Barclays PLC Interim Pillar 3 Report

30 June 2022

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Notes

The terms Barclays or Group refer to Barclays PLC together with its subsidiaries. The abbreviations '£m' and '£bn' represents millions and thousands of millions of Pounds Sterling respectively.

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

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

Forward-looking statements

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to the Group. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. Forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as 'may', 'will', 'seek', 'continue', 'aim', 'anticipate', 'target', 'projected', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'achieve' or other words of similar meaning. Forward-looking statements can be made in writing but also may be made verbally by members of the management of the Group (including, without limitation, during management presentations to financial analysts) in connection with this document. Examples of forward-looking statements include, among others, statements or guidance regarding or relating to the Group's future financial position, income levels, assets and liabilities, impairment charges, provisions, capital, leverage and other regulatory ratios, capital distributions (including dividend pay-out ratios and expected payment strategies), projected levels of growth in banking and financial markets, projected expenditures, costs or savings, any commitments and targets (including, without limitation, environmental, social and governance (ESG) commitments and targets), business strategy, plans and objectives for future operations, group structure, IFRS impacts and other statements that are not historical or current facts. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. Forward-looking statements speak only as at the date on which they are made. Forward-looking statements may be affected by a number of factors, including, without limitation: changes in legislation, regulation and the interpretation thereof, the development of IFRS and other accounting standards, evolving practices with regard to the interpretation and application of accounting standards, emerging and developing ESG reporting standards, the outcome of current and future legal proceedings and regulatory investigations and any related impact on provisions, the policies and actions of governmental and regulatory authorities, the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, environmental, social and geopolitical risks and incidents or similar events beyond the Group's control, and the impact of competition. In addition, factors including (but not limited to) the following may have an effect: capital, leverage and other regulatory rules applicable to past, current and future periods; UK, US, Eurozone and global macroeconomic and business conditions; volatility in credit and capital markets; market related risks such as changes in interest rates and foreign exchange rates; changes in valuation of credit market exposures; changes in valuation of issued securities; changes in credit ratings of any entity within the Group or any securities issued by such entities; changes in counterparty risk; changes in consumer behaviour; the direct and indirect consequences of the Russia-Ukraine War on European and global macroeconomic conditions, political stability and financial markets; direct and indirect impacts of the coronavirus (COVID-19) pandemic; instability as a result of the UK's exit from the European Union (EU), the effects of the EU-UK Trade and Cooperation Agreement and the disruption that may subsequently result in the UK and globally; the risk of cyber-attacks, information or security breaches or technology failures on the Group's reputation, business or operations; the Group's ability to access funding; and the success of acquisitions, disposals and other strategic transactions. A number of these influences and factors are beyond the Group's control. As a result, the Group's actual financial position, future results, capital distributions, capital, leverage or other regulatory ratios or other financial and nonfinancial metrics or performance measures or ability to meet commitments and targets may differ materially from the statements or guidance set forth in the Group's forward-looking statements. Additional risks and factors which may impact the Group's future financial condition and performance are identified in Barclays PLC's filings with the SEC (including, without limitation, Barclays PLC's Annual Report on Form 20-F for the financial year ended 31 December 2021, as amended, and Interim Results Announcement for the six months ended 30 June 2022 filed on Form 6-K), which are available on the SEC's website at www.sec.gov.

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

Disclosure Background

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

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

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

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

Regulatory changes in the period

Capital and RWAs

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

The PRA finalised their implementation of Basel standards through Policy Statement 22/21, and were implemented from 1 January 2022. The finalised requirements included the introduction of the Standardised Approach for Counterparty Credit Risk (SA-CCR) which replaces the Current Exposure Method (CEM) for Standardised derivative exposures as a more risk sensitive approach. The PRA also confirmed the intention to revert to the previous treatment of 100% CET1 capital deduction for qualifying software assets.

UK Leverage Ratio Framework

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

MREL requirements

On 3 December 2021 the Bank of England (BoE) set new MREL requirements via an updated Statement of Policy removing the requirements under CRR, meaning that from 1 January 2022 the Group is required to meet the higher of i) 2 times 8% Pillar 1 and 4.2% Pillar 2A requirement; and ii) 6.75% of UK leverage exposure. The Statement of Policy also confirmed that own funds instruments issued by subsidiaries cannot count towards the Group's MREL from 1 January 2022.

Pillar 3 disclosures

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

Large subsidiary

The Group's disclosable large subsidiaries as at 30 June 2022 are Barclays Bank PLC, Barclays Bank UK Group and Barclays Bank PLC Ireland (BBI). These entities are published in standalone documents "Barclays Bank PLC's Pillar 3 Report", "Barclays Bank UK PLC Pillar 3 Report" and "Barclays Bank Ireland PLC Pillar 3 report" respectively. Group relates to Barclays PLC and all its subsidiaries.

Regulatory minimum requirements

Capital

The Group's Overall Capital Requirement for CET1 is 10.9% comprising a 4.5% Pillar 1 minimum, a 2.5% Capital Conservation Buffer (CCB), a 1.5% Global Systemically Important Institution (G-SII) buffer, a 2.4% Pillar 2A requirement and a 0% Countercyclical Capital Buffer (CCyB).

The Group's CCyB is based on the buffer rate applicable for each jurisdiction in which the Group has exposures. On 11 March 2020, the Financial Policy Committee (FPC) set the CCyB rate for UK exposures at 0% with immediate effect. The buffer rates set by other national authorities for non-UK exposures are not currently material. Overall, this results in a 0.0% CCyB for the Group. On 13 December 2021, the FPC announced that a CCyB rate of 1% for UK exposures has been re-introduced and will be applicable from 13 December 2022. On 5 July 2022, the FPC announced that the UK CCyB rate will be increased from 1% to 2% and will be applicable from 5 July 2023.

The Group's Pillar 2A requirement as per the PRA's Individual Capital Requirement was set as a nominal amount. When expressed as a percentage of RWAs this was 4.2% of which at least 56.25% needed to be met with CET1 capital, equating to approximately 2.4% of RWAs. The Pillar 2A requirement is subject to at least annual review and is based on a point in time assessment.

The Group's CET1 target ratio of 13-14% takes into account headroom above requirements which includes a confidential institution-specific PRA buffer. The Group remains above its minimum capital regulatory requirements including the PRA buffer.

Leverage

The Group is subject to a UK leverage ratio requirement of 3.8%. This comprises the 3.25% minimum requirement, a G-SII additional leverage ratio buffer (G-SII ALRB) of 0.53% and a countercyclical leverage ratio buffer of 0.0%. Although the leverage ratio is expressed in terms of Tier 1 (T1) capital, 75% of the minimum requirement, equating to 2.4375%, needs to be met with CET1 capital. In addition, the G-SII ALRB must be covered solely with CET1 capital. The CET1 capital held against the 0.53% G-SII ALRB was £6.0bn.

The Group is also required to disclose an average UK leverage ratio which is based on capital on the last day of each month in the quarter and an exposure measure for each day in the quarter.

MREL

The Group is required to meet the higher of: (i) two times the sum of 8% Pillar 1 and 4.2% Pillar 2A; and (ii) 6.75% of leverage exposures plus capital buffers, including the above mentioned confidential institution-specific PRA buffer. CET1 capital cannot be counted towards both MREL and the capital buffers, meaning that the buffers will effectively be applied above MREL requirements.

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

In March 2022, the Group became aware that Barclays Bank PLC had issued securities in excess of the amount it had registered with the SEC under the Barclays Bank PLC's 2019 F-3[1] and subsequently became aware that securities had also been issued in excess of the amount it had registered with the SEC under the Predecessor Shelf[2] (the Over-issuance of Securities). The securities issued in excess of the registered amount comprised structured products and exchange traded notes. As these securities were not issued in compliance with the US Securities Act of 1933, as amended, a right of rescission has arisen for certain purchasers of the securities. A proportion of the expected costs associated with the right of rescission[3] are attributable to the financial statements for the year ended 31 December 2021 and the interim financial statements for the six month period ended 30 June 2021, resulting in restatements in the following disclosures:

31 December 2021

Prior to the restatement, litigation and conduct charges in the income statement in relation to the year ended on 31 December 2021 were under reported by £220m (pre-tax). As previously reported in the Barclays PLC Pillar 3 Report as at 31 March 2022, due to the restatement, total transitional CET1 decreased by £170m from £47,947m to £47,327m. Both the transitional and fully loaded CET1 ratios remained unchanged at 15.1% and 14.7% respectively. The T1 ratio moved from 19.2% to 19.1% and the total capital ratio moved from 22.3% to 22.2%.

The leverage exposure increased £1.9bn to recognise on a regulatory basis, the potential commitment relating to the rescission offer (see 'Other matters' on page 6 of Barclays PLC Q2'22 results announcement). This resulted in the UK leverage ratio moving from 5.3% to 5.2% whilst the average UK leverage ratio remained unchanged at 4.9%.

30 June 2021

Prior to the restatement, litigation and conduct charges in the income statement in relation to the six month period ended on 30 June 2021 were under reported by £60m (post-tax). Due to the restatement, total transitional CET1 decreased by £60m from £46,225m to £46,165m. Transitional RWAs increased by £941m to £307,365m to recognise, on a regulatory basis, the potential commitment relating to the rescission offer. This resulted in reductions in the transitional CET1 ratio (15.1% to 15.0%), transitional tier 1 ratio (18.9% to 18.8%) and transitional total capital ratio (22.3% to 22.2%).

The leverage exposure increased £1.3bn to recognise on a regulatory basis, the potential commitment relating to the rescission offer (see 'Other matters' on page 6 of Barclays PLC Q2'22 results announcement). Both UK leverage and average UK leverage ratio remained unchanged for June 2021

1. Barclays Bank PLC's shelf registration statement on Form F-3, as declared effective by the SEC in August 2019.
2. Barclays Bank PLC's predecessor shelf registration statement on Form F-3 filed in 2018.
3. Refer to Restatement of financial statements on page 73 of the Barclays H1'22 Results Announcement for more information.

Table 1: KM1 - Key metrics - Part 1

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

KM1 ref		As at 30.06.22 £m	As at 31.03.22 £m	Restated[1] As at 31.12.21 £m	Restated[1] As at 30.09.21 £m	Restated[1] As at 30.06.21 £m
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital[2]	**46,691**	45,269	47,327	47,170	46,165
1a	Fully loaded common Equity Tier 1 (CET1) capital[3]	**46,049**	44,668	46,098	45,838	44,834
2	Tier 1 capital[2]	**58,988**	56,328	60,143	59,978	57,900
2a	Fully loaded tier 1 capital[3]	**58,346**	55,727	58,277	58,010	55,921
3	Total capital[2]	**68,620**	66,140	69,882	70,149	68,189
3a	Fully loaded total capital[3]	**67,142**	64,672	67,909	68,044	66,108
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount[2]	**344,516**	328,830	314,136	307,717	307,365
4a	Fully loaded total risk-weighted exposure amount[3]	**344,284**	328,646	313,876	307,467	307,118
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)[2]	**13.6%**	13.8%	15.1%	15.3%	15.0%
5a	Fully loaded common Equity Tier 1 ratio (%)[3]	**13.4%**	13.6%	14.7%	14.9%	14.6%
6	Tier 1 ratio (%)[2,4]	**17.1%**	17.1%	19.1%	19.5%	18.8%
6a	Fully loaded tier 1 ratio (%)[3,5]	**16.9%**	17.0%	18.6%	18.9%	18.2%
7	Total capital ratio (%)[2,4]	**19.9%**	20.1%	22.2%	22.8%	22.2%
7a	Fully loaded total capital ratio (%)[3,5]	**19.5%**	19.7%	21.6%	22.1%	21.5%
	Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)					
UK 7a	Additional CET1 SREP requirements (%)	**2.4%**	2.5%			
UK 7b	Additional AT1 SREP requirements (%)	**0.8%**	0.8%			
UK 7c	Additional T2 SREP requirements (%)	**1.1%**	1.1%			
UK 7d	Total SREP own funds requirements (%)	**12.2%**	12.4%			
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	**2.5%**	2.5%	2.5%	2.5%	2.5%
9	Institution specific countercyclical capital buffer (%)	**0.0%**	0.0%	0.0%	0.0%	0.0%
10	Global Systemically Important Institution buffer (%)	**1.5%**	1.5%	1.5%	1.5%	1.5%
11	Combined buffer requirement (%)	**4.0%**	4.0%	4.0%	4.0%	4.0%
UK 11a	Overall capital requirements (%)	**16.2%**	16.4%			
12	CET1 available after meeting the total SREP own funds requirements (%)	**6.7%**	6.8%			

1. Capital metrics as at 31 December 2021, 30 September 2021 and 30 June 2021 have been restated. More details are available on page 6.
2. CET1 capital and RWAs are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.
3. Fully loaded CET1 capital and RWAs are calculated without applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.
4. Transitional Tier 1 and Total capital are calculated applying the grandfathering of CRR II non-compliant capital instruments. Prior year comparatives include the grandfathering of CRR non-compliant capital instruments.
5. Fully loaded Tier 1 and Total capital are calculated without applying the grandfathering of CRR II non-compliant capital instruments.

The CET1 ratio decreased by c.150bps to 13.6% (December 2021: 15.1%) as capital decreased by £0.6bn to £46.7bn and RWAs increased by £30.4bn to £344.5bn

- c.80bps reduction to the CET1 ratio due to the expected impact of regulatory change on 1 January 2022 as CET1 capital decreased £1.7bn and RWAs increased £6.6bn
- c.30bps reduction due to the £1bn buyback announced with FY21 results, which is well progressed
- c.40bps reduction due to the impact of the Over-issuance of Securities. c.20bps due to the £0.6bn net of tax impact reducing CET1 capital and c.20bps due to a £4.5bn temporary increase in RWAs reflecting the hedging arrangements designed to manage the risk of the rescission offer relating to the Over-issuance of Securities. The hedging related RWAs are expected to reverse after the rescission offer is completed in Q322
- Excluding the impacts above, an increase in CET1 capital of £2.7bn was offset by a £19.3bn increase in RWAs:
  - The £2.7bn increase in CET1 capital reflects profits and an increase in the currency translation reserve, offset by an accrual toward a FY22 dividend, equity coupons paid, and a decrease in the fair value through other comprehensive income reserve
  - The £19.3bn increase in RWAs was primarily due to the appreciation of USD against GBP, increased client activity within CIB and higher CC&P balances mainly driven by the GAP portfolio acquisition. This was marginally offset by the partial disposal of Barclays' equity stake in Absa Group Limited (Absa) in April 2022

Table 1: KM1 - Key metrics - Part 2

KM1 ref	LR2 Ref		As at 30.06.22 £m	As at 31.03.22 £m	Restated[1] As at 31.12.21 £m	Restated[1] As at 30.09.21 £m	Restated[1] As at 30.06.21 £m
		Leverage ratio					
13	UK 24b	Total exposure measure excluding claims on central banks[1,2]	**1,151,214**	1,123,531	1,137,904	1,162,668	1,154,878
14	25	Leverage ratio excluding claims on central banks (%)[1,2]	**5.1%**	5.0%	5.2%	5.1%	5.0%
		Additional leverage ratio disclosure requirements					
UK 14a	UK 25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)[3]	**5.1%**	5.0%			
UK 14b	UK 25c	Leverage ratio including claims on central banks (%)[2]	**4.1%**	4.1%			
UK 14c	UK 33	Average leverage ratio excluding claims on central banks (%)[1,2,4]	**4.7%**	4.8%	4.9%	4.9%	4.8%
UK 14d	UK 34	Average leverage ratio including claims on central banks	**3.9%**	4.0%			
UK 14e	UK 27b	Countercyclical leverage ratio buffer (%)	**0.0%**	0.0%			
UK 14f	UK 27	Leverage ratio buffer (%)	**0.5%**	0.5%			
		Liquidity Coverage Ratio					
15		Total high-quality liquid assets (HQLA) (Weighted value)[5]	**308,489**	300,538	293,556	291,764	298,380
UK 16a		Cash outflows - Total weighted value	**269,331**	260,731	256,986	257,080	256,557
UK 16b		Cash inflows - Total weighted value	**72,972**	72,251	73,330	75,217	76,840
16		Total net cash outflows (adjusted value)[5]	**196,359**	188,480	183,656	181,863	179,717
17		Liquidity coverage ratio (%)	**156%**	159%	168%	161%	162%

1. Capital and leverage metrics as at 31 December 2021, 30 September 2021and 30 June 2021 have been restated. More details are available on page 6.
2. Transitional UK leverage ratios are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.
3. Fully loaded UK leverage ratio is calculated without applying the IFRS9 transitional arrangements of the CRR as amended by CRR II.
4. 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.
5. Prior period comparatives have been updated to reflect the average measures as amended by CRR II.

The UK leverage ratio decreased to 5.1% (December 2021: 5.2%) primarily due to an increase in the leverage exposure of £13.3bn, due to increases of £36.8bn in derivative financial instruments post additional regulatory netting and adjustments for cash collateral, £34.4bn in loans and advances at amortised cost, £28.1bn in securities financing transactions, £12.6bn in net written credit protection, partially offset by decreases of £51.8bn in potential future exposures on derivatives, £39.8bn decrease due to an £84.3bn increase in the qualifying central bank claims exemption, partially offset by a £44.6bn increase in cash and a £20.0bn decrease in trading portfolio assets.

Table 2: CC1 – Composition of regulatory own funds

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

		Ref†	As at 30.06.22 Transitional position £m	As at 30.06.22 Fully loaded position £m
Common Equity Tier 1 (CET1) capital: instruments and reserves				
1	Capital instruments and the related share premium accounts	a	4,508	4,508
	of which called up share capital and share premium		*4,508*	*4,508*
2	Retained earnings	b	50,717	50,717
3	Accumulated other comprehensive income (and other reserves)	c	(198)	(198)
UK-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	b	1,271	1,271
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**		**56,298**	**56,298**
Common Equity Tier 1 (CET1) capital: regulatory adjustments				
7	Additional value adjustments		(1,810)	(1,810)
8	Intangible assets (net of related tax liability)	d,e,f,g[1]	(8,232)	(8,232)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met)	h	(1,010)	(1,010)
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	i	4,673	4,673
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	j	(62)	(62)
15	Defined-benefit pension fund assets	k, g[1]	(3,785)	(3,785)
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments		(20)	(20)
27a	Other regulatory adjustments to CET1 capital (including IFRS 9 transitional adjustments when relevant)[2]		639	(3)
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**		**(9,607)**	**(10,249)**
29	**Common Equity Tier 1 (CET1) capital**		**46,691**	**46,049**
Additional Tier 1 (AT1) capital: instruments				
30	Capital instruments and the related share premium accounts	l	12,357	12,357
31	*of which: classified as equity under applicable accounting standards*	l	12,357	12,357
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**		**12,357**	**12,357**
Additional Tier 1 (AT1) capital: regulatory adjustments				
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments		(60)	(60)
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**		**(60)**	**(60)**
44	**Additional Tier 1 (AT1) capital**		**12,297**	**12,297**
45	**Tier 1 capital (T1 = CET1 + AT1)**		**58,988**	**58,346**
Tier 2 (T2) capital: instruments				
46	Capital instruments and the related share premium accounts	m	8,442	8,442
UK-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2		—	—
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties[3]	m, n	1,277	408
50	Credit risk adjustments		73	106
51	**Tier 2 (T2) capital before regulatory adjustments**		**9,792**	**8,956**

† The references (a) – (n) identify balance sheet components in Table 3: CC2 – Reconciliation of regulatory capital to balance sheet on page 11 which are used in the calculation of regulatory capital.
1 Deferred tax liabilities on intangible assets and pension fund assets are included as either a negative component of the deferred tax asset or a deferred tax liability on the balance sheet depending on the net deferred tax position of the bank at the time of reporting.
2 Other regulatory adjustments to CET1 capital includes IFRS 9 transitional adjustments of which static £319m, of which modified £323m.
3 Row 48 includes £1,006m of T2 instruments issued by subsidiaries and subject to phase out from T2 under Article 494b(2). They are not reported in row UK-47b to avoid double counting with row 48.

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

		Ref†	As at 30.06.22 Transitional position £m	As at 30.06.22 Fully loaded position £m
Tier 2 (T2) capital: regulatory adjustments				
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)		(160)	(160)
57	**Total regulatory adjustments to Tier 2 (T2) capital**		**(160)**	**(160)**
58	**Tier 2 (T2) capital**		**9,632**	**8,796**
59	**Total capital (TC = T1 + T2)**		**68,620**	**67,142**
60	**Total Risk exposure amount**		**344,516**	**344,284**
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)		13.6%	13.4%
62	Tier 1 (as a percentage of total risk exposure amount)		17.1%	16.9%
63	Total capital (as a percentage of total risk exposure amount)		19.9%	19.5%
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with Article 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Article 104(1) CRD, plus combined buffer requirement in accordance with Article 128(6) CRD) expressed as a percentage of risk exposure amount)		10.9%	10.9%
65	of which: capital conservation buffer requirement		2.5%	2.5%
66	of which: countercyclical buffer requirement		0.0%	0.0%
UK-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer		1.5%	1.5%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)		6.7%	6.5%
Amounts below the thresholds for deduction (before risk weighting)				
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		3,959	3,959
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		131	131
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)		3,330	3,484
Applicable caps on the inclusions of provisions in Tier 2				
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		73	106
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		883	886

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

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

As at 30 June 2022		Balance sheet as in published financial statements £m	Under regulatory scope of consolidation £m	Ref†
Assets				
1	Cash and balances at central banks	283,136	283,067	
2	Cash collateral and settlement balances	132,623	132,005	
3	Loans and advances at amortised cost	395,824	389,011	
4	Reverse repurchase agreements and other similar secured lending	1,639	1,639	
5	Trading portfolio assets	127,004	133,052	
6	Financial assets at fair value through the income statement	212,723	211,287	
7	Derivative financial instruments	344,855	344,437	
8	Financial assets at fair value through other comprehensive income	63,194	63,300	
9	Investments in subsidiaries, associates and joint ventures	911	36	e
10	Goodwill and intangible assets	8,245	8,273	
11	*- Of which: goodwill*	*3,912*	*3,939*	d
12	*- Of which: other intangibles (excluding MSRs)*	*4,333*	*4,334*	f
13	Property, plant and equipment	3,582	3,584	
14	Current tax assets	551	551	
15	Deferred tax assets	5,044	5,044	g,h
16	Retirement benefit assets	5,233	5,233	k
17	Other assets	4,666	5,165	
18	**Total assets**	**1,589,230**	**1,585,684**	
Liabilities				
1	Deposits at amortised cost	568,670	568,671	
2	Cash collateral and settlement balances	124,724	123,531	
3	Repurchase agreements and other similar secured borrowing	28,566	28,566	
4	Debt securities in issue	115,906	107,356	
5	Subordinated liabilities	11,871	11,871	m
6	Trading portfolio liabilities	76,638	81,913	
7	Financial liabilities designated at fair value	255,136	254,338	
8	Derivative financial instruments	321,396	321,120	
9	Current tax liabilities	449	447	
10	Deferred tax liabilities	5	5	g
11	Retirement benefit liabilities	309	309	
12	Other liabilities	11,538	13,576	
13	Provisions	3,426	3,460	
14	**Total liabilities**	**1,518,634**	**1,515,163**	
Equity				
1	Called up share capital and share premium	4,508	4,508	
2	*- Of which: amount eligible for CET1*	*4,508*	*4,508*	a
3	Other equity instruments	12,357	12,357	l
4	Other reserves	(218)	(192)	c,i,j
5	Retained earnings	52,980	52,879	b
6	Total equity excluding non-controlling interests	**69,627**	**69,552**	
7	Non-controlling interests	969	969	n
8	**Total equity**	**70,596**	**70,521**	
9	**Total liabilities and equity**	**1,589,230**	**1,585,684**	

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

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

	Barclays Group	30.06.22 £m	31.03.22 £m	Restated[3] 31.12.21 £m	Restated[3] 30.09.21 £m	Restated[3] 30.06.21 £m
	Available capital (amounts)					
1	CET1 capital[4]	**46,691**	45,269	47,327	47,170	46,165
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**46,049**	44,668	46,098	45,838	44,834
3	Tier 1 capital[5]	**58,988**	56,328	60,143	59,978	57,900
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**58,346**	55,727	58,914	58,646	56,569
5	Total capital[5]	**68,620**	66,140	69,882	70,149	68,189
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**68,011**	65,578	68,982	69,241	67,350
	Risk-weighted assets (amounts)					
7	Total risk-weighted assets[4]	**344,516**	328,830	314,136	307,717	307,365
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**344,284**	328,646	313,876	307,467	307,118
	Capital ratios					
9	CET1 (as a percentage of risk exposure amount)[4]	**13.6%**	13.8%	15.1%	15.3%	15.0%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**13.4%**	13.6%	14.7%	14.9%	14.6%
11	Tier 1 (as a percentage of risk exposure amount)[4,5]	**17.1%**	17.1%	19.1%	19.5%	18.8%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**16.9%**	17.0%	18.8%	19.1%	18.4%
13	Total capital (as a percentage of risk exposure amount)[4,5]	**19.9%**	20.1%	22.2%	22.8%	22.2%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**19.8%**	20.0%	22.0%	22.5%	21.9%
	Leverage ratio					
15	Leverage ratio total exposure measure	**1,151,214**	1,123,531			
16	Leverage ratio[4]	**5.1%**	5.0%			
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**5.1%**	5.0%			

1. From 1 January 2018, Barclays Group elected to apply the IFRS 9 transitional arrangements of the CRR. The transitional relief on the "day 1" impact on adoption of IFRS 9 and on increases in non-defaulted provisions between "day 1" and 31 December 2019 is phased out over a 5 year period with 25% applicable for 2022 and with no transitional relief from 2023. On 27 June 2020, CRR was amended to extend the transitional period by two years and to introduce a new modified calculation. The transitional relief for increases in non-defaulted provisions between 1 January 2020 and the reporting date is also phased out over a 5 year period with 75% applicable for 2022; 50% for 2023; 25% for 2024 and with no transitional relief from 2025.

2. As at 30 June 2022, the Group had not elected to apply the temporary treatment specified in Article 468 of the CRR, amended by Regulation EU 2020/873, resulting in the Group's capital and leverage ratios reflecting the full impact of unrealised gains and losses measured at fair value through other comprehensive income.

3. Capital and leverage metrics as at 31 December 2021, 30 September 2021and 30 June 2021 have been restated. More details are available on page 6

4. Transitional CET1 capital, RWAs and leverage ratio are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.

5. Transitional Tier 1 and Total capital are calculated applying the transitional arrangements of the CRR as amended by CRR II. Prior year comparatives include the grandfathering of CRR non-compliant capital instruments.

Table 5: RWAs by risk type and business

This table shows RWAs by business and risk type.

	Credit risk		Counterparty credit risk				Market risk			
	Std	AIRB	Std	AIRB	Settlement risk	CVA	Std	IMA	Operational risk	Total RWAs
As at 30 June 2022	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
Barclays UK	**6,613**	**53,958**	**253**	**—**	**—**	**76**	**236**	**—**	**11,047**	**72,183**
Corporate and Investment Bank	*40,055*	*71,737*	*18,739*	*22,099*	*440*	*3,357*	*17,466*	*28,423*	*25,296*	*227,612*
Consumer, Cards and Payments	*25,516*	*3,643*	*256*	*34*	*—*	*64*	*28*	*195*	*6,424*	*36,160*
Barclays International	**65,571**	**75,380**	**18,995**	**22,133**	**440**	**3,421**	**17,494**	**28,618**	**31,720**	**263,772**
Head Office	**3,488**	**6,069**	**—**	**—**	**—**	**—**	**—**	**—**	**(996)**	**8,561**
Barclays Group	75,672	**135,407**	**19,248**	**22,133**	**440**	**3,497**	**17,730**	**28,618**	**41,771**	**344,516**
As at 31 December 2021										
Barclays UK	7,195	53,408	426	—	—	138	100	—	11,022	72,289
Corporate and Investment Bank	*29,420*	*64,416*	*15,223*	*19,238*	*105*	*2,289*	*17,306*	*27,308*	*25,359*	*200,664*
Consumer, Cards and Payments	*20,770*	*2,749*	*215*	*18*	*—*	*21*	*—*	*57*	*6,391*	*30,221*
Barclays International	50,190	67,165	15,438	19,256	105	2,310	17,306	27,365	31,750	230,885
Head Office	4,733	7,254	—	—	—	—	—	—	(1,025)	10,962
Barclays Group	62,118	127,827	15,864	19,256	105	2,448	17,406	27,365	41,747	314,136

Table 6: OV1 – Overview of risk weighted exposure amounts

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

		Risk weighted exposure amounts (RWEAs)			Total own funds requirements		
		As at 30 June 2022 £m	As at 31 March 2022 £m	As at 31 December 2021 £m	As at 30 June 2022 £m	As at 31 March 2022 £m	As at 31 December 2021 £m
1	Credit risk (excluding CCR)	**194,932**	190,343	177,898	**15,595**	15,227	14,232
2	*Of which the standardised approach*	***69,826***	*64,420*	*58,008*	***5,586***	*5,154*	*4,641*
4	*Of which: slotting approach*	***5,101***	*5,629*	*4,168*	***408***	*450*	*333*
5	*Of which the advanced IRB (AIRB) approach*	***120,005***	*120,294*	*115,722*	***9,600***	*9,624*	*9,258*
6	Counterparty credit risk - CCR	**44,793**	41,645	37,491	**3,583**	3,332	2,999
7	*Of which the standardised approach*	***4,948***	*4,034*	*2,674*	***396***	*323*	*214*
8	*Of which internal model method (IMM)*	***27,281***	*25,411*	*24,196*	***2,183***	*2,033*	*1,936*
UK 8a	*Of which exposures to a CCP*	***1,360***	*1,307*	*1,601*	***109***	*105*	*128*
UK 8b	*Of which credit valuation adjustment - CVA*	***3,497***	*3,769*	*2,448*	***280***	*302*	*196*
9	*Of which other CCR*	***7,708***	*7,123*	*6,572*	***617***	*570*	*526*
15	Settlement risk	**440**	268	105	**35**	21	8
16	Securitisation exposures in the non-trading book (after the cap)	**16,232**	13,885	12,124	**1,299**	1,111	970
17	*Of which SEC-IRBA approach*	***10,302***	*9,094*	*7,937*	***824***	*728*	*635*
18	*Of which SEC-ERBA (including IAA)*	***1,809***	*1,549*	*1,424*	***145***	*124*	*114*
19	*Of which SEC-SA approach*	***4,119***	*3,240*	*2,755*	***330***	*259*	*220*
UK 19a	*Of which 1250%/ deduction*	***2***	*2*	*9*	***0***	*0*	*1*
20	Position, foreign exchange and commodities risks (Market risk)	**46,348**	40,918	44,771	**3,708**	3,273	3,582
21	*Of which the standardised approach*	***17,730***	*17,333*	*17,406*	***1,418***	*1,387*	*1,392*
22	*Of which IMA*	***28,618***	*23,585*	*27,365*	***2,289***	*1,887*	*2,189*
UK 22a	Large exposures	**—**	—	—	**—**	—	—
23	Operational risk	**41,771**	41,771	41,747	**3,342**	3,342	3,340
UK 23b	*Of which standardised approach*	***41,771***	*41,771*	*41,747*	***3,342***	*3,342*	*3,340*
24	Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	**8,654**	12,595	11,276	**692**	1,008	902
29	**Total**	**344,516**	**328,830**	**314,136**	**27,562**	**26,306**	**25,131**

Overall RWAs increased £15.7bn to £344.5bn (March 2022: £328.8bn) primarily due to:

- Credit risk RWAs increased £4.6bn to £194.9bn primarily due to appreciation of period end USD against GBP, the acquisition of GAP portfolio and a temporary increase in RWAs reflecting the hedging arrangements designed to manage the risk of the rescission offer relating to the Over-issuance of Securities, which are expected to reverse after the rescission offer has been completed in Q3 22. This was partially offset by the benefit in mortgages from an increase in the House Price Index (HPI) and partial disposal of Barclays' equity stake in Absa
- Counterparty Credit risk RWAs increased £3.1bn to £44.8bn primarily due to an increase in trading activities within SFTs and derivatives as well as an increase due to appreciation of period end USD against GBP
- Securitisation RWAs increased £2.3bn to £16.2bn primarily driven by increase in business activities
- Market risk RWAs increased £5.4bn to £46.3bn primarily due to increased client and trading activities as well as an increase due to appreciation of period end USD against GBP

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

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

		Three months ended 30 June 2022 £m	Six months ended 30 June 2022[1] £m
1	**Risk weighted exposure amount as at the end of the previous reporting period**	**110,699**	**104,413**
2	Asset size	(312)	2,346
3	Asset quality	(2,173)	(3,780)
4	Model updates	—	—
5	Methodology and policy	179	4,710
6	Acquisitions and disposals	(89)	(156)
7	Foreign exchange movements	2,507	3,278
8	Other	—	—
9	**Risk weighted exposure amount as at the end of the reporting period**	**110,811**	**110,811**

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

Three months ended advanced credit risk RWAs increased £0.1bn to £110.8bn primarily driven by:

- A £2.2bn decrease in asset quality primarily driven by the benefit in mortgages from an increase in the HPI and improved credit quality within CIB
- A £2.5bn increase in FX primarily due to appreciation of period end USD against GBP

Six months ended advanced credit risk RWAs increased £6.4bn to £110.8bn primarily driven by:

- A £2.3bn increase in asset size mainly driven by lending activities within CIB
- A £3.8bn decrease in asset quality primarily driven by the benefit in mortgages from an increase in the HPI and improved credit quality within CIB
- A £4.7bn increase in methodology and policy as a result of regulatory changes that took effect from 1 January 2022, relating to implementation of IRB roadmap changes
- A £3.3bn increase in FX primarily due to appreciation of period end USD against GBP

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

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

		Three months ended 30 June 2022 £m	Six months ended 30 June 2022[1] £m
1	**Risk weighted exposure amount as at the end of the previous reporting period**	**25,411**	**24,198**
2	Asset size	1,025	1,388
3	Credit quality of counterparties	3	(225)
4	Model updates (IMM only)	—	—
5	Methodology and policy (IMM only)	—	683
6	Acquisitions and disposals	—	—
7	Foreign exchange movements	842	1,237
8	Other	—	—
9	**Risk weighted exposure amount as at the end of the reporting period**	**27,281**	**27,281**

1. Opening balance has been updated to exclude the exposure to central counterparties as per CRR II guidelines.

Three months ended Internal Model Method RWAs increased by £1.9bn to £27.3bn primarily driven by:

- A £1.0bn increase in asset size primarily due to increase in trading activities in derivatives and SFTs

Six months ended Internal Model Method RWAs increased by £3.1bn to £27.3bn primarily driven by:

- A £1.4bn increase in asset size primarily due to increase in trading activities in derivatives and SFTs
- A £1.2bn increase in FX primarily due to appreciation of period end USD against GBP

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

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

		Three months ended 30 June 2022					
		VaR £m	SVaR £m	IRC £m	Other £m	Total RWEAs £m	Total own funds requirements £m
1	**RWAs at previous period end**	**6,404**	**8,204**	**3,821**	**5,156**	**23,585**	**1,887**
1a	Regulatory adjustment[1]	(3,349)	(4,507)	(818)	—	(8,674)	(694)
1b	RWAs at the previous quarter-end (end of the day)	3,055	3,697	3,003	5,156	14,911	1,193
2	Movement in risk levels	1,691	2,998	190	240	5,119	409
3	Model updates/changes	—	—	—	—	—	—
4	Methodology and policy	—	—	—	—	—	—
5	Acquisitions and disposals	—	—	—	—	—	—
6	Foreign exchange movements	—	—	—	—	—	—
7	Other	—	—	—	—	—	—
8a	RWAs at the end of the reporting period (end of the day)	4,746	6,695	3,193	5,396	20,030	1,602
8b	Regulatory adjustment[2]	4,103	4,485	—	—	8,588	687
8	**RWAs at the end of the disclosure period**	**8,849**	**11,180**	**3,193**	**5,396**	**28,618**	**2,289**

1. Row 1a reflects the difference between reported RWA (row 1) and the relevant spot measure (row 1b) for the previous period.
2. Row 8b reflects the difference between the relevant spot measure (row 8a) and reported RWA (row 8) for the current period.

Modelled market risk RWAs increased £5.0bn to £28.6bn primarily driven by client and trading activity.

		Six months ended 30 June 2022					
		VaR £m	SVaR £m	IRC £m	Other £m	Total RWEAs £m	Total own funds requirements £m
1	**RWAs at previous period end**	**4,476**	**13,751**	**4,112**	**5,026**	**27,365**	**2,189**
1a	Regulatory adjustment[1]	(2,372)	(3,135)	—	—	(5,507)	(440)
1b	RWAs at the previous quarter-end (end of the day)	2,104	10,616	4,112	5,026	21,858	1,749
2	Movement in risk levels	2,642	(3,921)	(919)	370	(1,828)	(147)
3	Model updates/changes	—	—	—	—	—	—
4	Methodology and policy	—	—	—	—	—	—
5	Acquisitions and disposals	—	—	—	—	—	—
6	Foreign exchange movements	—	—	—	—	—	—
7	Other	—	—	—	—	—	—
8a	RWAs at the end of the reporting period (end of the day)	4,746	6,695	3,193	5,396	20,030	1,602
8b	Regulatory adjustment[2]	4,103	4,485	—	—	8,588	687
8	**RWAs at the end of the disclosure period**	**8,849**	**11,180**	**3,193**	**5,396**	**28,618**	**2,289**

1. Row 1a reflects the difference between reported RWA (row 1) and the relevant spot measure (row 1b) for the previous period.
2. Row 8b reflects the difference between the relevant spot measure (row 8a) and reported RWA (row 8) for the current period.

Modelled market risk RWAs increased £1.3bn to £28.6bn primarily driven by client and trading activity partially offset by a reduction in SVaR model adjustment as a result of changes in the portfolio composition.

Leverage ratio and exposures

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

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

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

		As at 30 June 2022 £m
1	Total assets as per published financial statements	1,589,230
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(3,546)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	(468)
4	Adjustment for exemption of exposures to central banks	(294,477)
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(45,935)
8	Adjustments for derivative financial instruments	(175,156)
9	Adjustment for securities financing transactions (SFTs)	29,784
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	129,670
11	Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(4,081)
12	Other adjustments	(73,807)
13	**Total exposure measure**	**1,151,214**

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

Table 11: LR2 - Leverage ratio common disclosure

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

		As at 30 June 2022 £m
On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	992,733
3	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(26,464)
6	Asset amounts deducted in determining tier 1 capital (leverage)	(14,278)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**951,991**
Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	65,225
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	101,008
10	Exempted CCP leg of client-cleared trade exposures (SA-CCR)	(51,501)
11	Adjusted effective notional amount of written credit derivatives	737,321
12	Adjusted effective notional offsets and add-on deductions for written credit derivatives	(709,219)
13	**Total derivatives exposures**	**142,834**
Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	582,198
15	Netted amounts of cash payables and cash receivables of gross SFT assets	(388,631)
16	Counterparty credit risk exposure for SFT assets	29,899
18	**Total securities financing transaction exposures**	**223,466**
Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	415,107
20	Adjustments for conversion to credit equivalent amounts	(285,436)
21	General provisions deducted in determining tier 1 capital (leverage) and specific provisions associated with off-balance sheet exposures	(2,271)
22	**Off-balance sheet exposures**	**127,400**
Capital and total exposure measure		
23	**Tier 1 capital (leverage)**	58,988
24	Total exposure measure including claims on central banks	1,445,691
UK-24a	(-) Claims on central banks excluded	(294,477)
UK-24b	**Total exposure measure excluding claims on central banks**	**1,151,214**
Leverage ratio		
25	Leverage ratio excluding claims on central banks (%)	5.1%
UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	5.1%
UK-25b	Leverage ratio excluding central bank reserves as if the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income had not been applied (%)	5.1%
UK-25c	Leverage ratio including claims on central banks (%)	4.1%
26	Regulatory minimum leverage ratio requirement (%)	3.3%
Additional leverage ratio disclosure requirements - leverage ratio buffers		
27	Leverage ratio buffer (%)	0.5%
UK-27a	*Of which: G-SII or O-SII additional leverage ratio buffer (%)*	*0.5%*
UK-27b	*Of which: countercyclical leverage ratio buffer (%)*	*0.0%*

Table 12: LR3 - Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

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

		As at 30 June 2022 £m
UK-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**631,348**
UK-2	Trading book exposures	134,794
UK-3	Banking book exposures, of which:	496,554
UK-4	Covered bonds	1,005
UK-5	Exposures treated as sovereigns	88,066
UK-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	12,289
UK-7	Institutions	16,085
UK-8	Secured by mortgages of immovable properties	171,566
UK-9	Retail exposures	46,839
UK-10	Corporates	80,661
UK-11	Exposures in default	4,650
UK-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	75,393

Minimum requirement for own funds and eligible liabilities (MREL)

Table KM2 has been prepared in accordance with CRR as amended by CRR II, using the uniform format set out in the Basel Committee for Banking Supervision (BCBS) Standard on Pillar 3 disclosure requirements.

Table 13: KM2 - Key metrics - TLAC requirements (at resolution group level)[1]

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

				Restated[3]	Restated[3]	Restated[3]
		As at 30.06.22	As at 31.03.22	As at 31.12.21	As at 30.09.21	As at 30.06.21
		£m	£m	£m	£m	£m
1	Total Loss Absorbing Capacity (TLAC) available[1,2]	**106,480**	102,486	109,771	108,936	108,936
1a	Fully loaded ECL accounting model TLAC available	**105,871**	101,923	108,871	108,028	108,028
2	Total RWA at the level of the resolution group[1]	**344,516**	328,830	314,136	307,717	307,365
3	TLAC as a percentage of RWA (row 1 / row 2) (%)[1,2]	**30.9%**	31.2%	34.9%	35.4%	35.4%
3a	Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model RWA (%)	**30.8%**	31.0%	34.7%	35.1%	35.2%
4	Leverage ratio exposure measure at the level of the resolution group[4]	**1,151,214**	1,123,531	1,356,191	1,368,259	1,368,259
5	TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)[2,4]	**9.2%**	9.1%	8.1%	8.0%	8.0%
5a	Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model Leverage exposure measure (%)	**9.2%**	9.1%	8.0%	7.9%	7.9%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	**No**	No	No	No	No
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	**No**	No	No	No	No
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognised as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognised as external TLAC if no cap was applied (%)	**N/A**	N/A	N/A	N/A	N/A

1. Own funds included in TLAC, and RWAs are calculated applying the IFRS9 transitional arrangements of the CRR as amended by CRR II.
2. Prior year comparatives include subsidiary issuances, which were no longer eligible from 1 January 2022.
3. Capital and leverage metrics as at 31 December 2021, 30 September 2021and 30 June 2021 have been restated. More details are available on page 6
4. Prior year comparatives are based on fully loaded CRR leverage exposure which was no longer applicable to UK banks from 1January 2022.

As at 30 June 2022, Barclays PLC (the Parent company) held £106.5bn of own funds and eligible liabilities equating to 30.9% of RWAs. This was in excess of the Group's MREL requirement, excluding the confidential institution-specific PRA buffer, to hold £98.1bn of own funds and eligible liabilities equating to 28.5% of RWAs. The Group remains above its MREL regulatory requirements including the PRA buffer.

Table 14: TLAC 1 - TLAC composition for G-SIBs (at resolution group level)

This table shows the composition of the Group's own funds and eligible liabilities and ratios.

	Barclays Group	As at 30.06.22 £m
	Regulatory capital elements of TLAC and adjustments[1]	
1	Common Equity Tier 1 capital (CET1)	46,691
2	Additional Tier 1 capital (AT1) before TLAC adjustment	12,297
5	AT1 instruments eligible under the TLAC framework	12,297
6	Tier 2 capital (T2) before TLAC adjustments	9,632
7	Amortised portion of T2 instruments where remaining maturity > 1 year	928
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(1,277)
10	T2 instruments eligible under the TLAC framework	9,283
11	TLAC arising from regulatory capital	**68,271**
	Non-regulatory capital elements of TLAC	
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	38,267
17	TLAC arising from non-regulatory capital instruments before adjustments	**38,267**
	Non-regulatory capital elements of TLAC: adjustments	
18	TLAC before deductions	106,538
20	Deduction of investments in own other TLAC liabilities	(58)
22	TLAC after deductions	**106,480**
	Risk-weighted assets and leverage exposure measure for TLAC purposes	
23	Total risk-weighted assets adjusted as permitted under the TLAC regime[1]	344,516
24	Leverage exposure measure[2]	1,151,214
	TLAC ratios and buffers	
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	30.9%
26	TLAC (as a percentage of leverage exposure)[2]	9.2%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	9.1%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	4.0%
29	*Of which: capital conservation buffer requirement*	*2.5%*
30	*Of which: bank specific countercyclical buffer requirement*	*0.0%*
31	*Of which: higher loss absorbency requirement*	*1.5%*

1. Own funds included in TLAC, and RWAs are calculated applying the transitional arrangements of the CRR as amended by CRR II. This includes IFRS 9 transitional arrangements and the grandfathering of CRR II non-compliant capital instruments.
2. Fully loaded CRR leverage exposure is calculated without applying the transitional arrangements of the CRR as amended by CRR II.

Table 15: TLAC 3 - Resolution entity - creditor ranking at legal entity level

This table shows the nominal values of Barclays PLC's (the parent company) capital and liabilities and the position in the creditor hierarchy.

Barclays PLC (the Parent company)						
		Creditor ranking				
		1	2	3	4	
		Most junior			Most senior	Total
As at 30.06.2022		£m	£m	£m	£m	£m
1	Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Unsecured and Unsub-ordinated Debt, and other pari passu liabilities	
2	Total capital and liabilities net of credit risk mitigation	4,133	12,425	10,010	42,184	68,752
3	Subset of row 2 that are excluded liabilities	—	—	—	1,152	1,152
4	Total capital and liabilities less excluded liabilities	4,133	12,425	10,010	41,032	67,600
5	Subset of row 4 that are potentially eligible as TLAC	4,133	12,425	10,010	40,792	67,360
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	—	—	—	7,092	7,092
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	—	—	2,716	16,936	19,652
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	—	—	5,648	9,757	15,404
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	1,646	7,007	8,653
10	Subset of row 5 that is perpetual securities	4,133	12,425	—	—	16,558

Table 16: TLAC2 - Material subgroup entity - creditor ranking at legal entity level

This table shows the nominal values of Barclays Bank PLC's capital and liabilities and the position in the creditor hierarchy.

Barclays Bank PLC

		Creditor ranking				
		1	2	3	4	
		Most junior			Most senior	Total
As at 30.06.2022		£m	£m	£m	£m	£m
1	Is the resolution entity the creditor/investor?	Yes	Yes	Yes	Yes	
2	Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Dated secondary non-preferential debt	
3	Total capital and liabilities net of credit risk mitigation	2,343	9,850	8,357	23,709	44,259
4	Subset of row 3 that are excluded liabilities	—	—	—	—	—
5	Total capital and liabilities less excluded liabilities	2,343	9,850	8,357	23,709	44,259
6	Subset of row 5 that are eligible as TLAC	2,343	9,850	8,357	23,468	44,018
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	—	—	—	5,445	5,445
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	—	—	1,125	8,878	10,003
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	—	—	4,325	5,418	9,743
10	Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	2,907	3,827	6,634
11	Subset of row 6 that is perpetual securities	2,343	9,850	—	—	12,193

Table 17: TLAC2 - Material subgroup entity - creditor ranking at legal entity level

This table shows the nominal values of Barclays Bank UK PLC Group's capital and liabilities and the position in the creditor hierarchy.

Barclays Bank UK PLC Group

		Creditor ranking				
		1	2	3	4	
		Most junior			Most senior	Total
As at 30.06.2022		£m	£m	£m	£m	£m
1	Is the resolution entity the creditor/investor?	Yes	Yes	Yes	Yes	
2	Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Dated secondary non-preferential debt	
3	Total capital and liabilities net of credit risk mitigation	5	2,575	3,737	4,867	11,185
4	Subset of row 3 that are excluded liabilities	—	—	—	—	—
5	Total capital and liabilities less excluded liabilities	5	2,575	3,737	4,867	11,185
6	Subset of row 5 that are eligible as TLAC	5	2,575	3,737	4,867	11,185
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	—	—	—	430	430
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	—	—	1,591	3,293	4,885
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	—	—	1,323	823	2,146
10	Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	823	321	1,144
11	Subset of row 6 that is perpetual securities	5	2,575	—	—	2,580

Table 18: LIQ1 - Liquidity coverage ratio

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

Liquidity coverage ratio (period end)	Total period end value			
	30.06.22	31.03.22	31.12.21	30.09.21
Barclays Group	£m	£m	£m	£m
Liquidity buffer	331,096	310,291	285,272	283,628
Total net cash outflows	211,911	194,920	169,342	176,308
Liquidity coverage ratio (%) (period end)	156%	159%	168%	161%

Liquidity coverage ratio (average)

		Total unweighted value (average)				Total weighted value (average)			
UK1a		30.06.22	31.03.22	31.12.21	30.09.21	30.06.22	31.03.22	31.12.21	30.09.21
UK1b	Number of data points used in calculation of averages[1]	12	12	12	12	12	12	12	12
High-quality liquid assets		£m	£m	£m	£m	£m	£m	£m	£m
1	Total high-quality liquid assets (HQLA)					**308,489**	300,538	293,556	291,764
Cash outflows									
2	Retail deposits and deposits from small business customers, of which:	**264,959**	262,267	258,737	254,402	**23,085**	22,569	22,047	21,522
3	Stable deposits	**140,387**	140,312	139,457	137,608	**7,019**	7,016	6,973	6,880
4	Less stable deposits	**118,259**	114,334	110,798	108,014	**16,026**	15,519	15,048	14,635
5	Unsecured wholesale funding, of which:	**249,032**	238,591	230,221	225,365	**127,466**	119,836	114,848	113,903
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	**63,328**	61,133	58,777	56,278	**15,507**	14,956	14,373	13,758
7	Non-operational deposits (all counterparties)[2]	**174,668**	167,796	162,363	160,393	**100,923**	95,217	91,685	91,451
8	Unsecured debt	**11,036**	9,662	9,081	8,694	**11,036**	9,662	8,790	8,694
9	Secured wholesale funding					**57,555**	57,348	56,779	57,561
10	Additional requirements, of which:	**182,422**	183,697	185,531	185,859	**50,313**	51,619	54,548	55,304
11	Outflows related to derivative exposures and other collateral requirements	**18,968**	19,623	21,030	21,326	**16,414**	17,144	18,604	18,959
12	Outflows related to loss of funding on debt products	**6,316**	7,883	10,105	10,670	**6,316**	7,883	10,105	10,670
13	Credit and liquidity facilities	**157,137**	156,191	154,396	153,863	**27,582**	26,591	25,839	25,675
14	Other contractual funding obligations	**5,226**	3,839	3,010	3,018	**4,669**	3,403	2,628	2,557
15	Other contingent funding obligations	**154,562**	147,039	151,612	152,326	**6,243**	5,957	6,136	6,233
16	Total cash outflows					**269,331**	260,731	256,986	257,080
Cash inflows									
17	Secured lending (e.g. reverse repos)	**568,552**	548,009	531,068	523,471	**56,564**	55,097	55,088	55,434
18	Inflows from fully performing exposures	**12,070**	11,872	12,179	13,562	**7,622**	7,367	7,694	9,326
19	Other cash inflows[3]	**13,100**	13,687	14,184	14,097	**8,786**	9,788	10,548	10,457
UK-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					**—**	—	—	—
UK-19b	(Excess inflows from a related specialised credit institution)					**—**	—	—	—
20	Total cash inflows	**593,722**	573,567	557,431	551,130	**72,972**	72,251	73,330	75,217
UK-20a	Fully exempt inflows	**—**	—	—	—	**—**	—	—	—
UK-20b	Inflows subject to 90% cap	**—**	—	—	—	**—**	—	—	—
UK-20c	Inflows subject to 75% cap	**479,472**	461,221	448,286	443,670	**72,972**	72,251	73,330	75,217
UK-21	Liquidity buffer					**308,489**	300,538	293,556	291,764
22	Total net cash outflows					**196,359**	188,480	183,656	181,863
23	Liquidity coverage ratio (%) (average)					**157%**	159%	160%	160%

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

As at 30 June 2022, the LCR was 156% (December 2021: 168%), equivalent to a surplus of £119bn (December 2021: £116bn) above the 100% regulatory requirement. The trailing 12 month-end average LCR to 30 June 2022 was 157% (December 2021: 160%).

Net interest income sensitivity

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

Table 19: Quantitative information on IRRBB[1]

	In reporting currency	ΔEVE	ΔNII	Tier 1 capital
	Period	30.06.22	30.06.22	30.06.22
		£m	£m	£m
10	Parallel shock up	(3,953)	579	
20	Parallel shock down	1,233	(1,633)	
30	Steepener shock	(853)		
40	Flattener shock	(682)		
50	Short rates shock up	(1,975)		
60	Short rates shock down	473		
70	**Maximum**	(3,953)	(1,633)	
80	**Tier 1 capital**			58,988

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

The maximum EVE loss under the six scenarios was £3,953m under the parallel up scenario as of June 2022.

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

The maximum one-year loss in NII was £1,633m as of June 2022. The material driver of the parallel down scenario is the Bank's exposure to margin compression risk through deposits across the Retail, Corporate and Private Bank.

Table 20: CR4 Standardised – Credit risk exposure and CRM effects

This table shows the impact of CRM and credit conversion factors (CCF) on exposure values, broken down by regulatory exposure class. This table includes exposures subject to the standardised approach only.

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

		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
As at 30 June 2022		£m	£m	£m	£m	£m	£m
1	Central governments or central banks	293,319	39,883	303,242	50,359	77	0%
2	Regional governments or local authorities	7,226	242	7,045	25	1,115	16%
3	Public sector entities	7,267	505	7,293	210	179	2%
4	Multilateral development banks	4,821	—	4,821	—	—	0%
5	International organisations	417	—	417	—	—	0%
6	Institutions	5,693	1,951	5,498	882	1,837	29%
7	Corporates	32,076	39,443	21,785	10,310	29,509	92%
8	Retail	34,347	107,600	27,738	19	20,719	75%
9	Secured by mortgages on immovable property	10,347	361	10,277	125	3,915	38%
10	Exposures in default	2,866	941	1,397	394	2,199	123%
11	Exposures associated with particularly high risk	4,614	13,312	4,614	2	8,109	176%
12	Covered bonds	384	—	384	—	38	10%
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	132	—	132	—	330	250%
16	Other items	3,809	—	3,809	—	1,799	47%
17	**Total**	**407,318**	**204,238**	**398,452**	**62,326**	**69,826**	**15%**
As at 31 December 2021							
1	Central governments or central banks	217,964	33,971	229,353	42,332	61	0%
2	Regional governments or local authorities	9,151	266	9,006	26	1,501	17%
3	Public sector entities	5,617	257	5,619	130	190	3%
4	Multilateral development banks	5,314	—	5,314	—	—	0%
5	International organisations	558	—	558	—	—	0%
6	Institutions	4,505	1,582	4,280	825	1,526	30%
7	Corporates	27,029	38,927	17,440	10,346	25,446	92%
8	Retail	30,645	76,369	22,545	35	16,855	75%
9	Secured by mortgages on immovable property	9,430	102	9,382	51	3,548	38%
10	Exposures in default	2,329	516	1,104	201	1,515	116%
11	Exposures associated with particularly high risk[1]	1,957	10,170	1,957	2	2,938	150%
12	Covered bonds	1,110	—	1,110	—	115	10%
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	851	—	851	—	2,127	250%
16	Other items	4,217	—	4,217	—	2,186	51%
17	**Total**	320,677	162,160	312,736	53,948	58,008	16%

1. Prior period number has been updated to reflect the impact of Over-issuance of securities. More details are available on page 6.

Standardised RWAs increased by £11.8bn to £69.8bn primarily driven by:
- Corporate RWAs increased by £4.1bn to £29.5bn primarily due to lending activities within CIB and an increase in FX primarily due to appreciation of period end USD against GBP
- Retail RWAs increased by £3.9bn to £20.7bn driven by the higher CC&P balances mainly due to GAP acquisition and an increase in FX primarily due to appreciation of period end USD against GBP
- Exposures associated with particularly high risk RWAs increased by £5.2bn to £8.1bn due to temporary increase in RWAs reflecting the hedging arrangements designed to manage the risk of the rescission offer relating to the Over-issuance of securities, which are expected to reverse after the rescission offer has been completed in Q322
- Equity RWAs decreased by £1.8bn to £0.3bn primarily driven by partial disposal of Barclays' equity stake in Absa in April 2022

Table 21: CR5 – Standardised approach

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

		Risk weight																
As at 30 June 2022		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Total	Of which unrated
1	Central governments or central banks	353,525	—	—	—	—	—	—	—	—	76	—	—	—	—	—	353,601	502
2	Regional government or local authorities	1,494	—	—	—	5,576	—	—	—	—	—	—	—	—	—	—	7,070	5,217
3	Public sector entities	6,609	—	—	—	893	—	1	—	—	—	—	—	—	—	—	7,503	859
4	Multilateral development banks	4,821	—	—	—	—	—	—	—	—	—	—	—	—	—	—	4,821	—
5	International organisations	417	—	—	—	—	—	—	—	—	—	—	—	—	—	—	417	—
6	Institutions	—	—	—	—	5,283	—	637	—	—	460	—	—	—	—	—	6,380	781
7	Corporates	—	—	—	—	2,150	—	1,797	—	—	27,618	525	—	—	5	—	32,095	26,130
8	Retail	—	—	—	—	—	—	—	—	27,757	—	—	—	—	—	—	27,757	27,757
9	Secured by mortgages on immovable property	—	—	—	—	—	9,946	—	—	18	438	—	—	—	—	—	10,402	10,402
10	Exposures in default	—	—	—	—	—	—	—	—	—	975	816	—	—	—	—	1,791	1,791
11	Exposures associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	4,508	—	—	108	—	4,616	4,616
12	Covered bonds	—	—	—	384	—	—	—	—	—	—	—	—	—	—	—	384	—
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Unit or shares in collective investment undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity	—	—	—	—	—	—	—	—	—	—	—	132	—	—	—	132	132
16	Other items	1,198	—	—	—	1,013	—	—	—	—	1,598	—	—	—	—	—	3,809	3,809
17	**TOTAL**	**368,064**	**—**	**—**	**384**	**14,915**	**9,946**	**2,435**	**—**	**27,775**	**31,165**	**5,849**	**132**	**—**	**113**	**—**	**460,778**	**81,996**

Table 22: CR5 – Standardised approach - continued

		Risk weight															
As at 31 December 2021		0 %	2 %	4 %	10 %	20 %	35 %	50 %	70 %	75 %	100 %	150 %	250 %	370 %	1250 %	Others	Total	Of which unrated
1	Central governments or central banks	271,623	—	—	—	—	—	—	—	—	62	—	—	—	—	—	271,685	484
2	Regional government or local authorities	1,526	—	—	—	7,506	—	—	—	—	—	—	—	—	—	—	9,032	7,200
3	Public sector entities	4,804	—	—	—	944	—	—	—	—	1	—	—	—	—	—	5,749	920
4	Multilateral development banks	5,314	—	—	—	—	—	—	—	—	—	—	—	—	—	—	5,314	—
5	International organisations	558	—	—	—	—	—	—	—	—	—	—	—	—	—	—	558	—
6	Institutions	—	—	—	—	4,116	—	611	—	—	376	—	—	—	2	—	5,105	816
7	Corporates	—	—	—	—	1,767	—	1,819	—	—	23,782	415	—	—	3	—	27,786	22,639
8	Retail	—	—	—	—	—	—	—	—	22,580	—	—	—	—	—	—	22,580	22,580
9	Secured by mortgages on immovable property	—	—	—	—	—	9,020	—	—	20	393	—	—	—	—	—	9,433	9,433
10	Exposures in default	—	—	—	—	—	—	—	—	—	884	421	—	—	—	—	1,305	1,305
11	Exposures associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	1,959	—	—	—	—	1,959	1,959
12	Covered bonds	—	—	—	1,071	39	—	—	—	—	—	—	—	—	—	—	1,110	—
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Unit or shares in collective investment undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity	—	—	—	—	—	—	—	—	—	—	—	851	—	—	—	851	851
16	Other items	1,388	—	—	—	824	—	—	—	—	2,005	—	—	—	—	—	4,217	4,217
17	**TOTAL**	285,213	—	—	1,071	15,196	9,020	2,430	—	22,600	27,503	2,795	851	—	5	—	366,684	72,404

Standardised RWAs increased £94.1bn to £460.8bn primarily driven by:

- Central Government and Central Bank primarily due to an increase in the Group liquidity pool within the 0% risk weight category
- Retail increase in IEL balances within the 75% risk weight category driven by GAP acquisition and an increase in FX primarily due to appreciation of period end USD against GBP
- Corporate increase due to lending activities within CIB and an increase in FX primarily due to appreciation of period end USD against GBP

Table 23: CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques

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

		Pre-credit derivatives risk weighted exposure amount		Actual risk weighted exposure amount	
		As at 30 June 2022 £m	As at 31 December 2021 £m	As at 30 June 2022 £m	As at 31 December 2021 £m
5	**Exposures under AIRB**	**105,724**	100,268	**105,710**	100,244
6	Central governments and central banks	**3,958**	4,569	**3,958**	4,569
7	Institutions	**5,700**	3,941	**5,700**	3,941
8	Corporates[1]	**48,988**	45,867	**48,974**	45,843
8.1	*of Corporates - which SMEs*	***8,662***	*8,310*	***8,662***	*8,310*
9	Retail	**47,078**	45,891	**47,078**	45,891
9.1	*of which Retail – SMEs - Secured by immovable property collateral*	**—**	—	**—**	—
9.2	*of which Retail – non-SMEs - Secured by immovable property collateral*	***25,931***	*26,725*	***25,931***	*26,725*
9.3	*of which Retail – Qualifying revolving*	***14,164***	*12,353*	***14,164***	*12,353*
9.4	*of which Retail – SMEs - Other*	***3,220***	*3,176*	***3,220***	*3,176*
9.5	*of which Retail – Non-SMEs - Other*	***3,763***	*3,637*	***3,763***	*3,637*
10	**TOTAL**	**105,724**	100,268	**105,710**	100,244

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

Advanced credit risk RWAs increased by £5.5bn to £105.7bn primarily driven by the regulatory changes that took effect from 1 January 2022 relating to implementation of IRB roadmap changes, CIB lending activity and an increase in FX primarily due to appreciation of period end USD against GBP. This was partially offset by a benefit in mortgages from an increase in the HPI.

Table 24: CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques[1]

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

	AIRB	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)			
			Part of exposures covered by Financial Collaterals	Part of exposures covered by Other eligible collaterals	Part of exposures covered by Immovable property Collaterals	Part of exposures covered by Receivables	Part of exposures covered by Other physical collateral	Part of exposures covered by Other funded credit protection	Part of exposures covered by Cash on deposit	Part of exposures covered by Life insurance policies	Part of exposures covered by Instruments held by a third party	Part of exposures covered by Guarantees	Part of exposures covered by Credit Derivatives	RWEA post all CRM assigned to the obligor exposure class	RWEA with substitution effects
As at 30 June 2022		£m	%	%	%	%	%	%	%	%	%	%	%	£m	£m
1	Central governments and central banks	76,550	0.19%	—	—	—	—	—	—	—	—	—	—	3,958	3,958
2	Institutions	21,623	0.70%	0.98%	0.41%	—	0.57%	—	—	—	—	4.06%	—	5,700	5,700
3	Corporates	89,679	6.61%	18.84%	15.34%	0.56%	2.94%	—	—	—	—	4.20%	0.13%	48,974	48,974
3.1	*Of which Corporates – SMEs*	*12,878*	*9.13%*	*64.05%*	*61.84%*	*1.86%*	*0.35%*	—	—	—	—	*1.01%*	—	*8,662*	*8,662*
3.2	*Of which Corporates – Specialised lending*	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3.3	*Of which Corporates – Other*	*76,801*	*6.19%*	*11.26%*	*7.54%*	*0.35%*	*3.37%*	—	—	—	—	*4.74%*	*0.15%*	*40,312*	*40,312*
4	Retail	216,386	—	218.34%	218.34%	—	—	—	—	—	—	1.23%	—	47,078	47,078
4.1	*Of which Retail – Immovable property SMEs*	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.2	*Of which Retail – Immovable property non-SMEs*	*171,670*	—	*272.96%*	*272.96%*	—	—	—	—	—	—	*1.54%*	—	*25,931*	*25,931*
4.3	*Of which Retail – Qualifying revolving*	*32,882*	—	—	—	—	—	—	—	—	—	—	—	*14,164*	*14,164*
4.4	*Of which Retail – Other SMEs*	*7,673*	*0.02%*	*50.50%*	*50.37%*	—	*0.13%*	—	—	—	—	*0.43%*	—	*3,220*	*3,220*
4.5	*Of which Retail – Other non-SMEs*	*4,161*	—	—	—	—	—	—	—	—	—	—	—	*3,763*	*3,763*
5	**Total**	**404,238**	**1.54 %**	**121.11 %**	**120.30 %**	**0.13 %**	**0.68 %**	—	—	—	—	**1.81 %**	**0.03 %**	**105,710**	**105,710**

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

AIRB obligor grade disclosure

The following tables show credit risk exposure at default post-CRM for the advanced IRB approach for portfolios within the banking book. Separate tables are provided for the following credit exposure classes: central governments and central banks (table 27), institutions (table 28), corporates - Other (table 29), corporates SMEs (table 30), retail SME (table 31), secured retail (table 32), revolving retail (table 33) and other retail (table 34).

Barclays' Model Risk Management group reviews and approves the application of post model adjustments to models that do not fully reflect the risk of the underlying exposures.

Table 25: CR6 – IRB approach - Total Portfolios

As at 30 June 2022	On-balance sheet exposures £m	Off-balance-sheet exposures pre-CCF £m	Exposure weighted average CCF[1] %	Exposure post CCF and post CRM £m	Exposure weighted average PD %	Number of obligors	Exposure weighted average LGD %	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors £m	Density of risk weighted exposure amount %	Expected loss amount £m	Value adjust-ments and provisions £m
Total (all exposure classes)	**320,518**	**160,106**	**51.7%**	**397,837**		**24,903,867**		**2**	**105,710**	**26.6%**	**2,866**	**(3,143)**
As at 31 December 2021												
Total (all exposure classes)	335,379	150,754	45.8%	408,256		24,812,706		2	100,244	24.6%	2,732	(3,278)

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

Further information on the key drivers for the RWA density are provided in table 27 - table 34

Table 26: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for central governments and central banks

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF[1]	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2022	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	75,662	97	60.0%	75,534	0.0%	31	45.0%	2	3,390	4.5%	2	0
0.00 to <0.10	*75,662*	*97*	*60.0%*	*75,534*	*0.0%*	*31*	*45.0%*	*2*	*3,390*	*4.5%*	*2*	*0*
0.10 to <0.15	—	—	—	—	—	—	—	—	—	—	—	—
0.15 to <0.25	39	—	—	39	0.2%	3	47.0%	1	15	37.6%	0	—
0.25 to <0.50	823	—	—	823	0.3%	2	45.0%	3	544	66.1%	1	(2)
0.50 to <0.75	9	—	—	9	0.6%	1	45.0%	3	9	95.9%	0	0
0.75 to <2.50	—	—	—	—	—	—	—	—	—	—	—	—
0.75 to <1.75	—	—	—	—	—	—	—	—	—	—	—	—
1.75 to <2.5	—	—	—	—	—	—	—	—	—	—	—	—
2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	—
2.5 to <5	—	—	—	—	—	—	—	—	—	—	—	—
5 to <10	—	—	—	—	—	—	—	—	—	—	—	—
10.00 to <100.00	0	—	—	0	15.0%	1	63.0%	1	0	335.8%	0	—
10 to <20	*0*	—	—	*0*	*15.0%*	*1*	*63.0%*	*1*	*0*	*335.8%*	*0*	—
20 to <30	—	—	—	—	—	—	—	—	—	—	—	—
30.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	—
100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal (exposure class)	**76,533**	**97**	**60.0%**	**76,405**	**0.0%**	**38**	**45.0%**	**2**	**3,958**	**5.2%**	**3**	**(2)**
As at 31 December 2021												
0.00 to < 0.15	94,463	97	18.5%	94,391	0.0%	33	45.0%	2	4,172	4.4%	4	
0.15 to < 0.25	4	—	—	4	0.2%	4	48.1%	1	1	35.2%	0	
0.25 to < 0.50	592	—	—	592	0.4%	3	45.0%	2	396	66.8%	1	
0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
10.00 to < 100.00	—	—	—	—	12.1%	1	63.0%	1	—	300.8%	0	
100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
class)	95,059	97	18.5%	94,987	0.0%	41	45.0%	2	4,569	4.8%	5	(0)

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

The RWA density associated with central governments and central banks remained broadly stable at 5.2% (December 2021: 4.8%).

Table 27: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for institutions

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF[1]	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
As at 30 June 2022	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	12,993	9,403	50.0%	17,633	0.0%	459	42.4%	2	3,381	19.2%	3	0
0.00 to <0.10	*12,914*	*9,392*	*49.9%*	*17,544*	*0.0%*	*426*	*42.4%*	*2*	*3,346*	*19.1%*	*3*	*0*
0.10 to <0.15	*79*	*11*	*92.3%*	*89*	*0.1%*	*33*	*53.7%*	*1*	*35*	*39.0%*	*0*	*0*
0.15 to <0.25	2,621	305	46.1%	2,762	0.2%	39	32.6%	2	993	36.0%	2	0
0.25 to <0.50	54	76	53.0%	94	0.3%	46	49.9%	2	73	77.4%	0	0
0.50 to <0.75	31	91	77.8%	102	0.6%	48	37.7%	1	78	76.2%	0	0
0.75 to <2.50	77	148	48.0%	148	1.5%	273	50.4%	3	158	107.0%	1	0
0.75 to <1.75	*64*	*91*	*48.9%*	*108*	*1.1%*	*201*	*34.2%*	*2*	*86*	*79.3%*	*0*	*0*
1.75 to <2.5	*13*	*57*	*46.6%*	*40*	*2.5%*	*72*	*94.7%*	*5*	*72*	*182.5%*	*1*	*0*
2.50 to <10.00	476	330	60.6%	676	4.6%	146	40.6%	2	952	140.9%	10	-3
2.5 to <5	*386*	*72*	*56.6%*	*427*	*3.0%*	*101*	*51.5%*	*2*	*723*	*169.4%*	*7*	*-1*
5 to <10	*90*	*258*	*61.8%*	*249*	*7.2%*	*45*	*22.0%*	*2*	*229*	*92.0%*	*3*	*-2*
10.00 to <100.00	14	72	70.5%	65	20.8%	21	13.5%	2	53	80.7%	2	-1
10 to <20	*1*	*23*	*45.5%*	*12*	*13.9%*	*13*	*32.7%*	*2*	*21*	*179.8%*	*1*	*0*
20 to <30	*13*	*49*	*82.3%*	*53*	*22.3%*	*3*	*9.2%*	*1*	*30*	*56.1%*	*1*	*-1*
30.00 to <100.00	*—*	*—*	*47.3%*	*0*	*35.2%*	*5*	*40.9%*	*2*	*2*	*970.5%*	*0*	*0*
100.00 (Default)	9	2	18.4%	10	100.0%	10	11.6%	2	12	125.9%	0	0
Subtotal (exposure class)	**16,275**	**10,427**	**51.1%**	**21,490**	**0.3%**	**1,042**	**41.1%**	**2**	**5,700**	**26.5%**	**18**	**(4)**
As at 31 December 2021												
0.00 to < 0.15	11,669	7,431	49.6%	15,312	0.0%	484	38.5%	3	2,854	18.6%	3	
0.15 to < 0.25	1,141	62	70.1%	1,184	0.2%	54	15.5%	2	208	17.6%	0	
0.25 to < 0.50	79	161	55.6%	169	0.3%	62	56.4%	2	149	88.2%	0	
0.50 to < 0.75	32	62	83.3%	83	0.6%	63	34.1%	1	50	60.0%	0	
0.75 to < 2.50	76	83	51.6%	118	1.7%	275	40.7%	3	131	111.2%	1	
2.50 to < 10.00	184	188	52.5%	282	4.0%	139	48.2%	2	469	166.2%	5	
10.00 to < 100.00	18	63	71.1%	63	20.2%	15	19.1%	2	70	110.5%	2	
100.00 (Default)	8	14	0.3%	8	100.0%	12	11.3%	2	10	121.8%	0	
Subtotal (exposure class)	13,207	8,064	50.3%	17,219	0.3%	1,104	37.2%	3	3,941	22.9%	11	(4)

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

The RWA density associated with institutions increased 3.6% to 26.5% primarily due to an increase in lending within lower PD bands.

Table 28: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for corporates - other

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF[1]	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
As at 30 June 2022	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	13,528	50,468	48.8%	37,006	0.1%	1,864	39.6%	3	9,674	26.1%	11	(7)
0.00 to <0.10	*11,495*	*43,009*	*48.7%*	*31,506*	*0.1%*	*1,449*	*39.7%*	*3*	*7,637*	*24.2%*	*7*	*(5)*
0.10 to <0.15	*2,033*	*7,459*	*49.6%*	*5,500*	*0.1%*	*415*	*39.5%*	*3*	*2,037*	*37.0%*	*4*	*(2)*
0.15 to <0.25	3,111	7,081	54.6%	6,411	0.2%	519	38.4%	3	2,822	44.0%	5	(5)
0.25 to <0.50	5,640	8,017	57.4%	9,503	0.4%	823	39.6%	3	6,017	63.3%	14	(23)
0.50 to <0.75	971	1,791	53.4%	1,795	0.6%	845	34.4%	2	1,262	70.3%	4	(7)
0.75 to <2.50	3,012	7,427	44.9%	5,942	1.5%	3,242	30.8%	3	5,081	85.5%	27	(47)
0.75 to <1.75	*2,038*	*5,282*	*42.7%*	*4,019*	*1.2%*	*2,328*	*31.8%*	*3*	*3,298*	*82.1%*	*15*	*(26)*
1.75 to <2.5	*974*	*2,145*	*50.5%*	*1,923*	*2.0%*	*914*	*28.9%*	*3*	*1,783*	*92.7%*	*12*	*(21)*
2.50 to <10.00	4,233	7,493	52.5%	7,268	5.2%	3,384	29.3%	3	8,775	120.7%	106	(158)
2.5 to <5	*1,767*	*3,790*	*55.6%*	*3,722*	*3.6%*	*2,510*	*30.4%*	*3*	*4,189*	*112.6%*	*40*	*(56)*
5 to <10	*2,466*	*3,703*	*49.2%*	*3,546*	*6.8%*	*874*	*28.1%*	*3*	*4,586*	*129.3%*	*66*	*(102)*
10.00 to <100.00	1,156	4,664	52.4%	3,580	16.6%	735	28.4%	3	6,064	169.4%	172	(306)
10 to <20	*927*	*4,393*	*52.4%*	*3,216*	*15.3%*	*494*	*27.2%*	*3*	*5,102*	*158.6%*	*129*	*(219)*
20 to <30	*119*	*186*	*53.1%*	*218*	*23.6%*	*163*	*27.8%*	*2*	*406*	*186.7%*	*14*	*(63)*
30.00 to <100.00	*110*	*85*	*51.7%*	*146*	*35.9%*	*78*	*55.3%*	*3*	*556*	*380.4%*	*29*	*(24)*
100.00 (Default)	342	193	59.2%	434	100.0%	276	39.7%	2	616	142.1%	127	(146)
Subtotal (exposure class)	**31,993**	**87,134**	**50.4%**	**71,939**	**2.2%**	**11,688**	**37.1%**	**3**	**40,311**	**56.0%**	**466**	**(699)**
As at 31 December 2021												
0.00 to < 0.15	15,977	48,121	49.7%	39,187	0.1%	1,825	38.0%	3	10,333	26.4%	13	
0.15 to < 0.25	2,825	5,844	46.8%	5,218	0.2%	600	39.0%	3	2,326	44.6%	4	
0.25 to < 0.50	4,086	5,872	54.9%	6,942	0.4%	1,158	39.7%	3	4,410	63.5%	10	
0.50 to < 0.75	1,681	2,175	51.4%	2,706	0.6%	1,530	40.3%	2	2,052	75.8%	7	
0.75 to < 2.50	2,244	5,927	43.7%	4,653	1.4%	4,188	29.2%	3	3,664	78.8%	19	
2.50 to < 10.00	4,330	7,703	50.7%	7,901	5.4%	4,404	30.9%	3	9,702	122.8%	130	
10.00 to < 100.00	954	3,425	51.5%	2,478	17.1%	612	25.7%	3	3,660	147.7%	108	
100.00 (Default)	451	1,424	54.6%	1,221	100.0%	332	31.7%	2	1,386	113.5%	175	
Subtotal (exposure class)	32,549	80,492	49.7%	70,307	3.1%	14,649	36.4%	3	37,533	53.4%	465	(664)

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

The RWA density associated with corporates other increased 2.7% to 56.0% primarily due to regulatory changes that took effect from 1 January 2022, relating to implementation of IRB roadmap changes and business activity within higher PD bands.

Table 29: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for corporates - SME

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
As at 30 June 2022	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	1,634	917	66.1%	2,039	0.1%	885	24.9%	4	522	25.6%	1	(3)
0.00 to <0.10	*1,142*	*870*	*66.4%*	*1,678*	*0.1%*	*651*	*23.0%*	*4*	*347*	*20.7%*	*1*	*(1)*
0.10 to <0.15	*492*	*47*	*60.9%*	*361*	*0.1%*	*234*	*33.3%*	*5*	*175*	*48.4%*	*0*	*(2)*
0.15 to <0.25	207	79	68.5%	260	0.2%	230	31.8%	4	115	44.3%	0	(1)
0.25 to <0.50	1,076	454	48.5%	1,222	0.4%	1,282	35.8%	3	519	42.5%	2	(3)
0.50 to <0.75	1,227	343	34.6%	1,239	0.6%	2,090	24.9%	3	442	35.7%	3	(2)
0.75 to <2.50	3,857	759	44.8%	3,887	1.4%	15,907	27.7%	3	2,378	61.2%	31	(34)
0.75 to <1.75	*2,776*	*573*	*44.1%*	*2,824*	*1.2%*	*11,691*	*26.9%*	*3*	*1,592*	*56.4%*	*18*	*(20)*
1.75 to <2.5	*1,081*	*186*	*47.0%*	*1,063*	*2.0%*	*4,216*	*29.8%*	*3*	*786*	*73.9%*	*13*	*(14)*
2.50 to <10.00	1,903	517	61.7%	1,952	4.5%	6,783	34.1%	3	2,250	115.2%	86	(85)
2.5 to <5	*1,211*	*344*	*53.7%*	*1,238*	*3.3%*	*4,884*	*32.7%*	*3*	*1,287*	*103.9%*	*38*	*(42)*
5 to <10	*692*	*173*	*77.5%*	*714*	*6.6%*	*1,899*	*36.6%*	*3*	*963*	*134.7%*	*48*	*(43)*
10.00 to <100.00	525	54	47.2%	334	18.7%	893	36.2%	3	575	171.7%	57	(79)
10 to <20	*418*	*37*	*49.8%*	*249*	*13.8%*	*573*	*35.0%*	*3*	*367*	*147.0%*	*24*	*(33)*
20 to <30	*22*	*1*	*50.9%*	*21*	*24.5%*	*76*	*35.0%*	*3*	*28*	*131.9%*	*2*	*(44)*
30.00 to <100.00	*85*	*16*	*40.7%*	*64*	*36.0%*	*244*	*41.2%*	*3*	*180*	*281.1%*	*31*	*(2)*
100.00 (Default)	1,122	188	66.9%	1,180	100.0%	617	15.5%	3	1,861	157.7%	141	(63)
Subtotal (exposure class)	**11,551**	**3,311**	**54.7%**	**12,113**	**11.6%**	**28,687**	**27.9%**	**3**	**8,662**	**71.5%**	**321**	**(270)**
As at 31 December 2021												
0.00 to < 0.15	1,614	934	63.9%	2,185	0.1%	1104	25.5%	4	582	26.7%	1	
0.15 to < 0.25	316	84	62.6%	349	0.2%	330	40.2%	4	135	38.6%	0	
0.25 to < 0.50	873	389	58.9%	1,023	0.4%	2027	34.5%	3	441	43.1%	2	
0.50 to < 0.75	971	288	49.0%	997	0.6%	3113	29.3%	3	403	40.5%	2	
0.75 to < 2.50	3,908	886	41.1%	3,855	1.4%	15208	28.4%	3	2,112	54.8%	19	
2.50 to < 10.00	2,564	536	55.8%	2,480	4.5%	7136	32.8%	3	2,161	87.1%	44	
10.00 to < 100.00	514	63	53.3%	489	19.5%	1098	31.0%	3	589	120.2%	35	
100.00 (Default)	1,302	207	54.9%	1,343	100.0%	676	16.2%	3	1,887	140.5%	91	
Subtotal (exposure class)	12,062	3,387	53.9%	12,721	12.7%	30692	28.5%	3	8,310	65.3%	194	(338)

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

The RWA density associated with corporates SME increased 6.2% to 71.5% primarily due to regulatory changes that took effect from 1 January 2022, relating to implementation of IRB roadmap changes.

Table 30: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for retail - SME

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

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

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

Table 31: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for secured retail - non SME

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF[1]	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
As at 30 June 2022	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	24,785	2,285	70.9%	26,466	0.1%	114,657	11.9%	1,555	5.9%	6	(3)
0.00 to <0.10	*17,563*	*1,586*	*70.9%*	*18,721*	*0.1%*	*61,444*	*10.2%*	*507*	*2.7%*	*2*	*(1)*
0.10 to <0.15	*7,222*	*699*	*71.0%*	*7,745*	*0.1%*	*53,213*	*15.9%*	*1,048*	*13.5%*	*4*	*(2)*
0.15 to <0.25	10,384	1,502	61.9%	11,337	0.2%	78,937	13.5%	935	8.2%	5	(2)
0.25 to <0.50	34,843	2,975	58.5%	36,706	0.4%	215,044	10.8%	2,760	7.5%	18	(4)
0.50 to <0.75	40,108	2,237	54.1%	41,446	0.6%	253,319	10.1%	4,058	9.8%	27	(3)
0.75 to <2.50	37,863	3,088	71.2%	40,187	1.3%	239,542	14.0%	8,749	21.8%	76	(9)
0.75 to <1.75	*31,612*	*2,696*	*71.1%*	*33,628*	*1.1%*	*197,375*	*13.6%*	*6,570*	*19.5%*	*54*	*(7)*
1.75 to <2.5	*6,251*	*392*	*71.6%*	*6,559*	*2.0%*	*42,167*	*15.8%*	*2,179*	*33.2%*	*22*	*(2)*
2.50 to <10.00	8,525	558	74.4%	8,976	4.4%	52,221	15.0%	4,210	46.9%	59	(9)
2.5 to <5	*6,123*	*483*	*74.4%*	*6,507*	*3.4%*	*37,831*	*16.4%*	*3,043*	*46.8%*	*38*	*(5)*
5 to <10	*2,402*	*75*	*74.9%*	*2,469*	*7.1%*	*14,390*	*11.5%*	*1,167*	*47.2%*	*21*	*(4)*
10.00 to <100.00	4,763	143	74.4%	4,892	29.5%	29,283	9.1%	2,381	48.7%	128	(22)
10 to <20	*2,520*	*77*	*66.4%*	*2,580*	*14.7%*	*14,314*	*9.0%*	*1,273*	*49.4%*	*35*	*(5)*
20 to <30	*669*	*34*	*69.5%*	*696*	*24.8%*	*4,706*	*10.0%*	*426*	*61.1%*	*18*	*(5)*
30.00 to <100.00	*1,574*	*32*	*98.6%*	*1,616*	*55.3%*	*10,263*	*8.8%*	*682*	*42.2%*	*75*	*(12)*
100.00 (Default)	1,653	2	0.0%	1,659	100.0%	16,179	17.9%	1,283	77.4%	372	(353)
Subtotal (exposure class)	**162,924**	**12,790**	**64.3%**	**171,669**	**2.6%**	**999,182**	**12.0%**	**25,931**	**15.1%**	**691**	**(405)**
As at 31 December 2021											
0.00 to < 0.15	19,877	1,662	97.9%	21,081	0.1%	99,459	12.0%	1,510	7.2%	10	
0.15 to < 0.25	10,738	1,282	95.9%	11,528	0.2%	77,376	12.8%	881	7.6%	7	
0.25 to < 0.50	28,813	2,452	96.8%	30,276	0.4%	171,350	10.3%	2,075	6.9%	13	
0.50 to < 0.75	39,942	2,274	97.6%	41,222	0.6%	259,486	10.1%	4,010	9.7%	27	
0.75 to < 2.50	46,326	2,905	98.5%	48,509	1.2%	288,025	13.8%	10,269	21.2%	88	
2.50 to < 10.00	9,736	591	98.8%	10,206	4.4%	59,264	14.9%	4,688	45.9%	66	
10.00 to < 100.00	4,296	145	99.5%	4,420	28.4%	27,756	9.3%	2,135	48.3%	134	
100.00 (Default)	1,737	3	100.0%	1,743	100.0%	16,748	17.5%	1,157	66.4%	368	
Subtotal (exposure class)	161,465	11,314	97.8%	168,985	2.6%	999,464	12.0%	26,725	15.8%	713	(424)

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

The RWA density associated with secured retail non SMEs remained broadly stable at 15.1% primarily due to a reduction following HPI refresh, partially offset by growth in mortgages.

Table 32: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for revolving retail

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF[1]	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporti	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2022	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	1,180	21,382	53.7%	12,661	0.1%	13,028,207	74.3%	529	4.2%	11	(8)
0.00 to <0.10	*735*	*16,199*	*57.4%*	*10,038*	*0.1%*	*10,896,981*	*73.8%*	*358*	*3.6%*	*8*	*(6)*
0.10 to <0.15	*445*	*5,183*	*42.0%*	*2,623*	*0.1%*	*2,131,226*	*76.3%*	*171*	*6.5%*	*3*	*(2)*
0.15 to <0.25	795	6,137	41.3%	3,332	0.2%	2,488,750	76.8%	339	10.2%	8	(6)
0.25 to <0.50	1,537	6,837	38.2%	4,147	0.4%	1,995,593	78.4%	754	18.2%	20	(23)
0.50 to <0.75	943	3,031	35.6%	2,023	0.6%	869,971	79.2%	502	24.8%	13	(19)
0.75 to <2.50	3,441	5,798	43.9%	5,988	1.4%	2,139,720	81.0%	3,165	52.8%	106	(190)
0.75 to <1.75	*2,535*	*4,522*	*39.6%*	*4,328*	*1.1%*	*1,520,774*	*81.0%*	*2,042*	*47.2%*	*68*	*(112)*
1.75 to <2.5	*906*	*1,276*	*59.1%*	*1,660*	*2.2%*	*618,946*	*81.1%*	*1,123*	*67.7%*	*38*	*(78)*
2.50 to <10.00	2,453	1,384	66.6%	3,376	4.8%	1,092,748	82.9%	4,253	126.0%	181	(410)
2.5 to <5	*1,494*	*1,094*	*56.6%*	*2,114*	*3.5%*	*708,793*	*82.7%*	*2,172*	*102.8%*	*85*	*(218)*
5 to <10	*959*	*290*	*104.4%*	*1,262*	*6.9%*	*383,955*	*83.3%*	*2,081*	*164.9%*	*96*	*(192)*
10.00 to <100.00	597	98	173.3%	768	22.6%	290,648	82.9%	2,225	289.9%	191	(228)
10 to <20	*378*	*66*	*177.2%*	*495*	*13.5%*	*178,277*	*83.1%*	*1,146*	*231.7%*	*68*	*(113)*
20 to <30	*92*	*15*	*173.1%*	*119*	*24.0%*	*49,717*	*82.7%*	*302*	*253.9%*	*26*	*(37)*
30.00 to <100.00	*127*	*17*	*158.1%*	*154*	*50.9%*	*62,654*	*82.6%*	*777*	*505.4%*	*97*	*(78)*
100.00 (Default)	588	206	0.0%	588	100.0%	278,597	78.1%	2,397	407.8%	455	(432)
Subtotal (exposure class)	**11,534**	**44,873**	**47.6%**	**32,883**	**3.2%**	**22,184,234**	**77.7%**	**14,164**	**43.1%**	**985**	**(1,316)**
As at 31 December 2021											
0.00 to < 0.15	1,114	22,987	48.0%	13,140	0.1%	13,574,052	73.9%	497	3.8%	10	
0.15 to < 0.25	753	6,305	12.8%	3,179	0.2%	2,121,186	76.9%	306	9.6%	7	
0.25 to < 0.50	1,507	6,833	11.8%	4,048	0.4%	1,897,689	78.4%	699	17.3%	19	
0.50 to < 0.75	958	2,938	8.9%	1,981	0.6%	836,643	79.6%	480	24.2%	13	
0.75 to < 2.50	3,458	5,296	5.9%	5,831	1.4%	2,076,654	81.0%	2,961	50.8%	99	
2.50 to < 10.00	2,454	1,148	5.0%	3,292	4.8%	1,005,917	82.0%	3,923	119.2%	178	
10.00 to < 100.00	538	87	22.1%	683	22.8%	257,374	80.6%	1,797	262.9%	166	
100.00 (Default)	667	212	2.7%	667	100.0%	295,870	78.6%	1,690	253.3%	433	
Subtotal (exposure class)	11,449	45,806	26.9%	32,821	3.4%	22,065,385	77.4%	12,353	37.6%	925	(1,463)

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

The RWA density associated with revolving retail increased 5.4% to 43.1% primarily due to regulatory changes that took effect from 1 January 2022, relating to implementation of IRB roadmap changes.

Table 33: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for other retail - non SME

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF[1]	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2022	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	396	1	2.2%	396	0.1%	64,358	74.6%	78	19.8%	0	0
0.00 to <0.10	*194*	*1*	*2.2%*	*194*	*0.1%*	*35,346*	*74.3%*	*30*	*15.6%*	*0*	*0*
0.10 to <0.15	*202*	—	—	*202*	*0.1%*	*29,012*	*74.9%*	*48*	*23.8%*	*0*	*0*
0.15 to <0.25	320	0	5.5%	320	0.2%	51,655	74.4%	105	32.9%	1	0
0.25 to <0.50	697	0	67.7%	697	0.4%	91,540	75.5%	339	48.7%	2	(2)
0.50 to <0.75	464	0	0.0%	464	0.6%	58,553	75.9%	334	72.0%	3	(2)
0.75 to <2.50	1,193	0	0.0%	1,193	1.4%	144,267	76.5%	1,152	96.6%	14	(12)
0.75 to <1.75	*915*	*0*	*0.0%*	*915*	*1.2%*	*110,871*	*76.4%*	*831*	*90.8%*	*9*	*(8)*
1.75 to <2.5	*278*	—	—	*278*	*2.1%*	*33,396*	*76.9%*	*321*	*115.5%*	*5*	*(4)*
2.50 to <10.00	686	0	0.0%	686	4.6%	84,530	77.4%	955	139.1%	27	(23)
2.5 to <5	*465*	*0*	*0.0%*	*465*	*3.5%*	*56,553*	*77.2%*	*614*	*131.9%*	*14*	*(12)*
5 to <10	*221*	—	—	*221*	*7.0%*	*27,977*	*77.7%*	*341*	*154.4%*	*13*	*(11)*
10.00 to <100.00	246	—	—	246	27.3%	34,446	77.6%	660	268.0%	57	(37)
10 to <20	*151*	—	—	*151*	*13.5%*	*20,562*	*77.7%*	*500*	*331.1%*	*21*	*(14)*
20 to <30	*34*	—	—	*34*	*24.0%*	*4,760*	*77.5%*	*67*	*195.6%*	*6*	*(5)*
30.00 to <100.00	*61*	—	—	*61*	*63.1%*	*9,124*	*77.2%*	*93*	*152.4%*	*30*	*(18)*
100.00 (Default)	160	—	—	160	100.0%	23,774	76.7%	140	87.6%	126	(126)
Subtotal (exposure class)	**4,162**	**1**	**4.7%**	**4,162**	**6.8%**	**553,123**	**76.1%**	**3,763**	**90.4%**	**230**	**(202)**
As at 31 December 2021											
0.00 to < 0.15	374	1	99.7%	375	0.1%	66,911	74.2%	73	19.6%	0	
0.15 to < 0.25	317	—	—	317	0.2%	52,575	74.4%	104	32.9%	1	
0.25 to < 0.50	652	—	—	652	0.4%	91,002	75.3%	319	48.9%	3	
0.50 to < 0.75	425	—	—	425	0.6%	57,279	75.7%	305	71.8%	4	
0.75 to < 2.50	1,111	—	—	1,111	1.4%	142,440	76.4%	1,068	96.1%	15	
2.50 to < 10.00	669	—	—	669	4.6%	85,845	77.1%	918	137.2%	33	
10.00 to < 100.00	249	—	—	249	26.4%	35,318	77.3%	648	260.4%	70	
100.00 (Default)	190	—	—	190	100.0%	27,895	77.0%	202	106.3%	136	
Subtotal (exposure class)	3,987	1	97.9%	3,988	7.7%	559,265	76.0%	3,637	91.2%	262	(236)

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

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

Table 34: CR10 – Specialised lending and equity exposures under the simple risk weighted approach[1,2]

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

	Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach)						
Regulatory categories	Remaining maturity	On-balance sheet	Off-balance sheet	Risk weight	Exposure value	Risk weighted	Expected loss amount
As at 30 June 2022		£m	£m		£m	£m	£m
Category 1	Less than 2.5 years	2,627	622	50%	2,879	1,245	0
	Equal to or more than 2.5 years	1,654	316	70%	1,828	1,149	7
Category 2	Less than 2.5 years	1,244	90	70%	1,272	821	5
	Equal to or more than 2.5 years	445	5	90%	447	348	4
Category 3	Less than 2.5 years	936	203	115%	980	1,110	27
	Equal to or more than 2.5 years	378	34	115%	393	446	11
Category 4	Less than 2.5 years	46	14	250%	52	130	4
	Equal to or more than 2.5 years	12	—	250%	12	25	1
Category 5	Less than 2.5 years	58	2	—	58	—	29
	Equal to or more than 2.5 years	45	2	—	47	—	23
Total	Less than 2.5 years	**4,911**	**931**		**5,241**	**3,306**	**65**
	Equal to or more than 2.5 years	**2,534**	**357**		**2,727**	**1,968**	**46**

1. No comparatives are provided as this reflects revised disclosure requirements from 1 January 2022.
2. The table includes counterparty credit risk exposures.

Table 35: CR1-A Maturity of exposures[1]

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

		Net Exposure Value					
As at 30 June 2022		On demand	<= 1 year	> 1 year <= 5	> 5 years	No stated	Total
		£m	£m	£m	£m	£m	£m
1	Loans and advances	487,582	318,262	99,698	207,127	—	1,112,669
2	Debt securities	—	24,154	50,193	36,869	—	111,216
3	**Total**	**487,582**	**342,416**	**149,891**	**243,996**	**—**	**1,223,885**

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

Table 36: CR2 – Changes in the stock of non-performing loans and advances

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

As at 30 June 2022		Gross carrying amount
		£m
010	Initial stock of non-performing loans and advances	7,569
020	Inflows to non-performing portfolios	2,601
030	Outflows from non-performing portfolios	(545)
040	Outflows due to write-offs	(775)
050	Outflow due to other situations[1]	(1,253)
060	Final stock of non-performing loans and advances	7,597

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

Table 37: CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques[1]

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

As at 30 June 2022		Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
		£m	£m	£m	£m	£m
1	Loans and advances	538,760	432,653	416,491	16,162	—
2	Debt securities	108,985	2,265	1,133	1,132	
3	**Total**	**647,745**	**434,918**	**417,624**	**17,294**	**—**
4	**Of which non-performing exposures**	**3,623**	**3,974**	**3,006**	**968**	**—**
5	**Of which defaulted**	**3,607**	**3,959**			

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

Table 38: CQ4 - Quality of non-performing exposures by geography[1]

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

	Gross carrying/Nominal amount					Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		of which: non-performing		of which: subject to impairment	Accumulated impairment		
			of which: defaulted				
As at 30 June 2022	£m	£m	£m	£m	£m	£m	£m
On balance sheet exposures	**1,086,200**	**7,597**	**7,567**	**873,607**	**(5,650)**		—
UNITED KINGDOM	509,829	4,432	4,432	476,863	(2,368)		—
UNITED STATES	264,131	947	947	168,053	(2,166)		—
FRANCE	85,542	129	129	71,482	(42)		—
GERMANY	47,939	186	171	41,576	(248)		—
JAPAN	31,131	0	0	20,376	0		—
CANADA	13,314	0	0	9,165	(3)		—
ITALY	11,315	723	708	10,318	(374)		—
SINGAPORE	10,930	2	2	6,592	(2)		—
IRELAND	10,883	9	9	8,514	(14)		—
Other Countries	101,187	1,169	1,169	60,667	(431)		—
Off balance sheet exposures	**429,899**	**1,146**	**1,146**			**(525)**	
UNITED STATES	252,695	419	419			(277)	
UNITED KINGDOM	109,475	436	436			(194)	
GERMANY	11,189	99	99			(4)	
FRANCE	7,244	5	5			(5)	
IRELAND	4,496	15	15			(7)	
LUXEMBOURG	4,011	7	7			(5)	
NETHERLANDS	3,989	139	139			(2)	
Other Countries	36,800	26	26			(31)	
Total	**1,516,099**	**8,743**	**8,713**	**873,607**	**(5,650)**	**(525)**	—

1. No comparatives are provided as this reflects revised disclosure requirements from 1 January 2022.
2. Countries that have more than 1% of the total gross exposure are disclosed in the table and countries with <1% gross exposure are aggregated within "other countries".

Table 39: CQ5 - Credit quality of loans and advances to non-financial corporations by industry[1]

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

		Gross carrying amount					
			of which: non-performing				
				of which: defaulted	of which: loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
As at 30 June 2022		£m	£m	£m	£m	£m	£m
010	Agriculture, forestry and fishing	4,130	391	391	4,126	(133)	—
020	Mining and quarrying	1,736	39	39	1,736	(11)	—
030	Manufacturing	8,912	102	102	8,357	(134)	—
040	Electricity, gas, steam and air conditioning supply	2,905	1	1	2,857	(7)	—
050	Water supply	964	5	5	949	(3)	—
060	Construction	3,844	216	216	3,790	(56)	—
070	Wholesale and retail trade	8,930	273	273	8,633	(123)	—
080	Transport and storage	3,278	158	158	3,106	(54)	—
090	Accommodation and food service activities	3,621	223	223	3,480	(69)	—
100	Information and communication	5,649	127	127	5,344	(73)	—
110	Financial and insurance actvities	—	—	—	—	—	—
120	Real estate activities	26,142	390	390	19,842	(198)	—
130	Professional, scientific and technical activities	4,165	128	128	4,165	(43)	—
140	Administrative and support service activities	8,227	179	179	6,649	(89)	—
150	Public administration and defense, compulsory social security	229	0	0	186	(2)	—
160	Education	3,654	37	37	2,217	(17)	—
170	Human health services and social work activities	3,848	188	188	3,651	(84)	—
180	Arts, entertainment and recreation	1,285	95	95	1,285	(22)	—
190	Other services	1,080	88	88	1,037	(37)	—
200	**Total**	**92,599**	**2,640**	**2,640**	**81,410**	**(1,155)**	—

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

Table 40: CQ1 Credit quality of forborne exposures[1]

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

		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne	Of which defaulted	Of which impaired	On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
As at 30 June 2022		£m	£m	£m	£m	£m	£m	£m	£m
005	**Cash balances at central banks and other demand deposits**	—	—	—	—	—	—	—	—
010	**Loans and Advances**	**1,882**	**1,873**	**1,735**	**1,705**	**(160)**	**(460)**	**1,487**	**642**
020	Central banks	—	—	—	—	—	—	—	—
030	General governments	—	—	—	—	—	—	—	—
040	Credit institutions	—	—	—	—	—	—	—	—
050	Other financial corporations	3	39	39	39	—	(1)	—	—
060	Non-financial corporations	1,368	723	675	653	(49)	(129)	820	168
070	Households	511	1,111	1,021	1,013	(111)	(330)	667	474
080	Debt securities	—	—	—	—	—	—	—	—
090	**Loan commitments given**	**1,027**	**256**	**187**	**185**	**(4)**	**—**	**28**	**12**
100	**Total**	**2,909**	**2,129**	**1,922**	**1,890**	**(164)**	**(460)**	**1,515**	**654**
As at 31 December 2021									
010	Loans and Advances	1,901	2,136	2,002	1,999	(204)	(696)	1,495	655
020	Central banks	—	—	—	—	—	—	—	—
030	General governments	—	—	—	—	—	—	—	—
040	Credit institutions	—	—	—	—	—	—	—	—
050	Other financial corporations	4	18	18	18	—	(9)	1	—
060	Non-financial corporations	1,396	914	891	873	(52)	(320)	854	170
070	Households	501	1,204	1,093	1,108	(152)	(367)	640	485
080	Debt securities	—	—	—	—	—	—	—	—
090	Loan commitments given	1,148	198	176	175	(7)	—	23	10
100	**Total**	3,049	2,334	2,178	2,174	(211)	(696)	1,518	665

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

Table 41: CR1 - Performing and non-performing exposures and related provisions[1]

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

		Gross carrying amount/nominal						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			Of which Stage 1	Of which Stage 2		Of which Stage 2	Of which Stage 3		Of which Stage 1	Of which Stage 2		Of which Stage 2	Of which Stage 3			
As at 30 June 2022		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
005	**Cash balances at central banks and other demand deposits**	**282,501**	**282,501**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
010	**Loans and advances**	**681,315**	**640,478**	**40,837**	**7,597**	**118**	**7,475**	**(3,150)**	**(1,295)**	**(1,855)**	**(2,465)**	**(9)**	**(2,456)**	**(77)**	**428,679**	**3,974**
020	Central banks	30,286	30,286	—	—	—	—	—	—	—	—	—	—	0	13,493	—
030	General governments	8,123	8,103	20	—	—	—	(2)	(1)	(1)	—	—	—	0	5,748	—
040	Credit institutions	58,867	58,848	19	23	—	23	(2)	(1)	(1)	(19)	—	(19)	0	25,737	—
050	Other financial corporations	270,982	268,406	2,576	89	—	89	(41)	(26)	(15)	(27)	—	(27)	0	161,222	19
060	Non-financial corporations	89,958	76,895	13,063	2,640	—	2,640	(647)	(384)	(263)	(507)	—	(507)	(77)	45,149	1,625
070	Of which SMEs	18,981	14,635	4,346	1,977	—	1,977	(262)	(171)	(91)	(271)	—	(271)	0	15,074	589
080	Households	223,099	197,940	25,159	4,845	118	4,723	(2,458)	(883)	(1,575)	(1,912)	(9)	(1,903)	—	177,330	2,330
090	**Debt securities**	**111,249**	**108,516**	**2,733**	**1**	**—**	**1**	**(33)**	**(11)**	**(22)**	**(1)**	**—**	**(1)**	**—**	**2,265**	**—**
100	Central banks	1,357	1,357	—	—	—	—	—	—	—	—	—	—	—	0	—
110	General governments	71,812	71,098	714	—	—	—	(8)	(4)	(4)	—	—	—	—	0	—
120	Credit institutions	15,688	14,122	1,566	—	—	—	(2)	(1)	(1)	—	—	—	—	1,131	—
130	Other financial corporations	15,335	15,027	308	—	—	—	(6)	(2)	(4)	—	—	—	—	943	—
140	Non-financial corporations	7,057	6,912	145	1	—	1	(17)	(4)	(13)	(1)	—	(1)	—	191	—
150	**Off-balance-sheet exposures**	**428,753**	**404,360**	**24,393**	**1,146**	**—**	**1,146**	**(508)**	**(275)**	**(233)**	**(18)**	**—**	**(18)**		**43,026**	**47**
160	Central banks	525	525	—	—	—	—	—	—	—	—	—	—		0	—
170	General governments	2,452	2,452	—	—	—	—	—	—	—	—	—	—		0	—
180	Credit institutions	3,083	3,030	53	—	—	—	(3)	(2)	(1)	—	—	—		16	—
190	Other financial corporations	75,101	73,183	1,918	237	—	237	(15)	(8)	(7)	0	—	0		18,592	—
200	Non-financial corporations	180,302	162,988	17,314	689	—	689	(371)	(202)	(169)	(18)	—	(18)		19,391	38
210	Households	167,290	162,182	5,108	220	—	220	(119)	(63)	(56)	—	—	—		5,027	9
220	**Total**	**1,503,818**	**1,435,855**	**67,963**	**8,744**	**118**	**8,622**	**(3,691)**	**(1,581)**	**(2,110)**	**(2,484)**	**(9)**	**(2,475)**	**(77)**	**473,970**	**4,021**

Table 41: CR1 - Performing and non-performing exposures and related provisions – continued

		Gross carrying amount/nominal						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			Of which Stage 1	Of which Stage 2		Of which Stage 2	Of which Stage 3		Of which Stage 1	Of which Stage 2		Of which Stage 2	Of which Stage 3			
As at 31 December 2021		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
010	Loans and advances	836,706	796,338	40,368	7,568	163	7,382	(3,238)	(1,223)	(2,015)	(2,613)	(9)	(2,604)	(248)	403,128	3,648
020	Central banks	266,931	266,931	—	—	—	—	—	—	—	—	—	—	—	13,344	—
030	General governments	9,967	9,941	26	—	—	—	(4)	(3)	(1)	—	—	—	—	7,686	—
040	Credit institutions	49,517	49,509	8	—	—	—	(2)	(2)	—	—	—	—	—	24,591	—
050	Other financial corporations	208,608	207,661	947	71	—	71	(25)	(20)	(5)	(33)	—	(33)	—	135,254	21
060	Non-financial corporations	87,513	73,278	14,235	2,771	—	2,771	(615)	(353)	(262)	(615)	—	(615)	(248)	47,717	1,486
070	Of which SMEs	20,446	17,977	2,469	1,872	—	1,872	(270)	(196)	(74)	(202)	—	(202)	—	16,808	635
080	Households	214,170	189,018	25,152	4,726	163	4,540	(2,592)	(845)	(1,747)	(1,965)	(9)	(1,956)	—	174,536	2,141
090	Debt securities	95,336	94,743	593	1	—	1	(15)	(9)	(6)	(1)	—	(1)	—	2,123	—
100	Central banks	1,336	1,336	—	—	—	—	—	—	—	—	—	—	—	—	—
110	General governments	60,459	60,400	59	—	—	—	(3)	(3)	—	—	—	—	—	—	—
120	Credit institutions	15,149	15,073	76	—	—	—	(1)	(1)	—	—	—	—	—	1,485	—
130	Other financial corporations	12,771	12,514	257	—	—	—	(3)	(1)	(2)	—	—	—	—	371	—
140	Non-financial corporations	5,621	5,420	201	1	—	1	(8)	(4)	(4)	(1)	—	(1)	—	267	—
150	Off-balance-sheet exposures	371,683	337,232	34,451	1,298	—	1,298	(519)	(217)	(302)	(23)	—	(23)	—	36,690	37
160	Central banks	595	595	—	—	—	—	—	—	—	—	—	—	—	150	—
170	General governments	2,450	2,374	76	—	—	—	—	—	—	—	—	—	—	—	—
180	Credit institutions	2,401	2,382	19	—	—	—	(1)	(1)	—	—	—	—	—	18	—
190	Other financial corporations	64,515	62,607	1,908	98	—	98	(10)	(7)	(3)	—	—	—	—	15,961	—
200	Non-financial corporations	166,752	140,022	26,730	1,002	—	1,002	(414)	(173)	(241)	(23)	—	(23)	—	15,572	34
210	Households	134,970	129,252	5,718	198	—	198	(94)	(36)	(58)	—	—	—	—	4,989	3
220	**Total**	1,303,725	1,228,313	75,412	8,867	163	8,681	(3,772)	(1,449)	(2,323)	(2,637)	(9)	(2,628)	(248)	441,941	3,685

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

Increase in Cash balances with Central bank due to increase in liquidity pool driven by increased deposits. Increase in Loans balances is primarily due to new loans and increase in existing facilities within CIB, Increase in Home Finance due to strong demand, acquisition of GAP portfolio within Barclaycard US along with increase in settlement balances, cash collateral and reverse repos.
Increase in Debt securities due to acquisition of UK GILTS, Italian, Japanese and Australian government bonds on the back of attractive returns.

Table 42: CQ7 - Collateral obtained by taking possession and execution processes

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

		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
As at 30 June 2022		£m	£m
010	Property, plant and equipment (PP&E)	—	—
020	Other than PP&E	—	—
030	Residential immovable property	29	14
040	Commercial Immovable property	—	—
050	Movable property (auto, shipping, etc.)	—	—
060	Equity and debt instruments	—	—
070	Other collateral	17	1
080	**Total**	**46**	**15**
As at 31 December 2021			
010	Property, plant and equipment (PP&E)	—	—
020	Other than PP&E	—	—
030	Residential immovable property	19	12
040	Commercial Immovable property	—	—
050	Movable property (auto, shipping, etc.)	—	—
060	Equity and debt instruments	—	—
070	Other collateral	16	1
080	**Total**	35	13

Table 43: CCR1 – Analysis of CCR exposure by approach[1]

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

As at 30 June 2022		Replacement cost (RC) £m	Potential future exposure (PFE) £m	EEPE £m	Alpha used for computing regulatory exposure value	Exposure value pre-CRM £m	Exposure value post-CRM £m	Exposure value £m	RWEA £m
1	SA-CCR (for derivatives)	3,133	3,237		1.4	16,456	8,909	8,909	4,948
2	IMM (for derivatives and SFTs)			67,865	1.4	141,275	95,012	95,012	27,281
2a	Of which securities financing transactions netting sets			29,969			41,957	41,957	7,007
2b	Of which derivatives and long settlement transactions netting sets			37,896		141,275	53,055	53,055	20,274
4	Financial collateral comprehensive method (for SFTs)					68,960	18,394	18,394	7,708
6	**Total**					226,691	122,315	122,315	39,937

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

Table 44: CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

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

	Exposure classes	Risk weight											
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	others	Total exposure value
As at 30 June 2022		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	Central governments or central banks	2,226	—	—	—	48	5	—	—	18	—	—	2,297
2	Regional government or local authorities	399	—	—	—	—	—	—	—	1	—	—	400
3	Public sector entities	506	—	—	—	93	2	—	—	145	—	—	746
4	Multilateral development banks	699	—	—	—	6	—	—	—	—	—	—	705
5	International organisations	162	—	—	—	—	—	—	—	—	—	—	162
6	Institutions	—	30,732	—	—	1,009	573	—	—	96	—	—	32,410
7	Corporates	—	—	—	—	103	257	—	—	16,836	2	—	17,198
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—
9	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—
10	Other items	—	—	—	—	—	—	—	—	—	23	—	23
11	**Total exposure value**	**3,992**	**30,732**	**—**	**—**	**1,259**	**837**	**—**	**—**	**17,096**	**25**	**—**	**53,941**

		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
As at 31 December 2021		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	Central governments or central banks	3,491	—	—	—	32	4	—	—	5	—	—	3,532
2	Regional governments or local authorities	1,410	—	—	—	1	—	—	—	—	—	—	1,411
3	Public sector entities	526	—	—	—	522	1	—	—	—	—	—	1,049
4	Multilateral development banks	243	—	—	—	6	—	—	—	—	—	—	249
5	International Organisations	110	—	—	—	—	—	—	—	—	—	—	110
6	Institutions	—	23,487	—	—	390	688	—	—	11	—	—	24,576
7	Corporates	—	—	—	—	48	234	—	—	13,503	—	—	13,785
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—
9	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—
10	Other items	—	—	—	—	—	—	—	—	—	1	—	1
17	**Total**	5,780	23,487	—	—	999	927	—	—	13,519	1	—	44,713

Counterparty Credit Risk (CCR) EAD increased by £9.4bn to £53.9bn primarily driven by an increase in trading activities with central clearing counterparties.

IRB obligor grade disclosure

The following tables show counterparty credit risk exposure at default post-CRM for the IRB approach for portfolios within both the trading and banking books. Separate tables are provided for the following exposure classes: central governments and central banks (table 44), institutions (table 45), corporates (table 46) and corporates subject to slotting (table 47).

Table 45: CCR4 – IRB approach – CCR exposures by portfolio and PD range for central governments and central banks

PD scale		Exposure value	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
As at 30 June 2022		£m	%		%		£m	%
1	0.00 to <0.15	5,918	0.0%	54	60.6%	1	559	9.4%
2	0.15 to <0.25	289	0.2%	9	50.1%	1	83	28.7%
3	0.25 to <0.50	35	0.3%	2	45.0%	1	12	35.5%
4	0.50 to <0.75	1	0.6%	3	75.8%	1	1	108.3%
5	0.75 to <2.50	1	1.8%	3	46.5%	1	1	110.7%
6	2.50 to <10.00	1	5.6%	2	47.4%	1	1	167.1%
7	10.00 to <100.00	3	12.4%	2	59.5%	1	8	293.6%
8	100.00 (Default)	—	—	—	—	—	—	—
	Total	**6,248**	**0.1%**	**75**	**60.0%**	**1**	**665**	**10.6%**
As at 31 December 2021								
1	0.00 to <0.15	7,197	0.0%	49	59.5%	0	709	9.8%
2	0.15 to <0.25	164	0.2%	11	51.8%	1	53	32.2%
3	0.25 to <0.50	154	0.4%	5	45.2%	1	70	45.4%
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	299	2.0%	4	45.1%	0	289	96.6%
6	2.50 to <10.00	3	7.6%	3	55.2%	1	5	217.3%
7	10.00 to <100.00	19	12.1%	1	63.0%	1	58	300.8%
8	100.00 (Default)	—	—	—	—	—	—	—
	Total	7,836	0.2%	73	58.5%	0	1,184	15.1%

The RWA density associated with central governments and central banks decreased 4.5% to 10.6% primarily driven by a decrease in trading activities within lower PD bands.

Table 46: CCR4 – IRB approach – CCR exposures by portfolio and PD range for institutions

PD scale		Exposure value	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
As at 30 June 2022		£m	%		%		£m	%
1	0.00 to <0.15	21,425	0.0%	566	46.4%	2	4,132	19.3%
2	0.15 to <0.25	2,078	0.2%	76	45.0%	1	732	35.2%
3	0.25 to <0.50	615	0.3%	84	43.0%	1	285	46.4%
4	0.50 to <0.75	71	0.6%	23	50.8%	1	52	72.5%
5	0.75 to <2.50	337	1.7%	62	45.0%	1	385	114.1%
6	2.50 to <10.00	133	4.3%	60	49.1%	2	184	138.3%
7	10.00 to <100.00	10	14.6%	18	34.3%	1	14	146.5%
8	100.00 (Default)	—	—	—	—	—	—	—
	Total	**24,669**	**0.1%**	**889**	**46.2%**	**2**	**5,784**	**23.4%**
As at 31 December 2021								
1	0.00 to <0.15	17,824	0.0%	551	47.2%	2	3,652	20.5%
2	0.15 to <0.25	2,102	0.2%	90	45.2%	1	693	33.0%
3	0.25 to <0.50	194	0.4%	75	51.0%	1	109	56.3%
4	0.50 to <0.75	169	0.7%	26	45.5%	1	111	66.3%
5	0.75 to <2.50	132	1.6%	64	45.3%	1	127	95.9%
6	2.50 to <10.00	204	4.5%	61	49.5%	1	288	141.1%
7	10.00 to <100.00	12	14.3%	14	27.5%	1	12	100.7%
8	100.00 (Default)	—	—	—	—	—	—	—
	Total	20,637	0.1%	881	47.0%	2	4,992	24.2%

The RWA density associated with institutions remained broadly stable at 23.4% (December 2021: 24.2%).

Table 47: CCR4 – IRB approach – CCR exposures by portfolio and PD range for corporates

PD scale		Exposure value	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
As at 30 June 2022		£m	%		%		£m	%
1	0.00 to <0.15	53,539	0.1%	6,074	45.7%	1	7,693	14.4%
2	0.15 to <0.25	4,452	0.2%	664	42.5%	2	1,737	39.0%
3	0.25 to <0.50	4,279	0.3%	282	23.4%	2	1,595	37.3%
4	0.50 to <0.75	1,889	0.6%	253	39.4%	1	1,024	54.2%
5	0.75 to <2.50	2,572	1.2%	278	43.2%	1	2,035	79.1%
6	2.50 to <10.00	924	4.7%	231	42.7%	2	1,047	113.3%
7	10.00 to <100.00	318	15.5%	85	22.3%	2	371	116.5%
8	100.00 (Default)	6	100.0%	9	41.8%	1	9	141.0%
	Total	**67,979**	**0.3%**	**7,876**	**43.7%**	**1**	**15,511**	**22.8%**
As at 31 December 2021								
1	0.00 to <0.15	43,984	0.0%	5,886	44.9%	1	6,440	14.6%
2	0.15 to <0.25	4,112	0.2%	632	37.8%	2	1,537	37.4%
3	0.25 to <0.50	2,346	0.3%	315	19.8%	3	688	29.3%
4	0.50 to <0.75	663	0.6%	260	27.0%	3	328	49.5%
5	0.75 to <2.50	3,850	1.1%	286	21.0%	1	1,691	43.9%
6	2.50 to <10.00	1,573	4.7%	238	40.5%	2	1,785	113.5%
7	10.00 to <100.00	516	18.0%	66	22.3%	2	486	94.1%
8	100.00 (Default)	38	100.0%	16	8.4%	4	31	81.5%
	Total	57,082	0.5%	7,699	41.2%	1	12,986	22.7%

The RWA density associated with corporates remained broadly stable at 22.8% (December 2021: 22.7%).

Table 48: CCR5 – Composition of collateral for CCR exposures[1]

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

		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
As at 30 June 2022		£m	£m	£m	£m	£m	£m
1	Cash	—	90,472	—	84,634	—	3,278
2	Debt	9,460	15,927	2,614	3,144	667,004	665,090
3	Equity	3,002	82	6	—	206,564	158,791
4	Others	322	880	—	524	19,573	10,865
5	**Total**	**12,784**	**107,361**	**2,620**	**88,302**	**893,141**	**838,024**

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

Table 49: CCR6 - Credit derivatives exposures[1]

This table provides a breakdown of the Barclays' exposures to credit derivatives products.

		Protection bought	Protection sold
As at 30 June 2022		£m	£m
Notionals			
1	Single-name credit default swaps	176,804	195,857
2	Index credit default swaps	347,352	329,487
3	Total return swaps	3,862	4,607
4	Credit options	110,706	97,244
5	Other credit derivatives	—	—
6	**Total notionals**	**638,724**	**627,195**
Fair value			
7	Positive fair value (asset)	7,666	3,490
8	Negative fair value (liability)	(2,906)	(7,780)

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

Table 50: CCR8 - Exposures to CCPs

This table provides a breakdown of Barclays' exposures and RWAs to CCPs.

		As at 30 June 2022		As at 31 December 2021	
		Exposure value	RWEA	Exposure value	RWEA
		£m	£m	£m	£m
1	**Exposures to QCCPs (total)**		**1,360**		1,601
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	13,967	279	11,584	232
3	(i) OTC derivatives	5,095	101	3,667	73
4	(ii) Exchange-traded derivatives	4,794	96	2,954	59
5	(iii) SFTs	4,078	82	4,963	100
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	991		1,514	
8	Non-segregated initial margin	16,765	335	11,903	238
9	Prefunded default fund contributions	4,077	746	2,416	1,131
10	Unfunded default fund contributions	9,483	—		

The EAD for trades at QCCPs increased by £2.4bn to £14.0bn driven by increased client and trading activities.

Credit valuation adjustments (CVA)

CVA measures the risk from MTM losses due to deterioration in the credit quality of a counterparty to over-the-counter derivative transactions with Barclays. It is a complement to the counterparty credit risk charge, that accounts for the risk of outright default of a counterparty.

Table 51: CCR2 Transactions subject to own funds requirements for CVA risk

Two approaches can be used to calculate the adjustment:

- Standardised approach: this approach takes account of the external credit rating of each counterparty, EAD from the calculation of the CCR and the effective maturity
- Advanced approach: this approach requires the calculation of the charge as (a) a 10-day 99% Value at Risk (VaR) measure for the most recent one-year period and (b) the same measure for a one-year stressed period. The sum of the 60 day averages for the two VaR measures is multiplied with the relevant multiplication factor, based on the number of market risk back-testing exceptions for the most recent 250 business days, to yield the capital charge.

	Credit valuation adjustment (CVA) capital charge	Exposure Value	RWEA
	As at 30 June 2022	£m	£m
1	Total transactions subject to the Advanced method	**23,291**	**2,674**
2	(i) VaR component (including the 3× multiplier)	—	694
3	(ii) stressed VaR component (including the 3× multiplier)	—	1,980
4	Transactions subject to the Standardised method	1,949	823
5	**Total transactions subject to own funds requirements for CVA risk**	**25,240**	**3,497**
	As at 31 December 2021		
1	Total transactions subject to the Advanced method	**15,895**	**2,128**
2	(i) VaR component (including the 3× multiplier)	—	398
3	(ii) stressed VaR component (including the 3× multiplier)	—	1,730
4	Transactions subject to the Standardised method	890	320
5	**Total transactions subject to own funds requirements for CVA risk**	**16,785**	**2,448**

The CVA RWA increased to £3.5bn (December 2021: £2.4bn) primarily as a result of regulatory changes which took effect from 1 January 2022, relating to the introduction of SA-CCR.

Review of market risk regulatory measures

The following disclosures provide details of regulatory measures of market risk. Refer to pages 183 and 184 of Barclays PLC Pillar 3 Report 2021 for more detail on regulatory measures and the differences when compared to management measures.

Barclays Group's market risk capital requirement comprises two elements:
- the market risk of trading book positions booked to legal entities are measured under a PRA approved internal models approach, including Regulatory VaR, SVaR and IRC as required
- the trading book positions that do not meet the conditions for inclusion within the approved internal models approach are calculated using standardised rules.

The table below summarises the regulatory market risk measures, under the internal models approach. Refer to Table 54 and Table 55 on page 62 for a breakdown of RWAs by approach.

Table 52: MR3 - IMA values for trading portfolios

	Period-end	Avg.	Max	Min
As at 30 June 2022	£m	£m	£m	£m
Regulatory VaR- 1 day	67	62	107	32
Regulatory VaR- 10 day[a]	211	195	337	101
SVaR - 1 day	114	93	158	49
SVaR - 10 day[a]	361	295	499	156
IRC	220	197	312	92
As at 31 December 2021				
Regulatory VaR- 1 day	34	35	64	18
Regulatory VaR- 10 day[a]	108	111	204	58
SVaR - 1 day	58	63	116	47
SVaR - 10 day[a]	184	200	365	149
IRC	278	329	544	217

a 10-day VaR results reported above are based on 1-day VaR multiplied by the square root of 10.

Average VaR and SVaR increased and IRC decreased in H12022:
- Regulatory VaR and SVaR: The increase in Regulatory VaR for H122 was driven by elevated market volatility and defensive risk positioning.
- IRC: The reduction in IRC is due to lower default exposure in the FI Credit and Rates business during the period.

Table 53: Breakdown of the major regulatory risk measures by portfolio

	Macro	Equities	Credit	Securitized Products	Cross Markets	Fixed Income Financing	Banking	Barclays Group Treasury
As at 30 June 2022	£m	£m	£m	£m	£m	£m	£m	£m
Regulatory VaR- 1 day	41	19	32	6	13	5	30	9
Regulatory VaR - 10 day[a]	130	61	101	17	41	16	95	27
SVaR- 1 day	101	38	26	8	25	6	26	25
SVaR- 10 day	318	122	83	26	81	20	81	78
IRC	79	10	290	11	123	1	19	6
As at 31 December 2021	£m	£m	£m	£m	£m	£m	£m	£m
Regulatory VaR- 1 day	17	19	14	2	14	1	5	2
Regulatory VaR - 10 day[a]	53	61	44	6	44	3	15	6
SVaR- 1 day	35	40	40	7	30	6	5	3
SVaR- 10 day	111	126	126	23	94	18	16	9
IRC	224	72	505	10	17	1	—	—

a 10-day VaR results reported above are based on 1-day VaR multiplied by the square root of 10.

The table above shows the primary portfolios which are driving the trading businesses' modelled capital requirement as at 2021 year-end. The standalone portfolio results diversify at the total level and are not additive. Regulatory VaR, SVaR and IRC in the prior table show the diversified results at a Group level.

Table 54: MR1 – Market risk under the standardised approach

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

		As at 30 June 2022	As at 31 December 2021
		RWEAs	RWEAs
		£m	£m
	Outright products	—	—
1	Interest rate risk (general and specific)	7,489	6,068
2	Equity risk (general and specific)	4,257	3,750
3	Foreign exchange risk	1,266	2,710
4	Commodity risk	—	—
	Options	—	—
5	Simplified approach	—	—
6	Delta-plus approach	1,420	1,166
7	Scenario approach	147	194
8	**Securitisation (specific risk)**	3,151	3,518
9	**Total**	**17,730**	17,406

Standardised market risk RWAs increased £0.3bn to £17.7bn primarily due to increased trading activity partially offset by a reduction in the Pillar 1 Structural FX charge.

Table 55: MR2-A – Market risk under the internal Model Approach (IMA)

This table shows RWAs and capital requirements under the internal models approach. The table shows the calculation of capital requirements as a function of latest and average values for each component.

		As at 30 June 2022		As at 31 December 2021	
		RWEAs	Own funds requirements	RWEAs	Own funds requirements
		£m	£m	£m	£m
1	**VaR (higher of values a and b)**	8,849	708	4,476	358
(a)	Previous day's VaR (VaRt-1)	—	380	—	168
(b)	Multiplication factor (mc) x average of previous 60 working days (VaRavg)	—	708	—	358
2	**SVaR (higher of values a and b)**	11,180	894	13,750	1,100
(a)	Latest available SVaR (SVaRt-1))	—	536	—	849
(b)	Multiplication factor (ms) x average of previous 60 working days (sVaRavg)	—	894	—	1,100
3	**IRC (higher of values a and b)**	3,193	255	4,113	329
(a)	Most recent IRC measure	—	255	—	329
(b)	12 weeks average IRC measure	—	205	—	314
5	Other	5,396	432	5,026	402
6	**Total**	**28,618**	**2,289**	27,365	2,189

Modelled market risk RWAs increased £1.3bn to £28.6bn primarily driven by:

- VaR increased £4.4bn primarily due to client and trading activity
- SVaR decreased £2.6bn primarily driven by a reduction in SVaR model adjustment as a result of changes in portfolio composition partially offset by increased client and trading activity

Regulatory backtesting

Backtesting is the method by which Group checks and affirms that its procedures for estimating VaR are reasonable and serve its purpose of estimating the potential loss arising from unfavourable market movements. The backtesting process is a regulatory requirement and seeks to estimate the performance of the regulatory VaR model. Performance is measured by the number of exceptions to the model, i.e. actual or hypothetical P&L loss in one trading day is greater than the estimated VaR for the same trading day. Barclays Group's procedures could be underestimating VaR if exceptions occur more frequently than expected (a 99% confidence interval indicates that one exception will occur in 100 days).

Backtesting is performed at a legal entity level, sub-portfolio levels and business-aligned portfolios (shown in the table below and in the charts on the next page) using Barclays Group's regulatory VaR model. Regulatory backtesting compares Regulatory VaR at 99% confidence level (one-day holding period equivalent) to actual and hypothetical changes in portfolio value as defined in CRR Article 366. The consolidated Barclays Bank PLC, Barclays Capital Securities Ltd and Barclays Bank Ireland PLC is the highest level of consolidation for the VaR model that is used in the calculation of regulatory capital. The Intermediate Holding Company (IHC) backtesting process compares IHC 99% Regulatory VaR against Hypothetical P&L. The definition of Hypothetical P&L and the scope of Regulatory VaR for the IHC are consistent with the Federal Reserve's Market Risk Rule.

A backtesting exception is generated when a loss is greater than the daily VaR for any given day.

As defined by the PRA, a green status is consistent with a good working VaR model and is achieved for models that have four or fewer backtesting exceptions in a 250-day period. Backtesting counts the number of days when a loss exceeds the corresponding VaR estimate, measured at the 99% regulatory confidence level.

Backtesting is also performed on management VaR to validate it remains reasonable and fit for purpose.

The table below shows the VaR backtesting exceptions on legal entities aligned to Group's business as at 30 June 2022. Model performance at a legal entity level determines regulatory capital within those entities. Legal entity disclosure is also relevant from a management perspective as Barclays' VaR and model performance of VaR for a legal entity across asset class are key metrics in addition to asset class metrics across legal entity.

Barclays' regulatory DVaR model at the consolidated legal entity level maintained green model status throughout the half year to 30 June 2022.

	Actual P&L		Hypo P&L	
Portfolios	Total Exceptions	Status	Total Exceptions	Status
BBPlc solo - consolidated + BCSL + BBI	0	G	2	G
BBPlc solo - consolidated	0	G	3	G
BCSL	1	G	0	G
BBI	1	G	2	G
IHC	N/A	N/A	0	G

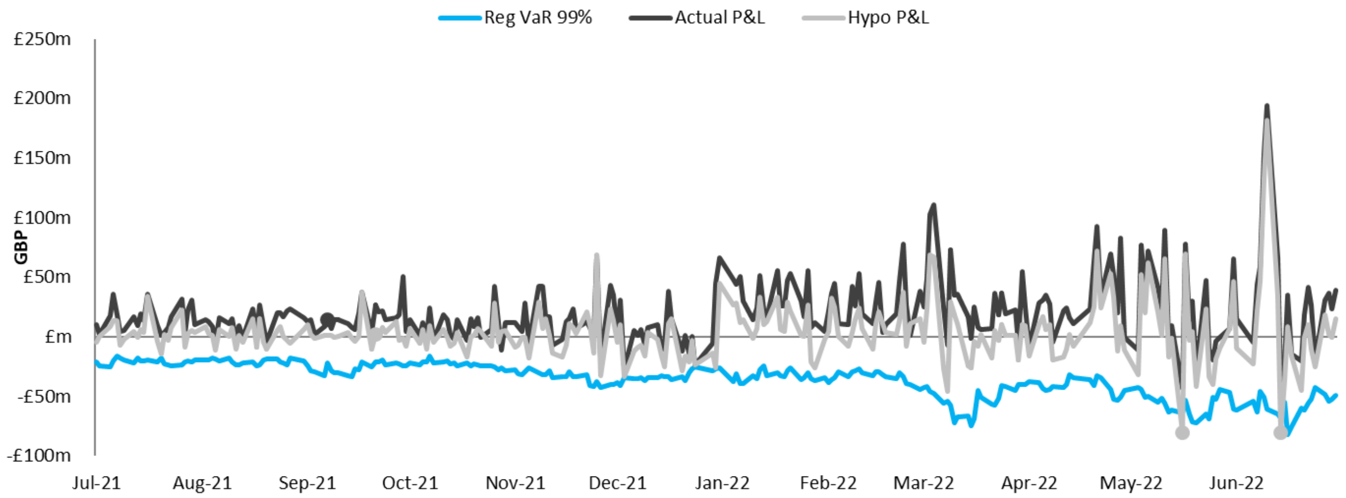
The charts below show VaR for the Group's regulatory portfolios aligned by legal entity. The black and grey points on the charts indicate losses on those days on which actual and hypothetical P&L respectively exceeded the VaR amount.

In addition to being driven by market moves in excess of the 99% confidence level, backtesting exceptions can be caused by risks that impact P&L not captured directly in the VaR itself but separately captured as non VaR-type, namely Risks Not in VaR (RNIVs).

Exceptions are reported to internal management and regulators according to a CRR prescribed schedule as and when they occur, and are investigated to ensure the model performs as expected. In the half year to 30 June 2022, Group experienced two back testing exceptions against hypothetical P&L: one exception was driven by volatility in foreign exchange rates while the other was a broad-based exception with drivers from multiple asset classes.

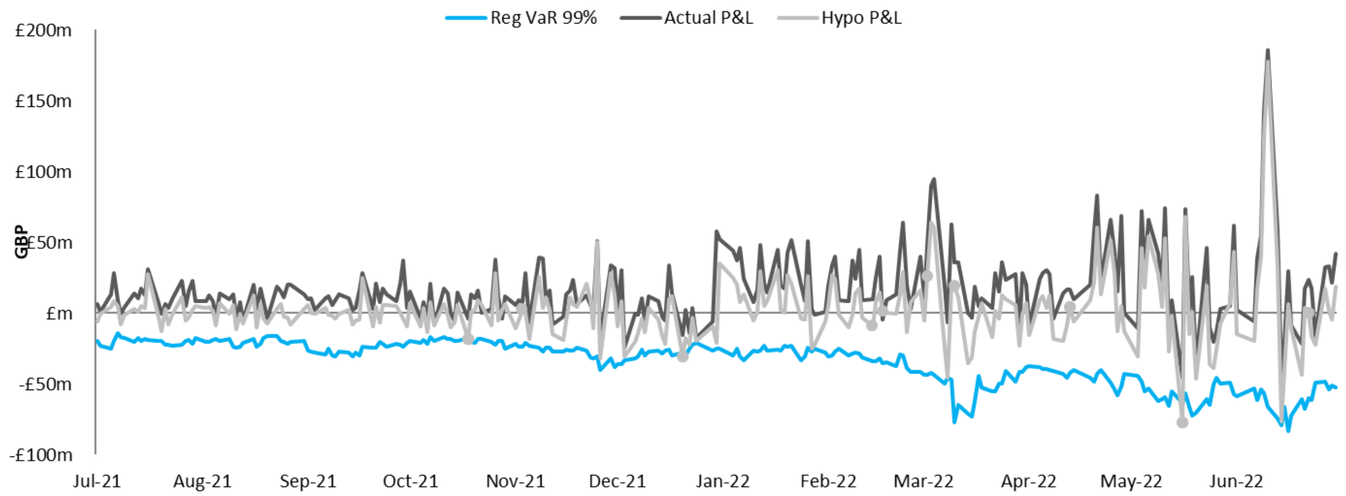
Table 56: MR4 - Comparison of VaR estimates with gains/losses

BBPLC solo-consolidated, Barclays Capital Securities Limited (BCSL) and BBI

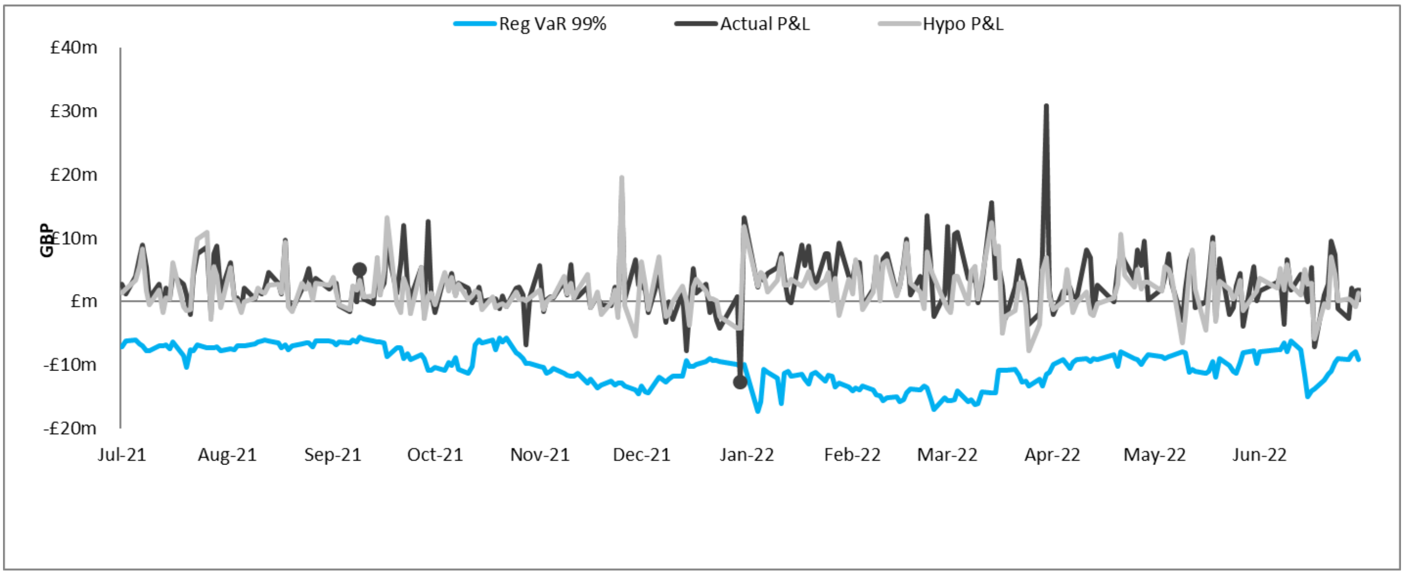


Note: Data reported between the period 1st July 2021 and 30th June 2022 is at BBPLC solo-consolidated, BCSL and BBI entity.

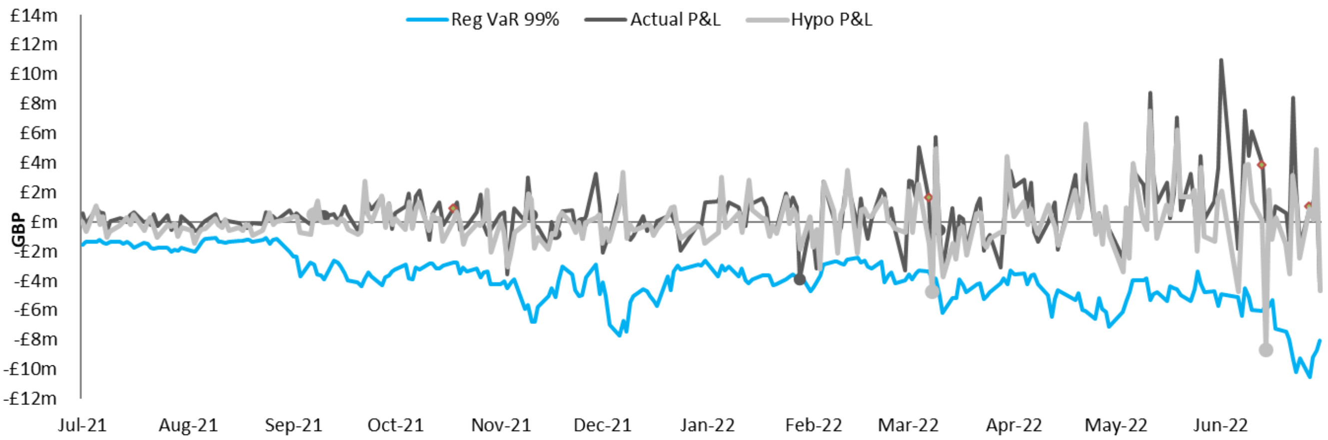
BBPLC solo-consolidated



BCSL


Reg VaR 99%
Actual P&L
Hypo P&L
£40m
£30m
£20m
£10m
£m
-£10m
-£20m
GBP
Jul-21
Aug-21
Sep-21
Oct-21
Nov-21
Dec-21
Jan-22
Feb-22
Mar-22
Apr-22
May-22
Jun-22

BBI


Reg VaR 99%
Actual P&L
Hypo P&L
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£12m
£10m
£8m
£6m
£4m
£2m
£m
-£2m
-£4m
-£6m
-£8m
-£10m
-£12m
GBP
Jul-21
Aug-21
Sep-21
Oct-21
Nov-21
Dec-21
Jan-22
Feb-22
Mar-22
Apr-22
May-22
Jun-22

IHC

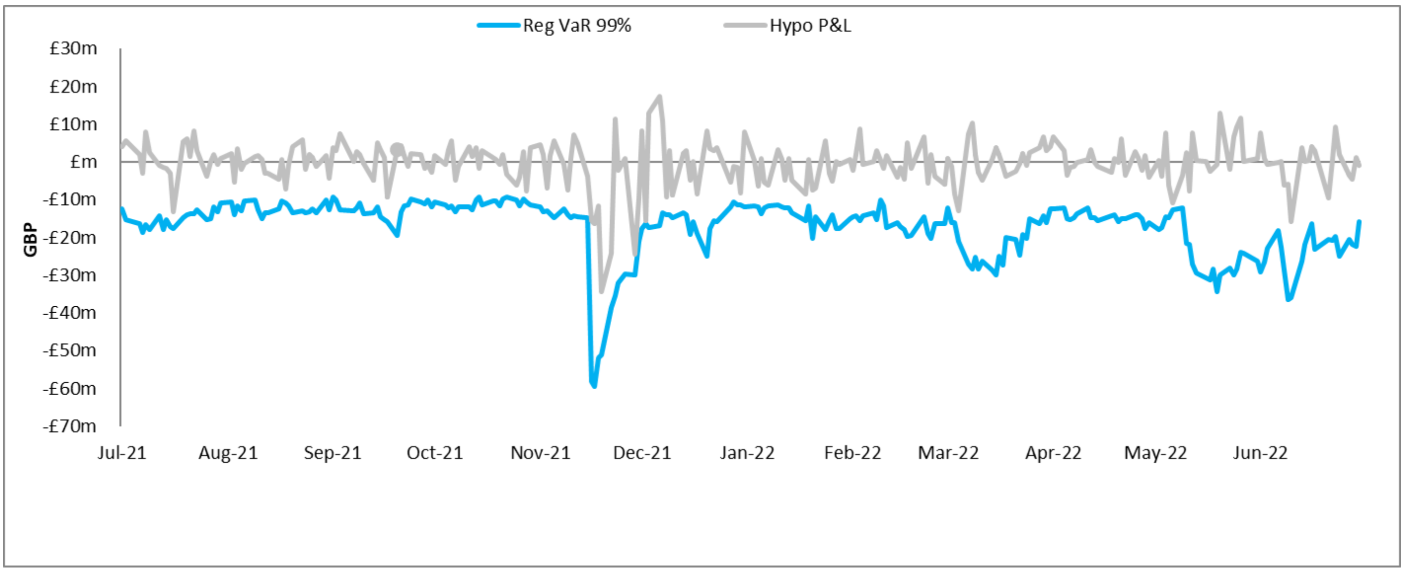
Reg VaR 99%
Hypo P&L
£30m
£20m
£10m
£m
-£10m
-£20m
-£30m
-£40m
-£50m
-£60m
-£70m
GBP
Jul-21
Aug-21
Sep-21
Oct-21
Nov-21
Dec-21
Jan-22
Feb-22
Mar-22
Apr-22
May-22
Jun-22

Table 57: SEC1 - Securitisation exposures in the non-trading book[1]

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

		Institution acts as originator							Institution acts as sponsor				Institution acts as investor			
		Traditional				Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total
		STS		Non-STS					STS	Non-STS			STS	Non-STS		
			of which SRT		of which SRT		of which SRT									
As at 30 June 2022		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	**Total exposures**	**—**	**—**	**41,514**	**5,343**	**44,283**	**44,283**	**85,797**	**60**	**7,026**	**—**	**7,086**	**1,144**	**22,292**	**—**	**23,436**
2	Retail (total)	—	—	17,167	4,924	—	—	17,167	60	4,878	—	4,938	1,144	6,629	—	7,773
3	Residential mortgage	—	—	8,056	4,518	—	—	8,056	—	1,124	—	1,124	944	4,162	—	5,106
4	Credit card	—	—	—	—	—	—	—	—	603	—	603	—	—	—	—
5	Other retail exposures	—	—	9,111	406	—	—	9,111	60	3,151	—	3,211	200	2,467	—	2,667
6	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Wholesale (total)	—	—	24,347	419	44,283	44,283	68,630	—	2,148	—	2,148	—	15,663	—	15,663
8	Loans to corporates	—	—	23,928	—	40,354	40,354	64,282	—	94	—	94	—	12,158	—	12,158
9	Commercial mortgage	—	—	407	407	—	—	407	—	—	—	—	—	350	—	350
10	Lease and receivables	—	—	—	—	—	—	—	—	1,203	—	1,203	—	1,824	—	1,824
11	Other wholesale	—	—	12	12	3,929	3,929	3,941	—	851	—	851	—	1,332	—	1,332
12	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	0	—	0

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

Table 58: SEC2 - Securitisation exposures in the trading book[1]

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

		Institution acts as originator				Institution acts as sponsor				Institution acts as investor			
		Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total
		STS	Non-STS			STS	Non-STS			STS	Non-STS		
As at 30 June 2022		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	**Total exposures**	**—**	**0**	**—**	**0**	**—**	**—**	**—**	**—**	**—**	**81**	**—**	**81**
2	Retail (total)	—	0	—	0	—	—	—	—	—	69	—	69
3	Residential mortgage	—	0	—	0	—	—	—	—	—	21	—	21
4	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
5	Other retail exposures	—	—	—	—	—	—	—	—	—	48	—	48
6	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—
7	Wholesale (total)	—	—	—	—	—	—	—	—	—	12	—	12
8	Loans to corporates	—	—	—	—	—	—	—	—	—	—	—	—
9	Commercial mortgage	—	—	—	—	—	—	—	—	—	3	—	3
10	Lease and receivables	—	—	—	—	—	—	—	—	—	0	—	0
11	Other wholesale	—	—	—	—	—	—	—	—	—	9	—	9
12	Re-securitisation	—	—	—	—	—	—	—	—	—	0	—	0

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

Table 59: SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor[1]

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

		Exposure values (by RW bands/deductions)					Exposure values (by regulatory				RWEA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250%	1250% RW/ deductio	SEC-IRBA	SEC-ERBA (includin	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (includin	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (includi	SEC-SA	1250%/ deductions
As at 30 June 2022		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	**Total exposures**	**33,916**	**20,586**	**688**	**85**	**0**	**44,174**	**6,980**	**4,121**	**—**	**8,893**	**1,640**	**654**	**—**	**711**	**131**	**52**	**—**
2	Traditional transactions	9,356	917	688	85	0	—	6,980	4,066	—	—	1,640	629	—	—	131	50	—
3	Securitisation	9,356	917	688	85	0	—	6,980	4,066	—	—	1,640	629	—	—	131	50	—
4	Retail underlying	8,005	646	161	85	—	—	4,984	3,913	—	—	1,062	606	—	—	85	48	—
5	*Of which STS*	*60*	—	—	—	—	—	*60*	—	—	—	*6*	—	—	—	*0*	—	—
6	Wholesale	1,351	271	527	0	0	—	1,996	153	—	—	578	23	—	—	46	2	—
7	*Of which STS*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic transactions	24,560	19,669	—	0	0	44,174	—	55	—	8,893	—	25	—	711	—	2	—
10	Securitisation	24,560	19,669	—	0	—	44,174	—	55	—	8,893	—	25	—	711	—	2	—
11	*Retail underlying*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	*Wholesale*	*24,560*	*19,669*	—	*0*	*0*	*44,174*	—	*55*	—	*8,893*	—	*25*	—	*711*	—	*2*	—
13	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

Table 60: SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor[1]

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

		Exposure values (by RW bands/deductions)					Exposure values (by regulatory				RWEA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions
As at 30 June 2022		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	**Total exposures**	**18,145**	**4,085**	**1,205**	**79**	**3**	**2,478**	**364**	**20,675**	**0**	**1,409**	**169**	**3,465**	**2**	**113**	**13**	**277**	**0**
2	Traditional transactions	18,145	4,085	1,205	79	3	2,478	364	20,675	0	1,409	169	3,465	2	113	13	277	0
3	Securitisation	18,145	4,085	1,205	79	3	2,478	364	20,675	0	1,409	169	3,465	1	113	13	277	0
4	Retail underlying	7,627	151	4	58	0	—	270	7,571	0	—	111	1,105	1	—	9	88	0
5	*Of which STS*	*1,144*	—	—	—	—	—	*200*	*944*	—	—	*20*	*94*	—	—	*2*	*8*	—
6	Wholesale	10,518	3,934	1,201	21	3	2,478	94	13,104	0	1,409	58	2,360	0	113	4	189	0
7	*Of which STS*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Re-securitisation	—	—	—	—	0	—	—	—	0	—	—	—	1	—	—	—	0
9	Synthetic transactions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	*Retail underlying*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	*Wholesale*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

Table 61: SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments[1]

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

		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
			Of which exposures in default	
As at 30 June 2022		£m	£m	£m
1	**Total exposures**	**150,878**	**1,837**	**—**
2	Retail (total)	47,864	940	—
3	residential mortgage	30,169	872	—
4	credit card	—	—	—
5	other retail exposures	15,921	64	—
6	re-securitisation	1,774	4	—
7	Wholesale (total)	103,014	897	—
8	loans to corporates	69,308	198	—
9	commercial mortgage	29,377	497	—
10	lease and receivables	—	—	—
11	other wholesale	4,329	202	—
12	re-securitisation	—	—	—

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

Table 62: CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

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

	General credit exposures		Relevant credit exposures – Market risk				Own fund requirements						
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Securitisation exposures Exposure value for non-trading book	Total exposure value	Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total	Risk-weighted exposure amounts	Own fund requirements weights	Counter-cyclical buffer rate (%)
Breakdown by country	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	%	%
Norway	355	388	33	13	—	789	27	3	—	30	378	0.16%	1.50%
Hong Kong	449	465	31	128	—	1,073	50	9	—	59	735	0.31%	1.00%
Slovakia	—	—	—	5	—	5	—	—	—	—	5	—%	1.00%
Luxembourg	2,199	3,678	180	1	426	6,485	228	29	7	264	3,301	1.41%	0.50%
Czech Republic	12	141	—	13	—	166	7	1	—	8	105	0.04%	0.50%
Bulgaria	—	—	—	—	—	—	—	—	—	—	—	—%	0.50%
Total (countries with existing CCyB rate)	3,015	4,672	244	160	426	8,518	312	42	7	361	4,524	1.92%	
United Kingdom	25,993	261,098	806	131	27,020	315,048	7,128	78	384	7,590	94,875	40.65%	n/a
United States	45,191	63,691	11,451	1,039	46,313	167,685	5,530	774	806	7,111	88,883	38.08%	n/a
Germany	2,682	7,919	469	364	431	11,865	392	52	8	451	5,635	2.41%	n/a
Italy	681	5,566	67	688	—	7,002	257	31	—	288	3,595	1.54%	n/a
India	2,818	176	86	20	185	3,285	248	16	3	267	3,338	1.43%	n/a
Ireland	946	3,305	111	22	1,370	5,754	168	17	25	210	2,630	1.13%	n/a
Canada	949	3,284	114	51	10	4,409	196	12	—	208	2,606	1.12%	n/a
France	1,992	3,524	280	332	183	6,312	166	36	2	205	2,556	1.10%	n/a
Total (countries with own funds requirements weights 1% or above	81,252	348,563	13,384	2,647	75,512	521,360	14,085	1,016	1,228	16,330	204,118	87.46%	
Total (rest of the world less than 1% requirement)	13,940	22,655	1,874	2,285	2,852	43,606	1,641	278	63	1,982	24,773	10.60%	n/a
Total	98,207	375,890	15,502	5,092	78,790	573,484	16,038	1,336	1,298	18,673	233,415	100.00%	

Table 63: UK CCyB2 - Amount of institution-specific countercyclical capital buffer

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

As at 30 June 2022		
1	Total risk exposure amount	**£344,516m**
2	Institution specific countercyclical capital buffer rate	**0.01%**
3	Institution specific countercyclical capital buffer requirement	**£45m**