

2014 EU-wide Stress Test Summary Adverse Scenario

UK - Barclays plc

Actual figures as of 31 December 2013	mIn GBP, %
Operating profit before impairments	7,154
Impairment losses on financial and non-financial assets in the banking book	4,262
Common Equity Tier 1 capital ⁽¹⁾	40,225
Total Risk Exposure ⁽¹⁾	442,493
Common Equity Tier 1 ratio, % ⁽¹⁾	9.1%

Outcome of the adverse scenario as of 31 December 2016	mIn GBP, %
3 yr cumulative operating profit before impairments	12,103
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	13,581
3 yr cumulative losses from the stress in the trading book	5,271
Valuation losses due to sovereign shock after tax and prudential filters	622
Common Equity Tier 1 capital ⁽¹⁾	38,436
Total Risk Exposure ⁽¹⁾	538,051
Common Equity Tier 1 ratio, % ⁽¹⁾	7.1%

Memorandum items	mIn GBP
Common EU wide CET1 Threshold (5.5%)	29,593
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ⁽³⁾	4,486
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	0

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

⁽²⁾ Conversions not considered for CET1 computation

⁽³⁾ Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period

2014 EU-wide Stress Test Summary Baseline Scenario

UK - Barclays plc

Actual figures as of 31 December 2013	mIn GBP, %
Operating profit before impairments	7,154
Impairment losses on financial and non-financial assets in the banking book	4,262
Common Equity Tier 1 capital ⁽¹⁾	40,225
Total Risk Exposure ⁽¹⁾	442,493
Common Equity Tier 1 ratio, % ⁽¹⁾	9.1%

Outcome of the baseline scenario as of 31 December 2016	mIn GBP, %
3 yr cumulative operating profit before impairments	17,560
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	7,926
3 yr cumulative losses from the stress in the trading book	3,286
Common Equity Tier 1 capital ⁽¹⁾	45,195
Total Risk Exposure ⁽¹⁾	460,478
Common Equity Tier 1 ratio, % ⁽¹⁾	9.8%

Memorandum items	mIn GBP
Common EU wide CET1 Threshold (8.0%)	36,838

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.


2014 EU-wide Stress Test
Credit Risk

(mm GBP, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	244	0	112,193	0	9,151	10	101	0	10,188	0	2,580	11	0	0	0	0	0	0	1
Institutions	1,444	0	48,116	42	6,750	1	397	0	11,500	89	3,321	1	0	12	0	0	0	9	
Corporates	14,739	381	161,774	1,447	50,477	2,553	10,034	834	63,424	2,404	47,497	43	132	41	399	162	2,328	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	12,255	814	0	0	0	0	9,776	0	0	0	0	0	0	39	
Corporates - Of Which: SME	2,728	185	20,626	632	1,999	31	2,177	444	9,671	1,134	1,875	30	8	45	22	140	20	4	
Retail	0	0	219,799	7,418	44,522	2,751	0	53,858	8,222	26,605	3,721	0	482	2,414	320	1,364	0	0	
Retail - Secured on real estate property	58%	0	168,013	4,443	17,784	408	0	26,721	4,712	6,675	413	0	154	547	52	61	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	16,744	1,554	11,587	1,268	0	11,464	2,491	8,517	1,762	0	144	89	3	13	0	0	
Retail - Secured on real estate property - Of Which: non-SME	58%	0	148,013	4,443	17,486	387	0	26,721	4,712	6,530	370	0	154	547	47	47	0	0	
Retail - Qualifying Revolving	0	0	35,022	1,673	15,152	1,077	0	15,673	1,018	11,413	1,346	0	182	1,011	138	656	0	0	
Retail - Other Retail	0	0	8,650	583	1,031	143	0	4,039	1,783	799	201	0	23	180	52	49	0	0	
Retail - Other Retail - Of Which: SME	0	0	8,114	920	10,554	1,125	0	7,425	709	718	1,561	0	123	674	78	601	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	442	0	83	0	0	0	0	306	0	0	0	0	2	0	0	0	0	0	
Securitisation	0	0	21,599	635	0	0	0	8,447	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	202	0	14,332	0	2,544	0	202	0	14,096	0	346	0	0	0	0	0	0	23	
TOTAL	17,072	381	577,895	9,106	114,287	5,313	11,040	814	157,109	10,715	80,349	6,075	85	132	547	2,811	506	3,704	
Securitisation and re-securitisation positions, deducted from capital *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(*) Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

as of 31/12/2014	Impairment rate	Stock of Provisions	Coverage Ratio	Baseline Scenario			Adverse Scenario		
				as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
				Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.02%	21	21.21%	0.02%	31	27.08%	0.02%	45	30.48%	
0.03%	30	13.09%	0.03%	37	16.01%	0.03%	45	18.57%	
0.24%	3525	37.05%	0.24%	4005	38.02%	0.26%	4663	38.87%	
0.02%	1	0.27%	0.02%	1	0.52%	0.02%	2	0.73%	
0.30%	317	20.41%	0.31%	428	23.91%	0.33%	538	26.89%	
0.70%	679	33.13%	0.64%	8611	37.01%	0.62%	10319	39.52%	
0.09%	991	10.78%	0.08%	1125	11.06%	0.07%	1233	11.11%	
1.92%	32	18.83%	1.41%	22	17.79%	1.17%	21	16.42%	
0.08%	969	10.69%	0.07%	1103	10.99%	0.07%	1212	11.06%	
2.73%	3187	52.63%	2.40%	4188	60.58%	2.51%	5176	64.15%	
2.00%	2810	45.29%	2.09%	3299	48.43%	1.96%	3910	51.13%	
1.76%	1919	29.11%	1.80%	215	36.22%	1.77%	895	41.26%	
2.13%	202	51.30%	2.26%	2584	52.78%	2.09%	3014	54.73%	
0.00%	2	-	0.00%	2	-	0.00%	2	-	
0.42%	10367	34.27%	0.39%	12748	37.19%	0.39%	15074	39.17%	

as of 31/12/2014	Impairment rate	Stock of Provisions	Coverage Ratio	Baseline Scenario			Adverse Scenario		
				as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
				Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.03%	32	22.45%	0.03%	50	30.84%	0.03%	74	36.97%	
0.08%	48	15.49%	0.09%	74	21.51%	0.08%	96	25.73%	
0.47%	4316	35.66%	0.58%	5589	47.37%	0.59%	6794	39.49%	
0.03%	1	0.51%	0.03%	3	1.30%	0.03%	5	1.88%	
0.49%	487	26.14%	0.63%	688	30.33%	0.63%	859	32.84%	
0.89%	7572	34.75%	0.98%	10674	39.98%	0.88%	13189	43.52%	
0.12%	1172	12.53%	0.15%	1509	14.01%	0.13%	1959	15.15%	
2.96%	24	19.90%	2.77%	29	20.94%	3.08%	31	21.27%	
0.12%	1149	12.44%	0.14%	1551	13.93%	0.13%	1924	15.08%	
3.46%	3495	51.70%	3.44%	4938	58.70%	3.05%	6133	64.90%	
2.56%	2904	48.08%	2.20%	4087	54.99%	2.33%	5097	60.17%	
2.74%	1672	33.60%	3.31%	1055	45.08%	3.48%	1408	51.99%	
2.47%	2032	54.15%	3.15%	3033	59.11%	3.13%	3889	62.27%	
0.00%	2	-	0.00%	2	-	0.00%	2	-	
0.60%	11971	34.89%	0.67%	16324	38.94%	0.62%	20157	41.93%	

(mm GBP, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	29,573	0	131	0	0	0	2,566	0	17	0	0	0	0	0	0	0	
Institutions	309	0	15,060	0	1,381	0	81	0	1,500	0	705	0	0	12	0	0	0	0	
Corporates	188	0	68,374	1,055	25,478	725	120	0	31,749	2,044	22,765	394	0	40	275	26	229	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	10,248	440	0	0	0	0	7,801	0	0	0	0	0	0	36	
Corporates - Of Which: SME	2,728	185	20,626	632	1,999	31	2,177	444	9,671	1,134	1,875	30	8	45	22	140	20	4	
Retail	0	0	164,514	5,296	18,608	1,215	0	37,671	5,678	9,983	1,797	0	288	1,643	500	553	0	0	
Retail - Secured on real estate property	56%	0	123,081	2,576	9,974	71	0	16,517	2,848	3,625	72	0	69	22	0	4	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	123,081	2,576	9,974	71	0	16,517	2,848	3,625	72	0	69	22	0	4	0	0	
Retail - Secured on real estate property - Of Which: non-SME	56%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	29,327	1,410	3,286	475	0	12,997	734	2,667	723	0	134	865	19	233	0	0	
Retail - Other Retail	0	0	11,498	1,310	5,347	649	0	6,157	2,095	3,482	1,000	0	85	755	30	315	0	0	
Retail - Other Retail - Of Which: SME	0	0	7,422	560	117	84	0	7,422	560	117	84	0	148	84	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	4,076	751	5,230	666	0	4,795	352	3,866	998	0	64	587	30	315	0	0	
Equity	3	0	83	0	0	0	0	0	307	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	6,882	0	0	0	0	0	1,394	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	7,544	0	1,691	0	201	0	7,534	0	226	0	0	0	0	0	0	0	
TOTAL	500	0	291,732	6,281	47,288	1,939	201	0	82,724	7,724	33,694	2,193	0	342	1,918	81	782	0	
Securitisation and re-securitisation positions, deducted from capital *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(*) Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

as of 31/12/2014	Impairment rate	Stock of Provisions	Coverage Ratio	Baseline Scenario			Adverse Scenario		
				as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
				Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.00%	0	53.87%	0.00%	0	67.76%	0.00%	0	66.32%	
0.01%	13	16.10%	0.01%	14	19.92%	0.01%	15	24.05%	
0.20%	749	20.88%	0.23%	1014	24.77%	0.28%	1351	28.18%	
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	
0.23%	327	20.90%	0.24%	394	25.29%	0.27%	491	29.15%	
0.59%	3964	34.96%	0.54%	5111	39.92%	0.55%	6224	43.12%	
0.00%	131	1.82%	0.00%	143	1.96%	0.00%	148	1.90%	
0.00%	0	0	0	0	0	0	0	0	
0.00%	131	1.82%	0.00%	143	1.96%	0.00%	148	1.90%	
3.30%	2132	52.04%	2.82%	2849	61.09%	3.04%	3571	65.00%	
1.63%	1704	51.59%	1.89%	2119	54.19%	1.84%	2501	57.20%	
1.57%	317	28.90%	1.48%	484	38.85%	1.45%	6		



2014 EU-wide Stress Test

P&L

(mln GBP)

	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	11,600	11,600	11,600	11,600	11,600	11,600	11,600
Net trading income		4,890	5,547	5,876	3,897	4,951	5,478
of which trading losses from stress scenarios		-1,643	-986	-657	-2,636	-1,581	-1,054
Other operating income	1,051	1,384	1,205	1,113	953	979	974
Operating profit before impairments	7,154	5,253	5,996	6,311	3,071	4,290	4,743
Impairment of financial assets (-)	-4,183	-2,787	-2,451	-2,372	-4,639	-4,491	-3,925
Impairment of financial assets other than instruments designated at fair value through P&I (-)	-4,278	-2,671	-2,382	-2,326	-4,409	-4,353	-3,833
Impairment Financial assets designated at fair value through P&L (-)	95	-116	-70	-46	-230	-138	-92
Impairment on non financial assets (-)	-79	-118	-103	-95	-224	-166	-137
Operating profit after impairments from stress scenarios	2,892	2,348	3,443	3,844	-1,792	-367	681
Other Income and expenses	-24	261	199	161	349	243	193
Pre-Tax profit	2,868	2,609	3,642	4,005	-1,443	-124	874
Tax	-1,571	-783	-1,093	-1,202	433	37	-262
Net income	1,297	1,826	2,549	2,804	-1,010	-87	612
Attributable to owners of the parent	540	1,235	1,966	2,210	-1,571	-639	57
of which carried over to capital through retained earnings	0	741	1,179	1,326	-1,571	-639	42
of which distributed as dividends	540	494	786	884	0	0	15



2014 EU-wide Stress Test

RWA

	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
(mln GBP)							
Risk exposure amount for credit risk	324,204	337,531	338,966	342,188	370,177	389,877	397,261
Risk exposure amount Securitisation and re-securitisations	24,262	28,583	30,907	32,411	34,125	39,711	43,215
Risk exposure amount Other credit risk	299,942	308,948	308,060	309,777	336,051	350,167	354,046
Risk exposure amount for market risk	64,001	64,001	64,001	64,001	86,502	86,502	86,502
Risk exposure amount for operational risk	54,288	54,288	54,288	54,288	54,288	54,288	54,288
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
Total Risk exposure amount	442,493	455,821	457,256	460,478	510,967	530,668	538,051



Securitisation

(mln GBP)

		as of 31/12/2013	Baseline scenario			Adverse scenario		
			31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	23,108						
	Trading Book (excl. correlation trading positions under CRM)	3,291						
	Correlation Trading Portfolio (CRM)	0						
	Total	26,399						
Risk exposure values	Banking Book	15,615	19,084	20,876	22,056	24,022	28,875	31,993
	Trading Book (excl. correlation trading positions under CRM)	8,647	9,498	10,030	10,355	10,104	10,835	11,222
	Total	24,262	28,583	30,907	32,411	34,125	39,711	43,215
Impairments	Hold to Maturity portfolio	179	179	179	179	312	312	312
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	179	179	179	179	312	312	312

(mln GBP)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013			
						Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)		
[0 - 3M [	Austria	0	0	0	0	0	7	3	121	-5	266	1	284	-1
[3M - 1Y [		54	0	54	49	5	254	33	17	0	465	3	437	-3
[1Y - 2Y [		0	0	-4	0	-4	83	2	0	0	722	9	759	-10
[2Y - 3Y [		110	0	110	97	13	96	8	42	-4	463	12	453	-11
[3Y - 5Y [		194	0	124	48	77	125	27	0	0	762	25	665	-23
[5Y - 10Y [		1,035	0	842	719	123	109	7	13	-3	365	13	373	-14
[10Y - more		43	0	-70	0	-70	913	54	37	-10	0	0	0	0	
Tot		1,435	0	1,056	912	144	1,587	133	230	-23	3,043	63	2,971	-63	
[0 - 3M [Belgium	9	0	9	0	9	42	0	232	-4	118	0	141	-1
[3M - 1Y [10	0	4	0	4	0	0	0	0	171	1	246	-2
[1Y - 2Y [	150		0	143	108	35	0	0	0	0	512	8	529	-7
[2Y - 3Y [	749		0	707	704	3	1,250	134	0	0	801	17	692	-16
[3Y - 5Y [	602		0	558	515	44	13	0	0	0	775	18	772	-22
[5Y - 10Y [	1,491		0	1,416	1,022	394	42	1	0	0	464	11	309	-7
[10Y - more	99		0	-548	0	-548	409	67	542	-178	0	0	0	0	
Tot	3,111		0	2,289	2,348	-60	1,756	203	774	-182	2,841	54	2,689	-53	
[0 - 3M [Bulgaria		0	0	0	0	0	0	0	0	0	67	2	64	-1
[3M - 1Y [0	0	0	0	0	0	0	0	0	148	2	138	-2
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	189	3	195	-3
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	63	1	52	-1
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	331	11	334	-8
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	3	0	5	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	801	18	788	-14	
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	4	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	4	1	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	3	1	3	-1
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0		0	0	0	0	0	0	0	0	7	2	7	-1	
[0 - 3M [Czech Republic		0	0	0	0	0	0	0	0	0	53	1	18	0
[3M - 1Y [5	0	5	0	5	42	1	0	0	76	0	107	-1
[1Y - 2Y [		0	0	0	0	0	42	2	0	0	118	2	123	-2
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	95	2	88	-2
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	53	1	70	-2
[5Y - 10Y [		5	0	1	0	1	0	0	0	0	30	1	30	-1
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		10	0	6	0	6	83	3	0	0	425	6	436	-7	
[0 - 3M [Denmark	296	0	296	287	9	250	0	544	-6	232	1	233	0
[3M - 1Y [314	0	303	314	-12	0	0	89	-3	85	0	149	-1
[1Y - 2Y [	0		0	-8	0	-8	0	0	117	-8	154	1	155	-1
[2Y - 3Y [	11		0	11	0	11	319	15	134	-14	303	2	268	-2
[3Y - 5Y [	0		0	-13	0	-13	0	0	20	-3	389	2	375	-5
[5Y - 10Y [	8		0	8	0	8	19	5	76	-2	73	1	105	-3
[10Y - more	3		0	3	0	3	0	0	0	0	0	0	0	0	
Tot	632		0	599	601	-2	588	20	980	-35	1,236	6	1,285	-11	
[0 - 3M [Estonia		0	0	0	0	0	0	0	0	0	9	0	8	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	35	1	33	-1
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	31	0	15	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	2	0	2	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	13	1	25	-1
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	3	1	1	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	6	0	93	3	84	-2	
[0 - 3M [Finland	0	0	0	0	0	283	8	354	-9	76	0	41	0
[3M - 1Y [0	0	-29	0	-29	344	13	83	-3	111	1	39	0
[1Y - 2Y [	0		0	0	0	0	167	11	83	-8	94	1	208	-1
[2Y - 3Y [	3		0	3	0	3	408	39	834	-66	340	2	202	-1
[3Y - 5Y [	40		0	-25	9	-35	1,848	263	1,125	-173	197	1	169	-2
[5Y - 10Y [	804		0	729	598	130	767	112	504	-58	91	1	85	-1
[10Y - more	44		0	44	0	44	0	0	250	-43	0	0	0	0	
Tot	891		0	721	608	114	3,817	445	3,233	-359	909	5	744	-4	
[0 - 3M [Finland		22	0	22	0	22	1,229	34	802	-8	365	0	366	-1
[3M - 1Y [156	0	150	0	150	717	20	1,874	-103	601	2	660	-1
[1Y - 2Y [		1,398	0	1,397	1,291	106	1,052	81	213	-12	1,177	3	1,239	-3

(mln GBP)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013					
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013					
Notional value	Fair-value at 31/12/2013 (+)					Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)						
[3Y - 5Y [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Lithuania	0	0	0	0	0	0	0	0	0	0	0	15	0	21	0
[3M - 1Y [	0		0	0	0	0	0	0	0	0	0	74	1	65	-1	
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	102	1	78	-1	
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	63	1	77	-1	
[3Y - 5Y [	0		0	0	0	0	0	121	2	0	0	137	4	130	-3	
[5Y - 10Y [	4	0	4	0	0	4	266	13	0	0	43	2	30	-1		
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	4	0	4	0	0	4	387	14	0	0	434	8	401	-6			
[0 - 3M [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [5	0	5	0	0	5	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [0	0	-5	0	0	-5	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Netherlands	178	0	147	167	0	-20	208	0	0	0	0	67	0	72	0	
[3M - 1Y [		11	0	3	0	0	3	1,355	44	208	-7	287	1	310	-1
[1Y - 2Y [		73	0	37	44	0	-7	5,852	466	584	-40	122	1	144	-1
[2Y - 3Y [		347	0	311	248	0	63	2,498	207	417	-47	248	1	236	-2
[3Y - 5Y [		777	0	557	563	0	-7	263	0	2,084	-376	779	2	1,049	-3
[5Y - 10Y [	2,604	0	2,499	1,598	901	0	0	2,659	-452	348	6	222	-4			
[10Y - more	67	0	-681	0	0	-288	0	1,075	0	0	0	0	0				
Tot	4,056	0	2,872	2,620	0	252	10,176	744	7,027	-1,209	1,851	10	2,033	-11			
[0 - 3M [	Norway	0	0	0	0	0	0	10	0	531	-6	1	0	1	0	
[3M - 1Y [		0	0	0	0	0	0	0	-1	55	-1	58	1	57	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	60	-5	93	1	90	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	99	-8	52	0	70	-1
[3Y - 5Y [		1	0	1	0	0	1	0	0	319	-36	119	1	169	-1
[5Y - 10Y [	20	0	20	0	0	20	0	0	30	-1	44	0	30	0		
[10Y - more	0	0	0	0	0	0	103	0	40	-8	0	0	0	0			
Tot	21	0	21	0	0	21	113	0	1,134	-64	367	3	417	-2			
[0 - 3M [	Poland	2	0	2	0	0	2	0	0	56	0	56	1	48	-1	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	258	3	218	-2
[1Y - 2Y [		8	0	1	0	0	1	0	0	0	0	106	2	135	-2
[2Y - 3Y [		3	0	1	0	0	1	0	0	0	0	224	3	208	-3
[3Y - 5Y [		15	0	4	0	0	4	0	0	0	0	346	8	389	-7
[5Y - 10Y [	15	0	-6	0	0	-6	0	0	0	0	61	3	52	-1		
[10Y - more	0	0	-3	0	0	-3	0	0	0	0	0	0	0	0			
Tot	44	0	-2	0	0	-2	0	0	0	0	1,051	19	1,050	-15			
[0 - 3M [	Portugal	1	0	1	0	0	1	0	0	0	0	83	0	152	0	
[3M - 1Y [		182	1	159	181	0	-22	125	5	0	0	337	1	373	-1
[1Y - 2Y [		137	11	126	124	0	2	625	40	0	0	734	8	671	-10
[2Y - 3Y [		6	1	2	0	0	2	0	0	0	0	693	23	581	-20
[3Y - 5Y [		15	5	6	0	0	6	251	42	1,076	-166	1,199	97	1,211	-97
[5Y - 10Y [	71	2	32	-1	0	33	0	0	86	-11	424	60	427	-58		
[10Y - more	22	22	-2	0	0	-2	0	0	0	0	0	0	0	0			
Tot	435	42	325	304	0	21	1,001	87	1,162	-177	3,470	188	3,415	-185			
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	45	1	42	-1	
[3M - 1Y [		1	0	1	0	0	1	0	0	0	0	99	2	119	-3
[1Y - 2Y [		15	0	15	0	0	15	0	0	0	0	122	1	170	-2
[2Y - 3Y [		24	0	24	0	0	24	0	0	0	0	65	0	73	0
[3Y - 5Y [		4	0	3	0	0	3	0	0	0	0	181	11	190	-6
[5Y - 10Y [	1	0	-11	0	0	-11	0	0	0	0	0	0	0	0		
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot	46	0	33	0	0	33	0	0	0	0	512	14	594	-12			
[0 - 3M [	Slovakia	0	0	0	0	0	0	392	7	45	0	45	1	36	0	
[3M - 1Y [		3	0	3	0	0	3	1,914	35	133	-3	90	1	61	0
[1Y - 2Y [		0	0	0	0	0	0	1,615	53	72	-3	74	1	62	-1
[2Y - 3Y [		0	0	-1	0	0	-1	208	10	89	0	54	1	42	-1
[3Y - 5Y [		8	0	-1	0	0	-1	30	0	102	-1	128	5	70	-5

(mln GBP)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
							Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[5Y - 10Y [		27	0	15	0	0	15	382	33	0	0	9	0	11	0
[10Y - more		0	0	-15	0	0	-15	0	0	0	0	0	0	0	0
Tot		38	0	0	0	0	0	4,541	138	396	-6	400	8	282	-7
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	19	0	18	0
[3M - 1Y [		11	0	11	0	0	11	0	0	0	0	5	0	15	0
[1Y - 2Y [		0	0	-1	0	0	-1	0	0	0	0	31	0	20	0
[2Y - 3Y [		0	0	-1	0	0	-1	0	0	0	0	42	1	32	0
[3Y - 5Y [		30	0	28	26	0	2	0	0	0	0	40	2	29	-1
[5Y - 10Y [		35	0	25	29	0	-4	0	0	0	0	0	0	5	-1
[10Y - more		2	0	1	0	0	1	0	0	0	0	0	0	0	0
Tot		78	0	62	55	0	7	0	0	0	0	137	3	119	-2
[0 - 3M [	Spain	22	8	6	0	5	1	0	0	71	-4	418	1	394	-2
[3M - 1Y [		96	1	-8	0	76	-84	7	84	0	0	703	3	758	-3
[1Y - 2Y [		48	0	-146	0	21	-166	1	8	1	0	1,179	7	1,217	-7
[2Y - 3Y [		147	0	124	0	5	119	0	0	0	0	1,996	13	1,490	-6
[3Y - 5Y [		303	0	93	0	0	93	0	0	0	0	3,380	48	3,174	-43
[5Y - 10Y [		206	12	29	0	0	29	0	167	12	0	945	37	986	-40
[10Y - more		324	0	17	0	0	17	79	9	21	0	0	0	0	0
Tot		1,148	21	116	0	107	8	338	28	92	-4	8,621	108	8,019	-100
[0 - 3M [	Sweden	40	0	40	0	40	0	769	7	1,226	-27	125	0	91	0
[3M - 1Y [		51	0	51	43	0	9	0	0	3,494	-95	278	2	287	-1
[1Y - 2Y [		88	0	88	70	0	18	0	0	354	-22	214	3	215	-2
[2Y - 3Y [		92	0	0	61	0	-60	0	0	496	-48	469	3	361	-2
[3Y - 5Y [		192	0	135	185	0	-50	0	0	689	-95	286	2	353	-3
[5Y - 10Y [255	0	149	0	0	149	0	1,347	33	1,959	-134	122	2	148	-3
[10Y - more		8	0	-13	0	0	-13	3	0	3	-1	0	0	0	0
Tot		726	0	451	358	0	93	2,119	39	8,221	-421	1,494	11	1,455	-10
[0 - 3M [	United Kingdom	104	34	24	0	26	-1	476	16	228	-3	15	0	0	0
[3M - 1Y [		6	6	-9	0	-9	0	-9	239	13	-11	15	0	0	0
[1Y - 2Y [		20	5	-124	0	5	-130	414	2	534	-28	21	0	36	-1
[2Y - 3Y [		2,307	23	1,907	1,424	1	483	196	1	554	-10	6	0	24	-1
[3Y - 5Y [		4,575	44	4,515	4,101	0	414	1,070	6	1,356	-28	0	0	42	-1
[5Y - 10Y [		16,481	48	15,788	14,994	10	784	65	0	371	-15	0	0	0	0
[10Y - more		13,587	491	12,567	0	5,274	7,293	45	24	0	0	0	0	0	0
Tot		37,080	651	34,668	20,518	5,316	8,834	2,505	38	3,191	-94	57	0	102	-3
[0 - 3M [	Australia	2	0	2	0	2	0	92	1	1,575	-33	19	0	8	0
[3M - 1Y [		250	0	98	28	0	70	5	0	470	-8	21	0	24	0
[1Y - 2Y [		346	0	151	0	0	151	0	0	0	0	65	1	122	-2
[2Y - 3Y [		89	0	60	41	0	19	162	2	0	0	258	6	127	-3
[3Y - 5Y [		102	0	-102	0	0	-102	54	0	0	0	591	17	780	-23
[5Y - 10Y [		497	0	421	61	0	361	122	8	0	0	51	2	0	0
[10Y - more		272	0	177	0	0	177	84	3	0	-3	0	0	0	0
Tot		1,559	0	807	130	0	677	519	13	2,045	-43	1,005	25	1,061	-27
[0 - 3M [	Canada	0	0	0	0	0	0	1,105	7	1,333	-35	0	0	0	0
[3M - 1Y [		9	0	9	0	0	9	576	6	1,877	-60	0	0	0	0
[1Y - 2Y [		36	0	32	0	0	32	54	0	11	0	0	0	0	0
[2Y - 3Y [		0	0	-1	0	0	-1	45	1	202	-22	0	0	0	0
[3Y - 5Y [		7	0	5	0	0	5	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	-22	0	0	-22	3	0	3	0	0	0	0	0
[10Y - more		0	0	0	0	0	113	1	25	0	0	0	0	0	0
Tot		53	0	24	0	0	24	1,896	14	3,451	-117	0	0	0	0
[0 - 3M [	Hong Kong	1	0	1	0	0	1	23	0	343	-3	6	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	6	0	6	0
[1Y - 2Y [		8	0	8	0	0	8	0	0	0	0	0	0	0	0
[2Y - 3Y [		17	0	17	0	0	17	0	0	0	0	0	0	0	0
[3Y - 5Y [		6	0	6	0	0	6	0	0	0	0	0	0	0	0
[5Y - 10Y [		20	0	20	0	0	20	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		52	0	52	0	0	52	23	0	343	-3	12	0	6	0
[0 - 3M [	Japan	165	0	157	0	0	157	0	0	0	0	28	0	21	0
[3M - 1Y [		69	0	56	0	0	56	0	0	0	0	161	1	104	0
[1Y - 2Y [		459	0	386	346	0	40	0	0	0	0	391	5	295	-4
[2Y - 3Y [		308	0	145	117	0	28	0	0	0	0	290	7	327	-6
[3Y - 5Y [		819	0	149	0	0	149	0	0	288	-16	898	24	970	-27
[5Y - 10Y [		1,248	0	-609	0	0	-609	0	0	0	0	143	3	105	-3
[10Y - more		898	4	0	0	0	4	0	0	0	0	0	0	0	0
Tot		3,967	0	288	463	0	-174	0	0	288	-16	1,911	40	1,822	-40
[0 - 3M [	U.S.	209	0	-114	0	0	-114	0	3	0	0	451	0	223	0
[3M - 1Y [		404	0	-807	0	0	-807	0	0	0	0	474	1	694	-2
[1Y - 2Y [		1,543	296	-1,041	0	0	-1,041	3	6	0	0	467	1	309	0
[2Y - 3Y [		4,125	0	789	1,634	0	-844	0	0	0	0	338	1	263	-1
[3Y - 5Y [		6,526	0	3,808	1,979	0	1,829	0	0	0	0	277	1	376	-2
[5Y - 10Y [		12,781	0	8,827	8,333	0	494	0	0	0	0	280	3	239	-2

(mln GBP)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013							
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
				of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
												Notional value		Fair-value at 31/12/2013 (+)		Notional value		Fair-value at 31/12/2013 (-)	
[10Y - more Tot		7,019	0	4,553	0	0	4,553	0	0	0	0	0	0	0	0	0	0	0	0
		32,608	296	16,015	11,946	0	4,070	3	8	0	0	0	0	2,287	6	2,104	-6		
[0 - 3M [		1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		6	0	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Tot		7	0	7	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	7,945	25	3,122	-32	116	1	81	0				
[3M - 1Y [		33	0	33	32	0	0	2,798	48	12,031	-40	0	0	9	0				
[1Y - 2Y [		542	0	541	542	0	-1	1,361	43	2,193	-43	0	0	9	0				
[2Y - 3Y [	Switzerland	567	0	567	568	0	0	1,017	28	2,008	-79	18	0	21	-1				
[3Y - 5Y [		3	0	2	0	0	2	1,617	63	2,432	-163	0	0	0	0				
[5Y - 10Y [		3	0	0	0	0	0	134	7	96	-11	0	0	0	0				
[10Y - more Tot		5	0	3	0	0	3	64	0	54	0	0	0	0	0				
		1,153	0	1,145	1,142	0	4	14,936	215	21,936	-368	134	1	120	-1				
[0 - 3M [		392	0	392	210	0	183	3,897	41	3,275	-31	169	2	127	-1				
[3M - 1Y [		673	287	376	0	0	376	830	9	767	-34	282	3	288	-2				
[1Y - 2Y [		189	0	161	0	0	161	38	0	38	0	416	6	328	-5				
[2Y - 3Y [	Other advanced economies non EEA	104	0	57	0	0	57	130	7	0	0	605	12	636	-13				
[3Y - 5Y [		123	0	118	0	0	118	0	0	0	0	2,186	43	2,374	-46				
[5Y - 10Y [		184	0	137	0	0	137	131	11	8	0	831	10	379	-4				
[10Y - more Tot		28	0	11	0	0	11	28	3	96	-13	0	0	6	0				
		1,693	287	1,252	210	0	1,042	5,054	70	4,184	-78	4,489	75	4,138	-70				
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	10	0	27	0				
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	90	1	31	0				
[1Y - 2Y [		3	0	0	0	0	0	0	0	0	0	81	1	148	-3				
[2Y - 3Y [	Other Central and eastern Europe countries non EEA	2	0	0	0	0	0	0	0	0	0	157	6	134	-5				
[3Y - 5Y [		34	0	30	0	0	30	0	0	0	0	135	9	125	-9				
[5Y - 10Y [		20	0	3	0	0	3	273	20	0	0	27	4	3	0				
[10Y - more Tot		9	0	8	0	0	8	77	20	0	0	0	0	0	0				
		68	3	41	0	0	41	350	40	0	0	500	21	468	-17				
[0 - 3M [		0	0	0	0	0	0	249	3	523	-15	112	2	199	-3				
[3M - 1Y [		140	140	0	0	0	0	1,045	10	417	-5	285	5	239	-4				
[1Y - 2Y [		9	0	0	0	0	0	0	0	0	0	408	13	424	-17				
[2Y - 3Y [	Middle East	4	0	4	0	0	4	0	0	0	0	583	19	537	-17				
[3Y - 5Y [		12	0	-8	0	0	-8	0	0	0	0	693	28	652	-24				
[5Y - 10Y [		12	0	9	0	0	9	0	0	0	0	47	1	58	-2				
[10Y - more Tot		10	0	10	0	0	10	0	0	0	0	0	0	0	0				
		187	149	15	0	0	15	1,294	13	940	-20	2,128	68	2,109	-67				
[0 - 3M [		138	4	126	0	0	126	895	16	2,188	-79	1,283	19	1,193	-14				
[3M - 1Y [		645	0	643	245	0	398	0	0	1,995	-6	2,800	53	2,485	-54				
[1Y - 2Y [		46	0	7	0	0	7	0	0	0	0	3,067	144	4,005	-157				
[2Y - 3Y [	Latin America and the Caribbean	79	0	74	0	0	74	0	0	0	0	2,652	188	3,600	-192				
[3Y - 5Y [		94	0	83	0	0	83	0	0	0	0	7,948	477	6,919	-492				
[5Y - 10Y [		170	0	147	0	0	147	134	166	147	-139	2,095	373	2,883	-357				
[10Y - more Tot		193	0	157	0	0	157	0	0	0	0	126	8	55	-3				
		1,364	4	1,237	245	0	992	1,029	182	4,330	-224	19,971	1,263	21,140	-1,269				
[0 - 3M [		1,523	236	1,214	930	196	88	0	0	0	0	242	2	194	-3				
[3M - 1Y [		1,179	106	1,074	982	0	92	0	0	0	0	581	4	528	-3				
[1Y - 2Y [		655	382	235	264	0	-29	0	0	0	0	588	8	613	-10				
[2Y - 3Y [		195	126	69	0	0	0	0	0	0	0	439	22	520	-23				
[3Y - 5Y [	Africa	932	318	594	596	8	-10	0	0	0	0	1,245	52	1,091	-46				
[5Y - 10Y [		1,410	535	782	472	39	270	0	0	0	0	183	13	384	-25				
[10Y - more Tot		1,525	12	1,507	651	0	856	0	0	0	0	0	0	0	0				
		7,420	1,714	5,474	3,964	243	1,267	0	0	0	0	3,278	99	3,330	-109				
[0 - 3M [		153	1	151	141	0	11	3,567	44	3,825	-93	755	9	982	-21				
[3M - 1Y [		613	0	610	184	0	426	114	3	3,951	-889	1,755	23	2,064	-23				
[1Y - 2Y [		14	0	11	0	0	11	0	0	739	-56	4,096	98	4,119	-111				
[2Y - 3Y [	Others	34	1	30	0	0	30	764	54	0	0	3,008	85	3,307	-89				
[3Y - 5Y [		127	0	118	0	0	118	76	2	166	-3	9,538	398	9,310	-358				
[5Y - 10Y [		327	0	292	36	0	256	150	15	800	-5	1,800	123	2,200	-148				
[10Y - more Tot		154	11	134	0	0	134	6	1	0	0	42	4	24	-3				
		1,421	16	1,347	361	0	986	4,677	118	9,481	-1,045	20,994	740	22,006	-751				

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

*Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments



2014 EU-wide Stress Test

Capital

(mln GBP)		CRR / CRDIV DEFINITION OF CAPITAL	Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION
			As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016		
OWN FUNDS	A	OWN FUNDS	66,445	67,535	68,448	68,535	64,333	62,744	61,776	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,225	42,015	43,891	45,195	38,813	38,188	38,436	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	19,390	20,104	20,104	20,104	20,111	20,625	20,625	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	32,424	33,165	34,344	35,670	30,853	30,215	30,257	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-715	-808	-863	-900	-1,716	-1,880	-2,063	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-65	-65	-65	-65	-877	-928	-1,036	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	213	120	64	27	24	-89	-164	-	-
	A.1.4	Other Reserves	970	1,394	1,564	1,577	1,802	1,803	1,967	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,238	1,238	1,238	1,238	1,238	1,238	1,238	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	-2,153	-2,167	-2,167	-2,167	-2,167	-2,167	-2,167	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	52	52	39	26	702	557	414	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-7,619	-7,619	-7,619	-7,619	-7,619	-7,619	-7,619	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,045	-947	-730	-693	-1,792	-1,955	-1,724	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	-2,106	-2,278	-2,018	-2,041	-2,575	-2,629	-2,492	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
A.1.19	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR	
A.1.20	Transitional adjustments	-213	-120	0	0	-24	0	0	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR	

(mln GBP)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION
			As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016			
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	-213	-120	0	0	-24	0	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,949	9,919	8,994	8,068	9,919	8,994	8,068	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	50,174	51,934	52,885	53,263	48,733	47,182	46,504	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	16,271	15,600	15,563	15,272	15,600	15,563	15,272	CA1 {1.2}	Article 71 of CRR
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	442,493	455,821	457,256	460,478	510,967	530,668	538,051	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	11,715								Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	20,903								Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	2,050								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-1,644								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	-1,530								-
	B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	9.09%	9.22%	9.60%	9.81%	7.60%	7.20%	7.14%	CA3 {1}	-
	C.2	Tier 1 Capital ratio	11.34%	11.39%	11.57%	11.57%	9.54%	8.89%	8.64%	CA3 {3}	-
	C.3	Total Capital ratio	15.02%	14.82%	14.97%	14.88%	12.59%	11.82%	11.48%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		36,466	36,580	36,838	28,103	29,187	29,593		
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					4,486	4,486	4,486		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				9.81%			7.14%		

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in E

(3) Memorandum item based on a fully implemented CRR/CRD IV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio



2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

Major Capital Measures Impacting Tier 1 and Tier 2 Eligible Capital from 1 January 2014 to 30 September 2014	
Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million GBP
Raising of capital instruments eligible as CET1 capital (+)	64
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0
Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million GBP
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	2,263
Losses	Million GBP
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	-211
Other material losses and provisions from 1 January to 30 September 2014 (-)	-900