

# **Barclays Bank UK PLC Interim Pillar 3 Report**

30 June 2020

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The term Barclays Bank UK Group refers to Barclays Bank UK PLC together with its subsidiaries. The abbreviation '£m' represents millions of Pounds Sterling.

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

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

### Forward-looking statements

This document contains certain forward-looking statements. Barclays Bank UK Group cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as 'may', 'will', 'seek', 'continue', 'aim', 'anticipate', 'target', 'projected', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'achieve' or other words of similar meaning. Forward-looking statements can be made in writing but also may be made verbally by members of the management of the 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 growth, assets, impairment charges, provisions, business strategy, capital, leverage and other regulatory ratios, payment of dividends (including dividend payout ratios and expected payment strategies), projected levels of growth in the banking and financial markets, projected costs or savings, any commitments and targets, estimates of capital expenditures, plans and objectives for future operations, projected employee numbers, IFRS impacts and other statements that are not historical fact. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. The forward-looking statements speak only as at the date on which they are made and such statements may be affected by changes in legislation, the development of standards and interpretations under IFRS, including evolving practices with regard to the interpretation and application of accounting and regulatory standards, the outcome of current and future legal proceedings and regulatory investigations, future levels of conduct provisions, the policies and actions of governmental and regulatory authorities, geopolitical risks and the impact of competition. In addition, factors including (but not limited to) the following may have an effect: capital, leverage and other regulatory rules applicable to past, current and future periods; macroeconomic and business conditions in the UK and in any systemically important economy which impacts the UK; the effects of any volatility in credit markets; market related risks such as changes in interest rates and foreign exchange rates; effects of changes in valuation of credit market exposures; changes in valuation of issued securities; volatility in capital markets; changes in credit ratings of any entity within the Barclays Bank UK Group or any securities issued by such entities; direct and indirect impacts of the coronavirus (COVID-19) pandemic; instability as a result of the exit by the UK from the European Union and the disruption that may subsequently result in the UK; and the success of future 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, dividend payments, capital, leverage or other regulatory ratios or other financial and non-financial metrics or performance measures may differ materially from the statements or guidance set forth in the Barclays Bank UK Group's forward-looking statements.

Subject to our 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.

Additional risks and factors which may impact the Barclays Bank UK Group's future financial condition and performance are identified in our Annual Report for the fiscal year ended 31 December 2019 and our 2020 Interim Results Announcement for the six months ended 30 June 2020, which are available at [barclays.com](http://barclays.com)

# Introduction

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## Disclosure Background

Pillar 3 disclosures complement those disclosed in the Barclays Bank UK PLC 2020 Interim Result Announcement and provide additional information about Barclays Bank UK Group's risk profile, including its regulatory capital, RWAs, liquidity, leverage exposures.

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

On 27 June 2019, CRR II came into force amending CRR. As an amending regulation, the existing provisions of CRR apply unless they are amended by CRR II. Certain aspects of CRR II are dependent on final technical standards to be issued by the European Banking Authority (EBA) and adopted by the European Commission as well as UK implementation of the rules.

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

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

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

The Pillar 3 disclosures have also been prepared in accordance with the EBA "Guidelines on materiality, proprietary and confidentiality and on disclosure frequency under Articles 432(1), 432(2) and 433 of CRR" and the EBA "Guidelines on disclosure requirements under Part Eight of Regulation (EU) No 575/2013", as amended by Regulation (EU) 2019/876, in effect at the reporting date.

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

Barclays' approach to managing risk, including its internal ratings-based approach, is described within the Barclays Bank UK PLC's Pillar 3 year-end disclosures. Throughout the half year ended 30 June 2020, and to date, Barclays operated a framework of disclosure controls and procedures to support the appropriateness of Barclays Bank UK PLC's Pillar 3 disclosures. Specific governance committees are responsible for examining Barclays Bank UK PLC's reports and disclosures to ensure that they have been subject to adequate verification and comply with applicable standards and legislation. These committees report their conclusions to the Board Audit Committee.

### Overview

Barclays Bank UK PLC is the wholly-owned ring-fenced bank of Barclays PLC and consists of Personal Banking, Business Banking and Barclaycard Consumer UK businesses.

The consolidation of Barclays Bank UK PLC and its subsidiaries is referred to as the Barclays Bank UK Group. The consolidation of Barclays Bank UK PLC's parent entity, Barclays PLC and its subsidiaries, is referred to as the Barclays Group.

Disclosures for Barclays Bank UK PLC on an individual basis are not disclosed in this document as the entity is materially aligned to Barclays Bank UK Group.

## IFRS 9 – Transitional capital arrangements

On 1 January 2018, IFRS9 transitional capital arrangements were implemented by Regulation (EU) 2017/2395. Barclays elected to apply the transitional arrangements at both consolidated and individual entity levels and will disclose both transitional and fully loaded CET1 (Common Equity Tier 1) ratios until the end of the transitional period. On 27 June 2020, CRR was further amended to extend the transitional period by two years and to introduce a new modified calculation.

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

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

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

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

Separate calculations are performed for standardised and advanced IRB portfolios, reflecting the different ways these frameworks take account of provisions. Under the standardised approach, increases in provisions for both the static and modified elements are eligible for transition. When recalculating the requirements in CRR for the eligible impairment included in CET1 under the standardised approach, Barclays Group has assigned a risk weight of 100%. Under the advanced approach, for both the static and modified elements, provisions are only eligible for transitional relief to the extent that they exceed regulatory expected loss.

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

For regulatory Internal Ratings Based (IRB) exposures, the calculation of capital takes account of the expected loss via a comparison with the impairment allowances. Where regulatory expected losses exceed impairment allowances, the shortfall is deducted from CET1 capital. Where the impairment allowance is higher than expected loss, the excess is added back to tier 2 capital and capped at an amount of 0.6% of IRB RWAs.

The deferred tax assets (DTAs) created from the increase of impairment are also accounted for in the CET1 ratio. When DTAs arising from temporary differences are above the 10% CET1 capital threshold, any excess above the threshold is deducted and those below the threshold are risk weighted at 250% up to the point they reach threshold.

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

## Capital

### Table 1: Key Metrics (KM1/IFRS9-FL)

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 applicable as at the reporting date 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.

KM1 Ref	IFRS9-FL Ref		As at 30 June 2020 £m	As at 31 December 2019 £m	As at 30 June 2019 £m
<b>Available capital (amounts)</b>					
1	1	Common Equity Tier 1 (CET1) <sup>1</sup>	10,834	10,128	11,001
1a	2	Fully loaded Expected Credit Loss (ECL) accounting model <sup>2</sup>	10,181	9,938	10,780
2	3	Tier 1 <sup>1</sup>	13,394	12,688	13,764
2a	4	Fully loaded ECL accounting model Tier 1 <sup>2</sup>	12,741	12,498	13,543
3	5	Total capital <sup>1</sup>	17,537	16,012	17,345
3a	6	Fully loaded ECL accounting model total capital <sup>2</sup>	17,153	15,990	17,334
<b>Risk-weighted assets (amounts)</b>					
4	7	Total risk-weighted assets (RWA) <sup>1</sup>	76,039	75,010	76,182
4a	8	Fully loaded ECL accounting model total risk-weighted assets (RWA) <sup>2</sup>	76,054	75,124	76,303
<b>Risk-based capital ratios as a percentage of RWA</b>					
5	9	Common Equity Tier 1 ratio (%)	14.2%	13.5%	14.4%
5a	10	Fully loaded ECL accounting model Common Equity Tier 1 (%)	13.4%	13.2%	14.1%
6	11	Tier 1 ratio (%)	17.6%	16.9%	18.1%
6a	12	Fully loaded ECL accounting model Tier 1 ratio (%)	16.8%	16.6%	17.7%
7	13	Total capital ratio (%)	23.1%	21.3%	22.8%
7a	14	Fully loaded ECL accounting model total capital ratio (%)	22.6%	21.3%	22.7%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8		Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%
9		Countercyclical buffer requirement (%)	0.0%	1.0%	1.0%
		Systemic risk buffer (SRB) requirements (%)	1.0%	1.0%	0.0%
11		Total of bank CET1 specific buffer requirements(%) (row 8 + 9 + SRB)	3.5%	4.5%	3.5%
12		CET1 available after meeting the bank's minimum capital requirements (%)	9.7%	9.0%	9.9%
<b>CRR leverage ratio<sup>1,3</sup></b>					
13	15	Total CRR leverage ratio exposure measure	293,287	264,085	265,462
14	16	Transitional CRR leverage ratio (%)	4.6%	4.8%	5.2%
	17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangement had not been applied	4.4%	4.7%	5.1%
<b>Average UK leverage ratio (Transitional)<sup>1,4,5</sup></b>					
13a		Total average UK leverage ratio exposure measure	247,894	240,057	233,823
14a		Transitional average UK leverage ratio (%)	5.3%	5.2%	5.7%
<b>UK leverage ratio (Transitional)<sup>1,3,4</sup></b>					
13b		Total UK leverage ratio exposure measure	245,609	236,026	228,787
14b		Transitional UK leverage ratio (%)	5.5%	5.4%	6.0%
<b>Liquidity Coverage Ratio</b>					
15		Total HQLA	62,100	41,293	47,001
16		Total net cash outflows	36,390	28,741	29,375
17		LCR ratio (%)	171%	144%	160%

#### Notes:

- 1 Transitional capital, RWAs and leverage ratios are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date.
- 2 Fully loaded capital and RWAs are calculated without applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date.
- 3 The difference between CRR leverage ratio and UK leverage ratio is due to the exclusion of qualifying central bank claims and bounce back loans from the UK leverage exposure.
- 4 Fully loaded average UK leverage ratio was 5.2%, with £247.5bn of leverage exposure. Fully loaded UK leverage ratio was 5.2%, with £245.0bn of leverage exposure. Fully loaded UK leverage ratios are calculated without applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date.
- 5 Average UK leverage ratio uses capital based on the last day of each month in the quarter and an exposure measure for each day in the quarter.

## Capital

### Table 2: CC1 - Composition of regulatory capital

This table shows the components of regulatory capital presented on both a transitional and fully loaded basis as at 30 June 2020.

	Ref <sup>†</sup>	As at 30 June 2020 Transitional position £m	As at 30 June 2020 Fully loaded position £m
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	<i>a</i>	5	5
2	<i>b</i>	13,779	13,779
3	<i>c</i>	442	442
		(6)	(6)
		102	102
6		<b>14,322</b>	<b>14,322</b>
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7		(88)	(88)
8	<i>d,e</i>	(3,627)	(3,627)
9	<i>f</i>	(2)	(2)
10	<i>g</i>	(43)	(43)
11	<i>h</i>	(381)	(381)
		653	-
28		<b>(3,488)</b>	<b>(4,141)</b>
29		<b>10,834</b>	<b>10,181</b>
<b>Additional Tier 1 capital: instruments</b>			
30	<i>i</i>	2,560	2,560
31	<i>i</i>	2,560	2,560
36		<b>2,560</b>	<b>2,560</b>
44		<b>2,560</b>	<b>2,560</b>
45		<b>13,394</b>	<b>12,741</b>
<b>Tier 2 capital: instruments and provisions</b>			
46	<i>j</i>	4,063	4,063
50		80	349
51		<b>4,143</b>	<b>4,412</b>
58		<b>4,143</b>	<b>4,412</b>
59		<b>17,537</b>	<b>17,153</b>
60		<b>76,039</b>	<b>76,054</b>
<b>Capital ratios and buffers</b>			
61		14.2%	13.4%
62		17.6%	16.8%
63		23.1%	22.6%
64		3.5%	3.5%
65		2.5%	2.5%
66		0.0%	0.0%
		1.0%	1.0%
68		9.7%	8.9%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
73		20	20
75		850	903
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
77		77	75
78		80	808
79		348	349

Notes:

<sup>†</sup> The references (a) – (j) identify balance sheet components in Table 3 CC2 – Reconciliation of regulatory capital to balance sheet which are used in the calculation of regulatory capital.

<sup>1</sup> Of which static nil, modified £653m. For more information, see page 6.



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

The following table shows the reconciliation between balance sheet 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 2020	Ref <sup>†</sup>	Accounting balance sheet per published financial statements £m	Deconsolidation of insurance/other entities £m	Balance sheet per regulatory scope of consolidation £m
<b>Assets</b>				
Cash and balances at central banks		38,651	(81)	38,570
Cash collateral and settlement balances		4,688	-	4,688
Loans and advances at amortised cost		205,919	91	206,010
Reverse repurchase agreements and other similar secured lending		3,323	-	3,323
Trading portfolio assets		603	-	603
Financial assets at fair value through the income statement		3,548	-	3,548
Derivative financial instruments		309	-	309
Financial assets at fair value through other comprehensive income		24,096	-	24,096
Investments in subsidiaries, associates and joint ventures	d	-	129	129
Goodwill and intangible assets		3,528	-	3,528
Of which: goodwill	e	3,526	-	3,526
Of which: other intangibles (excluding MSRs)	f	2	-	2
Property, plant and equipment		816	-	816
Deferred tax assets	g	803	-	803
Other assets		764	(23)	741
<b>Total assets</b>		<b>287,048</b>	<b>116</b>	<b>287,164</b>
<b>Liabilities</b>				
Deposits at amortised cost		225,745	1	225,746
Cash collateral and settlement balances		181	-	181
Repurchase agreements and other similar secured borrowing		16,099	-	16,099
Debt securities in issue		12,028	-	12,028
Subordinated liabilities	j	10,598	-	10,598
Trading portfolio liabilities		1,227	-	1,227
Derivative financial instruments		849	-	849
Current tax liabilities		436	(7)	429
Other liabilities		1,753	24	1,777
Provisions		1,347	(6)	1,341
<b>Total liabilities</b>		<b>270,263</b>	<b>12</b>	<b>270,275</b>
<b>Equity</b>				
Called up share capital and share premium		5	-	5
Of which: amount eligible for CET1	a	5	-	5
Other equity instruments	i	2,59	-	2,559
Other reserves	c,h	442	102	544
Retained earnings	b	13,779	2	13,781
<b>Total equity</b>		<b>16,785</b>	<b>104</b>	<b>16,889</b>
<b>Total liabilities and equity</b>		<b>287,048</b>	<b>116</b>	<b>287,164</b>

† The references (a) – (j) identify balance sheet components that are used in the calculation of regulatory capital in Table 2: CC1 – Composition of regulatory capital on page 8.

## Risk Weighted Assets

### Table 4: RWAs by risk type

This table shows RWAs by risk type.

RWAs by risk type and approach										
	Credit risk		Counterparty credit risk				Market risk		Operational risk	Total RWAs
	Std	A-IRB	Std	A-IRB	Settlement risk	CVA	Std	IMA		
As at 30 June 2020	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
RWAs	5,744	57,989	397	-	-	174	122	-	11,613	76,039
As at 31 December 2019	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
RWAs	5,216	57,374	475	-	-	150	178	-	11,617	75,010

#### Credit risk portfolios subject to

##### Standardised Approach

- Minor UK Cards portfolio
- Further Education and Local Authority portfolios
- High quality liquidity pool assets
- Minor unsecured loan portfolios (closed books in run off)
- UK Wealth Portfolio

##### Advanced Internal Ratings Based (AIRB) approach

- UK managed retail and wholesale portfolios
- UK cards

## Risk Weighted Assets

**Table 5: OV1 - Overview of RWAs by risk type and capital requirements**

The table shows RWAs, split by risk type and approach. For credit risk, RWAs are shown by credit exposure class.

Please see additional disclosures for each risk type in the Analysis of Credit Risk (page 15), Counterparty Credit Risk (page 45), Market Risk (page 52).

	RWA		Minimum Capital Requirements	
	As at 30 June 2020	As at 31 December 2019	As at 30 June 2020	As at 31 December 2019
	£m	£m	£m	£m
<b>1 Credit risk (excluding counterparty credit risk) (CCR)</b>	<b>61,153</b>	<b>60,490</b>	<b>4,892</b>	<b>4,839</b>
2 Of which standardised approach	5,288	5,150	422	412
3 Of which the foundation IRB (FIRB) approach	-	-	-	-
4 Of which the advanced IRB (AIRB) approach	55,865	55,340	4,470	4,427
5 Of which Equity IRB under the Simple risk-weight or the internal models approach	-	-	-	-
<b>6 CCR</b>	<b>571</b>	<b>625</b>	<b>45</b>	<b>50</b>
7 Of which mark to market	129	55	10	4
8 Of which original exposure	-	-	-	-
9 Of which standardised approach	-	-	-	-
9a Of which financial collateral comprehensive method	14	224	1	18
10 Of which internal model method	-	-	-	-
11 Of which risk exposure amount for contributions to the default fund of a CCP	254	196	20	16
12 Of which CVA	174	150	14	12
<b>13 Settlement risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>14 Securitisation exposures in banking book (after cap)</b>	<b>406</b>	<b>135</b>	<b>33</b>	<b>11</b>
14a Of which capital deduction approach (CAPD)	-	-	-	-
14b Of which look through approach (KIRB)	-	-	-	-
15 Of which IRB approach	-	119	-	10
16 Of which IRB supervisory formula approach (SFA)	-	-	-	-
17 Of which internal assessment approach (IAA)	-	-	-	-
18 Of which standardised approach	-	16	-	1
14c Sec - External Ratings Based Approach	169	-	14	-
14d Sec - Internal Assessment Approach	-	-	-	-
14e Sec - Standardised Approach	237	16	19	1
14f Sec - Internal Ratings Based Approach	-	-	-	-
<b>19 Market risk</b>	<b>122</b>	<b>178</b>	<b>10</b>	<b>14</b>
20 Of which the standardised approach	122	178	10	14
21 Of which IMA	-	-	-	-
<b>22 Large exposures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>23 Operational risk</b>	<b>11,613</b>	<b>11,617</b>	<b>929</b>	<b>929</b>
24 Of which basic indicator approach	-	-	-	-
25 Of which standardised approach	11,613	11,617	929	929
26 Of which advanced measurement approach	-	-	-	-
<b>27 Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	<b>2,174</b>	<b>1,965</b>	<b>174</b>	<b>157</b>
28 Floor Adjustments	-	-	-	-
<b>29 Total</b>	<b>76,039</b>	<b>75,010</b>	<b>6,083</b>	<b>6,000</b>

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

		RWA amount £m	Capital requirements £m
<b>1</b>	<b>As at 1 January 2020</b>	<b>57,375</b>	<b>4,590</b>
2	Asset size	(1,192)	(95)
3	Asset quality	818	66
4	Model updates	992	80
5	Methodology and policy	29	2
6	Acquisitions and disposals	(33)	(3)
7	Foreign exchange movements	-	-
8	Other	-	-
<b>9</b>	<b>As at 30 June 2020</b>	<b>57,989</b>	<b>4,640</b>

### Basis of preparation for movements in RWAs

Seven categories of drivers have been identified and are described below. Not all the drivers are applicable, however all categories have been listed below for completeness.

#### Asset / book size

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

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

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

#### Asset / book quality

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

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

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

#### Model updates

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

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

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

#### Methodology and policy

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

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

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

#### Acquisitions and disposals

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

#### Foreign exchange movements

This is the movement in RWAs as a result of changes in the exchange rate between the functional currency of the Barclays business area or portfolio and our presentational currency for consolidated reporting.

#### Other

This is the movement in RWAs driven by items that cannot be reasonably assigned to the other driver categories

## Leverage

### Leverage ratio and exposures

The following leverage tables show the components of the leverage ratio using the CRR definition for the leverage exposure and the Tier 1 capital on a transitional basis as at 30 June 2020.<sup>1</sup>

#### Table 7: Summary reconciliation of accounting assets and leverage ratio exposures

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

	As at 30 June 2020	As at 31 December 2019
	£m	£m
1 Total assets as per published financial statements	287,048	258,398
2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	116	102
4 Adjustments for derivative financial instruments	138	220
5 Adjustments for securities financing transactions (SFTs)	333	30
6 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	9,160	9,037
7 Other adjustments (asset amounts deducted in determining tier 1 capital)	(3,488)	(3,702)
EU-7a Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(20)	-
<b>8 Total leverage ratio exposure</b>	<b>293,287</b>	<b>264,085</b>

Note:

<sup>1</sup> Capital and leverage measures are calculated applying the IFRS9 transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date.

## Leverage

**Table 8: Leverage ratio common disclosure**

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

	As at 30 June 2020	As at 31 December 2019
	£m	£m
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1 On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	283,532	256,546
EU-1a Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(20)	-
2 Asset amounts deducted in determining tier 1 capital	(3,488)	(3,702)
<b>3 Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)</b>	<b>280,024</b>	<b>252,844</b>
<b>Derivative exposures</b>		
4 Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	129	123
5 Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	901	725
7 Deductions of receivables assets for cash variation margin provided in derivatives transactions	(583)	(435)
8 Exempted CCP leg of client-cleared trade exposures	-	-
9 Adjusted effective notional amount of written credit derivatives	-	-
10 Adjusted effective notional offsets and add-on deductions for written credit derivatives	-	-
<b>11 Total derivative exposures</b>	<b>447</b>	<b>413</b>
<b>Securities financing transaction exposures</b>		
12 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	3,528	2,516
13 Netted amounts of cash payables and cash receivables of gross SFT assets	(205)	(755)
14 Counterparty credit risk exposure for SFT assets	333	30
<b>16 Total securities financing transaction exposures</b>	<b>3,656</b>	<b>1,791</b>
<b>Other off-balance sheet exposures</b>		
17 Off-balance sheet exposures at gross notional amount	67,617	65,377
18 Adjustments for conversion to credit equivalent amounts	(58,457)	(56,340)
<b>19 Other off-balance sheet exposures</b>	<b>9,160</b>	<b>9,037</b>
<b>Capital and total exposures</b>		
20 Tier 1 capital	13,394	12,688
<b>21 Total leverage ratio exposures</b>	<b>293,287</b>	<b>264,085</b>
<b>Leverage ratio</b>		
<b>22 Leverage ratio</b>	<b>4.6%</b>	<b>4.8%</b>
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
EU-23 Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional

## Leverage

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

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

		As at 30 June 2020 £m	As at 31 December 2019 £m
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	282,120	255,694
EU-2	Trading book exposures	737	865
EU-3	Banking book exposures, of which:	281,383	254,829
EU-4	Covered bonds	2,051	1,766
EU-5	Exposures treated as sovereigns	64,958	45,703
EU-6	Exposures to regional governments, MDB, international organisations and PSE NOT treated as sovereigns	9,285	7,717
EU-7	Institutions	2,282	1,619
EU-8	Secured by mortgages of immovable properties	144,523	142,738
EU-9	Retail exposures	28,051	25,763
EU-10	Corporate	18,396	18,079
EU-11	Exposures in default	2,938	2,752
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	8,899	8,692

## Liquidity

### Table 10: LIQ1 - Liquidity Coverage ratio

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

Liquidity coverage ratio (period end)						
	Total period end value					
	As at 30 June 2020 £m	As at 31 December 2019 £m	As at 30 June 2019 £m			
Liquidity buffer	62,100	41,293	47,001			
Total net cash outflows	36,390	28,741	29,375			
Liquidity coverage ratio (%) (period end)	171%	144%	160%			

  

LIQ1 - Liquidity coverage ratio (average)						
	Total unweighted value (average)			Total weighted value (average)		
	As at 30 June 2020	As at 31 December 2019	As at 30 June 2019	As at 30 June 2020	As at 31 December 2019	As at 30 June 2019
Number of data points used in calculation of averages <sup>1</sup>	12	12	12	12	12	12
	£m	£m	£m	£m	£m	£m
High-quality liquid assets						
1 Total high-quality liquid assets (HQLA)				46,706	43,775	44,124
Cash outflows						
2 Retail deposits and deposits from small business customers, of which:	177,592	168,723	166,44	13,237	12,702	12,457
3 Stable deposits	114,868	110,598	110,13	5,743	5,530	5,507
4 Less stable deposits	60,888	58,117	56,309	7,487	7,164	6,942
5 Unsecured wholesale funding, of which:	23,696	21,739	21,052	10,498	9,626	9,858
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	3,533	2,352	1,665	828	571	403
7 Non-operational deposits (all counterparties) <sup>2</sup>	18,798	18,942	18,971	8,305	8,610	9,039
8 Unsecured debt	1,365	445	416	1,365	445	416
9 Secured wholesale funding				458	-	84
10 Additional requirements, of which:	19,439	19,148	19,338	5,639	5,205	5,000
11 Outflows related to derivative exposures and other collateral requirements	4,342	4,022	3,940	4,342	4,022	3,940
12 Outflows related to loss of funding on debt products	279	147	-	279	147	-
13 Credit and liquidity facilities	14,818	14,979	15,398	1,018	1,036	1,060
14 Other contractual funding obligations	245	171	63	2	63	63
15 Other contingent funding obligations	50,608	51,532	53,729	2,929	2,542	2,089
16 Total cash outflows				32,764	30,138	29,551
Cash inflows						
17 Secured lending (e.g. reverse repos)	3,154	1,534	407	457	1	-
18 Inflows from fully performing exposures	1,818	1,660	1,725	912	834	877
19 Other cash inflows <sup>3</sup>	2,470	2,687	2,716	507	560	564
20 Total cash inflows	7,442	5,881	4,848	1,876	1,395	1,441
Fully exempt inflows	-	-	-	-	-	-
Inflows subject to 90% cap	-	-	-	-	-	-
Inflows subject to 75% cap	7,442	5,881	4,848	1,876	1,395	1,441
21 Liquidity buffer				46,706	43,775	44,124
22 Total net cash outflows				30,889	28,743	28,110
23 Liquidity coverage ratio (%) (average)				151%	152%	157%

Notes:

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



## Table 11: Detailed view of credit risk EAD, RWAs and Capital requirements

This table summarises exposure at default, RWAs and capital requirements for credit risk.

	As at 30 June 2020			As at 31 December 2019		
	EAD	RWA	Capital requirements	EAD	RWA	Capital requirements
	£m	£m	£m	£m	£m	£m
<b>Standardised approach</b>						
Central governments or central banks	105,527	-	-	70,832	-	-
Regional governments or local authorities	9,881	1,703	136	7,804	1,404	112
Public sector entities	3,284	154	12	2,737	142	11
Multilateral development banks	2,424	-	-	1,924	-	-
International organisations	275	-	-	350	-	-
Institutions	1,821	401	32	1,249	275	22
Corporates	1,579	556	44	1,260	392	31
Retail	769	576	46	1,126	844	68
Secured by mortgages	2,802	1,055	84	2,940	1,125	90
Exposures in default	167	178	14	170	186	15
Items associated with high risk	7	10	1	8	11	1
Covered bonds	2,051	216	17	1,766	184	15
Securitisation positions	1,971	406	32	159	16	1
Collective investment undertakings	-	-	-	-	-	-
Equity positions	20	49	4	20	49	4
Other items	1,124	440	35	2,022	588	47
<b>Total Standardised Approach Credit Risk Exposure</b>	<b>133,702</b>	<b>5,744</b>	<b>457</b>	<b>94,367</b>	<b>5,216</b>	<b>417</b>
<b>Advanced IRB approach</b>						
Central governments or central banks	-	-	-	-	-	-
Institutions	32	31	3	34	33	3
Corporates	18,370	9,397	752	17,783	8,827	706
Retail	-	-	-	-	-	-
- Small and medium-sized enterprises (SMEs)	8,490	3,547	284	8,876	3,863	309
- Secured by real estate collateral	148,637	21,011	1,681	148,025	19,866	1,589
- Qualifying revolving retail	34,478	16,016	1,281	36,297	16,315	1,305
- Other retail	5,487	4,915	393	6,076	5,472	438
Equity	-	-	-	-	-	-
Securitisation positions	-	-	-	1,352	119	10
Non-credit obligation assets	1,767	3,072	246	1,730	2,879	230
<b>Total advanced IRB credit risk exposure</b>	<b>217,261</b>	<b>57,989</b>	<b>4,640</b>	<b>220,173</b>	<b>57,374</b>	<b>4,590</b>
<b>Total credit exposure</b>	<b>350,963</b>	<b>63,733</b>	<b>5,097</b>	<b>314,540</b>	<b>62,590</b>	<b>5,007</b>

## Table 12: CR3 - CRM techniques

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

<b>As at 30 June 2020</b>		Exposures unsecured – Carrying amount £m	Exposures secured – Carrying amount £m	Exposures secured by collateral £m	Exposures secured by financial guarantees £m	Exposures secured by credit derivatives £m
1	Total loans	77,557	167,427	160,806	6,621	-
2	Total debt securities	28,219	432	-	432	-
3	<b>Total exposures</b>	<b>105,776</b>	<b>167,859</b>	<b>160,806</b>	<b>7,053</b>	<b>-</b>
4	Of which defaulted	1,065	1,873	1,873	-	-

<b>As at 31 December 2019</b>		Exposures unsecured – Carrying amount £m	Exposures secured – Carrying amount £m	Exposures secured by collateral £m	Exposures secured by financial guarantees £m	Exposures secured by credit derivatives £m
1	Total loans	67,138	158,730	158,730	-	-
2	Total debt securities	21,983	335	-	335	-
3	<b>Total exposures</b>	<b>89,121</b>	<b>159,065</b>	<b>158,730</b>	<b>335</b>	<b>-</b>
4	Of which defaulted	874	2,113	2,113	-	-

## Table 13: CR4 Standardised - Credit Risk exposure and CRM effect

This table shows the impact of CRM and credit conversion factors (CCF) on exposure values, broken down by regulatory exposure class. This table includes exposures subject to the Standardised approach only. For detailed breakdown by exposure classes please see Tables 11, 15, & 16.

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

	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	£m	£m	£m	£m	£m	%
<b>As at 30 June 2020</b>						
1 Central governments or central banks	58,383	30,744	65,317	40,210	-	0%
2 Regional governments or local authorities	9,880	-	9,881	-	1,703	17%
3 Public sector entities	3,281	6	3,281	3	154	5%
4 Multilateral development banks	2,424	-	2,424	-	-	0%
5 International Organisations	275	-	275	-	-	0%
6 Institutions	2,259	165	1,806	15	401	22%
7 Corporates	1,679	1,360	1,153	426	556	35%
8 Retail	7,092	3,881	767	2	576	75%
9 Secured by mortgages on immovable property	2,802	1	2,802	-	1,055	38%
10 Exposures in default	169	-	167	-	178	107%
11 Items associated with particularly high risk	7	-	7	-	10	150%
12 Covered Bonds	2,051	-	2,051	-	216	11%
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-
15 Equity exposures	20	-	20	-	49	250%
16 Other items	1,124	-	1,124	-	440	39%
17 <b>Total</b>	<b>91,447</b>	<b>36,157</b>	<b>91,075</b>	<b>40,656</b>	<b>5,338</b>	<b>4%</b>
<b>As at 31 December 2019</b>						
1 Central governments or central banks	40,606	23,095	40,942	29,890	-	0%
2 Regional governments or local authorities	7,804	-	7,804	-	1,404	18%
3 Public sector entities	2,735	5	2,735	2	142	5%
4 Multilateral development banks	1,924	-	1,924	-	-	0%
5 International Organisations	350	-	350	-	-	0%
6 Institutions	1,592	94	1,234	15	275	22%
7 Corporates	1,537	843	1,201	59	392	31%
8 Retail	1,127	3,691	1,125	1	844	75%
9 Secured by mortgages on immovable property	2,939	2	2,939	1	1,125	38%
10 Exposures in default	176	-	170	-	186	109%
11 Items associated with particularly high risk	8	-	8	-	11	150%
12 Covered Bonds	1,766	-	1,766	-	184	10%
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-
15 Equity exposures	20	-	20	-	49	250%
16 Other items	2,022	-	2,022	-	588	29%
17 <b>Total</b>	<b>64,606</b>	<b>27,730</b>	<b>64,240</b>	<b>29,968</b>	<b>5,200</b>	<b>6%</b>

## Table 14: CR7 - Effect on RWA of credit derivatives used as CRM techniques (IRB)

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

	Pre-credit derivatives RWAs		Actual RWAs	
	As at 30 June 2020	As at 31 December 2019	30 June 2020	As at 31 December 2019
	£m	£m	£m	£m
<b>1 Exposures under Foundation IRB</b>	-	-	-	-
2 Central governments and central banks	-	-	-	-
3 Institutions	-	-	-	-
4 Corporates - SME	-	-	-	-
5 Corporates - Specialised Lending	-	-	-	-
6 Corporates - Other	-	-	-	-
<b>7 Exposures under Advanced IRB</b>	<b>57,989</b>	<b>57,255</b>	<b>57,989</b>	<b>57,255</b>
8 Central governments and central banks	-	-	-	-
9 Institutions	31	33	31	33
10 Corporates - SME	5,865	4,659	5,865	4,659
11 Corporates - Specialised Lending	715	702	715	702
12 Corporates - Other	2,817	3,466	2,817	3,466
13 Retail - Secured by real estate SME	-	-	-	-
14 Retail - Secured by real estate non-SME	21,011	19,866	21,011	19,866
15 Retail - Qualifying revolving	16,016	16,315	16,016	16,315
16 Retail - Other SME	3,547	3,863	3,547	3,863
17 Retail - Other non-SME	4,915	5,472	4,915	5,472
18 Equity IRB	-	-	-	-
19 Other non credit-obligation assets	3,072	2,879	3,072	2,879
<b>20 Total</b>	<b>57,989</b>	<b>57,255</b>	<b>57,989</b>	<b>57,255</b>

## Table 15: CR5-A - Analysis of exposures by asset classes and risk weight pre-CCF and CRM under the standardised approach

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

EAD by asset classes and risk weights pre CCF and CRM																		
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Other	Deducted	Total	of which: Unrated
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
<b>As at 30 June 2020</b>																		
1 Central governments or central banks	89,127	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	89,127	-
2 Regional governments or local authorities	1,365	-	-	-	8,516	-	-	-	-	-	-	-	-	-	-	-	9,881	8,516
3 Public sector entities	2,511	-	-	-	776	-	-	-	-	-	-	-	-	-	-	-	3,287	63
4 Multilateral development banks	2,424	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,424	-
5 International Organisations	275	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	275	-
6 Institutions	-	-	-	-	2,302	-	122	-	-	-	-	-	-	-	-	-	2,424	348
7 Corporates	720	-	-	-	771	-	-	-	-	1,531	17	-	-	-	-	-	3,039	2,268
8 Retail	-	-	-	-	-	-	-	-	10,973	-	-	-	-	-	-	-	10,973	10,973
9 Secured by mortgages on immovable property	-	-	-	-	-	2,670	-	-	10	123	-	-	-	-	-	-	2,803	2,803
10 Exposures in default	-	-	-	-	-	-	-	-	-	145	24	-	-	-	-	-	169	169
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	7	7
12 Covered Bonds	-	-	-	1,995	38	-	18	-	-	-	-	-	-	-	-	-	2,051	-
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	20	-	-	-	-	20	20
16 Other items	511	-	-	-	217	-	-	-	-	396	-	-	-	-	-	-	1,124	1,124
<b>17 Total</b>	<b>96,933</b>	<b>-</b>	<b>-</b>	<b>1,995</b>	<b>12,620</b>	<b>2,670</b>	<b>140</b>	<b>-</b>	<b>10,983</b>	<b>2,195</b>	<b>48</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>127,604</b>	<b>26,291</b>

## Table 15: CR5-A - Analysis of exposures by asset classes and risk weight pre-CCF and CRM under the standardised approach - continued

EAD by asset classes and risk weights pre CCF and CRM																			
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Other	Deducted	Total	of which: Unrated	
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
<b>As at 31 December 2019</b>																			
1 Central governments or central banks	63,701	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	63,701	-	-
2 Regional governments or local authorities	794	-	-	-	7,010	-	-	-	-	-	-	-	-	-	-	-	7,804	7,010	-
3 Public sector entities	2,028	-	-	-	712	-	-	-	-	-	-	-	-	-	-	-	2,740	573	-
4 Multilateral development banks	1,924	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,924	-	-
5 International Organisations	350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	350	-	-
6 Institutions	1	-	-	-	1,599	-	86	-	-	-	-	-	-	-	-	-	1,686	125	-
7 Corporates	825	-	-	-	343	-	-	-	-	1,212	-	-	-	-	-	-	2,380	1,042	-
8 Retail	-	-	-	-	-	-	-	-	4,818	-	-	-	-	-	-	-	4,818	4,818	-
9 Secured by mortgages on immovable property	-	-	-	-	-	2,773	-	-	11	157	-	-	-	-	-	-	2,941	2,941	-
10 Exposures in default	-	-	-	-	-	-	-	-	-	138	38	-	-	-	-	-	176	176	-
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	8	8	-
12 Covered Bonds	-	-	-	1,736	14	-	16	-	-	-	-	-	-	-	-	-	1,766	-	-
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	20	-	-	-	-	20	20	-
16 Other items	819	-	-	-	769	-	-	-	-	434	-	-	-	-	-	-	2,022	2,022	-
<b>17 Total</b>	<b>70,442</b>	<b>-</b>	<b>-</b>	<b>1,736</b>	<b>10,447</b>	<b>2,773</b>	<b>102</b>	<b>-</b>	<b>4,829</b>	<b>1,941</b>	<b>46</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>92,336</b>	<b>18,735</b>	<b>-</b>

## Table 16: CR5-B - Analysis of exposures by asset classes and risk weight post-CCF and CRM under the standardised approach

The difference between exposure at default pre-CRM set out in Table 15 and exposure at default post-CRM below is the impact of financial collateral and CCF as described in Table 13.

	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Total	of which: Unrated
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
<b>As at 30 June 2020</b>																
1 Central governments or central banks	105,527	-	-	-	-	-	-	-	-	-	-	-	-	-	105,527	-
2 Regional governments or local authorities	1,365	-	-	-	8,516	-	-	-	-	-	-	-	-	-	9,881	8,516
3 Public sector entities	2,512	-	-	-	772	-	-	-	-	-	-	-	-	-	3,284	629
4 Multilateral development banks	2,424	-	-	-	-	-	-	-	-	-	-	-	-	-	2,424	-
5 International Organisations	275	-	-	-	-	-	-	-	-	-	-	-	-	-	275	-
6 Institutions	-	-	-	-	1,699	-	122	-	-	-	-	-	-	-	1,821	177
7 Corporates	401	-	-	-	771	-	-	-	-	407	-	-	-	-	1,579	808
8 Retail	-	-	-	-	-	-	-	-	769	-	-	-	-	-	769	769
9 Secured by mortgages on immovable property	-	-	-	-	-	2,670	-	-	9	123	-	-	-	-	2,802	2,802
10 Exposures in default	-	-	-	-	-	-	-	-	-	145	22	-	-	-	167	167
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	7	-	-	-	7	7
12 Covered Bonds	-	-	-	1,995	38	-	18	-	-	-	-	-	-	-	2,051	-
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	20	-	-	20	20
16 Other items	511	-	-	-	217	-	-	-	-	396	-	-	-	-	1,124	1,124
<b>17 Total</b>	<b>113,015</b>	<b>-</b>	<b>-</b>	<b>1,995</b>	<b>12,013</b>	<b>2,670</b>	<b>140</b>	<b>-</b>	<b>778</b>	<b>1,071</b>	<b>29</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>131,731</b>	<b>15,019</b>

**Table 16: CR5-B - Analysis of exposures by asset classes and risk weight post-CCF and CRM under the standardised approach- continued**

	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Total	of which: Unrated
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
<b>As at 31 December 2019</b>																
1 Central governments or central banks	70,832	-	-	-	-	-	-	-	-	-	-	-	-	-	70,832	-
2 Regional governments or local authorities	794	-	-	-	7,010	-	-	-	-	-	-	-	-	-	7,804	7,011
3 Public sector entities	2,028	-	-	-	709	-	-	-	-	-	-	-	-	-	2,737	570
4 Multilateral development banks	1,924	-	-	-	-	-	-	-	-	-	-	-	-	-	1,924	-
5 International Organisations	350	-	-	-	-	-	-	-	-	-	-	-	-	-	350	-
6 Institutions	1	-	-	-	1,162	-	86	-	-	-	-	-	-	-	1,249	63
7 Corporates	592	-	-	-	343	-	-	-	-	325	-	-	-	-	1,260	779
8 Retail	-	-	-	-	-	-	-	-	1,126	-	-	-	-	-	1,126	1,126
9 Secured by mortgages on immovable property	-	-	-	-	-	2,773	-	-	10	157	-	-	-	-	2,940	2,940
10 Exposures in default	-	-	-	-	-	-	-	-	-	138	32	-	-	-	170	170
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	8	-	-	-	8	8
12 Covered Bonds	-	-	-	1,736	14	-	16	-	-	-	-	-	-	-	1,766	-
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	20	-	-	20	20
16 Other items	819	-	-	-	769	-	-	-	-	434	-	-	-	-	2,022	2,022
<b>17 Total</b>	<b>77,340</b>	<b>-</b>	<b>-</b>	<b>1,736</b>	<b>10,007</b>	<b>2,773</b>	<b>102</b>	<b>-</b>	<b>1,136</b>	<b>1,054</b>	<b>40</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>94,208</b>	<b>14,709</b>



## Credit quality analysis of IRB exposures

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

### Table 17: Internal default grade probabilities and mapping to external ratings

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

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

**Table 18: CR6 - Credit risk exposures by exposure class and PD range for institutions**

	Original on- balance sheet gross exposure	Off- balance sheet exposures pre CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average Maturity	RWA	RWA Density	Value Adjustment and EL Provisions	
	£m	£m	%	£m	%		%	Years	£m	%	£m	£m
<b>As at 30 June 2020</b>												
0.00 to < 0.15	0	-	-	0	0.1%	13	59.3%	1	-	22.5%	0	
0.15 to < 0.25	0	-	-	1	0.2%	16	33.5%	5	-	25.7%	0	
0.25 to < 0.50	4	-	-	4	0.4%	22	23.9%	8	2	34.7%	0	
0.50 to < 0.75	3	-	-	4	0.6%	11	38.2%	9	3	81.5%	0	
0.75 to < 2.50	7	2	100.0%	9	1.3%	16	32.7%	7	7	84.9%	0	
2.50 to < 10.00	7	1	100.0%	8	5.6%	11	33.3%	9	10	132.7%	0	
10.00 to < 100.00	2	-	-	2	33.7%	5	31.7%	4	4	163.4%	0	
100.00 (Default)	4	-	-	4	100.0%	5	12.0%	4	5	128.8%	0	
<b>Total</b>	<b>27</b>	<b>3</b>	<b>100.0%</b>	<b>32</b>	<b>15.6%</b>	<b>99</b>	<b>30.2%</b>	<b>7</b>	<b>31</b>	<b>98.5%</b>	<b>0</b>	<b>(0)</b>
<b>As at 31 December 2019</b>												
0.00 to < 0.15	2	1	80.7%	3	0.0%	203	29.2%	1	-	9.8%	-	
0.15 to < 0.25	1	-	-	1	0.2%	16	33.2%	8	-	37.8%	-	
0.25 to < 0.50	7	-	-	8	0.4%	38	36.6%	9	5	63.4%	-	
0.50 to < 0.75	2	-	-	2	0.7%	7	34.8%	8	2	72.4%	-	
0.75 to < 2.50	6	1	100.0%	7	1.6%	18	30.2%	6	5	74.4%	-	
2.50 to < 10.00	5	1	100.0%	5	5.1%	36	40.7%	7	8	148.0%	-	
10.00 to < 100.00	5	-	-	5	26.4%	6	32.8%	5	9	178.7%	1	
100.00 (Default)	3	-	-	3	100.0%	4	12.7%	4	4	117.4%	-	
<b>Total</b>	<b>31</b>	<b>3</b>	<b>93.6%</b>	<b>34</b>	<b>14.1%</b>	<b>328</b>	<b>32.4%</b>	<b>6</b>	<b>33</b>	<b>96.4%</b>	<b>1</b>	<b>(0)</b>

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

	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average Maturity	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	Years	£m	%	£m	£m
<b>As at 30 June 2020</b>												
0.00 to < 0.15	10,861	723	63.5%	11,352	0.1%	2,006	12.2%	22	3,729	32.9%	1	
0.15 to < 0.25	273	65	45.4%	302	0.2%	1,420	28.1%	8	116	38.4%	0	
0.25 to < 0.50	825	148	39.5%	884	0.4%	2,996	27.3%	7	419	47.4%	1	
0.50 to < 0.75	567	70	29.8%	588	0.6%	1,228	26.4%	7	258	43.9%	1	
0.75 to < 2.50	1,756	243	24.2%	1,816	1.4%	2,433	25.4%	6	1,196	65.8%	7	
2.50 to < 10.00	1,225	104	26.1%	1,254	4.9%	1,721	26.2%	6	1,215	96.9%	16	
10.00 to < 100.00	396	24	23.9%	403	22.5%	691	28.5%	5	574	142.4%	26	
100.00 (Default)	710	45	1.0%	711	100.0%	399	14.1%	5	1,175	165.2%	31	
<b>Total</b>	<b>16,613</b>	<b>1,422</b>	<b>46.5%</b>	<b>17,310</b>	<b>5.2%</b>	<b>12,894</b>	<b>16.6%</b>	<b>16</b>	<b>8,682</b>	<b>50.2%</b>	<b>83</b>	<b>(256)</b>
<b>As at 31 December 2019</b>												
0.00 to < 0.15	10,473	730	61.8%	10,953	0.0%	2,895	11.3%	21	3,552	32.4%	1	
0.15 to < 0.25	361	63	42.2%	388	0.2%	1,501	25.4%	7	122	31.6%	0	
0.25 to < 0.50	748	141	42.2%	808	0.4%	2,870	26.4%	7	343	42.4%	1	
0.50 to < 0.75	518	67	31.0%	539	0.6%	1,099	24.4%	7	215	39.8%	1	
0.75 to < 2.50	1,583	183	32.1%	1,642	1.4%	2,277	24.0%	6	975	59.4%	6	
2.50 to < 10.00	1,251	85	31.6%	1,278	4.9%	1,695	26.2%	6	1,190	93.1%	17	
10.00 to < 100.00	522	25	32.3%	530	22.9%	808	30.0%	5	728	137.4%	36	
100.00 (Default)	606	28	1.8%	607	100.0%	350	13.0%	5	1,000	164.8%	19	
<b>Total</b>	<b>16,062</b>	<b>1,322</b>	<b>49.3%</b>	<b>16,745</b>	<b>4.9%</b>	<b>13,495</b>	<b>15.8%</b>	<b>16</b>	<b>8,125</b>	<b>48.5%</b>	<b>81</b>	<b>(150)</b>

Table 20: CR6 - Credit risk exposures by exposure class and PD range for corporate of which: SMEs

	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average Maturity	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	Years	£m	%	£m	£m
<b>As at 30 June 2020</b>												
0.00 to < 0.15	2,592	327	63.6%	2,810	0.1%	1,298	11.7%	14	1,102	39.2%	0	
0.15 to < 0.25	271	65	40.8%	297	0.2%	1,102	27.8%	8	115	38.5%	0	
0.25 to < 0.50	793	147	37.3%	849	0.4%	2,636	27.7%	7	390	45.9%	1	
0.50 to < 0.75	567	69	26.7%	586	0.6%	1,052	26.3%	7	256	43.8%	1	
0.75 to < 2.50	1,736	237	22.0%	1,790	1.4%	2,141	25.2%	6	1,171	65.4%	7	
2.50 to < 10.00	1,169	103	22.7%	1,193	4.9%	1,500	26.2%	6	1,158	97.0%	15	
10.00 to < 100.00	373	21	22.9%	378	22.5%	572	28.7%	5	539	142.7%	24	
100.00 (Default)	676	45	0.9%	677	100.0%	340	14.2%	5	1,134	167.5%	31	
<b>Total</b>	<b>8,177</b>	<b>1,014</b>	<b>38.3%</b>	<b>8,580</b>	<b>10.0%</b>	<b>10,641</b>	<b>20.6%</b>	<b>9</b>	<b>5,865</b>	<b>68.4%</b>	<b>79</b>	<b>(228)</b>
<b>As at 31 December 2019</b>												
0.00 to < 0.15	1,997	267	61.5%	2,167	0.1%	2,035	12.5%	13	295	13.6%	0	
0.15 to < 0.25	356	63	37.8%	380	0.2%	1,227	25.2%	7	101	26.6%	0	
0.25 to < 0.50	744	141	39.7%	801	0.4%	2,544	26.3%	7	307	38.3%	1	
0.50 to < 0.75	516	67	28.5%	535	0.6%	944	24.2%	7	212	39.5%	1	
0.75 to < 2.50	1,561	181	29.3%	1,614	1.4%	2,022	24.0%	6	956	59.2%	6	
2.50 to < 10.00	1,202	81	27.8%	1,225	4.9%	1,483	26.3%	6	1,143	93.5%	16	
10.00 to < 100.00	498	16	30.2%	502	23.2%	691	30.0%	5	684	136.1%	35	
100.00 (Default)	573	28	1.5%	573	100.0%	290	13.0%	5	961	167.5%	18	
<b>Total</b>	<b>7,447</b>	<b>844</b>	<b>40.7%</b>	<b>7,797</b>	<b>10.0%</b>	<b>11,236</b>	<b>21.1%</b>	<b>8</b>	<b>4,659</b>	<b>59.8%</b>	<b>77</b>	<b>(137)</b>

## Table 21: CR10 - Corporate exposures subject to the slotting approach

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

Regulatory categories		Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWA	Expected losses
			£m	£m	%	£m	£m	£m
<b>As at 30 June 2020</b>								
Category 1	Strong	Less than 2.5 years	159	10	50%	160	77	-
		Equal to or more than 2.5 years	331	-	70%	331	226	1
Category 2	Good	Less than 2.5 years	149	8	70%	151	94	1
		Equal to or more than 2.5 years	266	-	90%	266	219	2
Category 3	Satisfactory	Less than 2.5 years	14	-	115%	14	15	0
		Equal to or more than 2.5 years	44	-	115%	44	47	1
Category 4	Weak	Less than 2.5 years	3	-	250%	3	5	0
		Equal to or more than 2.5 years	14	-	250%	14	32	1
Category 5	Default	Less than 2.5 years	43	2	-	43	-	21
		Equal to or more than 2.5 years	34	-	-	34	-	18
<b>Total</b>		Less than 2.5 years	368	20		370	191	22
		Equal to or more than 2.5 years	689	-		689	524	23
<b>As at 31 December 2019</b>								
Category 1	Strong	Less than 2.5 years	148	20	50%	154	74	-
		Equal to or more than 2.5 years	312	-	70%	312	214	1
Category 2	Good	Less than 2.5 years	138	23	70%	141	89	1
		Equal to or more than 2.5 years	271	-	90%	271	223	2
Category 3	Satisfactory	Less than 2.5 years	10	-	115%	11	11	0
		Equal to or more than 2.5 years	46	-	115%	46	50	1
Category 4	Weak	Less than 2.5 years	3	-	250%	3	5	0
		Equal to or more than 2.5 years	16	-	250%	16	36	1
Category 5	Default	Less than 2.5 years	42	1	-	42	-	21
		Equal to or more than 2.5 years	42	-	-	42	-	21
<b>Total</b>		Less than 2.5 years	341	44		351	179	22
		Equal to or more than 2.5 years	687	-		687	523	26

Table 22: CR6 - Credit risk exposures by exposure class and PD range for retail SME

	Original on- balance sheet gross exposure	Off- balance sheet exposures pre CCF	Average CCF <sup>1</sup>	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	£m	%	£m	£m
<b>As at 30 June 2020</b>											
0.00 to < 0.15	112	4	14387.6%	648	0.1%	298,527	47.9%	62	9.5%	0	
0.15 to < 0.25	104	23	1101.2%	356	0.2%	119,416	46.2%	63	17.7%	0	
0.25 to < 0.50	411	108	317.9%	754	0.4%	205,110	44.8%	185	24.5%	1	
0.50 to < 0.75	806	152	143.1%	1,024	0.6%	133,346	48.4%	339	33.1%	3	
0.75 to < 2.50	1,970	757	77.3%	2,557	1.6%	335,057	33.4%	904	35.3%	15	
2.50 to < 10.00	1,370	605	67.9%	1,783	4.9%	281,476	31.6%	712	39.9%	30	
10.00 to < 100.00	531	97	117.8%	647	22.9%	108,340	41.7%	464	71.8%	59	
100.00 (Default)	702	48	36.8%	721	100.0%	32,126	22.5%	818	113.5%	97	
<b>Total</b>	<b>6,006</b>	<b>1,794</b>	<b>138.1%</b>	<b>8,490</b>	<b>11.9%</b>	<b>1,513,398</b>	<b>37.2%</b>	<b>3,547</b>	<b>41.8%</b>	<b>205</b>	<b>(59)</b>
<b>As at 31 December 2019</b>											
0.00 to < 0.15	126	14	4870.1%	786	0.1%	361,269	49.7%	75	9.5%	0	
0.15 to < 0.25	121	36	698.4%	372	0.2%	123,914	49.8%	67	18.0%	0	
0.25 to < 0.50	421	152	266.8%	825	0.4%	208,141	46.6%	202	24.5%	1	
0.50 to < 0.75	440	168	146.4%	685	0.6%	117,387	40.2%	186	27.2%	2	
0.75 to < 2.50	1,827	639	116.6%	2,575	1.5%	305,081	36.8%	923	35.9%	14	
2.50 to < 10.00	1,631	412	131.1%	2,170	4.8%	243,883	38.9%	1,039	47.8%	42	
10.00 to < 100.00	552	61	277.4%	723	23.0%	106,612	42.5%	534	73.9%	69	
100.00 (Default)	719	39	54.8%	740	100.0%	29,154	21.2%	837	113.0%	90	
<b>Total</b>	<b>5,837</b>	<b>1,521</b>	<b>199.8%</b>	<b>8,876</b>	<b>11.9%</b>	<b>1,495,441</b>	<b>39.3%</b>	<b>3,863</b>	<b>43.5%</b>	<b>218</b>	<b>(93)</b>

Note:

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

Table 23: CR6 - Credit risk exposures by exposure class and PD range for secured retail

	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	£m	%	£m	£m
<b>As at 30 June 2020</b>											
0.00 to < 0.15	18,279	1,373	98.0%	19,265	0.1%	64,455	9.8%	369	1.9%	1	
0.15 to < 0.25	13,660	1,662	94.9%	14,540	0.2%	103,985	9.0%	567	3.9%	3	
0.25 to < 0.50	36,084	2,591	97.2%	37,582	0.4%	236,976	9.0%	2,326	6.2%	13	
0.50 to < 0.75	31,725	1,213	98.9%	32,567	0.6%	202,776	11.8%	3,633	11.2%	23	
0.75 to < 2.50	29,143	1,670	98.9%	30,458	1.2%	194,456	14.6%	6,749	22.2%	56	
2.50 to < 10.00	8,182	205	99.9%	8,379	4.8%	48,821	14.3%	3,893	46.5%	55	
10.00 to < 100.00	4,686	287	42.0%	4,800	28.7%	29,632	10.1%	2,598	54.1%	136	
100.00 (Default)	1,046	2	99.8%	1,046	100.0%	7,934	9.7%	876	83.7%	33	
<b>Total</b>	<b>142,805</b>	<b>9,003</b>	<b>96.2%</b>	<b>148,637</b>	<b>2.4%</b>	<b>889,035</b>	<b>11.2%</b>	<b>21,011</b>	<b>14.1%</b>	<b>320</b>	<b>(72)</b>
<b>As at 31 December 2019</b>											
0.00 to < 0.15	21,448	1,950	98.3%	22,989	0.1%	78,123	10.0%	446	1.9%	2	
0.15 to < 0.25	10,931	1,499	95.2%	11,830	0.2%	87,788	10.8%	548	4.6%	3	
0.25 to < 0.50	35,345	2,559	97.7%	37,014	0.4%	236,565	9.9%	2,626	7.1%	15	
0.50 to < 0.75	29,883	2,191	98.1%	31,480	0.6%	205,191	10.7%	3,302	10.5%	22	
0.75 to < 2.50	28,383	1,330	99.2%	29,488	1.2%	194,736	12.8%	6,091	20.7%	52	
2.50 to < 10.00	9,343	213	100.0%	9,575	4.7%	53,078	15.8%	3,698	38.6%	49	
10.00 to < 100.00	4,495	261	44.1%	4,612	28.3%	29,035	10.4%	2,304	50.0%	121	
100.00 (Default)	1,037	4	99.6%	1,037	100.0%	8,017	9.2%	851	82.0%	41	
<b>Total</b>	<b>140,865</b>	<b>10,007</b>	<b>96.8%</b>	<b>148,025</b>	<b>2.4%</b>	<b>892,533</b>	<b>11.1%</b>	<b>19,866</b>	<b>13.4%</b>	<b>305</b>	<b>(70)</b>

Table 24: CR6 - Credit risk exposures by exposure class and PD range for revolving retail

	Original on-balance sheet gross exposure	Off- balance sheet exposures pre CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	£m	%	£m	£m
<b>As at 30 June 2020</b>											
0.00 to < 0.15	408	17,857	48.9%	9,344	0.1%	10,715,908	75.0%	330	3.5%	5	
0.15 to < 0.25	483	7,214	18.3%	3,220	0.2%	2,457,270	78.4%	285	8.9%	5	
0.25 to < 0.50	1,214	9,291	12.8%	4,603	0.4%	2,769,051	78.9%	666	14.5%	13	
0.50 to < 0.75	965	4,477	8.2%	2,458	0.6%	1,079,944	79.4%	547	22.2%	12	
0.75 to < 2.50	3,724	7,977	5.1%	6,687	1.4%	2,218,830	79.8%	2,849	42.6%	76	
2.50 to < 10.00	4,101	2,436	3.8%	5,647	4.9%	1,544,718	79.7%	5,724	101.4%	220	
10.00 to < 100.00	1,316	179	13.3%	1,532	23.7%	402,825	79.4%	3,181	207.6%	291	
100.00 (Default)	987	156	3.1%	987	100.0%	379,353	82.0%	2,434	246.6%	654	
<b>Total</b>	<b>13,198</b>	<b>49,587</b>	<b>24.3%</b>	<b>34,478</b>	<b>5.1%</b>	<b>21,567,899</b>	<b>78.2%</b>	<b>16,016</b>	<b>46.5%</b>	<b>1,276</b>	<b>(2,303)</b>
<b>As at 31 December 2019</b>											
0.00 to < 0.15	600	15,713	48.5%	8,437	0.1%	9,185,200	73.5%	293	3.5%	4	
0.15 to < 0.25	677	6,964	16.8%	3,350	0.2%	2,489,477	76.1%	284	8.5%	5	
0.25 to < 0.50	1,581	9,033	13.4%	5,083	0.4%	3,414,233	76.2%	704	13.9%	14	
0.50 to < 0.75	1,218	4,399	8.4%	2,709	0.6%	1,240,363	76.3%	575	21.2%	13	
0.75 to < 2.50	4,524	8,081	5.2%	7,486	1.4%	2,501,751	75.8%	2,971	39.7%	81	
2.50 to < 10.00	4,911	2,544	3.5%	6,549	5.0%	1,780,293	74.4%	6,078	92.8%	241	
10.00 to < 100.00	1,533	177	14.2%	1,792	21.9%	483,391	73.8%	3,293	183.8%	291	
100.00 (Default)	891	157	3.2%	891	100.0%	362,313	80.6%	2,117	237.5%	556	
<b>Total</b>	<b>15,935</b>	<b>47,068</b>	<b>23.5%</b>	<b>36,297</b>	<b>4.9%</b>	<b>21,457,021</b>	<b>75.2%</b>	<b>16,315</b>	<b>45.0%</b>	<b>1,205</b>	<b>(1,804)</b>



Table 25: CR6 - Credit risk exposures by exposure class and PD range for other retail exposures

	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	£m	%	£m	£m
<b>As at 30 June 2020</b>											
0.00 to < 0.15	194	1	99.3%	194	0.1%	51,429	72.2%	37	19.2%	0	
0.15 to < 0.25	331	0	100.0%	331	0.2%	53,788	74.2%	106	32.0%	0	
0.25 to < 0.50	715	0	100.0%	715	0.4%	97,838	75.1%	341	47.7%	2	
0.50 to < 0.75	563	0	100.0%	563	0.6%	71,394	75.8%	365	64.7%	3	
0.75 to < 2.50	1,689	-	-	1,689	1.4%	202,685	76.5%	1,545	91.4%	18	
2.50 to < 10.00	1,165	-	-	1,164	4.7%	138,169	77.4%	1,397	120.0%	43	
10.00 to < 100.00	514	-	-	514	26.0%	63,522	78.2%	852	166.0%	104	
100.00 (Default)	317	-	-	317	100.0%	47,170	79.1%	272	85.8%	242	
<b>Total</b>	<b>5,488</b>	<b>1</b>	<b>100.0%</b>	<b>5,487</b>	<b>9.8%</b>	<b>725,995</b>	<b>76.5%</b>	<b>4,915</b>	<b>89.6%</b>	<b>412</b>	<b>(456)</b>
<b>As at 31 December 2019</b>											
0.00 to < 0.15	252	2	99.4%	252	0.1%	58,296	72.8%	48	19.1%	0	
0.15 to < 0.25	381	0	100.0%	381	0.2%	56,815	74.5%	122	32.1%	1	
0.25 to < 0.50	776	0	100.0%	776	0.4%	100,161	75.5%	372	47.9%	2	
0.50 to < 0.75	610	0	100.0%	610	0.6%	72,884	76.1%	397	65.0%	3	
0.75 to < 2.50	1,866	0	100.0%	1,866	1.4%	214,014	76.7%	1,711	91.8%	20	
2.50 to < 10.00	1,345	-	-	1,345	4.7%	157,253	77.2%	1,609	119.6%	49	
10.00 to < 100.00	550	-	-	550	25.4%	69,154	77.3%	894	162.5%	108	
100.00 (Default)	296	-	-	296	100.0%	44,854	79.9%	319	107.9%	217	
<b>Total</b>	<b>6,076</b>	<b>2</b>	<b>100.0%</b>	<b>6,076</b>	<b>8.8%</b>	<b>773,431</b>	<b>76.5%</b>	<b>5,472</b>	<b>90.1%</b>	<b>400</b>	<b>(351)</b>

## Table 26: CR1-A - Credit quality of exposures by exposure class and instrument

This table provides a comprehensive picture of the credit quality of Barclays Bank UK Group's on balance sheet and off balance sheet exposures.

	Defaulted exposures	Non-defaulted exposure	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period <sup>1</sup>	Net values	Accumulated write-offs
As at 30 June 2020	£m	£m	£m	£m	£m	£m	£m
1 Central governments or central banks	-	-	-	-	-	-	-
2 Institutions	4	26	-	-	-	30	-
3 Corporates	833	18,279	259	-	106	18,853	12
4 Of which Specialised lending	78	999	3	-	1	1,074	-
5 Of which SMEs	721	8,470	228	-	92	8,963	-
6 Retail	3,261	224,621	2,890	-	572	224,992	271
7 Secured by real estate property	1,048	150,760	72	-	1	151,736	3
8 SMEs	-	-	-	-	-	-	-
9 Non-SMEs	1,048	150,760	72	-	1	151,736	3
10 Qualifying revolving	1,146	61,639	2,303	-	499	60,482	201
11 Other retail	1,067	12,222	515	-	71	12,774	67
12 SMEs	750	7,050	59	-	(34)	7,741	-
13 Non-SMEs	317	5,172	456	-	105	5,033	67
14 Equity	-	-	-	-	-	-	-
<b>15 Total IRB approach</b>	<b>4,098</b>	<b>242,926</b>	<b>3,149</b>	<b>-</b>	<b>678</b>	<b>243,875</b>	<b>283</b>
16 Central governments or central banks	-	89,132	5	-	5	89,127	-
17 Regional governments or local authorities	-	9,880	-	-	-	9,880	-
18 Public sector entities	3	3,303	16	-	8	3,290	-
19 Multilateral development banks	-	2,424	-	-	-	2,424	-
20 International organisations	-	275	-	-	-	275	-
21 Institutions	-	2,424	-	-	-	2,424	-
22 Corporates	10	3,052	15	-	12	3,047	7
23 Of which: SMEs	-	353	1	-	-	352	-
24 Retail	144	11,130	261	-	62	11,013	14
25 Of which: SMEs	-	6,346	-	-	-	6,346	-
26 Secured by mortgages on immovable property	117	2,803	-	-	-	2,920	-
27 Of which: SMEs	-	74	-	-	-	74	-
28 Exposures in default	274	-	105	-	(1)	169	-
29 Items associated with particularly high risk	-	7	-	-	-	7	-
30 Covered bonds	-	2,051	-	-	-	2,051	-
31 Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
32 Collective investments undertakings	-	-	-	-	-	-	-
33 Equity exposures	-	20	-	-	-	20	-
34 Other exposures	-	1,124	-	-	-	1,124	-
<b>35 Total standardised approach</b>	<b>274</b>	<b>127,625</b>	<b>297</b>	<b>-</b>	<b>86</b>	<b>127,602</b>	<b>21</b>
<b>36 Total</b>	<b>4,372</b>	<b>370,551</b>	<b>3,446</b>	<b>-</b>	<b>764</b>	<b>371,477</b>	<b>304</b>
37 Of which: Loans	4,115	244,161	3,292	-	830	244,984	304
38 Of which: Debt securities	-	28,656	5	-	5	28,651	-
39 Of which: Off-balance-sheet exposures	257	97,734	149	-	(71)	97,842	-

## Table 26: CR1-A - Credit quality of exposures by exposure class and instrument - continued

	Defaulted exposures	Non-defaulted exposure	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period <sup>1</sup>	Net values	Accumulated write-offs
As at 31 December 2019	£m	£m	£m	£m	£m	£m	£m
1 Central governments or central banks	-	-	-	-	-	-	-
2 Institutions	3	30	-	-	(31)	33	-
3 Corporates	720	17,735	153	-	3	18,302	19
4 Of which Specialised lending	86	986	3	-	-	1,069	-
5 Of which SMEs	601	7,690	137	-	22	8,154	-
6 Retail	3,148	224,164	2,318	-	(383)	224,994	536
7 Secured by real estate property	1,041	149,831	70	-	3	150,802	5
8 SMEs	-	-	-	-	-	-	-
9 Non-SMEs	1,041	149,831	70	-	3	150,802	5
10 Qualifying revolving	1,052	61,951	1,804	-	(277)	61,199	321
11 Other retail	1,055	12,382	444	-	(109)	12,993	210
12 SMEs	758	6,600	93	-	18	7,265	38
13 Non-SMEs	297	5,782	351	-	(127)	5,728	172
14 Equity	-	-	-	-	-	-	-
<b>15 Total IRB approach</b>	<b>3,871</b>	<b>241,929</b>	<b>2,471</b>	<b>-</b>	<b>(411)</b>	<b>243,329</b>	<b>555</b>
16 Central governments or central banks	-	63,701	-	-	-	63,701	-
17 Regional governments or local authorities	-	7,805	-	-	-	7,805	-
18 Public sector entities	16	2,748	8	-	8	2,756	-
19 Multilateral development banks	-	1,924	-	-	-	1,924	-
20 International organisations	-	350	-	-	-	350	-
21 Institutions	-	1,686	-	-	-	1,686	-
22 Corporates	9	2,382	4	-	1	2,387	1
23 Of which: SMEs	-	165	1	-	1	164	-
24 Retail	150	4,911	198	-	(39)	4,863	29
25 Of which: SMEs	-	26	-	-	-	26	-
26 Secured by mortgages on immovable property	106	2,941	-	-	-	3,047	3
27 Of which: SMEs	-	99	-	-	-	99	-
28 Exposures in default	282	-	106	-	(40)	176	29
29 Items associated with particularly high risk	-	8	-	-	-	8	-
30 Covered bonds	-	1,766	-	-	-	1,766	-
31 Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
32 Collective investments undertakings	-	-	-	-	-	-	-
33 Equity exposures	-	20	-	-	-	20	-
34 Other exposures	-	2,022	-	-	-	2,022	-
<b>35 Total standardised approach</b>	<b>281</b>	<b>92,264</b>	<b>210</b>	<b>-</b>	<b>(30)</b>	<b>92,335</b>	<b>33</b>
<b>36 Total</b>	<b>4,152</b>	<b>334,193</b>	<b>2,681</b>	<b>-</b>	<b>(441)</b>	<b>335,664</b>	<b>588</b>
37 Of which: Loans	3,919	224,410	2,461	-	(133)	225,868	588
38 Of which: Debt securities	-	22,318	-	-	-	22,318	-
39 Of which: Off-balance-sheet exposures	233	87,465	220	-	(308)	87,478	-

Note:

<sup>1</sup> Credit risk adjustments charges in the period represents the movement in Specific credit adjustment between the reporting periods.

## Table 27: CR1-B - Credit quality of exposures by industry or counterparty types

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

	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period	Net values	Accumulated write-offs
As at 30 June 2020	£m	£m	£m	£m	£m	£m	£m
1 Agriculture, forestry and fishing	543	4,420	156	-	60	4,807	-
2 Mining and quarrying	34	7	-	-	-	41	-
3 Manufacturing	43	888	4	-	(2)	928	-
4 Electricity, gas, steam and air conditioning supply	8	31	-	-	-	39	-
5 Water supply	7	60	-	-	-	67	-
6 Construction	36	1,688	8	-	(5)	1,716	-
7 Wholesale and retail trade	138	2,689	13	-	(10)	2,814	-
8 Transport and storage	21	748	3	-	(1)	766	-
9 Accommodation and food service activities	140	1,337	9	-	-	1,468	-
10 Information and communication	16	472	3	-	(2)	485	-
11 Real estate activities	344	15,552	118	-	60	15,778	-
12 Professional, scientific and technical activities	40	1,178	6	-	(5)	1,212	-
13 Administrative and support service activities	29	1,139	4	-	(3)	1,164	-
14 Public administration and defence, compulsory social security	-	27,203	5	-	5	27,198	-
15 Education	43	783	19	-	6	807	-
16 Human health services and social work activities	83	1,099	6	-	(1)	1,176	-
17 Arts, entertainment and recreation	41	368	5	-	-	404	-
18 Other services	2,806	310,889	3,088	-	663	310,607	304
19 Total	4,372	370,551	3,446	-	765	371,477	304

## Table 27: CR1-B - Credit quality of exposures by industry or counterparty types- continued

As at 31 December 2019		Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period	Net values	Accumulated write-offs
		£m	£m	£m	£m	£m	£m	£m
1	Agriculture, forestry and fishing	542	4,261	96	-	10	4,707	-
2	Mining and quarrying	32	6	-	-	-	38	-
3	Manufacturing	38	508	6	-	1	540	-
4	Electricity, gas, steam and air conditioning supply	3	31	-	-	-	34	-
5	Water supply	7	36	-	-	-	43	-
6	Construction	32	593	13	-	2	612	-
7	Wholesale and retail trade	129	1,361	24	-	4	1,466	-
8	Transport and storage	20	335	5	-	1	350	-
9	Accommodation and food service activities	108	650	9	-	-	749	-
10	Information and communication	16	180	5	-	4	191	-
11	Real estate activities	312	14,425	58	-	(7)	14,679	-
12	Professional, scientific and technical activities	37	495	11	-	(1)	521	-
13	Administrative and support service activities	22	538	7	-	7	553	-
14	Public administration and defence, compulsory social security	-	21,663	-	-	(8)	21,663	-
15	Education	46	676	13	-	(10)	709	-
16	Human health services and social work activities	83	853	6	-	(14)	930	-
17	Arts, entertainment and recreation	32	214	5	-	1	241	-
18	Other services	2,693	287,368	2,423	-	(431)	287,638	588
19	<b>Total</b>	<b>4,152</b>	<b>334,193</b>	<b>2,681</b>	<b>-</b>	<b>(441)</b>	<b>335,664</b>	<b>588</b>

## Table 28: CR1-C - Credit quality of exposures by geography

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

	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges of the period	Net values	Accumulated write-offs
As at 30 June 2020	£m	£m	£m	£m	£m	£m	£m
UK	4,330	341,174	3,438	-	759	342,066	304
Europe	6	11,976	6	-	5	11,976	-
Germany	1	6,040	-	-	-	6,041	-
Asia	-	8,738	-	-	-	8,738	-
Japan	-	8,128	-	-	-	8,128	-
Americas	31	8,602	2	-	1	8,631	-
United States	-	5,986	-	-	-	5,986	-
Africa and Middle East	5	61	-	-	-	66	-
<b>Total</b>	<b>4,372</b>	<b>370,551</b>	<b>3,446</b>	<b>-</b>	<b>765</b>	<b>371,477</b>	<b>304</b>

## Table 28: CR1-C - Credit quality of exposures by geography - continued

	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges of the period	Net values	Accumulated write-offs
As at 31 December 2019	£m	£m	£m	£m	£m	£m	£m
UK	4,120	312,096	2,679	-	(440)	313,537	588
Europe	5	9,972	-	-	(1)	9,977	-
Germany	1	4,849	-	-	-	4,850	-
Asia	1	4,737	-	-	-	4,738	-
Japan	-	4,465	-	-	-	4,465	-
Americas	21	7,325	2	-	1	7,344	-
United States	-	5,890	-	-	-	5,890	-
Africa and Middle East	5	63	-	-	(1)	68	-
<b>Total</b>	<b>4,152</b>	<b>334,193</b>	<b>2,681</b>	<b>-</b>	<b>(441)</b>	<b>335,664</b>	<b>588</b>

Table 29: Credit quality of forborne exposures

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

	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	
	Non Performing forborne				On performing forborne exposures	On non-performing forborne exposures	Total	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
	Performing forborne	Total	Of which defaulted	Of which impaired				
<b>As at 30 June 2020</b>	£m	£m	£m	£m	£m	£m	£m	£m
1 Loans and Advances	242	730	803	730	(5)	(77)	463	447
2 Central banks	-	-	-	-	-	-	-	-
3 General governments	-	-	-	-	-	-	-	-
4 Credit institutions	-	-	-	-	-	-	-	-
5 Other financial corporations	-	1	1	1	-	-	1	1
6 Non-financial corporations	53	538	434	538	(4)	(38)	263	258
7 Households	189	191	368	191	(1)	(39)	199	188
8 Debt securities	-	-	-	-	-	-	-	-
9 Loan commitments given	87	14	14	14	-	-	6	6
10 Total	329	744	817	744	(5)	(77)	469	453

Table 29: Credit quality of forborne exposures- continued

	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	
	Non Performing forborne				On performing forborne exposures	On non-performing forborne exposures	Total	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
	Performing forborne	Total	Of which defaulted	Of which impaired				
<b>As at 31 December 2019</b>	£m	£m	£m	£m	£m	£m	£m	£m
1 Loans and Advances	194	747	526	747	(39)	(123)	434	396
2 Central banks	-	-	-	-	-	-	-	-
3 General governments	-	-	-	-	-	-	-	-
4 Credit institutions	-	-	-	-	-	-	-	-
5 Other financial corporations	-	-	-	-	-	-	-	-
6 Non-financial corporations	47	449	268	449	(4)	(31)	215	196
7 Households	147	298	258	298	(35)	(92)	219	200
8 Debt securities	-	-	-	-	-	-	-	-
9 Loan commitments given	74	-	-	-	-	-	-	-
10 Total	268	747	526	747	(39)	(123)	434	396

## Table 30: Credit quality of performing and non-performing exposures by past due days

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

		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
		Total	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Total	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days	Past due > 180 days	Past due > 1 year	Past due > 2 years	Past due > 5 years	Past due > 7 years	Of which defaulted
							£m	£m	£m	£m	£m	£m	
<b>As at 30 June 2020</b>													
1	Loans and advances	249,037	248,104	933	3,869	1,240	679	1,054	308	394	36	158	3,869
2	Central banks	41,962	41,962	-	-	-	-	-	-	-	-	-	-
3	General governments	8,516	8,516	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	3,597	3,597	-	-	-	-	-	-	-	-	-	-
5	Other financial corporations	2,154	2,148	6	11	4	3	2	1	-	-	1	11
6	Non-financial corporations	29,698	29,657	41	1,231	395	140	217	162	279	18	20	1,231
7	Of which SMEs	17,811	17,801	10	1,189	381	122	213	156	279	18	20	1,189
8	Households	163,110	162,224	886	2,627	841	536	835	145	115	18	137	2,627
9	Debt securities	30,627	30,627	-	-	-	-	-	-	-	-	-	-
10	Central banks	31	31	-	-	-	-	-	-	-	-	-	-
11	General governments	18,770	18,770	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	7,512	7,512	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	3,935	3,935	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	379	379	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	66,795			234								234
16	Central banks	550			-								-
17	General governments	-			-								-
18	Credit institutions	102			-								-
19	Other financial corporations	27			-								-
20	Non-financial corporations	3,246			58								58
21	Households	62,870			176								176
22	<b>Total</b>	<b>346,459</b>	<b>278,731</b>	<b>933</b>	<b>4,103</b>	<b>1,240</b>	<b>679</b>	<b>1,054</b>	<b>308</b>	<b>394</b>	<b>36</b>	<b>158</b>	<b>4,103</b>



Table 30: Credit quality of performing and non-performing exposures by past due days-continued

		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures <sup>1</sup>								
		Total	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Total	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
As at 31 December 2019						£m	£m	£m	£m	£m	£m	£m	£m
1	Loans and advances	225,951	225,263	688	3,727	1,250	635	876	444	262	41	219	3,707
2	Central banks	28,000	28,000	-	-	-	-	-	-	-	-	-	-
3	General governments	7,052	7,052	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	733	733	-	-	-	-	-	-	-	-	-	-
5	Other financial corporations	2,566	2,560	6	16	5	3	6	2	-	-	-	16
6	Non-financial corporations	22,580	22,568	12	1,236	309	171	258	308	151	21	18	1,216
7	Of which SMEs	11,150	11,143	7	1,200	273	171	258	308	151	21	18	1,200
8	Households	165,020	164,350	670	2,475	936	461	612	134	111	20	201	2,475
9	Debt securities	23,782	23,782	-	-	-	-	-	-	-	-	-	-
10	Central banks	18	18	-	-	-	-	-	-	-	-	-	-
11	General governments	14,625	14,625	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	5,783	5,783	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	3,141	3,141	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	215	215	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	64,845			232								232
16	Central banks	750			-								-
17	General governments	-			-								-
18	Credit institutions	117			-								-
19	Other financial corporations	26			-								-
20	Non-financial corporations	2,860			46								46
21	Households	61,092			186								186
22	<b>Total</b>	<b>314,578</b>	<b>249,045</b>	<b>688</b>	<b>3,959</b>	<b>1,250</b>	<b>635</b>	<b>876</b>	<b>444</b>	<b>262</b>	<b>41</b>	<b>219</b>	<b>3,939</b>

Note:

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

Table 31: 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
	Total	Of which stage 1	Of which stage 2	Total	Of which stage 2	Of which stage 3	Total	Of which stage 1	Of which stage 2	Total	Of which stage 2	Of which stage 3			
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m		£m	£m
<b>As at 30 June 2020</b>															
1 Loans and advances	249,037	217,970	31,067	3,869	169	3,700	(2,063)	(333)	(1,730)	(1,222)	(2)	(1,220)	-	169,991	1,947
2 Central banks	41,962	41,962	-	-	-	-	-	-	-	-	-	-	-	-	-
3 General governments	8,516	8,516	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Credit institutions	3,597	3,597	-	-	-	-	-	-	-	-	-	-	-	2,560	-
5 Other financial corporations	2,154	2,106	48	11	-	11	(2)	(1)	(1)	(1)	-	(1)	-	879	8
6 Non-financial corporations	29,698	23,872	5,826	1,231	-	1,231	(151)	(28)	(123)	(193)	-	(193)	-	22,036	699
7 Of which SMEs	17,811	14,848	2,963	1,189	-	1,189	(89)	(25)	(64)	(190)	-	(190)	-	14,471	665
8 Households	163,110	137,917	25,193	2,627	169	2,458	(1,910)	(304)	(1,606)	(1,028)	(2)	(1,026)	-	144,516	1,240
9 Debt securities	30,627	29,420	1,207	-	-	-	(8)	(2)	(6)	-	-	-	-	-	-
10 Central banks	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-
11 General governments	18,770	18,471	299	-	-	-	(2)	-	(2)	-	-	-	-	-	-
12 Credit institutions	7,512	6,641	871	-	-	-	(5)	(1)	(4)	-	-	-	-	-	-
13 Other financial corporations	3,935	3,898	37	-	-	-	(1)	(1)	-	-	-	-	-	-	-
14 Non-financial corporations	379	379	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Off-balance-sheet exposures	66,795	58,530	8,265	234	-	234	(148)	(27)	(121)	-	-	-	-	4,794	19
16 Central banks	550	550	-	-	-	-	-	-	-	-	-	-	-	-	-
17 General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Credit institutions	102	102	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Other financial corporations	27	24	3	-	-	-	-	-	-	-	-	-	-	-	-
20 Non-financial corporations	3,246	2,298	948	58	-	58	(2)	-	(2)	-	-	-	-	247	17
21 Households	62,870	55,556	7,314	176	-	176	(146)	(27)	(119)	-	-	-	-	4,547	2
22 Total	346,459	305,920	40,539	4,103	169	3,934	(2,219)	(362)	(1,857)	(1,222)	(2)	(1,220)	-	174,785	1,966

Table 31: 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 negative changes in fair value due to credit risk and provisions				On performing exposures <sup>1</sup>	On non-performing exposures
	Total	Of which stage 1	Of which stage 2	Total	Of which stage 2	Of which stage 3	Total	Of which stage 1	Of which stage 2	Total	Of which stage 2	Of which stage 3			
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m		£m	£m
<b>As at 31 December 2019</b>															
1 <b>Loans and advances</b>	225,951	200,508	25,443	3,727	151	3,576	(1,524)	(212)	(1,312)	(1,086)	(4)	(1,082)	-	159,885	1,908
2 Central banks	28,000	28,000	-	-	-	-	-	-	-	-	-	-	-	-	-
3 General governments	7,052	7,052	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Credit institutions	733	733	-	-	-	-	-	-	-	-	-	-	-	114	-
5 Other financial corporations	2,566	2,521	45	16	-	16	(1)	(1)	-	(1)	-	(1)	-	1,775	10
6 Non-financial corporations	22,580	19,721	2,859	1,236	20	1,216	(92)	(26)	(66)	(167)	(1)	(166)	-	15,317	737
7 Of which SMEs	11,150	8,838	2,312	1,200	-	1,200	(68)	(23)	(45)	(165)	-	(165)	-	7,497	705
8 Households	165,020	142,481	22,539	2,475	131	2,344	(1,431)	(185)	(1,246)	(918)	(3)	(915)	-	142,679	1,161
9 <b>Debt securities</b>	23,782	23,782	-	-	-	-	(2)	(2)	-	-	-	-	-	-	-
10 Central banks	18	18	-	-	-	-	-	-	-	-	-	-	-	-	-
11 General governments	14,625	14,625	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Credit institutions	5,783	5,783	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-
13 Other financial corporations	3,141	3,141	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-
14 Non-financial corporations	215	215	-	-	-	-	-	-	-	-	-	-	-	-	-
15 <b>Off-balance-sheet exposures</b>	64,845	59,768	5,077	232	2	230	(70)	(11)	(59)	-	-	-	-	4,604	19
16 Central banks	750	750	-	-	-	-	-	-	-	-	-	-	-	-	-
17 General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Credit institutions	117	117	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Other financial corporations	26	24	2	-	-	-	-	-	-	-	-	-	-	-	-
20 Non-financial corporations	2,860	2,466	394	46	1	45	-	-	-	-	-	-	-	240	15
21 Households	61,092	56,411	4,681	186	1	185	(70)	(11)	(59)	-	-	-	-	4,364	4
22 <b>Total</b>	314,578	284,058	30,520	3,959	153	3,806	(1,596)	(225)	(1,371)	(1,086)	(4)	(1,082)	-	164,489	1,927

Note:

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

### Table 32: CR2-B - Changes in the stock of defaulted and impaired loans and debt securities

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

	Gross carrying value defaulted exposures <sup>1</sup> £m
1 As at 1 January 2020	3,707
2 Loans and debt securities that have defaulted or impaired since the last reporting period	1,051
3 Returned to non-defaulted status	(367)
4 Amounts written off	(304)
5 Other changes	(218)
10 As at 30 June 2020	3,869

Note:

1 Defaulted exposures are defined as all loans unlikely to pay and therefore assessed as Stage 3 ECLs under IFRS9, plus any additional loans greater than 90 days past due.

### Table 33: CR2-A - Changes in the stock of general and specific credit risk adjustments

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

	Accumulated specific credit risk adjustment <sup>1</sup> £m	Accumulated general credit risk adjustment £m
1 As at 1 January 2020	2,681	-
2 Increases due to amounts set aside for estimated loan losses during the period <sup>2</sup>	1,064	
3 Decreases due to amounts reversed for estimated loan losses during the period <sup>3</sup>	(304)	
4 Decreases due to amounts taken against accumulated credit risk adjustments	-	
5 Transfers between credit risk adjustments	-	
6 Impact of exchange rate differences	-	
7 Business combinations, including acquisitions and disposals of subsidiaries	-	
9 Other adjustments	-	
10 As at 30 June 2020	3,441	
11 Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	(14)	
12 Specific credit risk adjustments directly recorded to the statement of profit or loss	-	

Notes:

1 Excludes other assets impairment.

2 Increases due to amounts set aside for estimated loan losses during the period includes the net impact of changes made to parameters (such as probability of default, exposure at default and loss given default), changes in macro-economic variables, new assets originated, repayments and drawdowns.

3 Represents amounts written off.

## Analysis of Counterparty Credit Risk

**Table 34: Detailed view of counterparty credit risk EAD, RWA and Capital requirements**

This table summarises EAD post-credit risk mitigation, RWAs and capital requirements by exposure class for counterparty credit risk. It should be noted that the disclosure below excludes CVA which is shown separately in Table 40.

	As at 30 June 2020			As at 31 December 2019		
	Post-CRM EAD	RWA	Capital requirements	Post-CRM EAD	RWA	Capital requirements
	£m	£m	£m	£m	£m	£m
<b>Counterparty credit risk exposure class</b>						
<b>Standardised approach</b>						
Central governments or central banks	354	-	-	14	-	-
Regional governments or local authorities	-	-	-	-	-	-
Public sector entities	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-
International organisations	-	-	-	-	-	-
Institutions	1,909	141	11	2,310	277	22
Corporates	8	2	-	9	2	-
Retail	-	-	-	-	-	-
Secured by mortgages	-	-	-	-	-	-
Exposures in default	-	-	-	-	-	-
Items associated with high risk	-	-	-	-	-	-
Covered bonds	-	-	-	-	-	-
Securitisation positions	-	-	-	-	-	-
Collective investment undertakings	-	-	-	-	-	-
Equity positions	-	-	-	-	-	-
Other items	-	-	-	-	-	-
<b>Total Standardised Approach Credit Risk Exposure</b>	<b>2,271</b>	<b>143</b>	<b>11</b>	<b>2,333</b>	<b>279</b>	<b>22</b>
<b>Advanced IRB approach</b>						
Central governments or central banks	-	-	-	-	-	-
Institutions	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Retail	-	-	-	-	-	-
- Small and medium enterprises (SME)	-	-	-	-	-	-
- Secured by real estate collateral	-	-	-	-	-	-
- Qualifying revolving retail	-	-	-	-	-	-
- Other retail	-	-	-	-	-	-
Equity	-	-	-	-	-	-
Securitisation positions	-	-	-	-	-	-
Non-credit obligation assets	-	-	-	-	-	-
<b>Total Advanced IRB Credit Risk Exposure</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Default fund contributions	184	254	20	149	196	16
<b>Total Counterparty Credit Risk</b>	<b>2,455</b>	<b>397</b>	<b>31</b>	<b>2,482</b>	<b>475</b>	<b>38</b>

## Analysis of Counterparty Credit Risk

### Table 35: CCR1 - Analysis of CCR exposure by approach

This table provides the CCR regulatory requirements split between the method and main parameters used.

This table excludes default fund contribution and as such cannot be directly reconciled to Table 34.

	Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
	£m	£m	£m	£m		£m	£m
<b>As at 30 June 2020</b>							
1 Mark to market		129	2,191			1,688	110
2 Original exposure	-					-	-
3 Standardised approach		-				-	-
4 IMM (for derivatives and SFTs)				-	-	-	-
5 Of which securities financing transactions				-	-	-	-
6 Of which derivatives and long settlement transactions				-	-	-	-
7 Of which from contractual cross-product netting				-		-	-
8 Financial collateral simple method (for SFTs)						-	-
9 Financial collateral comprehensive method (for SFTs)						583	33
10 VaR for SFTs						-	-
11 <b>Total</b>							<b>143</b>

	Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
	£m	£m	£m	£m		£m	£m
<b>As at 31 December 2019</b>							
1 Mark to market		134	1,753			1,133	55
2 Original exposure	-					-	-
3 Standardised approach		-				-	-
4 IMM (for derivatives and SFTs)				-	-	-	-
5 Of which securities financing transactions				-	-	-	-
6 Of which derivatives and long settlement transactions				-	-	-	-
7 Of which from contractual cross-product netting				-		-	-
8 Financial collateral simple method (for SFTs)						-	-
9 Financial collateral comprehensive method (for SFTs)						1,200	224
10 VaR for SFTs						-	-
11 <b>Total</b>							<b>279</b>

## Analysis of Counterparty Credit Risk

**Table 36: CCR3 Counterparty credit risk exposures by exposure classes and risk weight under standardised approach**

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

Exposures by regulatory portfolio and risk																		
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated
<b>As at 30 June 2020</b>																		
1 Central governments or central banks	354	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	354	-
2 Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 International Organisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Institutions	-	1,551	-	-	229	-	129	-	-	-	-	-	-	-	-	-	1,909	3
7 Corporates	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	8	-
8 Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Secured by mortgages on immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Other items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>17 Total</b>	<b>354</b>	<b>1,551</b>	<b>-</b>	<b>-</b>	<b>237</b>	<b>-</b>	<b>129</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,271</b>	<b>3</b>

## Table 36: CCR3 Counterparty credit risk exposures by exposure classes and risk weight under standardised approach- continued

	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated	
<b>As at 31 December 2019</b>																			
1 Central governments or central banks	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	-
2 Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 International Organisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Institutions	-	1,098	-	-	1,170	-	42	-	-	-	-	-	-	-	-	-	-	2,310	-
7 Corporates	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	9	-
8 Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Secured by mortgages on immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Items associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Claims on institutions and corporate with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Claims in the form of CIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Other items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>17 Total</b>	<b>14</b>	<b>1,098</b>	<b>-</b>	<b>-</b>	<b>1,179</b>	<b>-</b>	<b>42</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,333</b>	<b>-</b>



## Table 37: CCR5-A - Impact of netting and collateral held on exposure values

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

		Gross positive fair value or net carrying amount	Netting benefits	Netted current credit exposure	Collateral held	Net credit exposure
		£m	£m	£m	£m	£m
<b>As at 30 June 2020</b>						
1	Derivatives	11,830	11,701	129	158	129
2	SFTs	9,665	9,332	333	-	333
3	Cross-product netting	-	-	-	-	-
4	<b>Total</b>	<b>21,495</b>	<b>21,033</b>	<b>462</b>	<b>158</b>	<b>462</b>
<b>As at 31 December 2019</b>						
1	Derivatives	5,379	5,246	133	257	123
2	SFTs	16,704	16,674	30	-	30
3	Cross-product netting	-	-	-	-	-
4	<b>Total</b>	<b>22,083</b>	<b>21,920</b>	<b>163</b>	<b>257</b>	<b>153</b>

## Table 38: CCR5-B - Composition of collateral for exposures to CCR

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

		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		
		£m	£m	£m	£m	£m	£m
<b>As at 30 June 2020</b>							
1	Cash	-	-	-	8,927	-	11
2	Debt	-	158	1,495	37	-	-
3	Equity	-	-	-	-	-	-
4	Others	-	-	-	-	-	-
	<b>Total</b>	<b>-</b>	<b>158</b>	<b>1,495</b>	<b>8,964</b>	<b>-</b>	<b>11</b>
<b>As at 31 December 2019</b>							
1	Cash	-	22	-	6,639	-	42
2	Debt	-	235	1,055	128	-	-
3	Equity	-	-	-	-	-	-
4	Others	-	-	-	-	-	-
	<b>Total</b>	<b>-</b>	<b>257</b>	<b>1,055</b>	<b>6,767</b>	<b>-</b>	<b>42</b>

## Analysis of Counterparty Credit Risk

**Table 39: CCR8 - Exposures to CCPs**

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

	As at 30 June 2020		As at 31 December 2019	
	EAD post CRM	RWAs	EAD post CRM	RWAs
	£m	£m	£m	£m
<b>1 Exposures to QCCPs (total)</b>		<b>285</b>		<b>218</b>
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	776	16	701	14
3 (i) OTC derivatives	706	14	629	13
4 (ii) Exchange-traded derivatives	-	-	-	-
5 (iii) SFTs	70	2	72	1
6 (iv) Netting sets where cross-product netting has been approved	-	-	-	-
7 Segregated initial margin	1,495		1,055	
8 Non-segregated initial margin	775	15	397	8
9 Prefunded default fund contributions	184	254	149	196
10 Alternative calculation of own funds requirements for exposures		-		-
<b>11 Exposures to non-QCCPs (total)</b>		<b>-</b>		<b>-</b>
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
13 (i) OTC derivatives	-	-	-	-
14 (ii) Exchange-traded derivatives	-	-	-	-
15 (iii) SFTs	-	-	-	-
16 (iv) Netting sets where cross-product netting has been approved	-	-	-	-
17 Segregated initial margin				
18 Non-segregated initial margin	-	-	-	-
19 Prefunded default fund contributions	-	-	-	-
20 Unfunded default fund contributions	-	-	-	-

## Analysis of Counterparty Credit Risk

### Credit valuation adjustments

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

**Table 40: CCR2 - Credit valuation adjustment (CVA) capital charge**

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, and incorporates the effective maturity and EAD for the calculation of the CCR.

Credit valuation adjustment (CVA) capital charge		Exposure value	RWA
		£m	£m
<b>As at 30 June 2020</b>			
1	Total portfolios subject to the Advanced Method	-	-
2	(i) VaR component (including the 3x multiplier)	-	-
3	(ii) Stressed VaR component (including 3x multiplier)	-	-
4	All portfolios subject to the Standardised Method	209	174
EU4	Based on original exposure method	-	-
<b>5</b>	<b>Total subject to the CVA capital charge</b>	<b>209</b>	<b>174</b>
<b>As at 31 December 2019</b>			
1	Total portfolios subject to the Advanced Method	-	-
2	(i) VaR component (including the 3x multiplier)	-	-
3	(ii) Stressed VaR component (including 3x multiplier)	-	-
4	All portfolios subject to the Standardised Method	107	150
EU4	Based on original exposure method	-	-
<b>5</b>	<b>Total subject to the CVA capital charge</b>	<b>107</b>	<b>150</b>

## Analysis of Market Risk

### Capital requirements for market risk

The table below shows the elements of capital requirements and RWAs under the market risk framework as defined in the CRR. Barclays Bank UK Group is required to hold capital for the market risk exposures arising from regulatory trading books.

**Table 41: Market risk own funds requirements**

	RWA		Capital requirements	
	As at 30 June 2020 £m	As at 31 December 2019 £m	As at 30 June 2020 £m	As at 31 December 2019 £m
1 Internal models approach	-	-	-	-
2 VaR	-	-	-	-
3 SVaR	-	-	-	-
4 Incremental risk charge	-	-	-	-
5 Comprehensive risk measure	-	-	-	-
6 Risks not in VaR	-	-	-	-
7 Standardised approach	122	178	10	14
8 Interest rate risk (general and specific)	76	132	6	10
9 Equity risk (general and specific)	-	-	-	-
10 Foreign exchange risk	46	46	4	4
11 Commodity risk	-	-	-	-
12 Specific interest rate risk of securitisation position	-	-	-	-
13 Total	122	178	10	14

## Analysis of Market Risk

**Table 42: MR1 - Market risk under standardised approach**

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

	RWA		Capital requirements	
	As at 30 June 2020	As at 31 December 2019	As at 30 June 2020	As at 31 December 2019
	£m	£m	£m	£m
<b>Outright products</b>				
1 Interest rate risk (general and specific)	76	132	6	10
2 Equity risk (general and specific)	-	-	-	-
3 Foreign exchange risk	46	46	4	4
4 Commodity risk	-	-	-	-
<b>Options</b>				
5 Simplified approach	-	-	-	-
6 Delta-plus method	-	-	-	-
7 Scenario approach	-	-	-	-
8 Securitisation ( Specific Risk)	-	-	-	-
<b>9 Total</b>	<b>122</b>	<b>178</b>	<b>10</b>	<b>14</b>