increased by £0.3bn to £50.1bn primarily driven by:

- A £0.8bn increase in asset size primarily driven by mortgage growth
- A £2.2bn decrease in asset quality primarily driven by the benefit in mortgages from an increase in the HPI
- A £1.9bn 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.

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 2022¹.

Table 7: LR1 - Summary reconciliation of accounting assets and leverage ratio exposures²

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	318,266
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	115
4	Adjustment for exemption of exposures to central banks	(66,222)
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(196)
8	Adjustments for derivative financial instruments	(611)
9	Adjustment for securities financing transactions (SFTs)	11
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	8,597
11	Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(78)
12	Other adjustments	(11,641)
13	Total exposure measure	248,241

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

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

Leverage

Table 8: LR2 - Leverage ratio common disclosure¹

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)	307,616
3	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(46)
6	Asset amounts deducted in determining tier 1 capital (leverage)	(3,625)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	303,945
Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	57
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	649
13	Total derivatives exposures	706
Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	1,687
15	Netted amounts of cash payables and cash receivables of gross SFT assets	(448)
16	Counterparty credit risk exposure for SFT assets	11
18	Total securities financing transaction exposures	1,250
Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	60,903
20	Adjustments for conversion to credit equivalent amounts	(52,306)
21	General provisions deducted in determining tier 1 capital (leverage) and specific provisions associated with off-balance sheet exposures	(35)
22	Off-balance sheet exposures	8,562
Capital and total exposure measure		
23	Tier 1 capital (leverage)	13,096
24	Total exposure measure including claims on central banks	314,463
UK-24a	(-) Claims on central banks excluded	(66,222)
UK-24b	Total exposure measure excluding claims on central banks	248,241
Leverage ratio		
25	Leverage ratio excluding claims on central banks (%)	5.3%
UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	5.2%
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 (%)	5.3%
UK-25c	Leverage ratio including claims on central banks (%)	4.2%
26	Regulatory minimum leverage ratio requirement (%)	3.3%
Additional leverage ratio disclosure requirements - leverage ratio buffers		
27	Leverage ratio buffer (%)	0.4%
UK-27a	Of which: G-SII or O-SII additional leverage ratio buffer (%)	0.4%
UK-27b	Of which: countercyclical leverage ratio buffer (%)	0.0%

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

Leverage

Table 9: LR3 - Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)¹

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:	241,348
UK-2	Trading book exposures	129
UK-3	Banking book exposures, of which:	241,219
UK-4	Covered bonds	384
UK-5	Exposures treated as sovereigns	24,451
UK-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	5,971
UK-7	Institutions	3,274
UK-8	Secured by mortgages of immovable properties	159,356
UK-9	Retail exposures	18,046
UK-10	Corporates	11,624
UK-11	Exposures in default	2,407
UK-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	15,706

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

Liquidity

Table 10: LIQ1 - Liquidity coverage ratio

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

Liquidity coverage ratio (period end)		Total period end value			
		30.06.22	31.03.22	31.12.21	30.06.21
		£m	£m	£m	£m
Liquidity buffer		83,201	81,140	85,092	77,723
Total net cash outflows		44,872	43,411	41,690	38,354
Liquidity coverage ratio (%) (period end)		185%	187%	204%	203%

Liquidity coverage ratio (average)		Total unweighted value (average)				Total weighted value (average)			
		30.06.22	31.03.22	31.12.21	30.06.21	30.06.22	31.03.22	31.12.21	30.06.21
		£m	£m	£m	£m	£m	£m	£m	£m
UK1a									
UK1b	Number of data points used in calculation of averages ¹	12	12	12	12	12	12	12	12
High-quality liquid assets									
1	Total high-quality liquid assets (HQLA)					81,548	80,530	77,863	69,557
Cash outflows									
2	Retail deposits and deposits from small business customers, of which:	223,823	223,497	221,275	212,691	17,089	16,863	16,512	15,548
3	Stable deposits	139,616	139,543	138,702	134,491	6,981	6,977	6,935	6,725
4	Less stable deposits	80,841	79,130	76,856	71,595	10,097	9,875	9,568	8,818
5	Unsecured wholesale funding, of which:	37,792	36,489	35,634	32,690	17,436	16,622	16,399	15,277
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	6,764	6,647	6,529	5,820	1,551	1,522	1,496	1,332
7	Non-operational deposits (all counterparties) ²	26,877	26,220	25,193	22,793	11,734	11,478	10,991	9,868
8	Unsecured debt	4,151	3,623	3,912	4,077	4,151	3,623	3,912	4,077
9	Secured wholesale funding					74	73	4	4
10	Additional requirements, of which:	16,517	19,112	19,343	20,118	5,249	5,526	5,525	6,007
11	Outflows related to derivative exposures and other collateral requirements	4,195	4,317	4,472	4,817	4,195	4,317	4,472	4,817
12	Outflows related to loss of funding on debt products	264	264	83	169	264	264	83	169
13	Credit and liquidity facilities	12,057	14,530	14,788	15,132	790	944	970	1,021
14	Other contractual funding obligations	288	243	219	252	0	—	—	—
15	Other contingent funding obligations	45,712	44,159	47,881	50,280	3,919	3,753	3,899	3,696
16	Total cash outflows					43,766	42,837	42,339	40,532
Cash inflows									
17	Secured lending (e.g. reverse repos)	3,004	3,106	2,738	2,150	0	—	—	—
18	Inflows from fully performing exposures	1,636	1,811	1,870	1,868	826	911	939	939
19	Other cash inflows ³	2,359	2,234	2,009	1,964	606	561	432	402
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	6,999	7,151	6,617	5,982	1,432	1,472	1,371	1,341
UK-20a	Fully exempt inflows	—	—	—	—	—	—	—	—
UK-20b	Inflows subject to 90% cap	—	—	—	—	—	—	—	—
UK-20c	Inflows subject to 75% cap	6,999	7,151	6,617	5,983	1,432	1,472	1,371	1,341
UK-21	Liquidity buffer					81,548	80,530	77,863	69,557
22	Total net cash outflows					42,334	41,365	40,968	39,191
23	Liquidity coverage ratio (%) (average)					193%	195%	190%	177%

Notes

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 185% (March 2022: 187%). The trailing 12 month-end average LCR to 30 June 2022 was 193% (March 2022: 195%).

Interest Rate Risk in the Banking Book

Net interest income sensitivity

The table below shows the impact on the Bank's economic value of equity (EVE) and net interest income (NII) from the six standardised interest rate shock scenarios defined by the Bank of England, in the PRA Rulebook: CRR Firms: Interest rate risk arising from non trading activities instrument 2020. These sensitivities are calculated in line with the PRA Rulebook, in particular with the exclusion of equity from EVE cash flows.

Table 11: Quantitative information on IRRBB¹

In reporting currency		a	c	e
		ΔEVE	ΔNII	Tier 1 capital
Period		30.06.22	30.06.22	30.06.22
		£m	£m	£m
10	Parallel shock up	(1,106)	184	
20	Parallel shock down	124	(968)	
30	Steeper shock	(160)		
40	Flattener shock	(599)		
50	Short rates shock up	(986)		
60	Short rates shock down	105		
70	Maximum	(1,106)	(968)	
80	Tier 1 capital			13,096

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

The maximum EVE loss under the six scenarios was £1,106m under the parallel up scenario as of June 2022.

The material driver of the parallel up scenario is the sensitivity of the Bank's structural hedging of its equity position and the fixed rate positions in the liquidity pool to rates rising.

The maximum one-year loss in NII was £968m as of June 2022. The material driver of the parallel down scenario is the Bank's exposure to margin compression risk through deposits across the Retail Banking, Business Banking and Private Bank businesses.

Analysis of credit risk

Table 12: CR4 Standardised – Credit risk exposure and CRM effects

This table shows the impact of CRM and 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 £m	Off-balance sheet amount £m	On-balance sheet amount £m	Off-balance sheet amount £m	RWA £m	RWA density £m
As at 30 June 2022						
1 Central governments or central banks	86,342	29,015	95,505	37,834	—	0%
2 Regional governments or local authorities	6,607	—	6,607	—	1,085	16%
3 Public sector entities	1,894	1	1,894	—	104	6%
4 Multilateral development banks	1,582	—	1,582	—	—	0%
5 International organisations	197	—	197	—	—	0%
6 Institutions	3,273	387	2,895	38	639	22%
7 Corporates	2,730	1,912	2,193	394	874	34%
8 Retail	7,252	3,194	727	1	545	75%
9 Secured by mortgages on immovable property	2,422	119	2,422	—	926	38%
10 Exposures in default	1,492	—	158	—	173	110%
11 Exposures associated with particularly high risk	8	—	8	—	12	150%
12 Covered bonds	384	—	384	—	38	10%
13 Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14 Collective investment undertakings	—	—	—	—	—	—
15 Equity	20	—	20	—	49	250%
16 Other items	914	—	914	—	288	31%
17 Total	115,117	34,628	115,506	38,267	4,733	3%
As at 31 December 2021						
1 Central governments or central banks	87,981	23,949	98,586	30,897	—	0%
2 Regional governments or local authorities	8,671	2	8,671	1	1,470	17%
3 Public sector entities	1,797	12	1,797	6	126	7%
4 Multilateral development banks	1,542	—	1,542	—	—	0%
5 International organisations	80	—	80	—	—	0%
6 Institutions	2,268	436	1,929	—	395	20%
7 Corporates	1,770	1,445	1,174	451	433	27%
8 Retail	8,665	2,930	667	1	499	75%
9 Secured by mortgages on immovable property	2,563	3	2,563	—	977	38%
10 Exposures in default	1,365	—	196	—	211	108%
11 Exposures associated with particularly high risk	8	—	8	—	12	150%
12 Covered bonds	1,110	—	1,110	—	115	10%
13 Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14 Collective investment undertakings	—	—	—	—	—	—
15 Equity	20	—	20	—	49	250%
16 Other items	1,119	—	1,119	—	360	32%
17 Total	118,959	28,777	119,462	31,356	4,647	3%

Standardised credit risk RWAs remained stable at £4.7bn (December 2021: £4.6bn).

Analysis of credit risk

Table 13: CR5 – Standardised approach

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

As at 30 June 2022	Risk weight															Total	Of which unrated	
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others			
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Central governments or central banks	133,339	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	133,339	—
2 Regional government or local authorities	1,180	—	—	—	5,427	—	—	—	—	—	—	—	—	—	—	—	6,607	5,110
3 Public sector entities	1,373	—	—	—	521	—	—	—	—	—	—	—	—	—	—	—	1,894	512
4 Multilateral development banks	1,582	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,582	—
5 International organisations	197	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	197	—
6 Institutions	—	—	—	—	2,759	—	174	—	—	—	—	—	—	—	—	—	2,933	—
7 Corporates	368	—	—	—	1,176	—	761	—	—	282	—	—	—	—	—	—	2,587	650
8 Retail	—	—	—	—	—	—	—	—	728	—	—	—	—	—	—	—	728	728
9 Secured by mortgages on immovable property	—	—	—	—	—	2,286	—	—	7	129	—	—	—	—	—	—	2,422	2,422
10 Exposures in default	—	—	—	—	—	—	—	—	—	128	30	—	—	—	—	—	158	158
11 Exposures associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	8	—	—	—	—	—	8	8
12 Covered bonds	—	—	—	384	—	—	—	—	—	—	—	—	—	—	—	—	384	—
13 Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14 Unit or shares in collective investment undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15 Equity	—	—	—	—	—	—	—	—	—	—	—	20	—	—	—	—	20	20
16 Other items	429	—	—	—	247	—	—	—	—	238	—	—	—	—	—	—	914	914
17 TOTAL	138,468	—	—	384	10,130	2,286	935	—	735	777	38	20	—	—	—	—	153,773	10,522

Analysis of credit risk

Table 13: CR5 – Standardised approach - continued

As at 31 December 2021	Risk weight															Total £m	Of which unrated £m
	0% £m	2% £m	4% £m	10% £m	20% £m	35% £m	50% £m	70% £m	75% £m	100% £m	150% £m	250% £m	370% £m	1250% £m	Others £m		
1 Central governments or central banks	129,483	—	—	—	—	—	—	—	—	—	—	—	—	—	—	129,483	—
2 Regional government or local authorities	1,320	—	—	—	7,352	—	—	—	—	—	—	—	—	—	—	8,672	7,058
3 Public sector entities	1,173	—	—	—	630	—	—	—	—	—	—	—	—	—	—	1,803	606
4 Multilateral development banks	1,542	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,542	—
5 International organisations	80	—	—	—	—	—	—	—	—	—	—	—	—	—	—	80	—
6 Institutions	—	—	—	—	1,899	—	30	—	—	—	—	—	—	—	—	1,929	2
7 Corporates	423	—	—	—	931	—	13	—	—	258	—	—	—	—	—	1,625	680
8 Retail	—	—	—	—	—	—	—	—	668	—	—	—	—	—	—	668	668
9 Secured by mortgages on immovable property	—	—	—	—	—	2,423	—	—	6	134	—	—	—	—	—	2,563	2,563
10 Exposures in default	—	—	—	—	—	—	—	—	—	166	30	—	—	—	—	196	196
11 Exposures associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	8	—	—	—	—	8	8
12 Covered bonds	—	—	—	1,071	39	—	—	—	—	—	—	—	—	—	—	1,110	—
13 Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14 Unit or shares in collective investment undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15 Equity	—	—	—	—	—	—	—	—	—	—	—	20	—	—	—	20	20
16 Other items	589	—	—	—	213	—	—	—	—	317	—	—	—	—	—	1,119	1,119
17 TOTAL	134,610	—	—	1,071	11,064	2,423	43	—	674	875	38	20	—	—	—	150,818	12,920

Standardised credit risk exposure Pre-CCF and CRM increased by £2.9bn to £153.7bn primarily due to an increase in the Barclays Bank UK Group liquidity pool within the 0% risk weight category.

Analysis of credit risk

Table 14: CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques

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 4.

	Pre-credit derivatives risk weighted exposure amount		Actual risk weighted exposure amount	
	As at 30 June 2022	As at 31 December 2021	As at 30 June 2022	As at 31 December 2021
	£m	£m	£m	£m
5 Exposures under AIRB	49,622	49,352	49,622	49,352
6 Central governments and central banks	—	—	—	—
7 Institutions	32	29	32	29
8 Corporates ¹	6,487	6,723	6,487	6,723
8.1 of Corporates - which SMEs	5,029	4,593	5,029	4,593
9 Retail	43,103	42,600	43,103	42,600
9.1 of which Retail – SMEs - Secured by immovable property collateral	—	—	—	—
9.2 of which Retail – non-SMEs - Secured by immovable property collateral	23,656	24,841	23,656	24,841
9.3 of which Retail – Qualifying revolving	12,464	10,946	12,464	10,946
9.4 of which Retail – SMEs - Other	3,220	3,176	3,220	3,176
9.5 of which Retail – Non-SMEs - Other	3,763	3,637	3,763	3,637
10 TOTAL	49,622	49,352	49,622	49,352

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

Advanced credit risk RWAs increased by £0.3bn to £49.6bn primarily driven by the regulatory changes that took effect from 1 January 2022, relating to implementation of IRB roadmap changes and growth in mortgages. This was partially offset by the benefit in mortgages from an increase in the HPI.

Analysis of credit risk

Table 15: 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 captures 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	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 Institutions	35	—	73.14%	73.14%	—	—	—	—	—	—	—	—	32	32
3 Corporates	9,586	0.06%	71.90%	71.58%	0.28%	0.04%	—	—	—	—	1.05%	—	6,487	6,487
3.1 Of which Corporates – SMEs	6,174	0.09%	70.92%	70.43%	0.43%	0.06%	—	—	—	—	1.62%	—	5,029	5,029
Of which Corporates – Specialised lending	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3.2														
3.3 Of which Corporates – Other	3,412	0.02%	73.67%	73.66%	—	0.01%	—	—	—	—	0.01%	—	1,458	1,458
4 Retail	207,070	0.00%	222.11%	222.11%	—	0.00%	—	—	—	—	0.02%	—	43,103	43,103
4.1 Of which Retail – Immovable property SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.2 Of which Retail – Immovable property non-SMEs	166,726	—	273.54%	273.54%	—	—	—	—	—	—	—	—	23,656	23,656
4.3 Of which Retail – Qualifying revolving	28,510	—	—	—	—	—	—	—	—	—	—	—	12,464	12,464
4.4 Of which Retail – Other SMEs	7,673	0.02%	50.50%	50.37%	—	0.13%	—	—	—	—	0.43%	—	3,220	3,220
4.5 Of which Retail – Other non-SMEs	4,161	—	—	—	—	—	—	—	—	—	—	—	3,763	3,763
5 Total	216,691	0.00%	215.44%	215.43%	0.01%	0.01%	—	—	—	—	0.06%	—	49,622	49,622

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

Analysis of credit risk

AIRB obligor grade disclosure

The following tables show credit risk exposure at default post-CRM for the advanced IRB approach for portfolios within the banking book. Separate tables are provided for the following credit exposure classes: institutions (Table 17), corporates-other (Table 18), corporates-SME (Table 19), retail SME (Table 20), secured retail (Table 21), revolving retail (Table 22) and other retail-non SME (Table 23).

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 16: CR6 – IRB approach - Total Portfolios

	On- balance sheet exposur es	Off- balance- sheet exposur es pre- CCF	Exposur e weighte d average CCF ¹	Exposur e post CCF and CRM	Exposur e weighte d average PD	Number of obligors	Exposur e weighte d average LGD	Exposur e weighte d average maturit y (years)	RWA amount after supporti ng factors	RWA Densit y	Expecte d loss amount (EL)	Value adjustmen ts and provisions
As at 30 June 2022	£m	£m	%	£m	%		%		£m	%	£m	£m
Total (all exposure classes)	186,636	55,213	53.5%	215,968		23,275,991		4	49,622	23.0%	1,780	(1,877)
As at 31 December 2021												
Total (all exposure classes)	186,911	55,384	39.8%	215,270		23,242,171		4	49,352	22.9%	1,624	(2,019)

1. Current period average CCF is calculated on a weighted average basis in line with revised disclosure requirements that took effect from 1 January 2022 and reflects where the modelled EAD is higher than the on and off balance sheet exposures pre CCF. For prior period the average CCF was calculated on an aggregate level.

Further information on the key drivers for the RWA density are provided in Table 17 - Table 23.

Analysis of credit risk

Table 17: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for institutions

PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	RWA amount after supporting factors	RWA Density	EL	Value adjustments and provisions
	£m	£m	%	£m	%		%		£m	%	£m	£m
As at 30 June 2022												
0.00 to <0.15	—	0	934.7%	0	0.1%	4	57.4%	1	0	24.5%	0	0
0.00 to <0.10	—	—	—	0	0.1%	3	51.2%	1	0	16.8%	0	0
0.10 to <0.15	—	0	428.3%	0	0.1%	1	64.8%	1	0	33.6%	0	0
0.15 to <0.25	—	0	330.0%	0	0.2%	1	58.5%	1	0	40.1%	0	0
0.25 to <0.50	0	0	61.2%	0	0.4%	2	16.2%	1	0	17.1%	0	0
0.50 to <0.75	3	0	242.0%	3	0.6%	5	32.7%	3	2	64.4%	0	0
0.75 to <2.50	10	1	220.2%	13	1.6%	41	34.9%	3	11	86.0%	0	0
0.75 to <1.75	6	1	208.4%	8	1.3%	35	36.4%	3	6	81.6%	0	0
1.75 to <2.5	4	0	259.8%	5	2.0%	6	32.4%	4	5	93.7%	0	0
2.50 to <10.00	9	0	434.2%	10	4.3%	10	26.8%	4	10	93.4%	0	0
2.5 to <5	7	0	376.1%	8	3.4%	8	26.2%	4	7	87.1%	0	0
5 to <10	2	0	720.2%	2	7.4%	2	28.9%	4	3	115.9%	0	0
10.00 to <100.00	1	0	131.3%	1	15.2%	5	30.8%	4	2	161.9%	0	0
10 to <20	1	0	199.5%	1	13.9%	3	30.9%	4	2	161.5%	0	0
20 to <30	0	0	370.5%	0	24.1%	1	62.5%	1	0	339.1%	0	0
30.00 to <100.00	0	0	44.9%	0	31.1%	1	25.9%	2	0	142.5%	0	0
100.00 (Default)	6	1	1.5%	6	100.0%	4	11.1%	3	7	123.9%	0	0
Subtotal (exposure class)	29	2	182.0%	33	19.2%	72	28.2%	3	32	94.9%	0	0
As at 31 December 2021												
0.10 to <0.15	3	—	—	3	—	4	8.1%	5	1	37.8%	0	0
0.15 to <0.25	—	—	—	0	0.2%	1	56.2%	1	0	37.9%	0	0
0.25 to <0.50	—	0	1141.2%	0	0.4%	3	37.1%	1	0	40.2%	0	0
0.50 to <0.75	1	0	243.2%	1	0.7%	10	36.8%	3	1	57.6%	0	0
0.75 to <2.50	12	2	234.6%	15	1.6%	31	29.7%	3	11	73.2%	0	0
2.50 to <10.00	8	1	174.7%	9	4.4%	10	31.6%	4	10	110.9%	0	0
10.00 to <100.00	2	0	149.5%	2	35.3%	2	24.1%	4	2	121.4%	0	0
100.00 (Default)	4	0	23.4%	4	100.0%	4	12.6%	3	4	118.5%	0	0
Subtotal (exposure class)	30	3	223.2%	34	14.6%	65	26.3%	3	29	86.2%	0	0

1. Current period average CCF is calculated on a weighted average basis in line with revised disclosure requirements that took effect from 1 January 2022 and reflects where the modelled EAD is higher than the on and off balance sheet exposures pre CCF. For prior period the average CCF was calculated on an aggregate level.

The RWA density associated with institutions increased 8.7% to 94.9% primarily driven by immaterial movements across PD bands.

Table 18: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for corporates - other

PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	RWA after supporting factors	RWA density	EL	Value adjustments and provisions
	£m	£m	%	£m	%		%		£m	%	£m	£m
As at 30 June 2022												
0.00 to <0.15	3,129	205	60.6%	3,265	0.1%	209	10.5%	5	1,309	40.1%	2	0
0.00 to <0.10	2,826	205	60.5%	2,961	0.0%	185	10.5%	5	1,122	37.9%	1	0
0.10 to <0.15	303	—	—	304	0.1%	24	10.0%	5	187	61.4%	1	0
0.15 to <0.25	1	—	—	1	0.2%	35	15.1%	4	6	443.7%	0	0
0.25 to <0.50	0	—	—	1	0.3%	61	47.2%	1	14	2316.2%	0	0
0.50 to <0.75	4	—	—	8	0.6%	178	41.4%	2	5	67.0%	0	0
0.75 to <2.50	39	2	513.3%	49	1.4%	588	25.0%	3	30	61.3%	0	0
0.75 to <1.75	29	0	15135.8%	36	1.2%	480	23.3%	3	19	53.3%	0	0
1.75 to <2.5	10	2	151.8%	13	2.1%	108	29.6%	3	11	84.2%	0	0
2.50 to <10.00	40	10	97.9%	49	4.7%	196	26.3%	3	49	98.3%	0	0
2.5 to <5	25	7	104.0%	32	3.6%	131	25.9%	3	29	89.5%	0	0
5 to <10	15	3	80.1%	17	6.7%	65	27.0%	4	20	114.9%	0	0
10.00 to <100.00	5	0	76.1%	5	23.3%	31	24.5%	3	6	130.4%	0	0
10 to <20	3	0	60.6%	3	14.4%	22	23.8%	4	4	131.1%	0	0
20 to <30	1	0	663.8%	1	20.5%	1	23.0%	1	1	121.9%	0	0
30.00 to <100.00	1	0	53701.9%	1	49.4%	8	27.3%	3	1	133.4%	0	0
100.00 (Default)	34	0	21.4%	34	100.0%	53	18.6%	3	40	117.3%	3	(3)
Subtotal (exposure class)	3,252	217	68.5%	3,412	1.2%	1,351	11.1%	5	1,459	42.7%	5	(3)
As at 31 December 2021												
0.00 to <0.15	4,670	336	60.5%	4,885	0.1%	232	10.6%	5	1,965	40.2%	3	
0.15 to <0.25	—	—	—	2	0.2%	71	39.1%	2	2	93.1%	—	
0.25 to <0.50	2	—	—	2	0.4%	103	51.3%	1	26	1650.4%	—	
0.50 to <0.75	6	—	—	10	0.6%	298	31.3%	3	5	50.2%	—	
0.75 to <2.50	39	1	—	47	1.5%	455	25.1%	4	30	64.4%	—	
2.50 to <10.00	38	7	117.1%	46	5.1%	200	26.3%	3	43	92.4%	1	
10.00 to <100.00	11	—	—	12	19.3%	43	29.7%	4	20	167.1%	1	
100.00 (Default)	32	—	15.8%	31	100.0%	51	16.7%	3	39	123.1%	2	
Subtotal (exposure class)	4,798	345	65.9%	5036	0.8%	1453	11.0%	5	2,130	42.3%	7	(11)

1. Current period average CCF is calculated on a weighted average basis in line with revised disclosure requirements that took effect from 1 January 2022 and reflects where the modelled EAD is higher than the on and off balance sheet exposures pre CCF. For prior period the average CCF was calculated on an aggregate level.

The RWA density associated with corporates other remained broadly stable at 42.7% (December 2021: 42.3%).

Analysis of credit risk

Table 19: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for corporates - SME

PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	RWA after supporting factors	RWA Density	EL	Value adjustments and provisions
	£m	£m	%	£m	%		%		£m	%	£m	£m
As at 30 June 2022												
0.00 to <0.15	656	74	61.2%	702	0.1%	329	12.4%	4	249	35.4%	0	(2)
0.00 to <0.10	513	68	62.1%	556	0.1%	240	12.0%	4	158	28.5%	0	(1)
0.10 to <0.15	143	6	50.4%	146	0.1%	89	13.8%	5	91	61.9%	0	(1)
0.15 to <0.25	81	22	42.0%	90	0.2%	75	14.4%	4	36	40.3%	0	0
0.25 to <0.50	371	88	25.3%	380	0.4%	207	21.3%	4	115	30.3%	1	(1)
0.50 to <0.75	525	101	20.5%	511	0.6%	512	22.0%	3	166	32.6%	1	(1)
0.75 to <2.50	2,341	244	25.7%	2,299	1.4%	3,330	23.1%	3	1,435	62.4%	22	(29)
0.75 to <1.75	1,738	193	23.7%	1,704	1.2%	2,644	22.4%	3	974	57.1%	13	(17)
1.75 to <2.5	603	51	33.2%	595	2.1%	686	25.0%	3	461	77.5%	9	(12)
2.50 to <10.00	1,086	121	43.6%	1,102	4.6%	999	30.0%	3	1,473	133.5%	68	(75)
2.5 to <5	737	105	46.2%	760	3.4%	707	29.1%	3	899	118.0%	31	(40)
5 to <10	349	16	26.2%	342	7.2%	292	31.8%	3	574	168.0%	37	(35)
10.00 to <100.00	216	14	19.8%	210	19.5%	207	31.5%	3	353	168.1%	43	(75)
10 to <20	154	11	21.1%	151	13.9%	155	31.7%	3	216	143.4%	17	(30)
20 to <30	18	1	12.3%	17	24.3%	20	34.6%	3	22	126.5%	1	(44)
30.00 to <100.00	44	2	15.1%	42	37.3%	32	29.8%	4	115	273.5%	25	(1)
100.00 (Default)	672	33	0.9%	656	100.0%	219	12.8%	3	1,202	183.2%	95	(18)
Subtotal (exposure class)	5,948	697	31.0%	5,950	13.2%	5,878	21.9%	3	5,029	84.5%	230	(201)
As at 31 December 2021												
0.00 to <0.15	778	240	61.9%	928	0.1%	351	11.2%	4	312	33.6%	1	
0.15 to <0.25	33	3	24.8%	33	0.2%	72	17.5%	4	9	28.9%	—	
0.25 to <0.50	290	56	32.5%	302	0.4%	393	18.2%	4	113	37.5%	—	
0.50 to <0.75	302	60	31.5%	301	0.6%	781	25.2%	4	120	39.9%	1	
0.75 to <2.50	2,399	348	25.5%	2,342	1.5%	3,269	24.4%	3	1,287	54.9%	11	
2.50 to <10.00	1,469	112	26.7%	1,421	4.6%	1,281	27.7%	3	1,247	87.8%	25	
10.00 to <100.00	321	14	20.4%	311	20.4%	274	26.2%	3	354	113.8%	22	
100.00 (Default)	763	48	0.7%	742	100.0%	272	12.0%	3	1,151	155.1%	25	
Subtotal (exposure class)	6,355	881	34.9%	6,380	14.3%	6,693	21.6%	3	4,593	72.0%	85	(236)

1. Current period average CCF is calculated on a weighted average basis in line with revised disclosure requirements that took effect from 1 January 2022 and reflects where the modelled EAD is higher than the on and off balance sheet exposures pre CCF. For prior period the average CCF was calculated on an aggregate level.

The RWA density associated with corporates SME increased 12.5% to 84.5% primarily due to regulatory changes that took effect from 1 January 2022, relating to implementation of IRB roadmap changes.

Table 20: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for retail SME

PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	RWA after supporting factors	RWA Density	EL	Value adjustments and provisions
	£m	£m	%	£m	%		%	£m	%	£m	£m
As at 30 June 2022											
0.00 to <0.15	23	5	5133.5%	261	0.1%	154,130	44.3%	24	9.2%	0	0
0.00 to <0.10	8	1	17908.8%	181	0.1%	116,792	43.5%	14	7.8%	0	0
0.10 to <0.15	15	4	1780.0%	80	0.1%	37,338	46.2%	10	12.3%	0	0
0.15 to <0.25	43	19	265.4%	91	0.2%	25,333	37.7%	12	13.2%	0	0
0.25 to <0.50	241	144	45.7%	284	0.4%	25,789	24.5%	36	12.6%	0	0
0.50 to <0.75	327	188	108.0%	494	0.6%	78,332	33.9%	121	24.6%	1	0
0.75 to <2.50	2,027	778	125.5%	2,749	1.5%	490,882	37.4%	1,013	36.8%	16	(8)
0.75 to <1.75	1,299	577	128.7%	1,878	1.2%	361,622	37.6%	663	35.3%	9	(4)
1.75 to <2.5	728	201	116.2%	871	2.1%	129,260	37.0%	350	40.1%	7	(4)
2.50 to <10.00	1,934	276	178.9%	2,304	4.6%	260,842	38.0%	1,078	46.8%	40	(17)
2.5 to <5	1,349	215	154.8%	1,586	3.5%	174,623	37.3%	709	44.7%	21	(10)
5 to <10	585	61	264.4%	718	6.9%	86,219	39.5%	369	51.4%	19	(7)
10.00 to <100.00	367	27	268.3%	426	21.3%	49,712	36.4%	271	63.5%	32	(8)
10 to <20	215	15	369.7%	262	13.6%	33,794	39.1%	162	61.9%	14	(4)
20 to <30	51	3	220.2%	57	24.1%	6,212	34.2%	39	68.1%	5	(1)
30.00 to <100.00	101	9	124.5%	107	38.6%	9,706	30.9%	70	65.0%	13	(3)
100.00 (Default)	584	36	39.1%	567	100.0%	41,174	20.5%	665	117.3%	63	(212)
Subtotal (exposure class)	5,546	1,473	143.6%	7,176	11.3%	1,126,194	35.7%	3,220	44.9%	152	(245)
As at 31 December 2021											
0.00 to <0.15	16	2	14526.7%	286	0.1%	166,585	46.2%	25	8.8%	—	—
0.15 to <0.25	40	14	256.1%	74	0.2%	17,454	33.1%	9	11.9%	—	—
0.25 to <0.50	248	88	153.3%	366	0.4%	63,189	30.3%	63	17.2%	—	—
0.50 to <0.75	413	137	190.7%	623	0.6%	109,566	34.9%	158	25.3%	1	—
0.75 to <2.50	2,289	767	112.8%	2,846	1.5%	441,668	37.9%	1,048	36.8%	16	—
2.50 to <10.00	1,649	500	99.8%	2,015	4.7%	249,277	37.5%	942	46.7%	36	—
10.00 to <100.00	388	46	199.3%	467	23.1%	60,987	37.3%	303	65.0%	39	—
100.00 (Default)	558	39	36.8%	552	100.0%	34,320	21.1%	628	113.8%	66	—
Subtotal (exposure class)	5,601	1,593	136.8%	7,229	11.1%	1,143,046	36.1%	3,176	43.9%	158	(148)

1. Current period average CCF is calculated on a weighted average basis in line with revised disclosure requirements that took effect from 1 January 2022 and reflects where the modelled EAD is higher than the on and off balance sheet exposures pre CCF. For prior period the average CCF was calculated on an aggregate level.

The RWA density associated with retail SMEs remained broadly stable at 44.9% (December 2021: 43.9%).

Table 21: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for secured retail - non SME

PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	RWA after supporting factors	RWA Density	EL	Value adjustments and provisions
As at 30 June 2022	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	21,835	2,285	70.9%	23,487	0.1%	71,042	10.7%	498	2.1%	2	0
0.00 to <0.10	16,835	1,586	70.9%	17,987	0.1%	50,591	9.9%	276	1.5%	1	0
0.10 to <0.15	5,000	699	71.0%	5,500	0.1%	20,451	13.6%	222	4.0%	1	0
0.15 to <0.25	9,529	1,502	61.9%	10,472	0.2%	65,142	12.9%	547	5.2%	3	0
0.25 to <0.50	34,635	2,975	58.5%	36,496	0.4%	211,779	10.7%	2,640	7.2%	15	(1)
0.50 to <0.75	40,022	2,237	54.1%	41,359	0.6%	252,036	10.0%	4,004	9.7%	26	(2)
0.75 to <2.50	37,725	3,088	71.2%	40,048	1.3%	237,520	13.9%	8,649	21.6%	72	(6)
0.75 to <1.75	31,482	2,696	71.1%	33,497	1.1%	195,488	13.6%	6,479	19.3%	51	(4)
1.75 to <2.5	6,243	392	71.6%	6,551	2.0%	42,032	15.7%	2,170	33.1%	21	(2)
2.50 to <10.00	8,496	558	74.4%	8,948	4.4%	51,752	15.0%	4,178	46.7%	56	(7)
2.5 to <5	6,106	483	74.4%	6,491	3.4%	37,578	16.4%	3,024	46.6%	36	(4)
5 to <10	2,390	75	74.9%	2,457	7.1%	14,174	11.5%	1,154	47.0%	20	(3)
10.00 to <100.00	4,725	143	74.4%	4,855	29.5%	28,691	9.0%	2,332	48.0%	123	(15)
10 to <20	2,511	77	66.4%	2,571	14.7%	14,164	9.0%	1,264	49.2%	34	(4)
20 to <30	661	34	69.5%	688	24.8%	4,571	9.8%	413	60.1%	17	(3)
30.00 to <100.00	1,553	32	98.6%	1,596	55.4%	9,956	8.6%	655	41.1%	72	(8)
100.00 (Default)	1,060	2	0.0%	1,060	100.0%	7,655	9.0%	808	76.2%	45	(45)
Subtotal (exposure class)	158,027	12,790	64.3%	166,725	2.3%	925,617	11.6%	23,656	14.2%	342	(76)
As at 31 December 2021											
0.00 to <0.15	16,854	1,662	97.4%	18,028	0.1%	54,201	10.4%	418	2.3%	2	
0.15 to <0.25	9,826	1,282	95.5%	10,607	0.2%	62,707	12.1%	545	5.1%	3	
0.25 to <0.50	28,597	2,452	96.8%	30,058	0.4%	167,942	10.2%	1,996	6.6%	11	
0.50 to <0.75	39,855	2,274	97.6%	41,134	0.6%	258,184	10.1%	3,980	9.7%	26	
0.75 to <2.50	46,177	2,904	98.5%	48,357	1.2%	285,802	13.8%	10,216	21.1%	85	
2.50 to <10.00	9,705	591	98.8%	10,176	4.4%	58,739	14.8%	4,679	46.0%	63	
10.00 to <100.00	4,259	146	99.5%	4,382	28.3%	27,145	9.2%	2,124	48.5%	106	
100.00 (Default)	1,137	3	99.7%	1,137	100.0%	8,185	8.9%	883	77.6%	43	
Subtotal (exposure class)	156,410	11,314	97.7%	163,879	2.3%	922,905	11.6%	24,841	15.2%	339	(78)

1. Current period average CCF is calculated on a weighted average basis in line with revised disclosure requirements that took effect from 1 January 2022 and reflects where the modelled EAD is higher than the on and off balance sheet exposures pre CCF. For prior period the average CCF was calculated on an aggregate level.

The RWA density associated with secured retail non SMEs remained broadly stable at 14.2% due to benefit from the HPI refresh, partially offset by growth in mortgages.

Table 22: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for revolving retail

PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	RWA after supporting factors	RWA Density	EL	Value adjustments and provisions
As at 30 June 2022	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	764	17,359	54.1%	10,149	0.1%	11,945,804	73.9%	390	3.8%	7	(6)
0.00 to <0.10	343	12,230	59.1%	7,571	0.1%	9,830,639	73.1%	224	3.0%	4	(4)
0.10 to <0.15	421	5,129	42.1%	2,578	0.1%	2,115,165	76.3%	166	6.4%	3	(2)
0.15 to <0.25	702	5,932	41.3%	3,151	0.2%	2,420,609	76.8%	301	9.5%	6	(5)
0.25 to <0.50	1,151	6,476	38.0%	3,609	0.4%	1,857,859	78.4%	569	15.8%	13	(14)
0.50 to <0.75	807	2,990	35.5%	1,867	0.6%	843,732	79.0%	426	22.8%	10	(13)
0.75 to <2.50	2,836	5,643	42.7%	5,244	1.5%	2,001,408	80.8%	2,514	47.9%	74	(141)
0.75 to <1.75	2,010	4,380	38.0%	3,676	1.2%	1,401,280	80.7%	1,505	41.0%	42	(71)
1.75 to <2.5	826	1,263	58.8%	1,568	2.2%	600,128	81.1%	1,009	64.3%	32	(70)
2.50 to <10.00	2,328	1,369	66.4%	3,238	4.8%	1,055,442	83.1%	3,942	121.8%	158	(387)
2.5 to <5	1,412	1,082	56.3%	2,022	3.5%	684,022	82.9%	1,983	98.1%	72	(203)
5 to <10	916	287	104.5%	1,216	6.9%	371,420	83.5%	1,959	161.2%	86	(184)
10.00 to <100.00	568	95	176.4%	736	22.4%	279,243	83.2%	2,087	283.4%	163	(218)
10 to <20	364	64	179.6%	479	13.5%	172,361	83.3%	1,093	228.0%	62	(109)
20 to <30	87	15	177.6%	114	24.0%	47,771	83.0%	279	245.4%	23	(35)
30.00 to <100.00	117	16	162.4%	143	51.1%	59,111	83.0%	715	498.9%	78	(74)
100.00 (Default)	516	169	0.0%	516	100.0%	259,715	82.2%	2,235	433.2%	390	(366)
Subtotal (exposure class)	9,672	40,033	47.1%	28,510	3.3%	20,663,812	77.8%	12,464	43.7%	821	(1,150)
As at 31 December 2021											
0.00 to <0.15	782	19,162	49.7%	10,793	0.1%	12,543,287	73.5%	378	3.5%	6	
0.15 to <0.25	675	6,130	13.6%	3,033	0.2%	2,066,668	76.9%	277	9.2%	6	
0.25 to <0.50	1,159	6,510	13.4%	3,572	0.4%	1,776,330	78.4%	544	15.2%	12	
0.50 to <0.75	830	2,900	9.5%	1,835	0.6%	811,713	79.4%	414	22.6%	10	
0.75 to <2.50	2,856	5,160	6.3%	5,102	1.4%	1,929,548	80.8%	2,363	46.3%	71	
2.50 to <10.00	2326	1129	5.1%	3145	4.8%	959,430	82.2%	3622	115.2%	155	
10.00 to <100.00	513	84	22.8%	656	22.7%	246,577	80.8%	1,685	256.7%	143	
100.00 (Default)	589	172	3.3%	589	100.0%	275,200	82.6%	1,663	282.4%	369	
Subtotal (exposure class)	9,730	41,247	28.9%	28,725	3.5%	20,608,753	77.5%	10,946	38.1%	772	(1,310)

1. Current period average CCF is calculated on a weighted average basis in line with revised disclosure requirements that took effect from 1 January 2022 and reflects where the modelled EAD is higher than the on and off balance sheet exposures pre CCF. For prior period the average CCF was calculated on an aggregate level.

The RWA density associated with revolving retail increased 5.6% to 43.7% primarily due to regulatory changes that took effect from 1 January 2022, relating to implementation of IRB roadmap changes.

Table 23: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for other retail - non SME

PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	RWA after supporting factors	RWA Density	EL	Value adjustments and provisions
As at 30 June 2022	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	396	1	2.2%	396	0.1%	64,358	74.6%	78	19.8%	0	0
0.00 to <0.10	194	1	2.2%	194	0.1%	35,346	74.3%	30	15.6%	0	0
0.10 to <0.15	202	—	—	202	0.1%	29,012	74.9%	48	23.8%	0	0
0.15 to <0.25	320	0	5.5%	320	0.2%	51,655	74.4%	105	32.9%	1	0
0.25 to <0.50	697	0	67.7%	697	0.4%	91,540	75.5%	339	48.7%	2	(2)
0.50 to <0.75	464	0	—	464	0.6%	58,553	75.9%	334	72.0%	3	(2)
0.75 to <2.50	1,193	0	—	1,193	1.4%	144,267	76.5%	1,152	96.6%	14	(12)
0.75 to <1.75	915	0	—	915	1.2%	110,871	76.4%	831	90.8%	9	(8)
1.75 to <2.5	278	—	—	278	2.1%	33,396	76.9%	321	115.5%	5	(4)
2.50 to <10.00	686	0	—	686	4.6%	84,530	77.4%	955	139.1%	27	(23)
2.5 to <5	465	0	—	465	3.5%	56,553	77.2%	614	131.9%	14	(12)
5 to <10	221	—	—	221	7.0%	27,977	77.7%	341	154.4%	13	(11)
10.00 to <100.00	246	—	—	246	27.3%	34,446	77.6%	660	268.0%	57	(37)
10 to <20	151	—	—	151	13.5%	20,562	77.7%	500	331.1%	21	(14)
20 to <30	34	—	—	34	24.0%	4,760	77.5%	67	195.6%	6	(5)
30.00 to <100.00	61	—	—	61	63.1%	9,124	77.2%	93	152.4%	30	(18)
100.00 (Default)	160	—	—	160	100.0%	23,774	76.7%	140	87.6%	126	(126)
Subtotal (exposure class)	4,162	1	4.7%	4,162	6.8%	553,123	76.1%	3,763	90.4%	230	(202)
As at 31 December 2021											
0.00 to <0.15	374	1	99.7%	375	0.1%	66,911	74.2%	73	19.6%	—	
0.15 to <0.25	317	—	—	317	0.2%	52,575	74.4%	104	32.9%	1	
0.25 to <0.50	652	—	—	652	0.4%	91,002	75.3%	319	48.9%	3	
0.50 to <0.75	425	—	—	425	0.6%	57,279	75.7%	305	71.8%	4	
0.75 to <2.50	1,111	—	—	1,111	1.4%	142,440	76.4%	1,068	96.1%	15	
2.50 to <10.00	669	—	—	669	4.6%	85,845	77.1%	918	137.2%	33	
10.00 to <100.00	249	—	—	249	26.4%	35,318	77.3%	648	260.4%	70	
100.00 (Default)	190	—	—	190	100.0%	27,895	77.0%	202	106.3%	136	
Subtotal (exposure class)	3,987	1	97.9%	3,988	7.7%	559,265	76.0%	3,637	91.2%	262	(236)

1. Current period average CCF is calculated on a weighted average basis in line with revised disclosure requirements that took effect from 1 January 2022 and reflects where the modelled EAD is higher than the on and off balance sheet exposures pre CCF. For prior period the average CCF was calculated on an aggregate level.

The RWA density associated with other retail non SME remained broadly stable at 90.4% (December 2021: 91.2%).

Analysis of credit risk

Table 24: CR10 – Specialised lending and equity exposures under the simple risk weighted approach¹

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.

Regulatory categories	Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach)						
	Remaining maturity	On-balance sheet exposure £m	Off-balance sheet exposure £m	Risk weight	Exposure value £m	Risk weighted exposure £m	Expected loss amount £m
As at 30 June 2022							
Category 1	Less than 2.5 years	106	26	50%	109	43	—
	Equal to or more than 2.5 years	223	—	70%	224	124	1
Category 2	Less than 2.5 years	164	31	70%	173	94	1
	Equal to or more than 2.5 years	250	—	90%	250	176	2
Category 3	Less than 2.5 years	16	—	115%	16	14	—
	Equal to or more than 2.5 years	22	—	115%	22	20	1
Category 4	Less than 2.5 years	0	—	250%	0	1	—
	Equal to or more than 2.5 years	8	—	250%	8	17	1
Category 5	Less than 2.5 years	54	2	—	54	—	27
	Equal to or more than 2.5 years	43	—	—	43	—	21
Total	Less than 2.5 years	340	59		352	152	28
	Equal to or more than 2.5 years	546	—		547	337	26

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

Analysis of credit risk

Table 25: CR1-A Maturity of exposures¹

This table has replaced table CRB-E, representing the net credit risk exposures by maturity, split by either loans and advances or debt securities. The net exposure value reflects the position after specific credit risk adjustments, which is then categorised by residual contractual maturity. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

As at 30 June 2022	Net Exposure Value					Total
	On demand	<= 1 year	> 1 year <= 5	> 5 years	No stated	
	£m	£m	£m	£m	£m	£m
1 Loans and advances	62,044	10,190	23,078	177,925	—	273,237
2 Debt securities	—	9,349	17,163	9,340	—	35,852
3 Total	62,044	19,539	40,241	187,265	—	309,089

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

Table 26: 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	3,963
020 Inflows to non-performing portfolios	1,667
030 Outflows from non-performing portfolios	(428)
040 Outflows due to write-offs	(199)
050 Outflow due to other situations ¹	(1,073)
060 Final stock of non-performing loans and advances	3,930

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

This table shows a breakdown of unsecured and secured credit risk exposures and credit risk exposures secured by various methods of collateral for both loans and advances and debt securities, which includes those positions deemed to be in default. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

As at 30 June 2022	Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
	£m	£m	£m	£m	£m
1 Loans and advances	87,251	189,421	174,989	14,432	—
2 Debt securities	35,521	333	—	333	—
3 Total	122,772	189,754	174,989	14,765	—
4 Of which non-performing exposures	1,279	2,651	1,734	917	—
5 Of which defaulted	1,279	2,651	—	—	—

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

Analysis of credit risk

Table 28: 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.

	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
	of which: non-performing			of which: subject to impairment			
			of which: defaulted				
As at 30 June 2022	£m	£m	£m	£m	£m	£m	£m
On balance sheet exposures	313,247	3,930	3,930	310,203	(2,000)		0
UNITED KINGDOM	285,994	3,849	3,849	282,950	(1,989)		0
JAPAN	11,829	0	0	11,829	0		0
UNITED STATES	3,970	3	3	3,970	(1)		0
CANADA	3,218	0	0	3,218	0		0
Other Countries	8,236	78	78	8,236	(9)		0
Off balance sheet exposures	59,964	239	239			(35)	
UNITED KINGDOM	59,867	239	239			(35)	
Other Countries	97	0	0				
Total	373,211	4,169	4,169	310,203	(2,000)	(35)	—

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 29: CQ5 - Credit quality of loans and advances 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.

	£m	Gross carrying amount			Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		of which: non-performing	of which: loans and advances subject to impairment			
			of which: defaulted			
As at 30 June 2022						
010 Agriculture, forestry and fishing	4,042	381	381	4,039	(132)	—
020 Mining and quarrying	8	1	1	8	—	—
030 Manufacturing	817	72	72	817	(18)	—
040 Electricity, gas, steam and air conditioning supply	33	1	1	33	(1)	—
050 Water supply	50	5	5	50	(1)	—
060 Construction	1,747	204	204	1,693	(29)	—
070 Wholesale and retail trade	2,456	223	223	2,456	(47)	—
080 Transport and storage	602	78	78	602	(10)	—
090 Accommodation and food service activities	1,300	204	204	1,300	(31)	—
100 Information and communication	493	50	50	493	(13)	—
110 Financial and insurance activities	—	—	—	—	—	—
120 Real estate activities	11,071	299	299	8,989	(96)	—
130 Professional, scientific and technical activities	1,195	107	107	1,195	(22)	—
140 Administrative and support service activities	1,737	114	114	1,737	(20)	—
Public administration and defense, compulsory social security	59	—	—	59	—	—
150						
160 Education	632	37	37	463	(12)	—
170 Human health services and social work activities	1,108	72	72	1,102	(23)	—
180 Arts, entertainment and recreation	389	49	49	389	(11)	—
190 Other services	634	68	68	633	(11)	—
200 Total	28,373	1,965	1,965	26,058	(477)	—

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

Analysis of credit risk

Table 30: CQ1 Credit quality of forborne exposures

This table provides an overview of the quality of 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	699	919	810	787	(77)	(271)	560	234
020 Central banks	—	—	—	—	—	—	—	—
030 General governments	—	—	—	—	—	—	—	—
040 Credit institutions	—	—	—	—	—	—	—	—
050 Other financial corporations	1	—	—	—	—	—	—	—
060 Non-financial corporations	385	305	258	242	(23)	(30)	277	89
070 Households	313	614	552	545	(54)	(241)	283	145
080 Debt securities	—	—	—	—	—	—	—	—
090 Loan commitments given	124	54	43	42	—	—	6	1
100 Total	823	973	853	829	(77)	(271)	566	235
As at 31 December 2021								
10 Loans and Advances	707	923	837	815	(86)	(288)	583	257
20 Central banks	—	—	—	—	—	—	—	—
30 General governments	—	—	—	—	—	—	—	—
40 Credit institutions	—	—	—	—	—	—	—	—
50 Other financial corporations	1	—	—	—	—	—	1	—
60 Non-financial corporations	379	246	225	212	(24)	(26)	291	105
70 Households	327	677	612	603	(62)	(262)	291	152
80 Debt securities	—	—	—	—	—	—	—	—
90 Loan commitments given	134	60	49	48	—	—	4	1
100 Total	841	983	886	863	(86)	(288)	587	258

1. Structure of the table updated to include a new disclosure line of Cash balances at central banks and other demand deposits.

Table 31: CR1 - 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						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	
	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					
£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
As at 30 June 2022																
005 Cash balances at central banks and other demand deposits	61,366	61,366	—	—	—	—	—	—	—	—	—	—	—	—	—	—
010 Loans and advances	211,376	185,544	25,832	3,930	87	3,843	(1,152)	(335)	(817)	(846)	(2)	(844)	—	186,770	2,651	
020 Central banks	4,785	4,785	—	—	—	—	—	—	—	—	—	—	—	—	—	
030 General governments	5,111	5,093	18	—	—	—	(2)	(1)	(1)	—	—	—	—	5,090	—	
040 Credit institutions	1,688	1,688	—	—	—	—	—	—	—	—	—	—	—	1,239	—	
050 Other financial corporations	333	298	35	13	—	13	(3)	(3)	—	(2)	—	(2)	—	125	12	
060 Non-financial corporations	26,408	21,896	4,512	1,964	—	1,964	(224)	(156)	(68)	(253)	—	(253)	—	21,361	1,512	
070 Of which SMEs	18,010	13,795	4,215	1,951	—	1,951	(212)	(152)	(60)	(252)	—	(252)	—	15,044	588	
080 Households	173,051	151,784	21,267	1,953	87	1,866	(923)	(175)	(748)	(591)	(2)	(589)	—	158,955	1,127	
090 Debt securities	35,854	35,318	536	—	—	—	(2)	(1)	(1)	—	—	—	—	333	—	
100 Central banks	48	48	—	—	—	—	—	—	—	—	—	—	—	—	—	
110 General governments	22,318	22,318	—	—	—	—	—	—	—	—	—	—	—	—	—	
120 Credit institutions	5,738	5,202	536	—	—	—	(1)	—	(1)	—	—	—	—	333	—	
130 Other financial corporations	7,472	7,472	—	—	—	—	(1)	(1)	—	—	—	—	—	—	—	
140 Non-financial corporations	278	278	—	—	—	—	—	—	—	—	—	—	—	—	—	
150 Off-balance-sheet exposures	59,725	56,155	3,570	239	—	239	(35)	(8)	(27)	—	—	—	—	4,632	17	
160 Central banks	520	520	—	—	—	—	—	—	—	—	—	—	—	—	—	
170 General governments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
180 Credit institutions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
190 Other financial corporations	109	108	1	—	—	—	—	—	—	—	—	—	—	—	—	
200 Non-financial corporations	2,502	2,253	249	57	—	57	—	—	—	—	—	—	—	192	15	
210 Households	56,594	53,274	3,320	182	—	182	(35)	(8)	(27)	—	—	—	—	4,440	2	
220 Total	368,321	338,383	29,938	4,169	87	4,082	(1,189)	(344)	(845)	(846)	(2)	(844)	—	191,735	2,668	

Table 31: 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
		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				
£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
As at 31 December 2021																
010	Loans and advances	283,116	258,588	24,528	3,963	109	3,854	(1,364)	(395)	(969)	(815)	(3)	(812)	—	188,198	2,611
020	Central banks	74,254	74,254	—	—	—	—	—	—	—	—	—	—	—	—	—
030	General governments	7,058	7,034	24	—	—	—	(3)	(2)	(1)	—	—	—	—	7,058	—
040	Credit institutions	1,023	1,023	—	—	—	—	—	—	—	—	—	—	—	65	—
050	Other financial corporations	604	585	19	18	—	18	(2)	(2)	—	(2)	—	(2)	—	133	14
060	Non-financial corporations	28,884	25,945	2,939	1,863	—	1,863	(236)	(180)	(56)	(188)	—	(188)	—	23,515	1,386
070	Of which SMEs	19,633	17,255	2,378	1,850	—	1,850	(224)	(176)	(48)	(185)	—	(185)	—	16,800	634
080	Households	171,293	149,747	21,546	2,082	109	1,973	(1,123)	(211)	(912)	(625)	(3)	(622)	—	157,427	1,212
090	Debt securities	27,687	27,597	90	—	—	—	—	—	—	—	—	—	—	338	—
100	Central banks	55	55	—	—	—	—	—	—	—	—	—	—	—	—	—
110	General governments	16,141	16,141	—	—	—	—	—	—	—	—	—	—	—	—	—
120	Credit institutions	5,136	5,059	77	—	—	—	—	—	—	—	—	—	—	338	—
130	Other financial corporations	6,047	6,047	—	—	—	—	—	—	—	—	—	—	—	—	—
140	Non-financial corporations	308	295	13	—	—	—	—	—	—	—	—	—	—	—	—
150	Off-balance-sheet exposures	59,582	56,442	3,140	246	—	246	(37)	(7)	(30)	—	—	—	—	4,850	16
160	Central banks	590	590	—	—	—	—	—	—	—	—	—	—	—	150	—
170	General governments	2	2	—	—	—	—	—	—	—	—	—	—	—	—	—
180	Credit institutions	100	100	—	—	—	—	—	—	—	—	—	—	—	—	—
190	Other financial corporations	27	27	—	—	—	—	—	—	—	—	—	—	—	—	—
200	Non-financial corporations	2,909	2,761	148	58	—	58	—	—	—	—	—	—	—	197	13
210	Households	55,954	52,962	2,992	188	—	188	(37)	(7)	(30)	—	—	—	—	4,503	3
220	Total	370,385	342,627	27,758	4,209	109	4,100	(1,401)	(402)	(999)	(815)	(3)	(812)	—	193,386	2,627

1. Structure of the table updated to include a new disclosure line of Cash balances at central banks and other demand deposits.

Cash with Central banks has decreased due to increase in the Bond Holdings (Debt Securities) which is on account of increased investments in Government bonds for better returns

Analysis of counterparty credit risk

Table 32: CCR1 – Analysis of CCR exposure by approach¹

This table provides a comprehensive view of the methods used to calculate Counterparty Credit Risk (CCR) regulatory requirements and the main parameters used within each method.

	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
As at 30 June 2022	£m	£m	£m		£m	£m	£m	£m
1 SA-CCR (for derivatives)	34	298		1.4	2,326	466	466	193
4 Financial collateral comprehensive method					4,228	219	219	64
6 Total					6,554	685	685	257

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

Analysis of counterparty credit risk

Table 33: CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

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

Exposure classes		Risk weight											Total exposure value	
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others		
As at 30 June 2022														
1	Central governments or central banks	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Regional government or local authorities	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—
5	International organisations	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Institutions	—	210	—	—	290	393	—	—	—	—	—	—	893
7	Corporates	—	—	—	—	—	—	—	—	2	—	—	—	2
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Other items	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Total exposure value	—	210	—	—	290	393	—	—	2	—	—	—	895
As at 31 December 2021														
1	Central governments or central banks	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Regional government or local authorities	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—
5	International organisations	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Institutions	—	873	—	—	1,540	634	—	—	—	—	—	—	3,047
7	Corporates	—	—	—	—	3	—	—	—	4	—	—	—	7
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Other items	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Total exposure value	—	873	—	—	1,543	634	—	—	4	—	—	—	3,054

Counterparty Credit Risk (CCR) EAD decreased by £2.2bn to £0.9bn primarily driven by the maturity of reverse repo trades.

Analysis of counterparty credit risk

Table 34: CCR5 – Composition of collateral for CCR exposures¹

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.

	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 2022	£m	£m	£m	£m	£m	£m
1 Cash	—	1,283	—	5,478	—	—
2 Debt	—	20	991	—	1,280	4,279
3 Equity	—	—	—	—	—	—
4 Others	—	—	—	—	454	—
5 Total	—	1,303	991	5,478	1,734	4,279

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

Analysis of counterparty credit risk

Table 35: CCR8 - Exposures to CCPs

This table provides a breakdown of Barclays' exposures and RWAs to Central Counterparties (CCPs).

	As at 30 June 2022		As at 31 December 2021	
	Exposure value	RWEA	Exposure value	RWEA
	£m	£m	£m	£m
1 Exposures to QCCPs (total)		37		198
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	210	4	873	17
3 (i) OTC derivatives	171	3	843	16
4 (ii) Exchange-traded derivatives	—	—	—	—
5 (iii) SFTs	39	1	30	1
6 (iv) Netting sets where cross-product netting has been approved	—	—	—	—
7 Segregated initial margin	991		1,514	
8 Non-segregated initial margin	—	—	—	—
9 Prefunded default fund contributions	61	33	90	181
10 Unfunded default fund contributions	480	—		

The EAD for trades at QCCPs decreased by £0.7bn to £0.2bn driven by the introduction of SA-CCR from 1 January 2022.

Analysis of counterparty credit risk

Credit valuation adjustments (CVA)

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 Bank UK Group. It is a complement to the counterparty credit risk charge, that accounts for the risk of outright default of a counterparty.

Table 36: CCR2 Transactions subject to own funds requirements for CVA risk

Barclays Bank UK Group uses the standardised approach to calculate CVA capital charge: This approach takes account of the external credit rating of each counterparty, EAD from the calculation of the CCR and the effective maturity.

Credit valuation adjustment (CVA) capital charge		Exposure value	RWEA
As at 30 June 2022		£m	£m
4	Transactions subject to the Standardised method	464	235
5	Total transactions subject to own funds requirements for CVA risk	464	235
As at 31 December 2021			RWEA
4	Transactions subject to the Standardised method	533	379
5	Total transactions subject to own funds requirements for CVA risk	533	379

RWAs decreased to £0.2bn (December 2021: £0.4bn) primarily driven by decrease in exposures with intra-group counterparties.

Analysis of market risk

Table 37: MR1 – Market risk under the 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.

	As at 30 June 2022 RWEAs £m	As at 31 December 2021 RWEAs £m
Outright products		
1 Interest rate risk (general and specific)	83	48
2 Equity risk (general and specific)	—	—
3 Foreign exchange risk	153	52
4 Commodity risk	—	—
Options		
5 Simplified approach	—	—
6 Delta-plus approach	—	—
7 Scenario approach	—	—
8 Securitisation (specific risk)	—	—
9 Total	236	100

Market risk RWAs remained stable at £0.2bn (December 2021: £0.1bn).

Analysis of securitisation

Table 38: SEC1 - Securitisation exposures in the non-trading book¹

This table shows the non-trading book securitisation exposure split by exposure type and associated regulatory capital requirements

	Institution acts as originator							Institution acts as sponsor				Institution acts as investor				
	Traditional				Synthetic		Sub-total	Traditional			Sub-total	Traditional			Sub-total	
	STS		Non-STS		of which SRT	of which SRT		STS	Non-STS	Synthetic		STS	Non-STS	Synthetic		
	of which SRT	of which SRT	of which SRT	of which SRT												
As at 30 June 2022	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Total exposures	—	—	8,265	—	3,929	3,929	12,194	—	—	—	—	944	4,431	—	5,375
2	Retail (total)	—	—	8,265	—	—	—	8,265	—	—	—	—	944	4,431	—	5,375
3	residential mortgage	—	—	583	—	—	—	583	—	—	—	—	944	4,431	—	5,375
4	credit card	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	other retail exposures	—	—	7,682	—	—	—	7,682	—	—	—	—	—	—	—	—
6	re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Wholesale (total)	—	—	—	—	3,929	3,929	3,929	—	—	—	—	—	—	—	—
8	loans to corporates	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	other wholesale	—	—	—	—	3,929	3,929	3,929	—	—	—	—	—	—	—	—
12	re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

Analysis of securitisation

Table 39: SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor¹

This table shows the non-trading book securitisation exposures, where the institution acts as originator or as sponsor

	Exposure values (by RW bands/deductions)					Exposure values (by regulatory)				RWEA (by regulatory approach)				Capital charge after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/deductions
As at 30 June 2022	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Total exposures	3,929	—	—	—	—	3,929	—	—	—	589	—	—	—	47	—	—	—
2 Traditional transactions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3 Securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 Retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 Of which STS	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7 Of which STS	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Synthetic transactions	3,929	—	—	—	—	3,929	—	—	—	589	—	—	—	47	—	—	—
10 Securitisation	3,929	—	—	—	—	3,929	—	—	—	589	—	—	—	47	—	—	—
11 Retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Wholesale	3,929	—	—	—	—	3,929	—	—	—	589	—	—	—	47	—	—	—
13 Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

Analysis of securitisation

Table 40: SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor¹

This table shows the non-trading book securitisation exposures, where the institution acts as investor

	Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)			RWEA (by regulatory approach)			Capital charge after cap					
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions
As at 30 June 2022	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Total exposures	5,375	—	—	—	—	—	—	5,375	—	—	—	759	—	—	—	61	—
2 Traditional transactions	5,375	—	—	—	—	—	—	5,375	—	—	—	759	—	—	—	61	—
3 Securitisation	5,375	—	—	—	—	—	—	5,375	—	—	—	759	—	—	—	61	—
4 Retail underlying	5,375	—	—	—	—	—	—	5,375	—	—	—	759	—	—	—	61	—
5 Of which STS	944	—	—	—	—	—	—	944	—	—	—	94	—	—	—	8	—
6 Wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7 Of which STS	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8 Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9 Synthetic transactions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 Securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11 Retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12 Wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13 Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

Analysis of securitisation

Table 41: SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments¹

This table shows the outstanding nominal amounts where the institution acts as originator or as sponsor together with those exposures that are deemed as defaulted, where specific credit risk adjustments have been raised

As at 30 June 2022		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
			Of which exposures in default	
		£m	£m	£m
1	Total exposures	12,336	38	—
2	Retail (total)	8,265	38	—
3	residential mortgage	582	—	—
4	credit card	—	—	—
5	other retail exposures	7,683	38	—
6	re-securitisation	—	—	—
7	Wholesale (total)	4,071	—	—
8	loans to corporates	—	—	—
9	commercial mortgage	—	—	—
10	lease and receivables	—	—	—
11	other wholesale	4,071	—	—
12	re-securitisation	—	—	—

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

Countercyclical Capital Buffer

Table 42: CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer¹

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			Own fund requirements					Risk-weighted exposure amounts	Own fund requirements weights	Counter-cyclical buffer rate
	Exposure value under the standardised 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	Securitisation exposures Exposure value for non-trading book	Total exposure value	Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
Breakdown by country	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	%	%
Norway	124	—	—	—	—	124	2	—	—	2	25	0.05%	1.50%
Hong Kong	0	—	—	—	—	0	0	—	—	—	0	—	1.00%
Slovakia	—	—	—	—	—	—	—	—	—	—	—	—	1.00%
Luxembourg	0	—	—	—	—	0	0	—	—	0	—	—	0.50%
Czech Republic	—	—	—	—	—	—	—	—	—	—	—	—	0.50%
Bulgaria	—	—	—	—	—	—	—	—	—	—	—	—	0.50%
Total (countries with existing CCyB rate)	124	—	—	—	—	124	2	—	—	2	25	0.05%	3.50%
United Kingdom	6,037	216,770	—	—	9,304	232,111	4,217	—	108	4,325	54,058	99.48%	n/a
Total (countries with own funds requirements weights 1% or above)	6,037	216,770	—	—	9,304	232,111	4,217	—	108	4,325	54,058	99.48%	
Total (rest of the world less than 1% requirement)	1,062	68	35	—	—	1,165	20	1	—	21	257	0.47%	n/a
Total	7,223	216,838	35	—	9,304	233,400	4,239	1	108	4,348	54,340	100.00%	

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

Countercyclical Capital Buffer

Table 43: UK CCyB2 - Amount of institution-specific countercyclical capital buffer¹

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

As at 30 June 2022		
1	Total risk exposure amount	£71,088m
2	Institution specific countercyclical capital buffer rate	0.0%
3	Institution specific countercyclical capital buffer requirement	—

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