

Barclays Bank UK PLC Interim Pillar 3 Report

30 June 2021

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Barclays Bank UK PLC Pillar 3

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Notes

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.

Forward-looking statements

This document contains certain forward-looking statements with respect to the Barclays Bank UK Group. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. 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, capital distributions (including dividend pay-out 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. Forward-looking 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, the Barclays Bank UK Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, 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 UK's exit from the European Union ("EU"), the effects of the EU-UK Trade and Cooperation Agreement and the disruption that may subsequently result in the UK; the risk of cyber-attacks, information or security breaches or technology failures on the Barclays Bank UK Group's reputation, business or operations; 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, capital distributions, 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. Additional risks and factors which may impact the Barclays Bank UK Group's future financial condition and performance are identified in Barclays Bank UK PLC's 2020 Annual Report, which is available on [barclays.com](https://www.barclays.com).

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

Introduction

Disclosure Background

Pillar 3 disclosures complement those disclosed in the Barclays Bank UK PLC 2021 Interim Results 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.

Following the withdrawal of the UK from the EU, any references to CRR as amended by CRR II mean, unless otherwise specified, CRR as amended by CRR II, as it forms part of UK law pursuant to the European Union (Withdrawal) Act 2018 and subject to the temporary transitional powers (TTP) available to UK regulators to delay or phase-in on-shoring changes to UK regulatory requirements arising at the end of the transition period until 31 March 2022, as at the applicable reporting date. With effect from 26 June 2021, the Financial Services Act 2021 amended CRR as amended by CRR II in part. The amendments included an extension to the application of CRR II settlement netting to the CRR leverage exposure which was due to expire on 27 June 2021 under CRR II quick fix measures. Throughout the TTP period, the Bank of England (BoE) and Prudential Regulatory Authority (PRA) will continue to review the UK regulatory framework and the Group disclosures will reflect the amended framework as applicable at the effective reporting date.

On 26 April 2019, a prudential backstop was implemented for qualifying exposures originating after 26 April 2019 that have been non-performing for more than 2 years. Where minimum coverage requirements for qualifying non-performing exposures are not met, the difference must be deducted from CET1 capital. Different conversion factors are applied for secured and unsecured exposures depending on the length of time the exposures have been non-performing. For 2021, the conversion factor applied to secured non-performing exposures is 0% and for unsecured non-performing exposures is 35% prior to any coverage being applied. For H121 the impact to CET1 capital is immaterial.

On 29 June 2021, the Financial Policy Committee and PRA issued a consultation paper on proposed changes to the UK leverage ratio framework. The consultation states the intention to move to a single UK leverage ratio requirement meaning that the CRR leverage ratio will no longer apply for UK banks from 1 January 2022. Minimum requirements for the Barclays Bank UK Group remain unchanged and whilst largely upholding the existing framework, some technical changes to the exposure measure have been proposed that will align to the Basel III standards.

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 force as at the date the UK withdrew from the EU.

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 2021, 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 a wholly-owned subsidiary of Barclays PLC. The consolidation of Barclays Bank UK PLC and its subsidiaries is referred to as the Barclays Bank UK Group. The term Barclays refers to Barclays PLC and Barclays Group refers to Barclays PLC, together with its subsidiaries.

Barclays Bank UK PLC is the ring-fenced bank within the Barclays Group. The Barclays Bank UK Group contains the majority of the Barclays Group's Barclays UK division, including the Personal Banking, Business Banking and Barclaycard Consumer UK businesses other than the Barclays Partner Finance business.

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, IFRS 9 transitional capital arrangements were implemented by Regulation (EU) 2017/2395. Barclays elected to apply the transitional arrangements at both consolidated and individual entity levels and will disclose both transitional and fully loaded CET1 ratios until the end of the transitional period. On 27 June 2020, CRR was further amended to extend the transitional period by two years and to introduce a new modified calculation.

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

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

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

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

Total increases in impairment allowances as a result of IFRS 9, net of tax, decreases shareholders' equity through retained earnings and decreases standardised RWAs due to the increase in impairment being offset against the standardised Credit Risk exposures. This is somewhat reversed by the transitional relief applied on eligible impairment.

Separate calculations are performed for standardised and Advanced Internal Ratings Based (AIRB) 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, as amended by CRR II, under the standardised approach, a risk weight of 100% is assigned to the eligible impairment.

For AIRB 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 AIRB RWAs. For both the static and modified elements, provisions are only eligible for transitional relief to the extent that they exceed regulatory expected loss.

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. DTAs that rely on future profitability excluding temporary differences are deducted from CET1 capital. To the extent that DTAs have arisen as a result of increases in eligible impairment, the impacts may also be reversed by the transitional relief applied.

Capital

Table 1: Key Metrics (KM1 / IFRS9-FL / Article 468-FL¹)

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 2021 £m	As at 31 December 2020 £m	As at 30 June 2020 £m
Available capital (amounts)					
1	1	Common Equity Tier 1(CET1) ²	11,330	11,247	10,834
1a	2	Fully loaded Expected Credit Loss (ECL) accounting model ³	11,029	10,517	10,181
2	3	Tier 1 ²	13,890	13,807	13,394
2a	4	Fully loaded ECL accounting model Tier 1 ³	13,589	13,077	12,741
3	5	Total capital ²	17,088	17,178	17,537
3a	6	Fully loaded ECL accounting model total capital ³	16,951	16,677	17,153
Risk-weighted assets (amounts)					
4	7	Total risk-weighted assets (RWA) ²	71,014	72,025	76,039
4a	8	Fully loaded ECL accounting model total risk-weighted assets (RWA) ³	70,984	72,039	76,054
Risk-based capital ratios as a percentage of RWA					
5	9	Common Equity Tier 1 ratio (%) ²	16.0%	15.6%	14.2%
5a	10	Fully loaded ECL accounting model Common Equity Tier 1 (%) ³	15.5%	14.6%	13.4%
6	11	Tier 1 ratio (%) ²	19.6%	19.2%	17.6%
6a	12	Fully loaded ECL accounting model Tier 1 ratio (%) ³	19.1%	18.2%	16.8%
7	13	Total capital ratio (%) ²	24.1%	23.9%	23.1%
7a	14	Fully loaded ECL accounting model total capital ratio (%) ³	23.9%	23.1%	22.6%
Additional CET1 buffer requirements as a percentage of RWA					
8		Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%
9		Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%
		Other systemically important institutions (O-SII) requirements (%)	1.0%	1.0%	1.0%
11		Total of bank CET1 specific buffer requirements(%) (row 8 + 9 + O-SII)	3.5%	3.5%	3.5%
12		CET1 available after meeting the bank's minimum capital requirements (%)	11.5%	11.1%	9.7%
CRR leverage ratio^{2,4}					
13	15	Total CRR leverage ratio exposure measure	315,029	294,242	293,287
14	16	Transitional CRR leverage ratio (%)	4.4%	4.7%	4.6%
	17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangement had not been applied	4.3%	4.5%	4.4%
Average UK leverage ratio (Transitional)^{2,5,6}					
13a		Total average UK leverage ratio exposure measure	247,213	245,992	247,894
14a		Transitional average UK leverage ratio (%)	5.6%	5.6%	5.3%
UK leverage ratio (Transitional)^{2,4,5}					
13b		Total UK leverage ratio exposure measure	247,974	245,176	245,609
14b		Transitional UK leverage ratio (%)	5.6%	5.6%	5.5%
Liquidity Coverage Ratio					
15		Total HQLA	77,723	58,035	62,100
16		Total net cash outflows	38,354	36,246	36,390
17		LCR ratio (%)	203%	160%	171%

1 As at 30 June 2021, Barclays Bank UK PLC had not elected to apply the temporary treatment specified in Article 468 of the CRR, amended by Regulation EU 2020/873, resulting in the capital and leverage ratios reflecting the full impact of unrealised gains and losses measured at fair value through other comprehensive income.

2 Transitional capital, RWAs and leverage ratios are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.

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

4 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.

5 Fully loaded average UK leverage ratio was 5.5%, with £246.8bn of leverage exposure. Fully loaded UK leverage ratio was 5.5%, with £247.7bn 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.

6 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 2021.

	Ref ^f	As at 30 June 2021 Transitional position £m	As at 30 June 2021 Fully loaded position £m
Common Equity Tier 1 capital: instruments and reserves			
1	<i>a</i>		
		5	5
2	<i>b</i>	15,075	15,075
3	<i>c</i>	141	141
		(516)	(516)
		111	111
6		14,816	14,816
Common Equity Tier 1 capital: regulatory adjustments			
7		(81)	(81)
8	<i>d,e</i>	(3,629)	(3,629)
9	<i>f</i>	(1)	(1)
11	<i>g</i>	(62)	(62)
21	<i>h</i>	—	(14)
		287	—
28		(3,486)	(3,787)
29		11,330	11,029
Additional Tier 1 capital: instruments			
30	<i>i</i>	2,560	2,560
31	<i>i</i>	2,560	2,560
36		2,560	2,560
44		2,560	2,560
45		13,890	13,589
Tier 2 capital: instruments and provisions			
46	<i>j</i>	3,044	3,044
50		154	318
51		3,198	3,362
58		3,198	3,362
59		17,088	16,951
60		71,014	70,984
Capital ratios and buffers			
61		16.0%	15.5%
62		19.6%	19.1%
63		24.1%	23.9%
64			
		3.5%	3.5%
65	<i>of which: capital conservation buffer requirement</i>	2.5%	2.5%
66	<i>of which: countercyclical buffer requirement</i>	0.0%	0.0%
67a	<i>of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer</i>	1.0%	1.0%
68		11.5%	11.0%
Amounts below the thresholds for deduction (before risk weighting)			
73		20	20
75		1,080	1,104
Applicable caps on the inclusion of provisions in Tier 2			
77		64	63
78		154	420
79		317	318

^f 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.

¹ Of which static nil, modified £287m. 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 2021	Ref [†]	Accounting balance sheet per published financial statements £m	Deconsolidation of insurance/ other entities £m	Balance sheet per regulatory scope of consolidation £m
Assets				
Cash and balances at central banks		53,159	(69)	53,090
Cash collateral and settlement balances		3,722	—	3,722
Loans and advances at amortised cost		219,064	78	219,142
Reverse repurchase agreements and other similar secured lending		1,691	—	1,691
Trading portfolio assets		110	—	110
Financial assets at fair value through the income statement		2,968	—	2,968
Derivative financial instruments		1,125	—	1,125
Financial assets at fair value through other comprehensive income		22,202	—	22,202
Investments in subsidiaries, associates and joint ventures	d	—	129	129
Goodwill and intangible assets		3,527	—	3,527
Of which: goodwill	e	3,526	—	3,526
Of which: other intangibles (excluding MSRs)	f	1	—	1
Property, plant and equipment		642	—	642
Deferred tax assets	h	1,086	—	1,086
Other assets		631	(24)	607
Total assets		309,927	114	310,041
Liabilities				
Deposits at amortised cost		255,503	17	255,520
Cash collateral and settlement balances		1,281	—	1,281
Repurchase agreements and other similar secured borrowing		11,993	—	11,993
Debt securities in issue		8,931	—	8,931
Subordinated liabilities	j	10,455	—	10,455
Trading portfolio liabilities		848	—	848
Derivative financial instruments		459	—	459
Current tax liabilities		232	(1)	231
Other liabilities		1,836	(7)	1,829
Provisions		608	(6)	602
Total liabilities		292,146	3	292,149
Equity				
Called up share capital and share premium		5	—	5
Of which: amount eligible for CET1	a	5	—	5
Other equity instruments	i	2,560	—	2,560
Other reserves	c,g	141	104	245
Retained earnings	b	15,075	7	15,082
Total equity		17,781	111	17,892
Total liabilities and equity		309,927	114	310,041

[†] 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	AIRB	Std	AIRB	Settlement risk	CVA	Std	IMA		
As at 30 June 2021	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
RWAs	5,423	53,451	460	—	—	311	33	—	11,336	71,014
As at 31 December 2020	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
RWAs	5,559	54,260	536	—	—	251	72	—	11,347	72,025

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

Barclays Bank UK AIRB roll-out plans are discussed with regulators and updated based on an agreed schedule.

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 17), Counterparty Credit Risk (page 45), Market Risk (page 52).

	RWAs		Min Capital Requirements	
	As at 30 June 2021	As at 31 December 2020	As at 30 June 2021	As at 31 December 2020
	£m	£m	£m	£m
1 Credit risk (excluding counterparty credit risk) (CCR)	54,751	56,891	4,380	4,551
2 Of which standardised approach	4,589	5,072	367	405
3 Of which the foundation IRB (FIRB) approach	—	—	—	—
4 Of which the advanced IRB (AIRB) approach	50,162	51,819	4,013	4,146
5 Of which Equity IRB under the Simple risk-weight or the internal models approach	—	—	—	—
6 CCR	770	787	62	63
7 Of which mark to market	274	192	22	16
8 Of which original exposure	—	—	—	—
9 Of which standardised approach	—	—	—	—
9a Of which financial collateral comprehensive method	12	140	1	11
10 Of which internal model method	—	—	—	—
11 Of which risk exposure amount for contributions to the default fund of a CCP	173	204	14	16
12 Of which CVA	311	251	25	20
13 Settlement risk	—	—	—	—
14 Securitisation exposures in banking book (after cap)	1,375	737	110	59
14a Of which capital deduction approach (CAPD)	—	—	—	—
14b Of which look through approach (KIRB)	—	—	—	—
15 Of which IRB approach	—	—	—	—
16 Of which IRB supervisory formula approach (SFA)	—	—	—	—
17 Of which internal assessment approach (IAA)	—	—	—	—
18 Of which standardised approach	—	—	—	—
14c Sec - External Ratings Based Approach	154	169	12	14
14d Sec - Internal Assessment Approach	—	—	—	—
14e Sec - Standardised Approach	632	268	51	21
14f Sec - Internal Ratings Based Approach	589	300	47	24
19 Market risk	33	72	3	6
20 Of which the standardised approach	33	72	3	6
21 Of which IMA	—	—	—	—
22 Large exposures	—	—	—	—
23 Operational risk	11,336	11,347	907	908
24 Of which basic indicator approach	—	—	—	—
25 Of which standardised approach	11,336	11,347	907	908
26 Of which advanced measurement approach	—	—	—	—
27 Amounts below the thresholds for deduction (subject to 250% risk weight)	2,749	2,191	220	175
28 Floor Adjustments	—	—	—	—
29 Total	71,014	72,025	5,681	5,762

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

	RWA amount £m	Capital requirements £m
1 As at 1 January 2021	54,260	4,340
2 Asset size	(976)	(78)
3 Asset quality	697	56
4 Model updates	(492)	(39)
5 Methodology and policy	38	3
6 Acquisitions and disposals	(76)	(6)
7 Foreign exchange movements	—	—
8 Other	—	—
9 As at 30 June 2021	53,451	4,276

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 Exposure at Default (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:

- Probability of Default (PD) migration and Loss Given Default (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. It should be noted that foreign exchange movements shown in Table 6 do not include the impact of foreign exchange for the counterparty credit risk or market risk RWAs.

Other

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

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 2021.¹

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 2021	As at 31 December 2020
		£m	£m
1	Total assets as per published financial statements	309,927	287,498
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	114	115
4	Adjustments for derivative financial instruments	(12)	132
5	Adjustments for securities financing transactions (SFTs)	2	1
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	8,590	9,475
7	Other adjustments (asset amounts deducted in determining tier 1 capital)	(3,422)	(2,979)
EU-7a	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(170)	—
8	Total leverage ratio exposure	315,029	294,242

¹ Capital and leverage measures are calculated applying the IFRS9 transitional arrangements of the CRR as amended by CRR II.

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 2021	As at 31 December 2020
		£m	£m
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	307,226	286,930
EU-1a	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(170)	—
2	Asset amounts deducted in determining tier 1 capital	(3,422)	(2,979)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)	303,634	283,951
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	116	150
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	1,322	1,088
7	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(327)	(556)
11	Total derivative exposures	1,111	682
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	2,206	1,384
13	Netted amounts of cash payables and cash receivables of gross SFT assets	(514)	(1,251)
14	Counterparty credit risk exposure for SFT assets	2	1
16	Total securities financing transaction exposures	1,694	134
Other off-balance sheet exposures			
17	Off-balance sheet exposures at gross notional amount	61,389	66,832
18	Adjustments for conversion to credit equivalent amounts	(52,799)	(57,357)
19	Other off-balance sheet exposures	8,590	9,475
Capital and total exposures			
20	Tier 1 capital	13,890	13,807
21	Total leverage ratio exposures	315,029	294,242
Leverage ratio			
22	Leverage ratio	4.4%	4.7%
Choice on transitional arrangements and amount of derecognised fiduciary items			
EU-23	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional

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 2021	As at 31 December 2020
		£m	£m
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	306,730	286,024
EU-2	Trading book exposures	290	298
EU-3	Banking book exposures, of which:	306,440	285,726
EU-4	Covered bonds	1,229	1,827
EU-5	Exposures treated as sovereigns	82,981	66,399
EU-6	Exposures to regional governments, MDB, international organisations and PSE NOT treated as sovereigns	7,642	8,920
EU-7	Institutions	1,924	1,897
EU-8	Secured by mortgages of immovable properties	154,295	147,486
EU-9	Retail exposures	27,167	28,658
EU-10	Corporate	13,061	15,883
EU-11	Exposures in default	3,552	3,388
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	14,589	11,268

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 2021	As at 31 December 2020	As at 30 June 2020
		£m	£m	£m
Liquidity buffer		77,723	58,035	62,100
Total net cash outflows		38,354	36,246	36,390
Liquidity coverage ratio (%) (period end)		203%	160%	171%

LIQ1 - Liquidity coverage ratio (average)		Total unweighted value (average)			Total weighted value (average)		
		As at 30 June 2021	As at 31 December 2020	As at 30 June 2020	As at 30 June 2021	As at 31 December 2020	As at 30 June 2020
Number of data points used in calculation of averages¹		12	12	12	12	12	12

High-quality liquid assets		£m	£m	£m	£m	£m	£m
1	Total high-quality liquid assets (HQLA)				69,557	57,090	46,706
Cash outflows							
2	Retail deposits and deposits from small business customers, of which:						
		212,691	195,891	177,592	15,548	14,292	13,237
3	Stable deposits	134,491	124,900	114,868	6,725	6,245	5,743
4	Less stable deposits	71,595	65,642	60,888	8,818	8,042	7,487
5	Unsecured wholesale funding, of which:	32,690	27,707	23,696	15,277	12,659	10,498
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	5,820	4,853	3,533	1,332	1,112	828
7	Non-operational deposits (all counterparties) ²	22,793	19,898	18,798	9,868	8,591	8,305
8	Unsecured debt	4,077	2,956	1,365	4,077	2,956	1,365
9	Secured wholesale funding				4	458	458
10	Additional requirements, of which:	20,118	20,067	19,439	6,007	6,066	5,639
11	Outflows related to derivative exposures and other collateral requirements	4,817	4,734	4,342	4,817	4,734	4,342
12	Outflows related to loss of funding on debt products	169	301	279	169	301	279
13	Credit and liquidity facilities	15,132	15,032	14,818	1,021	1,031	1,018
14	Other contractual funding obligations	252	276	245	—	2	2
15	Other contingent funding obligations	50,280	50,707	50,608	3,696	3,144	2,929
16	Total cash outflows				40,532	36,621	32,764
Cash inflows							
17	Secured lending (e.g. reverse repos)	2,150	3,030	3,154	—	456	457
18	Inflows from fully performing exposures	1,868	1,882	1,818	939	945	912
19	Other cash inflows ³	1,964	2,149	2,470	402	439	507
20	Total cash inflows	5,982	7,061	7,442	1,341	1,840	1,876
	Fully exempt inflows	—	—	—	—	—	—
	Inflows subject to 90% cap	—	—	—	—	—	—
	Inflows subject to 75% cap	5,983	7,060	7,442	1,341	1,840	1,876
21	Liquidity buffer				69,557	57,090	46,706
22	Total net cash outflows				39,191	34,781	30,889
23	Liquidity coverage ratio (%) (average)				177%	164%	151%

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.

Analysis of Credit Risk

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

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

	As at 30 June 2021			As at 31 December 2020		
	EAD post-CRM	RWA	Capital requirements	EAD post-CRM	RWA	Capital requirements
	£m	£m	£m	£m	£m	£m
Standardised approach						
Central governments or central banks	123,509	—	—	108,974	—	—
Regional governments or local authorities	8,511	1,418	113	10,273	1,647	132
Public sector entities	2,215	111	9	2,616	137	11
Multilateral development banks	1,882	—	—	2,352	—	—
International organisations	63	—	—	131	—	—
Institutions	1,471	314	25	1,485	299	24
Corporates	1,621	471	38	1,634	473	37
Retail	665	497	40	784	588	47
Secured by mortgages	2,679	1,015	81	2,722	1,020	82
Exposures in default	169	185	15	177	191	15
Items associated with high risk	8	12	1	7	11	1
Covered bonds	1,229	124	10	1,827	198	16
Securitisation positions	4,662	786	63	2,289	439	35
Collective investment undertakings	—	—	—	—	—	—
Equity positions	20	49	4	20	49	4
Other items	1,083	441	35	1,327	507	41
Total Standardised Approach Credit Risk Exposure	149,787	5,423	434	136,618	5,559	445
Advanced IRB approach						
Central governments or central banks	—	—	—	—	—	—
Institutions	33	31	3	37	38	3
Corporates	12,457	7,381	590	15,530	8,594	687
Retail	—	—	—	—	—	—
– Small and medium-sized enterprises (SMEs)	7,390	3,270	262	7,644	3,366	269
– Secured by real estate collateral	160,642	23,394	1,872	153,837	20,771	1,662
– Qualifying revolving retail	30,239	11,764	941	31,750	14,250	1,140
– Other retail	4,050	3,641	291	4,561	4,048	324
Equity	—	—	—	—	—	—
Securitisation positions	3,929	589	47	1,999	300	24
Non-credit obligation assets	1,761	3,381	270	1,609	2,893	231
Total advanced IRB credit risk exposure	220,501	53,451	4,276	216,967	54,260	4,340
Total credit exposure	370,288	58,874	4,710	353,585	59,819	4,785

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.

		Exposures unsecured – Carrying amount	Exposures secured – Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		£m	£m	£m	£m	£m
As at 30 June 2021						
1	Total loans	87,261	175,600	165,414	10,186	—
2	Total debt securities	29,676	425	—	425	—
3	Total exposures	116,937	176,025	165,414	10,611	—
4	Of which defaulted	1,080	2,471	1,996	475	—
As at 31 December 2020						
1	Total loans	71,149	171,973	160,996	10,976	—
2	Total debt securities	32,314	376	—	376	—
3	Total exposures	103,463	172,349	160,996	11,352	—
4	Of which defaulted	1,222	2,166	1,885	281	—

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	%	
As at 30 June 2021							
1	Central governments or central banks	77,953	26,258	89,514	33,995	0	0%
2	Regional governments or local authorities	8,511	—	8,511	—	1,418	17%
3	Public sector entities	2,213	6	2,213	2	111	5%
4	Multilateral development banks	1,882	—	1,882	—	—	0%
5	International Organisations	63	—	63	—	—	0%
6	Institutions	1,898	357	1,471	—	314	21%
7	Corporates	1,928	1,252	1,236	385	471	29%
8	Retail	10,052	3,042	663	1	497	75%
9	Secured by mortgages on immovable property	2,680	1	2,679	—	1,015	38%
10	Exposures in default	646	1	169	1	185	109%
11	Items associated with particularly high risk	8	—	8	—	12	150%
12	Covered Bonds	1,229	—	1,229	—	124	10%
13	Claims on institutions and corporate with a short-term credit assessment	—	—	—	—	—	0%
14	Claims in the form of CIU	—	—	—	—	—	0%
15	Equity exposures	20	—	20	—	49	250%
16	Other items	1,083	—	1,083	—	441	41%
17	Total	110,166	30,917	110,741	34,384	4,637	3%
As at 31 December 2020							
1	Central governments or central banks	59,951	29,097	71,122	37,852	—	0%
2	Regional governments or local authorities	10,273	—	10,273	—	1,647	16%
3	Public sector entities	2,612	8	2,612	4	137	5%
4	Multilateral development banks	2,352	—	2,352	—	—	0%
5	International Organisations	131	—	131	—	—	0%
6	Institutions	1,868	515	1,470	15	299	20%
7	Corporates	1,872	1,297	1,217	417	473	29%
8	Retail	10,108	3,433	783	1	588	75%
9	Secured by mortgages on immovable property	2,722	1	2,722	—	1,020	37%
10	Exposures in default	462	—	177	—	191	108%
11	Items associated with particularly high risk	7	—	7	—	11	150%
12	Covered Bonds	1,827	—	1,827	—	198	11%
13	Claims on institutions and corporate with a short-term credit assessment	—	—	—	—	—	0%
14	Claims in the form of CIU	—	—	—	—	—	0%
15	Equity exposures	20	—	20	—	49	250%
16	Other items	1,327	—	1,327	—	507	38%
17	Total	95,533	34,351	96,040	38,289	5,120	4%

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 2021	As at 31 December 2020	As at 30 June 2021	As at 31 December 2020
	£m	£m	£m	£m
1 Exposures under Foundation IRB	—	—	—	—
2 Central governments and central banks	—	—	—	—
3 Institutions	—	—	—	—
4 Corporates - SME	—	—	—	—
5 Corporates - Specialised Lending	—	—	—	—
6 Corporates - Other	—	—	—	—
7 Exposures under Advanced IRB	52,862	53,960	52,862	53,960
8 Central governments and central banks	—	—	—	—
9 Institutions	31	38	31	38
10 Corporates - SME	4,894	5,073	4,894	5,073
11 Corporates - Specialised Lending	486	631	486	631
12 Corporates - Other	2,001	2,890	2,001	2,890
13 Retail - Secured by real estate SME	—	—	—	—
14 Retail - Secured by real estate non-SME	23,394	20,771	23,394	20,771
15 Retail - Qualifying revolving	11,764	14,250	11,764	14,250
16 Retail - Other SME	3,270	3,366	3,270	3,366
17 Retail - Other non-SME	3,641	4,048	3,641	4,048
18 Equity IRB	—	—	—	—
19 Other non credit-obligation assets	3,381	2,893	3,381	2,893
20 Total	52,862	53,960	52,862	53,960

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																Total	of which: Unrated		
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Other	Deducted			£m	£m
As at 30 June 2021		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Central governments or central banks	104,211	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	104,211	—
2	Regional governments or local authorities	1,419	—	—	—	7,092	—	—	—	—	—	—	—	—	—	—	—	—	—	8,511	7,092
3	Public sector entities	1,663	—	—	—	556	—	—	—	—	—	—	—	—	—	—	—	—	—	2,219	506
4	Multilateral development banks	1,882	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,882	—
5	International Organisations	63	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	63	—
6	Institutions	—	—	—	—	2,190	—	65	—	—	—	—	—	—	—	—	—	—	—	2,255	6
7	Corporates	545	—	—	—	956	—	59	—	1,612	8	—	—	—	—	—	—	—	—	3,180	2,166
8	Retail	—	—	—	—	—	—	—	13,094	—	—	—	—	—	—	—	—	—	—	13,094	13,094
9	Secured by mortgages on immovable property	—	—	—	—	—	2,542	—	—	7	132	—	—	—	—	—	—	—	—	2,681	2,681
10	Exposures in default	—	—	—	—	—	—	—	—	138	509	—	—	—	—	—	—	—	—	647	647
11	Items associated with particularly high risk	—	—	—	—	—	—	—	—	—	8	—	—	—	—	—	—	—	—	8	8
12	Covered Bonds	—	—	—	1,215	14	—	—	—	—	—	—	—	—	—	—	—	—	—	1,229	—
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	451	—	—	—	236	—	—	—	396	—	—	—	—	—	—	—	—	—	1,083	1,083
17	Total	110,234	—	—	1,215	11,044	2,542	124	—	13,101	2,278	525	20	—	—	—	—	—	—	141,083	27,301

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															Total	which: Unrated	
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Other			Deducted
		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
As at 31 December 2020																			
1	Central governments or central banks	89,049	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	89,049	—
2	Regional governments or local authorities	2,036	—	—	—	8,237	—	—	—	—	—	—	—	—	—	—	—	10,273	8,180
3	Public sector entities	1,929	—	—	—	691	—	—	—	—	—	—	—	—	—	—	—	2,620	564
4	Multilateral development banks	2,352	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2,352	—
5	International Organisations	131	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	131	—
6	Institutions	—	—	—	—	2,375	—	8	—	—	—	—	—	—	—	—	—	2,383	137
7	Corporates	610	—	—	—	944	—	—	—	1,607	8	—	—	—	—	—	—	3,169	2,225
8	Retail	—	—	—	—	—	—	—	13,541	—	—	—	—	—	—	—	—	13,542	13,541
9	Secured by mortgages on immovable property	—	—	—	—	—	2,598	—	—	10	115	—	—	—	—	—	—	2,723	2,723
10	Exposures in default	—	—	—	—	—	—	—	—	—	148	314	—	—	—	—	—	462	462
11	Items associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	7	—	—	—	—	—	7	7
12	Covered Bonds	—	—	—	1,790	—	—	37	—	—	—	—	—	—	—	—	—	1,827	—
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	678	—	—	—	177	—	—	—	472	—	—	—	—	—	—	—	1,327	1,327
17	Total	96,785	—	—	1,790	12,424	2,598	45	—	13,551	2,342	329	20	—	—	—	—	129,884	29,186

Analysis of Credit Risk

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 12 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
As at 30 June 2021																
1 Central governments or central banks	123,509	—	—	—	—	—	—	—	—	—	—	—	—	—	123,509	—
2 Regional governments or local authorities	1,419	—	—	—	7,092	—	—	—	—	—	—	—	—	—	8,511	7,091
3 Public sector entities	1,662	—	—	—	553	—	—	—	—	—	—	—	—	—	2,215	503
4 Multilateral development banks	1,882	—	—	—	—	—	—	—	—	—	—	—	—	—	1,882	—
5 International Organisations	63	—	—	—	—	—	—	—	—	—	—	—	—	—	63	—
6 Institutions	—	—	—	—	1,406	—	65	—	—	—	—	—	—	—	1,471	1
7 Corporates	361	—	—	—	956	—	9	—	—	295	—	—	—	—	1,621	655
8 Retail	—	—	—	—	—	—	—	—	665	—	—	—	—	—	665	665
9 Secured by mortgages on immovable property	—	—	—	—	—	2,542	—	—	6	131	—	—	—	—	2,679	2,680
10 Exposures in default	—	—	—	—	—	—	—	—	—	138	31	—	—	—	169	169
11 Items associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	8	—	—	—	8	8
12 Covered Bonds	—	—	—	1,215	14	—	—	—	—	—	—	—	—	—	1,229	—
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	451	—	—	—	236	—	—	—	—	396	—	—	—	—	1,083	1,083
17 Total	129,347	—	—	1,215	10,257	2,542	74	—	671	960	39	20	—	—	145,125	12,875

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
As at 31 December 2020																
1	Central governments or central banks	108,974	—	—	—	—	—	—	—	—	—	—	—	—	108,974	—
2	Regional governments or local authorities	2,036	—	—	—	8,237	—	—	—	—	—	—	—	—	10,273	8,179
3	Public sector entities	1,929	—	—	—	687	—	—	—	—	—	—	—	—	2,616	560
4	Multilateral development banks	2,352	—	—	—	—	—	—	—	—	—	—	—	—	2,352	—
5	International Organisations	131	—	—	—	—	—	—	—	—	—	—	—	—	131	—
6	Institutions	—	—	—	—	1,477	—	8	—	—	—	—	—	—	1,485	37
7	Corporates	386	—	—	—	944	—	—	—	304	—	—	—	—	1,634	690
8	Retail	—	—	—	—	—	—	—	784	—	—	—	—	—	784	784
9	Secured by mortgages on immovable property	—	—	—	—	—	2,598	—	—	8	116	—	—	—	2,722	2,722
10	Exposures in default	—	—	—	—	—	—	—	—	148	29	—	—	—	177	177
11	Items associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	7	—	—	7	7
12	Covered Bonds	—	—	—	1,790	—	—	37	—	—	—	—	—	—	1,827	—
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	678	—	—	—	178	—	—	—	471	—	—	—	—	1,327	1,327
17	Total	116,486	—	—	1,790	11,523	2,598	45	—	792	1,039	36	20	—	134,329	14,503

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	A+
	4	0.05%	0.08%	0.10%	A2, A3	A, A-
	5	0.10%	0.13%	0.15%	Baa1	BBB+
0.15 to < 0.25	6	0.15%	0.18%	0.20%	Baa2	BBB
	7	0.20%	0.23%	0.25%	Baa2	BBB
0.25 to < 0.50	8	0.25%	0.28%	0.30%	Baa3	BBB-
	9	0.30%	0.35%	0.40%	Baa3	BBB-
	10	0.40%	0.45%	0.50%	Ba1	BB+
0.50 to < 0.75	11	0.50%	0.55%	0.60%	Ba1	BB+
	12	0.60%	—	—	Ba2	BB
0.75 to < 2.50	12	—	0.90%	1.20%	Ba2	BB
	13	1.20%	1.38%	1.55%	Ba3	BB-
	14	1.55%	1.85%	2.15%	Ba3	B+
	15	2.15%	—	—	B1	B+
	15	—	2.60%	3.05%	B1	B+
2.50 to < 10.00	16	3.05%	3.75%	4.45%	B2	B+
	17	4.45%	5.40%	6.35%	B3,Caa1	B
	18	6.35%	7.50%	8.65%	B3,Caa1	B-
	19	8.65%	10.00%	—	B3,Caa1	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 £m	Off-balance sheet exposures pre CCF £m	Average CCF ¹ %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	Average Maturity Years	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
As at 30 June 2021												
0.00 to < 0.15	—	—	—	0	0.1%	3	57.2%	1.0	0	26.2%	0	
0.15 to < 0.25	1	—	—	1	0.2%	1	31.9%	3.2	0	38.7%	0	
0.25 to < 0.50	2	0	409.8 %	2	0.4%	2	19.6%	5.5	0	30.4%	0	
0.50 to < 0.75	2	0	51.7 %	3	0.6%	3	23.9%	8.5	1	55.5%	0	
0.75 to < 2.50	11	2	488.1 %	13	1.5%	37	34.0%	6.7	12	86.7%	0	
2.50 to < 10.00	6	1	129.3 %	7	4.2%	11	33.2%	6.3	10	119.7%	0	
10.00 to < 100.00	4	0	42.6 %	4	22.2%	4	22.5%	7.2	5	123.7%	0	
100.00 (Default)	3	0	6.9 %	3	100.0%	4	11.2%	4.2	3	116.2%	0	
Total	29	3	218.1 %	33	12.9%	65	29.0%	6.4	31	93.6%	0	(0)
As at 31 December 2020												
0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	
0.15 to < 0.25	1	—	—	1	0.2%	2	34.8%	3.7	1	46.1%	0	
0.25 to < 0.50	1	—	844.4 %	1	0.4%	1	20.4%	8.9	0	36.3%	0	
0.50 to < 0.75	2	—	132.7 %	3	0.6%	7	26.1%	6.6	1	49.7%	0	
0.75 to < 2.50	12	1	340.7 %	13	1.5%	46	36.8%	7.2	13	93.5%	1	
2.50 to < 10.00	10	2	112.1 %	11	4.6%	13	30.0%	7.4	13	111.0%	0	
10.00 to < 100.00	3	0	52.4 %	4	29.7%	3	30.7%	5.7	6	164.0%	0	
100.00 (Default)	4	—	7.0 %	4	100.0%	4	12.1%	6.0	4	119.5%	0	
Total	33	3	194.7 %	37	14.7%	76	30.7%	6.8	38	101.2%	1	0

¹ Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

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

	Original on-balance sheet gross exposure £m	Off-balance sheet exposures pre CCF £m	Average CCF ¹ %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	Average Maturity Years	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
As at 30 June 2021												
0.00 to < 0.15	5,220	501	61.0%	5,551	0.1%	595	10.9%	20.3	1,691	30.5%	2	
0.15 to < 0.25	25	3	99.3%	26	0.2%	208	30.3%	7.8	11	40.5%	0	
0.25 to < 0.50	230	39	48.2%	233	0.4%	302	20.0%	12.2	117	50.2%	0	
0.50 to < 0.75	249	41	25.2%	237	0.6%	351	21.7%	7.6	82	34.5%	0	
0.75 to < 2.50	2,111	252	32.5%	2,058	1.5%	4,549	25.4%	6.3	1,289	62.6%	11	
2.50 to < 10.00	2,058	175	23.4%	1,979	4.5%	1,869	23.3%	8.7	1,796	90.8%	30	
10.00 to < 100.00	632	39	23.7%	615	22.2%	670	25.2%	5.2	641	104.2%	46	
100.00 (Default)	894	51	1.6%	877	100.0%	361	11.9%	5.1	1,268	144.6%	35	
Total	11,419	1,101	42.7%	11,576	9.8%	8,905	16.9%	13.4	6,895	59.6%	124	(213)
As at 31 December 2020												
0.00 to < 0.15	7,834	801	73.3%	8,353	0.1%	670	10.7%	21.3	2,660	31.8%	4	
0.15 to < 0.25	68	1	142.0%	71	0.2%	212	14.8%	15.3	29	40.6%	0	
0.25 to < 0.50	220	41	74.2%	235	0.4%	436	26.5%	9.0	117	49.8%	0	
0.50 to < 0.75	245	32	39.0%	240	0.6%	579	27.2%	6.8	97	40.5%	0	
0.75 to < 2.50	2,060	320	29.2%	2,003	1.6%	5,222	25.7%	6.4	1,281	63.9%	11	
2.50 to < 10.00	2,248	208	22.1%	2,194	4.5%	2,253	23.0%	8.6	1,934	88.2%	31	
10.00 to < 100.00	525	33	16.7%	519	21.9%	695	26.1%	5.5	580	111.8%	37	
100.00 (Default)	840	60	0.5%	828	100.0%	438	14.6%	5.0	1,265	152.7%	56	
Total	14,040	1,496	52.1%	14,443	7.5%	10,505	16.0%	15.3	7,963	55.1%	139	(213)

¹ Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

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	Average CCF ¹	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
As at 30 June 2021												
0.00 to < 0.15	945	159	61.8%	1,048	0.1%	380	11.3%	12.3	294	28.1%	1	
0.15 to < 0.25	24	3	85.3%	24	0.2%	174	29.5%	8.3	10	40.8%	0	
0.25 to < 0.50	226	39	47.3%	229	0.4%	273	20.0%	12.2	100	43.6%	0	
0.50 to < 0.75	247	41	23.8%	234	0.6%	289	21.5%	7.5	80	34.2%	0	
0.75 to < 2.50	2,090	251	27.0%	2,022	1.5%	3,685	25.2%	6.4	1,260	62.3%	11	
2.50 to < 10.00	1,749	174	20.0%	1,664	4.8%	1,633	25.5%	6.0	1,337	80.3%	29	
10.00 to < 100.00	606	39	21.2%	588	22.0%	560	25.0%	5.1	601	102.1%	44	
100.00 (Default)	852	51	1.4%	835	100.0%	311	11.6%	5.2	1,212	145.2%	31	
Total	6,739	757	31.7%	6,644	16.2%	7,305	21.1%	7.2	4,894	73.7%	116	(175)
As at 31 December 2020												
0.00 to < 0.15	1,379	161	65.0%	1,490	0.1%	433	10.8%	13.5	391	26.2%	1	
0.15 to < 0.25	68	1	116.5%	70	0.2%	180	14.7%	15.4	24	33.8%	0	
0.25 to < 0.50	210	41	72.0%	224	0.4%	336	26.7%	9.2	111	49.5%	0	
0.50 to < 0.75	243	32	34.2%	237	0.6%	463	27.1%	6.9	95	40.3%	0	
0.75 to < 2.50	2,047	318	24.8%	1,975	1.6%	4,213	25.6%	6.4	1,258	63.7%	11	
2.50 to < 10.00	1,907	209	19.4%	1,846	4.8%	1,977	25.2%	5.8	1,427	77.3%	30	
10.00 to < 100.00	499	32	13.8%	492	21.9%	565	26.0%	5.4	540	109.7%	36	
100.00 (Default)	807	59	0.4%	795	100.0%	380	14.5%	5.0	1,227	154.3%	53	
Total	7,160	853	43.3%	7,129	14.4%	8,547	21.2%	7.7	5,073	71.2%	131	(179)

¹ Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

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
As at 30 June 2021			£m	£m	%	£m	£m	£m
Category 1	Strong	Less than 2.5 years	109	14	50%	112	43	—
		Equal to or more than 2.5 years	203	1	70%	203	113	1
Category 2	Good	Less than 2.5 years	164	19	70%	169	92	1
		Equal to or more than 2.5 years	254	—	90%	255	179	2
Category 3	Satisfactory	Less than 2.5 years	15	—	115%	15	14	—
		Equal to or more than 2.5 years	30	—	115%	30	29	1
Category 4	Weak	Less than 2.5 years	1	—	250%	1	2	—
		Equal to or more than 2.5 years	7	—	250%	7	14	1
Category 5	Default	Less than 2.5 years	29	2	—	29	—	15
		Equal to or more than 2.5 years	60	—	—	60	—	29
Total		Less than 2.5 years	318	35		326	151	16
		Equal to or more than 2.5 years	554	1		555	335	34
As at 31 December 2020								
Category 1	Strong	Less than 2.5 years	172	16	50%	180	78	—
		Equal to or more than 2.5 years	323	—	70%	324	201	1
Category 2	Good	Less than 2.5 years	162	10	70%	165	89	1
		Equal to or more than 2.5 years	249	—	90%	249	175	2
Category 3	Satisfactory	Less than 2.5 years	22	1	115%	22	19	1
		Equal to or more than 2.5 years	43	—	115%	43	41	1
Category 4	Weak	Less than 2.5 years	3	—	250%	3	6	0
		Equal to or more than 2.5 years	11	—	250%	11	22	1
Category 5	Default	Less than 2.5 years	36	2	—	36	—	18
		Equal to or more than 2.5 years	54	—	—	54	—	27
Total		Less than 2.5 years	395	29		406	192	20
		Equal to or more than 2.5 years	680	—		681	439	32

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 ¹	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	£m	%	£m	£m
As at 30 June 2021											
0.00 to < 0.15	13	3	11903.1%	310	0.1%	170,506	46.4%	34	10.8%	0	
0.15 to < 0.25	76	17	321.5%	126	0.2%	26,212	31.4%	14	11.0%	0	
0.25 to < 0.50	453	86	44.8%	468	0.4%	17,491	20.7%	52	11.1%	0	
0.50 to < 0.75	591	91	42.9%	575	0.6%	16,884	26.8%	107	18.6%	1	
0.75 to < 2.50	2,207	508	199.8%	2,878	1.5%	513,900	39.6%	1,153	40.1%	18	
2.50 to < 10.00	1,347	729	88.3%	1,842	4.8%	320,974	38.2%	899	48.8%	34	
10.00 to < 100.00	533	132	56.8%	584	24.4%	52,935	33.9%	356	60.9%	49	
100.00 (Default)	603	39	37.6%	607	100.0%	27,676	19.0%	655	107.9%	63	
Total	5,823	1,605	135.4%	7,390	12.0%	1,146,578	35.1%	3,270	44.3%	165	(160)
As at 31 December 2020											
0.00 to < 0.15	15	2	15008.4%	313	0.1%	184,025	47.1%	31	9.9%	0	
0.15 to < 0.25	66	17	276.3%	109	0.2%	21,824	30.4%	12	10.8%	0	
0.25 to < 0.50	419	89	55.8%	444	0.4%	22,140	22.0%	52	11.7%	0	
0.50 to < 0.75	581	97	129.4%	645	0.6%	58,789	31.6%	147	22.8%	1	
0.75 to < 2.50	2,202	564	174.4%	2,882	1.4%	504,619	39.2%	1,122	38.9%	17	
2.50 to < 10.00	1,585	809	77.1%	2,063	4.8%	303,282	35.8%	942	45.7%	36	
10.00 to < 100.00	518	148	59.5%	589	24.8%	61,165	35.5%	371	62.9%	52	
100.00 (Default)	590	43	36.8%	599	100.0%	26,800	24.0%	690	115.2%	89	
Total	5,977	1,769	126.0%	7,644	11.7%	1,182,644	35.4%	3,366	44.0%	195	(161)

¹ Average CCF is calculated at an aggregate level and 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 ¹	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	£m	%	£m	£m
As at 30 June 2021											
0.00 to < 0.15	18,030	1,866	98.0%	19,505	0.1%	62,374	11.4%	470	2.4%	2	
0.15 to < 0.25	9,867	1,438	95.7%	10,823	0.2%	71,047	12.5%	572	5.3%	3	
0.25 to < 0.50	29,496	2,622	97.0%	31,166	0.4%	181,670	10.2%	2,080	6.7%	12	
0.50 to < 0.75	42,606	2,183	98.2%	43,963	0.6%	270,120	10.5%	4,371	9.9%	28	
0.75 to < 2.50	38,620	2,369	98.9%	40,533	1.3%	244,518	13.8%	8,604	21.2%	71	
2.50 to < 10.00	8,655	336	99.7%	8,968	4.5%	53,101	14.1%	3,974	44.3%	55	
10.00 to < 100.00	4,379	132	99.7%	4,497	28.2%	28,164	9.8%	2,332	51.9%	116	
100.00 (Default)	1,187	3	99.7%	1,187	100.0%	8,627	8.9%	991	83.5%	35	
Total	152,840	10,949	98.1%	160,642	2.4%	919,621	11.7%	23,394	14.6%	322	(73)
As at 31 December 2020											
0.00 to < 0.15	18,872	4,131	93.4%	21,485	0.1%	77,637	12.1%	509	2.4%	2	
0.15 to < 0.25	13,746	2,111	93.7%	14,864	0.2%	105,799	9.8%	632	4.3%	3	
0.25 to < 0.50	34,848	3,096	96.5%	36,598	0.4%	223,228	9.6%	2,396	6.5%	14	
0.50 to < 0.75	34,731	1,059	99.9%	35,754	0.6%	222,624	11.2%	3,803	10.6%	24	
0.75 to < 2.50	30,813	1,569	98.7%	31,949	1.2%	197,878	14.1%	6,874	21.5%	57	
2.50 to < 10.00	7,221	155	100.0%	7,378	4.6%	42,898	13.5%	3,176	43.0%	44	
10.00 to < 100.00	4,592	127	99.8%	4,707	30.1%	28,687	9.8%	2,422	51.5%	134	
100.00 (Default)	1,101	2	99.8%	1,101	100.0%	8,166	9.4%	959	87.1%	32	
Total	145,924	12,250	97.3%	153,836	2.4%	906,917	11.5%	20,771	13.5%	310	(91)

¹ Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

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 ¹	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	£m	%	£m	£m
As at 30 June 2021											
0.00 to < 0.15	701	19,085	51.6%	10,987	0.1%	12,540,231	73.5%	379	3.5%	6	
0.15 to < 0.25	671	6,911	13.9%	3,364	0.2%	1,980,270	77.2%	305	9.1%	6	
0.25 to < 0.50	1,186	7,176	11.7%	3,970	0.4%	1,811,287	78.7%	603	15.2%	14	
0.50 to < 0.75	853	3,097	8.2%	1,984	0.6%	816,503	79.8%	448	22.6%	11	
0.75 to < 2.50	2,936	5,416	5.2%	5,376	1.4%	1,902,369	81.3%	2,496	46.4%	77	
2.50 to < 10.00	2,350	1,080	4.9%	3,184	4.7%	914,550	83.0%	3,897	122.4%	176	
10.00 to < 100.00	471	68	26.3%	595	22.8%	211,518	81.8%	1,696	285.1%	145	
100.00 (Default)	779	177	3.6%	779	100.0%	329,082	83.7%	1,940	249.1%	504	
Total	9,947	43,010	29.0%	30,239	3.9%	20,505,810	77.8%	11,764	38.9%	939	(1,539)
As at 31 December 2020											
0.00 to < 0.15	422	16,913	53.6%	9,697	0.1%	11,891,015	74.6%	330	3.4%	5	
0.15 to < 0.25	463	6,744	17.5%	2,945	0.2%	2,134,970	78.6%	265	9.0%	5	
0.25 to < 0.50	1,077	8,881	11.2%	4,065	0.4%	2,065,681	79.3%	606	14.9%	13	
0.50 to < 0.75	848	4,266	7.1%	2,222	0.6%	984,287	79.6%	501	22.5%	11	
0.75 to < 2.50	3,253	7,338	4.4%	6,117	1.5%	2,134,256	79.8%	2,748	44.9%	80	
2.50 to < 10.00	3,667	1,714	3.5%	4,750	4.9%	1,236,258	79.5%	5,228	110.1%	218	
10.00 to < 100.00	888	97	18.0%	1,036	22.2%	280,907	78.9%	2,472	238.6%	209	
100.00 (Default)	918	164	2.9%	918	100.0%	351,266	81.9%	2,100	228.7%	629	
Total	11,536	46,117	26.1%	31,750	4.8%	21,078,640	78.0%	14,250	44.9%	1,170	(2,254)

¹ Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

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 ¹	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	RWA	RWA Density	EL	Value Adjustment and Provisions
	£m	£m	%	£m	%		%	£m	%	£m	£m
As at 30 June 2021											
0.00 to < 0.15	156	1	99.2%	156	0.1%	46,043	71.8%	30	19.4%	—	
0.15 to < 0.25	267	—	—	267	0.2%	48,843	73.8%	86	32.1%	—	
0.25 to < 0.50	572	—	—	572	0.4%	88,055	74.8%	274	47.9%	2	
0.50 to < 0.75	446	—	—	446	0.6%	62,236	75.6%	300	67.1%	2	
0.75 to < 2.50	1,290	—	—	1,290	1.4%	167,013	76.4%	1,200	93.1%	14	
2.50 to < 10.00	795	—	—	795	4.6%	99,665	77.2%	1,000	125.8%	28	
10.00 to < 100.00	278	—	—	278	25.1%	37,266	77.4%	550	197.6%	54	
100.00 (Default)	246	—	—	246	100.0%	34,768	77.2%	201	81.8%	185	
Total	4,050	1	98.6%	4,050	9.3%	583,889	76.0%	3,641	89.9%	285	(320)
As at 31 December 2020											
0.00 to < 0.15	102	1	98.7%	102	0.1%	34,138	71.2%	20	19.8%	—	
0.15 to < 0.25	242	—	—	242	0.2%	46,064	73.5%	77	31.9%	—	
0.25 to < 0.50	604	—	—	604	0.4%	93,225	74.7%	288	47.7%	2	
0.50 to < 0.75	510	—	—	510	0.6%	70,562	75.5%	334	65.4%	2	
0.75 to < 2.50	1,510	—	—	1,510	1.4%	197,887	76.3%	1,385	91.7%	16	
2.50 to < 10.00	936	—	—	936	4.6%	118,970	77.2%	1,137	121.4%	33	
10.00 to < 100.00	341	—	—	341	26.9%	44,707	77.6%	598	175.2%	72	
100.00 (Default)	317	—	—	317	100.0%	45,413	78.0%	209	66.1%	240	
Total	4,562	1	100.0%	4,562	10.5%	650,966	76.1%	4,048	88.7%	365	(439)

¹ Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

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.

As at 30 June 2021		Defaulted exposures	Non-defaulted exposure	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period ¹	Net values	Accumulated write-offs
		£m	£m	£m	£m	£m	£m	£m
1	Central governments or central banks	—	—	—	—	—	—	—
2	Institutions	3	29	—	—	—	32	—
3	Corporates	1,036	12,391	214	—	(2)	13,214	14
4	Of which Specialised lending	91	816	—	—	(2)	907	—
5	Of which SMEs	903	6,593	175	—	(4)	7,321	—
6	Retail	3,034	225,192	2,092	—	(853)	226,134	344
7	Secured by real estate property	1,190	162,599	73	—	(18)	163,717	2
8	SMEs	—	—	—	—	—	—	—
9	Non-SMEs	1,190	162,599	73	—	(18)	163,717	2
10	Qualifying revolving	956	52,001	1,539	—	(715)	51,418	277
11	Other retail	888	10,592	480	—	(120)	11,000	65
12	SMEs	642	6,786	160	—	(1)	7,268	—
13	Non-SMEs	246	3,806	320	—	(119)	3,732	65
14	Equity	—	—	—	—	—	—	—
15	Total IRB approach	4,073	237,612	2,306	—	(856)	239,380	358
16	Central governments or central banks	—	104,211	—	—	—	104,211	—
17	Regional governments or local authorities	—	8,511	—	—	—	8,511	—
18	Public sector entities	—	2,244	26	—	15	2,219	—
19	Multilateral development banks	—	1,882	—	—	—	1,882	—
20	International organisations	—	63	—	—	—	63	—
21	Institutions	—	2,255	—	—	(1)	2,255	—
22	Corporates	42	3,191	13	—	—	3,220	13
23	Of which: SMEs	—	431	—	—	(3)	431	—
24	Retail	554	13,233	213	—	(58)	13,574	16
25	Of which: SMEs	—	9,406	—	—	(28)	9,406	—
26	Secured by mortgages on immovable property	127	2,681	—	—	—	2,807	—
27	Of which: SMEs	—	62	—	—	—	62	—
28	Exposures in default	723	—	76	—	(27)	647	16
29	Items associated with particularly high risk	—	8	—	—	—	8	—
30	Covered bonds	—	1,229	—	—	(1)	1,229	—
31	Claims on institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—
32	Collective investments undertakings	—	—	—	—	—	—	—
33	Equity exposures	—	20	—	—	—	20	—
34	Other exposures	—	1,083	—	—	—	1,083	—
35	Total standardised approach	723	140,611	252	—	(45)	141,083	29
36	Total	4,797	378,223	2,557	—	(901)	380,463	387
37	Of which: Loans	4,522	260,760	2,421	—	(742)	262,861	387
38	Of which: Debt securities	—	30,101	—	—	—	30,101	—
39	Of which: Off-balance-sheet exposures	274	87,363	136	—	(158)	87,501	—

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

As at 31 December 2020		Defaulted exposures	Non-defaulted exposure	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period ¹	Net values	Accumulated write-offs
		£m	£m	£m	£m	£m	£m	£m
1	Central governments or central banks	—	—	—	—	—	—	—
2	Institutions	4	32	—	—	—	35	—
3	Corporates	991	15,650	216	—	63	16,426	27
4	<i>Of which Specialised lending</i>	92	1,013	3	—	—	1,102	—
5	<i>Of which SMEs</i>	866	7,147	179	—	43	7,834	—
6	Retail	3,139	224,996	2,945	—	627	225,190	526
7	<i>Secured by real estate property</i>	1,103	157,070	91	—	20	158,083	5
8	<i>SMEs</i>	—	—	—	—	—	—	—
9	<i>Non-SMEs</i>	1,103	157,070	91	—	20	158,083	5
10	<i>Qualifying revolving</i>	1,086	56,567	2,254	—	450	55,399	392
11	<i>Other retail</i>	950	11,359	600	—	156	11,708	129
12	<i>SMEs</i>	633	7,113	161	—	68	7,585	—
13	<i>Non-SMEs</i>	317	4,246	439	—	89	4,123	129
14	Equity	—	—	—	—	—	—	—
15	Total IRB approach	4,134	240,678	3,161	—	690	241,651	553
16	Central governments or central banks	—	89,048	—	—	—	89,048	—
17	Regional governments or local authorities	—	10,273	—	—	—	10,273	—
18	Public sector entities	1	2,631	11	—	2	2,621	—
19	Multilateral development banks	—	2,353	—	—	—	2,352	—
20	International organisations	—	131	—	—	—	131	—
21	Institutions	—	2,384	1	—	1	2,383	—
22	Corporates	37	3,180	13	—	10	3,206	22
23	<i>Of which: SMEs</i>	—	457	3	—	2	454	—
24	Retail	381	13,710	271	—	73	13,820	31
25	<i>Of which: SMEs</i>	—	9,373	28	—	28	9,345	—
26	Secured by mortgages on immovable property	146	2,723	—	—	—	2,869	—
27	<i>Of which: SMEs</i>	—	63	—	—	—	63	—
28	Exposures in default	566	—	104	—	(2)	462	31
29	Items associated with particularly high risk	—	7	—	—	—	7	—
30	Covered bonds	—	1,829	1	—	1	1,827	—
31	Claims on institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—
32	Collective investments undertakings	—	—	—	—	—	—	—
33	Equity exposures	—	20	—	—	—	20	—
34	Other exposures	—	1,327	—	—	—	1,327	—
35	Total standardised approach	565	129,616	297	—	87	129,884	54
36	Total	4,700	370,292	3,458	—	776	371,535	607
37	Of which: Loans	4,425	241,859	3,164	—	702	243,121	607
38	Of which: Debt securities	—	32,690	—	—	—	32,690	—
39	Of which: Off-balance-sheet exposures	275	95,743	294	—	74	95,724	—

¹ Credit risk adjustment charges in the period represent the movements in impairment stock 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.

As at 30 June 2021		Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period ¹	Net values	Accumulated write-offs
		£m	£m	£m	£m	£m	£m	£m
1	Agriculture, forestry and fishing	661	4,287	171	—	51	4,777	—
2	Mining and quarrying	21	10	—	—	—	31	—
3	Manufacturing	60	1,066	7	—	(2)	1,119	—
4	Electricity, gas, steam and air conditioning supply	8	30	—	—	—	38	—
5	Water supply	7	67	1	—	—	74	—
6	Construction	99	2,288	17	—	10	2,370	—
7	Wholesale and retail trade	200	3,127	20	—	5	3,307	—
8	Transport and storage	51	846	6	—	(2)	891	—
9	Accommodation and food service activities	206	1,506	12	—	6	1,700	—
10	Information and communication	37	623	5	—	(2)	655	—
11	Real estate activities	401	10,075	105	—	22	10,371	—
12	Professional, scientific and technical activities	84	1,473	11	—	(3)	1,546	—
13	Administrative and support service activities	81	1,261	10	—	(3)	1,332	—
14	Public administration and defence, compulsory social security	—	30,538	—	—	—	30,538	—
15	Education	52	727	7	—	(9)	771	—
16	Human health services and social work activities	88	1,187	6	—	(5)	1,270	—
17	Arts, entertainment and recreation	54	470	5	—	(2)	519	—
18	Other services	2,687	318,642	2,174	—	(966)	319,154	387
19	Total	4,797	378,223	2,557	—	(901)	380,463	387

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

As at 31 December 2020		Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period ¹	Net values	Accumulated write-offs
		£m	£m	£m	£m	£m	£m	£m
1	Agriculture, forestry and fishing	625	4,368	120	—	24	4,873	—
2	Mining and quarrying	27	10	—	—	—	37	—
3	Manufacturing	54	1,074	8	—	2	1,120	—
4	Electricity, gas, steam and air conditioning supply	6	35	—	—	—	41	—
5	Water supply	9	71	1	—	—	79	—
6	Construction	62	2,255	8	—	(5)	2,309	—
7	Wholesale and retail trade	173	3,208	15	—	(8)	3,366	—
8	Transport and storage	37	900	8	—	4	929	—
9	Accommodation and food service activities	165	1,565	6	—	(3)	1,724	—
10	Information and communication	29	625	7	—	2	647	—
11	Real estate activities	368	13,258	83	—	25	13,543	—
12	Professional, scientific and technical activities	68	1,552	14	—	4	1,606	—
13	Administrative and support service activities	60	1,472	13	—	6	1,519	—
14	Public administration and defence, compulsory social security	—	32,126	—	—	—	32,126	—
15	Education	57	774	16	—	3	815	—
16	Human health services and social work activities	90	1,208	10	—	4	1,288	—
17	Arts, entertainment and recreation	50	455	7	—	2	498	—
18	Other services	2,819	305,338	3,142	—	716	305,015	607
19	Total	4,699	370,294	3,458	—	776	371,535	607

¹ Credit risk adjustment charges in the period represent the movements in impairment stock between the reporting periods.

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 ¹	Net values	Accumulated write-offs
	£m	£m	£m	£m	£m	£m	£m
As at 30 June 2021							
UK	4,738	352,325	2,553	—	(898)	354,509	387
Europe	5	5,424	1	—	(2)	5,429	—
Germany	1	1,441	—	—	—	1,441	—
Asia	—	13,522	—	—	—	13,523	—
Japan	—	12,705	—	—	—	12,705	—
Americas	48	6,875	3	—	(1)	6,919	—
United States	2	4,113	1	—	(1)	4,113	—
Africa and Middle East	6	77	—	—	—	83	—
Total	4,797	378,223	2,557	—	(901)	380,463	387
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges of the period ¹	Net values	Accumulated write-offs
	£m	£m	£m	£m	£m	£m	£m
As at 31 December 2020							
UK	4,642	341,199	3,451	—	772	342,390	607
Europe	5	7,307	3	—	2	7,309	—
Germany	1	2,007	—	—	—	2,008	—
Asia	—	13,220	—	—	—	13,220	—
Japan	—	12,108	—	—	—	12,108	—
Americas	47	8,513	4	—	2	8,556	—
United States	1	5,412	2	—	2	5,411	—
Africa and Middle East	5	56	—	—	—	60	—
Total	4,699	370,294	3,458	—	776	371,535	607

¹ Credit risk adjustment charges in the period represent the movements in impairment stock between the reporting periods.

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	£m					£m
As at 30 June 2021									
1	Loans and Advances	317	908	908	908	(89)	(119)	595	552
2	Central banks	—	—	—	—	—	—	—	—
3	General governments	—	—	—	—	—	—	—	—
4	Credit institutions	—	—	—	—	—	—	—	—
5	Other financial corporations	2	3	3	3	—	—	5	3
6	Non-financial corporations	43	521	521	521	(2)	(40)	347	309
7	Households	272	384	384	384	(87)	(79)	243	240
8	Debt securities	—	—	—	—	—	—	—	—
9	Loan commitments given	89	18	18	18	—	—	5	5
10	Total	406	926	926	926	(89)	(119)	600	557

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	£m					£m
As at 31 December 2020									
1	Loans and Advances	321	833	833	833	(99)	(143)	483	438
2	Central banks	—	—	—	—	—	—	—	—
3	General governments	—	—	—	—	—	—	—	—
4	Credit institutions	—	—	—	—	—	—	—	—
5	Other financial corporations	—	—	—	—	—	—	—	—
6	Non-financial corporations	38	509	509	509	(3)	(52)	318	284
7	Households	283	324	324	324	(96)	(91)	165	154
8	Debt securities	—	—	—	—	—	—	—	—
9	Loan commitments given	90	17	17	17	—	—	6	6
10	Total	411	850	850	850	(99)	(143)	489	444

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 2021 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 2021 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 ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 year ≤ 5 years	Past due > 5 year ≤ 7 years	Past due > 7 years	Of which defaulted
As at 30 June 2021						£m	£m	£m	£m	£m	£m	£m	£m
1	Loans and advances	266,625	265,984	641	3,882	1,311	532	1,157	358	324	55	145	3,882
2	Central banks	56,777	56,777	—	—	—	—	—	—	—	—	—	—
3	General governments	7,091	7,091	—	—	—	—	—	—	—	—	—	—
4	Credit institutions	2,419	2,419	—	—	—	—	—	—	—	—	—	—
5	Other financial corporations	521	521	—	22	4	8	4	3	3	—	—	22
6	Non-financial corporations	31,362	31,344	18	1,440	387	163	459	166	197	42	26	1,440
7	Of which SMEs	21,461	21,457	4	1,414	386	158	455	150	197	42	26	1,414
8	Households	168,455	167,832	623	2,420	920	361	694	189	124	13	119	2,420
9	Debt securities	34,740	34,740	—	—	—	—	—	—	—	—	—	—
10	Central banks	54	54	—	—	—	—	—	—	—	—	—	—
11	General governments	22,630	22,630	—	—	—	—	—	—	—	—	—	—
12	Credit institutions	5,426	5,426	—	—	—	—	—	—	—	—	—	—
13	Other financial corporations	6,415	6,415	—	—	—	—	—	—	—	—	—	—
14	Non-financial corporations	215	215	—	—	—	—	—	—	—	—	—	—
15	Off-balance-sheet exposures	60,890			258								258
16	Central banks	585			—								—
17	General governments	—			—								—
18	Credit institutions	100			—								—
19	Other financial corporations	27			—								—
20	Non-financial corporations	2,741			64								64
21	Households	57,437			194								194
22	Total	362,255	300,724	641	4,140	1,311	532	1,157	358	324	55	145	4,140

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								
		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 year ≤ 5 years	Past due > 5 year ≤ 7 years	Past due > 7 years	Of which defaulted
As at 31 December 2020						£m	£m	£m	£m	£m	£m	£m	
1	Loans and advances	244,880	244,053	827	3,956	1,293	660	1,092	358	356	42	155	3,956
2	Central banks	39,013	39,013	—	—	—	—	—	—	—	—	—	—
3	General governments	8,180	8,180	—	—	—	—	—	—	—	—	—	—
4	Credit institutions	816	816	—	—	—	—	—	—	—	—	—	—
5	Other financial corporations	851	851	—	10	2	2	2	2	1	—	1	10
6	Non-financial corporations	32,374	32,299	75	1,431	422	292	275	158	234	26	24	1,431
7	Of which SMEs	21,236	21,232	4	1,379	413	273	260	149	234	26	24	1,379
8	Households	163,646	162,894	752	2,515	869	366	815	198	121	16	130	2,515
9	Debt securities	35,075	35,075	—	—	—	—	—	—	—	—	—	—
10	Central banks	28	28	—	—	—	—	—	—	—	—	—	—
11	General governments	23,843	23,843	—	—	—	—	—	—	—	—	—	—
12	Credit institutions	6,631	6,631	—	—	—	—	—	—	—	—	—	—
13	Other financial corporations	4,120	4,120	—	—	—	—	—	—	—	—	—	—
14	Non-financial corporations	453	453	—	—	—	—	—	—	—	—	—	—
15	Off-balance-sheet exposures	66,380			264								264
16	Central banks	650			—								—
17	General governments	—			—								—
18	Credit institutions	185			—								—
19	Other financial corporations	27			—								—
20	Non-financial corporations	3,304			66								66
21	Households	62,214			198								198
22	Total	346,335	279,128	827	4,220	1,293	660	1,092	358	356	42	155	4,220

Analysis of Credit Risk

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		£m	£m
As at 30 June 2021																
1	Loans and advances	266,625	241,493	25,132	3,882	129	3,753	(1,416)	(356)	(1,060)	(1,001)	(3)	(998)	—	188,859	2,255
2	Central banks	56,777	56,777	—	—	—	—	—	—	—	—	—	—	—	—	—
3	General governments	7,091	7,091	—	—	—	—	(6)	(6)	—	—	—	—	—	7,090	—
4	Credit institutions	2,419	2,419	—	—	—	—	—	—	—	—	—	—	—	1,691	—
5	Other financial corporations	521	504	17	22	—	22	(1)	(1)	—	(4)	—	(4)	—	142	14
6	Non-financial corporations	31,362	29,047	2,315	1,440	—	1,440	(202)	(137)	(65)	(193)	—	(193)	—	25,492	940
7	Of which SMEs	21,461	19,809	1,652	1,414	—	1,414	(162)	(129)	(33)	(190)	—	(190)	—	18,412	719
8	Households	168,455	145,655	22,800	2,420	129	2,291	(1,207)	(212)	(995)	(804)	(3)	(801)	—	154,444	1,301
9	Debt securities	34,740	34,727	13	—	—	—	—	—	—	—	—	—	—	318	—
10	Central banks	54	54	—	—	—	—	—	—	—	—	—	—	—	—	—
11	General governments	22,630	22,630	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Credit institutions	5,426	5,413	13	—	—	—	—	—	—	—	—	—	—	318	—
13	Other financial corporations	6,415	6,415	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Non-financial corporations	215	215	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Off-balance-sheet exposures	60,890	56,852	4,038	258	—	258	(136)	(13)	(123)	—	—	—	—	4,800	16
16	Central banks	585	585	—	—	—	—	—	—	—	—	—	—	—	—	—
17	General governments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
18	Credit institutions	100	100	—	—	—	—	—	—	—	—	—	—	—	—	—
19	Other financial corporations	27	27	—	—	—	—	—	—	—	—	—	—	—	—	—
20	Non-financial corporations	2,741	2,652	89	64	—	64	(2)	(2)	—	—	—	—	—	201	12
21	Households	57,437	53,488	3,949	194	—	194	(134)	(11)	(123)	—	—	—	—	4,599	4
22	Total	362,255	333,072	29,183	4,140	129	4,011	(1,552)	(369)	(1,183)	(1,001)	(3)	(998)	—	193,977	2,271

Analysis of Credit Risk

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 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
As at 31 December 2020																
1	Loans and advances	244,880	217,105	27,775	3,956	145	3,811	(1,925)	(322)	(1,603)	(1,223)	(3)	(1,220)	—	181,601	2,095
2	Central banks	39,013	39,013	—	—	—	—	—	—	—	—	—	—	—	—	—
3	General governments	8,180	8,180	—	—	—	—	—	—	—	—	—	—	—	8,261	—
4	Credit institutions	816	816	—	—	—	—	—	—	—	—	—	—	—	133	—
5	Other financial corporations	851	828	23	10	—	10	(1)	—	(1)	(1)	—	(1)	—	77	7
6	Non-financial corporations	32,374	27,481	4,893	1,431	—	1,431	(197)	(35)	(162)	(222)	—	(222)	—	25,508	861
7	Of which SMEs	21,236	19,058	2,178	1,379	—	1,379	(100)	(32)	(68)	(217)	—	(217)	—	18,341	815
8	Households	163,646	140,787	22,859	2,515	145	2,370	(1,727)	(287)	(1,440)	(1,000)	(3)	(997)	—	147,622	1,227
9	Debt securities	35,075	34,343	732	—	—	—	(4)	(3)	(1)	—	—	—	—	320	—
10	Central banks	28	28	—	—	—	—	—	—	—	—	—	—	—	—	—
11	General governments	23,843	23,623	220	—	—	—	(2)	(1)	(1)	—	—	—	—	—	—
12	Credit institutions	6,631	6,154	477	—	—	—	(1)	(1)	—	—	—	—	—	320	—
13	Other financial corporations	4,120	4,099	21	—	—	—	(1)	(1)	—	—	—	—	—	—	—
14	Non-financial corporations	453	439	14	—	—	—	—	—	—	—	—	—	—	—	—
15	Off-balance-sheet exposures	66,380	59,210	7,170	264	—	264	(294)	(17)	(277)	—	—	—	—	4,800	16
16	Central banks	650	650	—	—	—	—	—	—	—	—	—	—	—	—	—
17	General governments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
18	Credit institutions	185	185	—	—	—	—	—	—	—	—	—	—	—	—	—
19	Other financial corporations	27	24	3	—	—	—	—	—	—	—	—	—	—	—	—
20	Non-financial corporations	3,304	2,476	828	66	—	66	(2)	—	(2)	—	—	—	—	203	14
21	Households	62,214	55,875	6,339	198	—	198	(292)	(17)	(275)	—	—	—	—	4,597	2
22	Total	346,335	310,658	35,677	4,220	145	4,075	(2,223)	(342)	(1,881)	(1,223)	(3)	(1,220)	—	186,721	2,111

Analysis of Credit Risk

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 ¹
	£m
1 As at 1 January 2021	3,956
2 Loans and debt securities that have defaulted or impaired since the last reporting period	1,190
3 Returned to non-defaulted status	(346)
4 Amounts written off	(380)
5 Other changes	(535)
10 As at 30 June 2021	3,885

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 ¹	Accumulated general credit risk adjustment
	£m	£m
1 As at 1 January 2021	3,446	—
2 Increases due to amounts set aside for estimated loan losses during the period ²	(512)	—
3 Decreases due to amounts reversed for estimated loan losses during the period ³	(380)	—
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	—	—
8 Other adjustments	—	—
9 As at 30 June 2021	2,554	—
10 Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	(16)	—
11 Specific credit risk adjustments directly recorded to the statement of profit or loss	—	—

¹ Excludes other assets impairment £3m.

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 2021			As at 31 December 2020		
	Post-CRM EAD £m	RWA £m	Capital requirements £m	Post-CRM EAD £m	RWA £m	Capital requirements £m
Counterparty credit risk exposure class						
Standardised approach						
Central governments or central banks	—	—	—	—	—	—
Regional governments or local authorities	—	—	—	—	—	—
Public sector entities	—	—	—	—	—	—
Multilateral development banks	—	—	—	—	—	—
International organisations	—	—	—	—	—	—
Institutions	1,551	286	23	1,860	330	26
Corporates	2	0	—	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	—	—	—	—	—	—
Total Standardised Approach Credit Risk Exposure	1,553	286	23	1,869	332	26
Advanced IRB approach						
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	—	—	—	—	—	—
Total Advanced IRB Credit Risk Exposure	—	—	—	—	—	—
Default fund contributions	102	174	14	147	204	16
Total Counterparty Credit Risk	1,655	460	37	2,016	536	42

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
As at 30 June 2021								
1	Mark to market		1,001	2,575			1,427	274
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)						126	12
10	VaR for SFTs						—	—
11	Total							286

		Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
		£m	£m	£m	£m		£m	£m
As at 31 December 2020								
1	Mark to market		363	2,339			1,463	192
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)						406	140
10	VaR for SFTs						—	—
11	Total							332

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	
As at 30 June 2021																				
1	Central governments or central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Regional governments or local authorities	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	International Organisations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Institutions	—	852	—	—	268	—	431	—	—	—	—	—	—	—	—	—	1,551	41	
7	Corporates	—	—	—	—	2	—	—	—	—	—	—	—	—	—	—	—	2	—	
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Secured by mortgages on immovable property	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
10	Exposures in default	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	Items associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	Covered Bonds	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Claims on institutions and corporate with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Claims in the form of CIU	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Equity exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
16	Other items	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Total	—	852	—	—	270	—	431	—	—	—	—	—	—	—	—	—	1,553	41	

Analysis of Counterparty Credit Risk

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	
As at 31 December 2020																			
1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	—	1,145	—	—	168	—	547	—	—	—	—	—	—	—	—	—	1,860	28	—
7	—	—	—	—	9	—	—	—	—	—	—	—	—	—	—	—	—	9	—
8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	—	1,145	—	—	177	—	547	—	—	—	—	—	—	—	—	—	1,869	28	—

Analysis of Counterparty Credit Risk

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
As at 30 June 2021						
1	Derivatives	7,380	6,379	1,002	1,120	115
2	SFTs	4,764	4,762	2	—	2
3	Cross-product netting	—	—	—	—	—
4	Total	12,144	11,141	1,004	1,120	117
As at 31 December 2020						
1	Derivatives	10,513	10,150	363	400	149
2	SFTs	9,251	9,222	29	—	29
3	Cross-product netting	—	—	—	—	—
4	Total	19,764	19,372	392	400	178

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	£m	£m
As at 30 June 2021							
1	Cash	—	888	—	6,274	—	235
2	Debt	153	80	1,647	—	—	—
3	Equity	—	—	—	—	—	—
4	Others	—	—	—	—	—	—
	Total	153	968	1,647	6,274	—	235
As at 31 December 2020							
1	Cash	—	214	—	8,061	—	—
2	Debt	186	—	1,819	—	—	—
3	Equity	—	—	—	—	—	—
4	Others	—	—	—	—	—	—
	Total	186	214	1,819	8,061	—	—

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 2021		As at 31 December 2020	
	EAD post CRM	RWAs	EAD post CRM	RWAs
	£m	£m	£m	£m
1 Exposures to QCCPs (total)		190		227
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	852	17	794	16
3 (i) OTC derivatives	779	16	712	14
4 (ii) Exchange-traded derivatives	—	—	—	—
5 (iii) SFTs	73	1	82	2
6 (iv) Netting sets where cross-product netting has been approved	—	—	—	—
7 Segregated initial margin	1,494		1,633	
8 Non-segregated initial margin	—	—	351	7
9 Prefunded default fund contributions	102	173	147	204
10 Alternative calculation of own funds requirements for exposures		—		—
11 Exposures to non-QCCPs (total)		—		—
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—	—	—
13 (i) OTC derivatives	—	—	—	—
14 (ii) Exchange-traded derivatives	—	—	—	—
15 (iii) SFTs	—	—	—	—
16 (iv) Netting sets where cross-product netting has been approved	—	—	—	—
17 Segregated initial margin	—		—	
18 Non-segregated initial margin	—	—	—	—
19 Prefunded default fund contributions	—	—	—	—
20 Unfunded default fund contributions	—	—	—	—

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

Credit valuation adjustment (CVA) capital charge		Exposure value £m	RWA £m
As at 30 June 2021			
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	647	311
EU4	Based on original exposure method		
5	Total subject to the CVA capital charge	647	311
As at 31 December 2020			
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	400	251
EU4	Based on original exposure method		
5	Total subject to the CVA capital charge	400	251

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 2021 £m	As at 31 December 2020 £m	As at 30 June 2021 £m	As at 31 December 2020 £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	33	72	3	6
8 Interest rate risk (general and specific)	16	10	1	1
9 Equity risk (general and specific)	—	—	—	—
10 Foreign exchange risk	17	62	2	5
11 Commodity risk	—	—	—	—
12 Specific interest rate risk of securitisation position	—	—	—	—
13 Total	33	72	3	6

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 2021	As at 31 December 2020	As at 30 June 2021	As at 31 December 2020
	£m	£m	£m	£m
Outright products				
1 Interest rate risk (general and specific)	16	10	1	1
2 Equity risk (general and specific)	—	—	—	—
3 Foreign exchange risk	17	62	2	5
4 Commodity risk	—	—	—	—
Options	—	—	—	—
5 Simplified approach	—	—	—	—
6 Delta-plus method	—	—	—	—
7 Scenario approach	—	—	—	—
8 Securitisation (Specific Risk)	—	—	—	—
9 Total	33	72	3	6