



2016 EU-wide Stress Test

Bank Name	Barclays Plc
LEI Code	G5GSEF7VJP5I7OUK5573
Country Code	UK



2016 EU-wide Stress Test: Summary

Barclays Plc

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		45,947.88	47,306.20
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		15,581.47	8,192.35
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-10,438.41	-18,591.98
Cumulative 3y: Profit or (-) loss for the year		11,427.21	-6,923.37
Coverage ratio - Default stock	36.89%	43.72%	47.19%
Common Equity Tier 1 capital	55,800.70	63,488.40	41,330.24
Total Risk exposure amount	488,730.50	508,842.30	566,046.60
Common Equity Tier 1 ratio, %	11.4%	12.5%	7.3%
Fully loaded Common Equity Tier 1 ratio, %	11.4%	12.5%	7.3%
Tier 1 capital	72,006.75	75,305.87	53,867.19
Total leverage ratio exposures	1,400,379.31	1,400,379.31	1,400,379.31
Leverage ratio, %	5.1%	5.4%	3.8%
Fully loaded leverage ratio, %	4.5%	5.1%	3.5%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			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 ²			10,957,151
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			10,957,151

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test:
Credit risk IRB

Barclays Plc

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(m EUR, %)																
Japan	Central banks and central governments	4,347	0	0	0	524	0	0	0	0	0	0	0	0	0	-
	Institutions	4,592	0	0	0	865	0	0	0	0	0	0	0	0	0	-
	Corporates	2,044	0	0	0	382	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	1	0	0	0	1	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	13	0	0	0	13	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	11,396	0	0	0	1,985	0	0	0	0	0	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(m EUR, %)																
Luxembourg	Central banks and central governments	923	0	0	0	62	0	0	0	0	0	0	0	0	0	-
	Institutions	521	0	0	0	100	0	0	0	0	0	0	0	0	0	-
	Corporates	5,236	25	0	0	2,019	0	0	0	0	25	0	0	0	0	98.0%
	Corporates - Of Which: Specialised Lending	579	25	0	0	382	0	0	0	0	25	0	0	0	0	98.0%
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	6,730	25	0	0	2,181	0	0	0	0	25	0	0	0	0	98.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(m EUR, %)																
Netherlands	Central banks and central governments	122	0	0	0	14	0	0	0	0	0	0	0	0	0	-
	Institutions	1,150	0	0	0	350	0	0	0	0	0	0	0	0	0	-
	Corporates	4,577	15	0	0	1,783	21	0	0	0	6	0	0	0	0	50.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	5,919	15	0	0	2,148	21	0	0	0	6	0	0	0	0	50.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk IRB

Barclays Plc

Baseline Scenario
31/12/2016 31/12/2017 31/12/2018
Impairment rate Stock of Provisions Coverage Ratio - Default Stock*

Adverse Scenario
31/12/2016 31/12/2017 31/12/2018
Impairment rate Stock of Provisions Coverage Ratio - Default Stock*

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Baseline Scenario
31/12/2016 31/12/2017 31/12/2018
Impairment rate Stock of Provisions Coverage Ratio - Default Stock*

Adverse Scenario
31/12/2016 31/12/2017 31/12/2018
Impairment rate Stock of Provisions Coverage Ratio - Default Stock*

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Baseline Scenario
31/12/2016 31/12/2017 31/12/2018
Impairment rate Stock of Provisions Coverage Ratio - Default Stock*

Adverse Scenario
31/12/2016 31/12/2017 31/12/2018
Impairment rate Stock of Provisions Coverage Ratio - Default Stock*

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Baseline Scenario
31/12/2016 31/12/2017 31/12/2018
Impairment rate Stock of Provisions Coverage Ratio - Default Stock*

Adverse Scenario
31/12/2016 31/12/2017 31/12/2018
Impairment rate Stock of Provisions Coverage Ratio - Default Stock*

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Baseline Scenario
31/12/2016 31/12/2017 31/12/2018
Impairment rate Stock of Provisions Coverage Ratio - Default Stock*

Adverse Scenario
31/12/2016 31/12/2017 31/12/2018
Impairment rate Stock of Provisions Coverage Ratio - Default Stock*

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk IRB

Barclays Plc

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Japan	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	
	Institutions	0.0%	0	37.1%	0.0%	0	37.9%	0.0%	1	40.7%
	Corporates	0.0%	0	40.7%	0.0%	0	39.8%	0.0%	0	40.4%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
IRB TOTAL	0.0%	0	37.9%	0.0%	1	38.1%	0.0%	1	40.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Japan	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	
	Institutions	0.0%	1	41.0%	0.4%	9	57.9%	0.1%	11	57.2%
	Corporates	0.1%	0	40.7%	0.3%	1	44.7%	0.0%	1	44.6%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
IRB TOTAL	0.0%	1	40.9%	0.3%	10	56.8%	0.0%	12	56.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	
	Institutions	0.0%	0	54.4%	0.0%	0	54.0%	0.0%	0	54.2%
	Corporates	0.2%	29	80.1%	0.2%	33	68.3%	0.2%	36	61.7%
	Corporates - Of Which: Specialised Lending	0.3%	27	88.6%	0.3%	26	81.2%	0.3%	30	75.3%
	Corporates - Of Which: SME	0.2%	0	5.0%	0.2%	0	5.0%	0.2%	0	5.0%
	Retail	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.2%	29	80.1%	0.2%	33	68.3%	0.2%	36	61.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	
	Institutions	0.0%	0	58.0%	0.1%	0	59.0%	0.0%	1	59.5%
	Corporates	0.5%	35	66.7%	0.6%	46	56.7%	0.3%	53	54.0%
	Corporates - Of Which: Specialised Lending	0.6%	28	84.1%	0.7%	32	75.1%	0.5%	35	70.6%
	Corporates - Of Which: SME	0.3%	0	5.0%	0.3%	0	5.0%	0.3%	0	5.0%
	Retail	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.4%	35	66.6%	0.5%	47	56.8%	0.3%	53	54.0%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	
	Institutions	0.0%	0	45.0%	0.0%	0	43.1%	0.0%	0	42.7%
	Corporates	0.0%	9	62.7%	0.0%	9	58.5%	0.0%	10	55.6%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.0%	9	62.7%	0.0%	9	58.5%	0.0%	10	55.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	
	Institutions	0.0%	0	45.0%	0.2%	0	45.9%	0.1%	0	47.1%
	Corporates	0.1%	11	53.9%	0.2%	16	46.8%	0.1%	19	45.1%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	11	53.9%	0.2%	16	46.8%	0.1%	19	45.1%	

2016 EU-wide Stress Test: Credit risk STA

Barclays Plc

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Barclays Plc	Central governments or central banks	137,674	9	4,357	0	5	9	99.9%
	Regional governments or local authorities	1,363	0	226	0	0	0	0.0%
	Public sector entities	20,841	0	9	0	0	0	0.0%
	Multilateral Development Banks	1,595	0	0	0	0	0	0.0%
	International Organisations	3,117	0	0	0	0	0	0.0%
	Institutions	27,509	1	3,498	0	1	0	13.2%
	Corporates	62,400	1,938	53,525	1,654	335	798	41.4%
	of which: SME	34,105	1,338	32,163	1,080	216	593	43.4%
	Retail	35,984	2,654	26,649	847	442	1,636	67.8%
	of which: SME	972	386	628	56	18	107	73.3%
	Secured by mortgages on immovable property	19,451	1,351	8,238	1,189	4	191	15.5%
	of which: SME	13,619	1,205	6,049	1,146	0	170	14.5%
	Items associated with particularly high risk	4,785	0	7,303	0	161	0	0.0%
	Covered bonds	169	0	34	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1,088	0	2,107	0	0	4	0.0%
	Equity							
Securitisation								
Other exposures	4,090	0	681	0	0	0	0.0%	
Standardised Total	320,068	5,863	106,627	3,689	948	2,638	47.2%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	87,076	0	27	0	0	0	95.9%
	Regional governments or local authorities	114	0	25	0	0	0	0.0%
	Public sector entities	9	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	1	0	0	0	0.0%
	Institutions	5,214	0	232	0	0	0	0.0%
	Corporates	16,913	433	11,039	486	139	103	26.9%
	of which: SME	10,356	330	9,809	432	137	41	12.3%
	Retail	8,290	802	6,204	222	83	351	62.8%
	of which: SME	649	283	474	12	9	32	77.8%
	Secured by mortgages on immovable property	10,806	448	4,440	427	3	69	15.3%
	of which: SME	6,329	442	2,862	425	0	69	15.5%
	Items associated with particularly high risk	541	0	960	0	28	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	545	0	889	0	0	0	0.0%
Securitisation								
Other exposures	1,972	0	492	0	0	0	0.0%	
Standardised Total	131,469	1,683	24,344	1,135	253	523	37.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	18,363	0	527	0	0	0	0.0%
	Regional governments or local authorities	5	0	5	0	0	0	0.0%
	Public sector entities	3,472	0	1	0	0	0	0.0%
	Multilateral Development Banks	390	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	9,712	0	909	0	0	0	62.9%
	Corporates	12,871	169	12,054	265	2	2	7.1%
	of which: SME	5,628	10	5,372	31	2	0	37.2%
	Retail	20,815	846	15,406	244	274	603	71.2%
	of which: SME	13	6	10	3	0	5	78.1%
	Secured by mortgages on immovable property	521	0	224	0	0	0	0.0%
	of which: SME	20	0	26	0	0	0	0.0%
	Items associated with particularly high risk	1,036	0	1,554	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	6	0	9	0	0	0	0.0%
Securitisation								
Other exposures	64	0	13	0	0	0	0.0%	
Standardised Total	67,256	1,015	30,791	509	276	604	59.4%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

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		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
South Africa	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	62	0	62	1	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	7	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	67	0	69	1	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	11,652	0	0	0	0	0	0.0%
	Regional governments or local authorities	887	0	0	0	0	0	0.0%
	Public sector entities	5,997	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	28	0	0	0	0	0	0.0%
	Institutions	2,693	0	76	0	0	0	0.0%
	Corporates	1,440	1	1,187	1	0	0	31.0%
	of which: SME	1,039	1	678	1	0	0	31.0%
	Retail	1,275	44	948	4	11	40	89.9%
	of which: SME	3	0	2	0	0	0	85.0%
	Secured by mortgages on immovable property	76	0	74	0	0	0	0.0%
	of which: SME	76	0	74	0	0	0	0.0%
	Items associated with particularly high risk	64	0	158	0	1	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	5	0	8	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	24,118	45	2,452	5	12	40	88.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	373	0	0	0	0	0	0.0%
	Regional governments or local authorities	1	0	0	0	0	0	0.0%
	Public sector entities	4,514	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,052	0	111	0	0	0	0.0%
	Corporates	3,204	24	2,392	22	2	9	38.7%
	of which: SME	1,806	23	2,129	21	2	9	39.6%
	Retail	147	10	89	0	0	4	50.6%
	of which: SME	11	0	8	0	0	0	66.1%
	Secured by mortgages on immovable property	1,623	109	524	100	0	29	26.6%
	of which: SME	844	64	318	64	0	11	17.0%
	Items associated with particularly high risk	146	0	483	0	12	0	0.0%
	Covered bonds	0	0	34	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	37	0	7	0	0	0	0.0%	
Standardised Total	11,098	142	3,641	121	15	42	29.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

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		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Italy	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	36	0	32	0	0	0	0.0%
	Corporates	1,207	113	1,183	68	14	75	61.2%
	of which: SME	1,193	111	1,169	64	14	75	62.3%
	Retail	33	37	353	114	12	237	74.7%
	of which: SME	33	37	20	13	2	29	100.8%
	Secured by mortgages on immovable property	264	104	127	82	0	22	24.1%
	of which: SME	264	104	127	82	0	22	24.1%
	Items associated with particularly high risk	75	0	32	0	62	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	4	0.0%
Securitisation								
Other exposures	16	0	9	0	0	0	0.0%	
Standardised Total	1,631	254	1,736	264	88	338	63.6%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central governments or central banks	13,886	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	2,547	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	19	0	0	0	0	0	0.0%
	Institutions	1,163	0	282	0	0	0	0.0%
	Corporates	1,122	6	860	10	0	0	12.6%
	of which: SME	916	6	652	10	0	0	12.6%
	Retail	7	0	5	0	0	0	0.0%
	of which: SME	7	0	5	0	0	0	0.0%
	Secured by mortgages on immovable property	219	39	105	35	0	6	16.1%
	of which: SME	219	39	105	35	0	6	16.1%
	Items associated with particularly high risk	21	0	28	0	3	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	2	0	0	0	0	0	0.0%	
Standardised Total	18,986	45	1,260	45	3	6	15.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Japan	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,712	0	44	0	0	0	0.0%
	Corporates	73	0	73	0	1	0	0.0%
	of which: SME	39	0	40	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	4	0	2	0	0	0	0.0%
	of which: SME	4	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	2	0	3	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,791	0	122	0	1	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

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		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	1,156	0	0	0	0	0	0.0%
	International Organisations	562	0	0	0	0	0	0.0%
	Institutions	346	0	122	0	0	0	0.0%
	Corporates	965	33	1,079	39	0	7	20.4%
	of which: SME	420	33	382	39	0	7	20.4%
	Retail	1	0	1	0	0	0	85.0%
	of which: SME	1	0	1	0	0	0	85.0%
	Secured by mortgages on immovable property	152	36	55	38	0	0	2.3%
	of which: SME	152	36	55	38	0	0	2.3%
	Items associated with particularly high risk	93	0	139	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	2	0	2	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	3,275	69	1,397	77	0	7	10.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	1,202	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	13	0	125	0	0	0	0.0%
	Corporates	249	0	249	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	99	0	204	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	759	0	152	0	0	0	0.0%	
Standardised Total	2,321	0	729	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

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		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	0	-	-	0	-	-	0	-	-
	Regional governments or local authorities	0	-	-	0	-	-	0	-	-
	Public sector entities	0	-	-	0	-	-	0	-	-
	Multilateral Development Banks	0	-	-	0	-	-	0	-	-
	International Organisations	0	-	-	0	-	-	0	-	-
	Institutions	0.6%	2	33.6%	0.6%	3	33.6%	0.5%	5	33.6%
	Corporates	0.3%	9	21.1%	0.3%	11	21.6%	0.3%	13	22.4%
	of which: SME	0.3%	8	20.3%	0.3%	9	20.2%	0.3%	11	20.2%
	Retail	0.8%	0	80.4%	0.8%	0	76.5%	0.8%	0	73.3%
	of which: SME	0.8%	0	80.4%	0.8%	0	76.5%	0.8%	0	73.3%
	Secured by mortgages on immovable property	1.7%	3	7.6%	1.5%	6	10.9%	1.4%	8	13.3%
	of which: SME	1.7%	3	7.6%	1.5%	6	10.9%	1.4%	8	13.3%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.6%	14	15.2%	0.5%	20	17.8%	0.5%	26	19.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	0	-	-	0	-	-	0	-	-
	Regional governments or local authorities	0	-	-	0	-	-	0	-	-
	Public sector entities	0	-	-	0	-	-	0	-	-
	Multilateral Development Banks	0	-	-	0	-	-	0	-	-
	International Organisations	0	-	-	0	-	-	0	-	-
	Institutions	1.0%	3	33.6%	0.9%	5	33.5%	0.9%	8	33.6%
	Corporates	0.9%	14	26.6%	1.8%	26	30.8%	0.8%	31	30.9%
	of which: SME	0.6%	10	23.3%	0.6%	13	23.1%	0.6%	15	23.0%
	Retail	1.5%	0	89.6%	1.7%	0	82.9%	1.5%	0	78.5%
	of which: SME	1.5%	0	89.6%	1.7%	0	82.9%	1.5%	0	78.5%
	Secured by mortgages on immovable property	2.6%	5	10.7%	2.9%	9	16.8%	2.9%	13	20.6%
	of which: SME	2.6%	5	10.7%	2.9%	9	16.8%	2.9%	13	20.6%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	1.2%	22	20.3%	1.7%	41	26.1%	1.1%	52	27.7%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0	-	-	0	-	-	0	-	-
	Regional governments or local authorities	0	-	-	0	-	-	0	-	-
	Public sector entities	0	-	-	0	-	-	0	-	-
	Multilateral Development Banks	0	-	-	0	-	-	0	-	-
	International Organisations	0	-	-	0	-	-	0	-	-
	Institutions	0.0%	0	10.5%	0.0%	0	15.7%	0.0%	0	18.4%
	Corporates	0.0%	0	10.5%	0.0%	0	15.7%	0.0%	0	18.4%
	of which: SME	0.0%	0	10.5%	0.0%	0	15.7%	0.0%	0	18.4%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	10.5%	0.0%	0	15.7%	0.0%	0	18.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0	-	-	0	-	-	0	-	-
	Regional governments or local authorities	0	-	-	0	-	-	0	-	-
	Public sector entities	0	-	-	0	-	-	0	-	-
	Multilateral Development Banks	0	-	-	0	-	-	0	-	-
	International Organisations	0	-	-	0	-	-	0	-	-
	Institutions	0.1%	0	19.2%	0.0%	0	23.9%	0.0%	0	25.3%
	Corporates	0.1%	0	19.2%	0.0%	0	23.9%	0.0%	0	25.3%
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	19.2%	0.0%	0	23.9%	0.0%	0	25.3%	

2016 EU-wide Stress Test: Securitisations

Barclays Plc

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	741						
	IRB	26,355						
	Total	27,096						
Risk exposure amounts	STA	1,385	1,689	1,724	1,756	1,793	2,004	1,873
	IRB	4,988	5,934	6,550	7,196	8,847	13,640	18,038
	Total	6,373	7,623	8,274	8,952	10,640	15,643	19,911
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	2	1

2016 EU-wide Stress Test: Sovereign

Barclays Plc

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	803	-28
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	457	-8
[1Y - 2Y]		1	1	0	0	1	0	0	0	0	0	-2	0	0	0	3,161	-254
[2Y - 3Y]		397	397	397	0	0	0	0	0	794	0	0	0	0	0	1,288	-168
[3Y - 5Y]		201	201	177	0	23	0	0	353	23	0	-47	0	0	0	1,510	-226
[5Y - 10Y]		1,296	1,296	1,109	0	186	0	0	2,215	19	0	-373	0	0	0	1,016	-170
[10Y - more]	158	158	92	0	66	0	0	185	0	0	-132	0	0	0	0	0	
Tot	2,053	2,053	1,776	0	277	0	0	2,753	836	0	-553	0	0	0	8,235	-854	
[0 - 3M]	France	726	726	53	0	0	0	726	1	0	0	0	1,452	550	-10		
[3M - 1Y]		104	104	53	0	50	0	106	21	106	-101	0	0	2,566	-18		
[1Y - 2Y]		106	106	59	0	47	0	423	214	0	-94	0	0	76	-10		
[2Y - 3Y]		3,521	3,521	3,153	0	368	0	2,074	6,886	0	-735	0	0	41	-2		
[3Y - 5Y]		1,544	1,240	1,368	0	-128	0	3,594	228	0	-353	0	0	75	-8		
[5Y - 10Y]		3,078	3,078	2,928	0	150	0	6,962	366	147	-521	0	0	539	-78		
[10Y - more]	824	824	844	0	440	0	767	83	0	-880	0	0	642	-142			
Tot	9,903	9,599	7,945	0	927	0	726	13,946	7,797	147	-2,684	0	1,452	4,488	-268		
[0 - 3M]	Germany	1,045	1,045	0	0	0	0	1,038	0	0	-16	0	2,075	2,599	-26		
[3M - 1Y]		14	14	0	0	14	0	0	0	0	-27	0	0	10,978	-170		
[1Y - 2Y]		1,527	1,527	1,516	0	11	0	0	0	3,029	-21	0	0	3,464	-72		
[2Y - 3Y]		2,862	2,862	2,833	0	29	0	0	414	5,182	-57	0	0	2,663	-250		
[3Y - 5Y]		1,534	1,934	1,806	0	128	0	0	3,910	518	-256	0	0	8,816	-930		
[5Y - 10Y]		1,334	1,334	675	0	659	0	0	2,321	170	0	-1,318	0	5,014	-792		
[10Y - more]	888	888	89	0	799	0	0	177	155	-1,832	0	0	17,392	-5,224			
Tot	9,604	9,604	6,919	0	1,647	0	1,038	6,822	8,916	155	-3,527	0	2,075	50,925	-7,464		
[0 - 3M]	Croatia	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	-1	0	0	0	0	0
[5Y - 10Y]		21	21	0	0	21	0	0	0	0	0	-41	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	21	21	0	0	21	0	0	0	0	0	-42	0	0	0	0	0	
[0 - 3M]	Greece	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	-1	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]		1	1	0	0	1	0	0	0	0	0	-2	0	0	0	0	0
[10Y - more]	1	1	0	0	1	0	0	0	0	0	-2	0	0	0	0	0	
Tot	2	2	0	0	2	0	0	0	0	0	-5	0	0	0	0	0	
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	495	-2
[3M - 1Y]		1	1	0	0	1	0	0	0	0	-1	0	0	0	502	-4	
[1Y - 2Y]		2	2	0	0	2	0	0	0	0	0	-4	0	0	0	0	
[2Y - 3Y]		9	9	0	0	9	0	0	0	0	0	-18	0	0	0	0	
[3Y - 5Y]		1	1	0	0	1	0	0	0	0	0	-2	0	0	0	0	
[5Y - 10Y]		11	11	0	0	11	0	0	0	0	0	-22	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	24	24	0	0	24	0	0	0	0	0	-47	0	0	997	-6		
[0 - 3M]	Ireland	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	2,609	-58	
[1Y - 2Y]		15	15	0	0	0	0	15	0	0	0	0	0	30	0		
[2Y - 3Y]		2	2	0	0	2	0	0	0	0	0	-3	0	0	0		
[3Y - 5Y]		7	7	0	0	7	0	0	0	24	0	-13	0	0	491	-12	
[5Y - 10Y]		192	192	0	0	192	0	0	0	0	0	-384	0	0	1,875	-124	
[10Y - more]	10	10	0	0	10	0	0	0	0	0	-19	0	0	40	-6		
Tot	225	225	0	0	210	0	15	0	24	0	-419	0	30	5,015	-200		

2016 EU-wide Stress Test: Sovereign

Barclays Plc

		31/12/2015															
		(min EUR)															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
			of which: AFS	of which: FVO (designated at fair value through profit/loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
	Italy	[0 - 3M] 2 [3M - 1Y] 68 [1Y - 2Y] 106 [2Y - 3Y] 171 [3Y - 5Y] 366 [5Y - 10Y] 1,199 [10Y - more] 417 Tot 2,331	2 68 106 171 366 1,199 417 2,288	0 0 101 158 278 0 0 537	0 0 0 0 0 0 0 0	2 68 106 208 921 374 0 1,750	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 316 556 0 872	0 0 0 0 13 18 28 267	0 0 0 0 0 153 0 153	-5 -136 -213 -141 -416 -2,054 -834 -3,798	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 798 197 11,191 12,187	0 0 0 0 -6 -42 -3,486 -3,534
	Latvia	[0 - 3M] 0 [3M - 1Y] 0 [1Y - 2Y] 0 [2Y - 3Y] 0 [3Y - 5Y] 0 [5Y - 10Y] 5 [10Y - more] 0 Tot 5	0 0 0 0 0 5 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 5 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 -10 -10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 311 311	0 0 0 0 0 0 -32 -32	
	Lithuania	[0 - 3M] 0 [3M - 1Y] 0 [1Y - 2Y] 1 [2Y - 3Y] 0 [3Y - 5Y] 0 [5Y - 10Y] 0 [10Y - more] 0 Tot 1	0 0 1 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 -1 0 0 0 0 -1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	Luxembourg	[0 - 3M] 0 [3M - 1Y] 0 [1Y - 2Y] 0 [2Y - 3Y] 0 [3Y - 5Y] 0 [5Y - 10Y] 0 [10Y - more] 0 Tot 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	Malta	[0 - 3M] 0 [3M - 1Y] 0 [1Y - 2Y] 0 [2Y - 3Y] 0 [3Y - 5Y] 0 [5Y - 10Y] 0 [10Y - more] 0 Tot 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	Netherlands	[0 - 3M] 1,549 [3M - 1Y] 8 [1Y - 2Y] 6 [2Y - 3Y] 1,247 [3Y - 5Y] 197 [5Y - 10Y] 1,893 [10Y - more] 149 Tot 5,049	1,549 8 6 1,247 197 1,893 149 5,049	95 0 0 1,216 102 1,629 0 3,042	0 0 0 0 0 0 0 0	0 8 6 30 95 264 149 552	1,454 0 0 0 0 0 0 1,454	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 2,430 61 12 10 3,459	189 0 0 0 0 0 0 2,701	0 -16 -12 -61 -190 -527 -295 -1,104	2,908 0 0 0 0 0 0 2,908	4,032 1,981 0 634 0 0 0 6,647	-128 -64 0 -56 0 0 0 -248		
	Poland	[0 - 3M] 0 [3M - 1Y] 71 [1Y - 2Y] 34 [2Y - 3Y] 40 [3Y - 5Y] 75 [5Y - 10Y] 35 [10Y - more] 49 Tot 305	0 71 34 40 75 35 49 305	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 71 34 40 75 35 49 305	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 19 0 0 0 24	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	-1 -143 -68 -81 -151 -70 -98 -610	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		

2016 EU-wide Stress Test: Sovereign

Barclays Plc

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
	Portugal	[0 - 3M]	373	373	0	0	1	0	373	0	0	0	-1	0	746	56	0
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	186	-2
		[1Y - 2Y]	18	18	0	0	18	0	0	0	0	0	-36	0	0	0	0
		[2Y - 3Y]	15	15	0	0	15	0	0	0	7	0	-30	0	0	604	-76
		[3Y - 5Y]	7	7	0	0	7	0	0	0	27	0	-15	0	0	0	0
		[5Y - 10Y]	100	100	0	0	100	0	0	0	0	0	-200	0	0	0	0
		[10Y - more Tot	80 594	80 594	0 0	0 0	221 0	0 0	373 0	0 0	35 0	0 0	-442 -442	0 0	746 746	846 846	0 -78
	Romania	[0 - 3M]	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
		[1Y - 2Y]	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
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y]	2	2	0	0	2	0	0	0	0	0	-4	0	0	0	0
		[10Y - more Tot	4 7	4 7	0 0	0 0	4 7	0 0	0 0	0 0	0 0	0 0	-9 -13	0 0	0 0	0 0	0 0
	Slovakia	[0 - 3M]	68	68	0	0	5	0	63	0	0	0	-10	0	127	0	0
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y]	6	6	0	0	6	0	0	0	0	0	-12	0	0	0	0
		[2Y - 3Y]	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
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more Tot	26 100	26 100	0 0	0 0	26 37	0 0	63 63	0 0	0 0	0 0	-52 -74	0 0	127 127	0 0	0 0
	Slovenia	[0 - 3M]	203	203	0	0	0	0	202	0	0	0	-1	0	405	0	0
		[3M - 1Y]	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
		[2Y - 3Y]	3	3	0	0	3	0	0	0	0	0	-6	0	0	0	0
		[3Y - 5Y]	46	46	0	0	46	0	0	0	0	0	-91	0	0	0	0
		[5Y - 10Y]	36	36	0	0	36	0	0	25	0	0	-73	0	0	0	0
		[10Y - more Tot	45 332	45 332	0 0	0 0	130 130	0 0	202 202	0 25	0 0	0 0	-89 -259	0 0	405 405	0 0	0 0
	Spain	[0 - 3M]	11	11	0	0	11	0	0	0	0	0	-21	0	0	0	0
		[3M - 1Y]	33	33	0	0	33	0	33	0	0	0	-66	0	0	0	0
		[1Y - 2Y]	16	16	0	0	16	0	0	0	0	0	-31	0	0	0	0
		[2Y - 3Y]	96	96	25	0	70	0	0	62	0	0	-141	0	0	0	0
		[3Y - 5Y]	612	612	350	0	262	0	0	361	354	0	-523	0	0	0	0
		[5Y - 10Y]	467	388	294	0	94	0	0	186	426	0	-345	0	0	401	-98
		[10Y - more Tot	563 1,796	563 1,718	0 669	0 0	563 1,049	0 0	0 0	9 547	0 0	0 0	-1,125 -2,254	0 0	0 0	191 592	-32 -130
	Sweden	[0 - 3M]	745	745	0	0	0	353	0	788	0	0	0	0	707	623	-24
		[3M - 1Y]	220	220	220	0	0	0	0	0	437	0	-1	0	0	1,667	-4
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	16	16	0	0	16	0	0	0	0	0	-31	0	0	0	0
		[3Y - 5Y]	345	345	322	0	23	0	0	0	641	0	-45	0	0	235	-16
		[5Y - 10Y]	36	36	0	0	36	0	0	0	0	0	-72	0	0	2,885	-236
		[10Y - more Tot	42 1,407	42 1,407	0 937	0 0	42 117	0 0	42 353	42 0	0 1,866	0 0	-85 -234	0 0	707 707	5,410 5,410	0 -280
	United Kingdom	[0 - 3M]	661	661	0	0	7	0	654	49	10	0	-15	0	1,308	273	0
		[3M - 1Y]	7,255	7,255	5,933	554	768	0	0	3,254	8,793	1,108	-1,536	0	0	31	-48
		[1Y - 2Y]	332	332	247	0	84	0	1	536	6	0	-169	0	2	130	-144
		[2Y - 3Y]	126	126	0	0	122	0	5	39	0	0	-243	0	10	99	-86
		[3Y - 5Y]	5,644	5,644	5,287	0	346	0	10	10,599	114	0	-692	0	21	44	-12
		[5Y - 10Y]	4,084	4,084	3,301	13	757	0	27	6,636	71	646	-2,237	0	54	13	-4
		[10Y - more Tot	11,858 29,961	20,048 38,164	9,431 24,199	8,259 8,826	9,431 4,441	0 0	0 697	18,943 40,055	204 9,199	15,933 17,687	-5,639 -10,530	0 0	1,395 1,395	590 590	0 -294

2016 EU-wide Stress Test: Sovereign

Barclays Plc

		31/12/2015														
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Iceland	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
[1Y - 2Y]		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
[3Y - 5Y]		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
[10Y - more]		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 - 3M]	Liechtenstein	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
[1Y - 2Y]		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
[3Y - 5Y]		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
[10Y - more]		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 - 3M]	Norway	29	29	0	0	0	29	0	0	0	0	0	0	58	0	0
[3M - 1Y]		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
[2Y - 3Y]		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
[5Y - 10Y]		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
Tot	29	29	0	0	0	29	0	0	0	0	0	0	58	0	0	
[0 - 3M]	Australia	52	52	0	40	13	0	0	0	0	-80	0	25	432	-4	
[3M - 1Y]		9	9	0	9	0	0	135	0	-18	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	550	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	192	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	31	0	0	0	0	0	203	-52	
[5Y - 10Y]		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	
Tot	62	62	0	49	13	0	909	0	-98	0	25	635	-56			
[0 - 3M]	Canada	4	4	0	0	4	0	0	0	0	0	9	1,776	-96		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	1,530	-28		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	110	-10		
[2Y - 3Y]		2	2	0	2	0	0	0	0	-3	0	0	1	0		
[3Y - 5Y]		27	27	0	27	0	0	0	0	-3	0	0	6	-6		
[5Y - 10Y]		0	0	0	0	0	0	47	0	-54	0	0	46	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	33	33	0	29	4	0	47	0	-57	0	9	3,470	-140			
[0 - 3M]	Hong Kong	38	38	5	33	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		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		
[2Y - 3Y]		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		
[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	38	38	5	33	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Japan	1,916	1,916	0	1,916	0	0	0	0	-3,809	0	0	0	0		
[3M - 1Y]		28	28	0	28	0	0	0	0	-56	0	0	0	0		
[1Y - 2Y]		3,341	3,341	3,308	33	0	0	6,575	0	-67	0	0	0	0		
[2Y - 3Y]		23	23	0	23	0	0	0	0	-46	0	0	0	0		
[3Y - 5Y]		333	333	0	333	0	0	0	0	-666	0	0	0	0		
[5Y - 10Y]		479	479	0	479	0	0	0	0	-959	0	0	0	-8		
[10Y - more]		1,166	1,166	0	1,166	0	0	14	0	-2,333	0	0	2,198	-106		
Tot	7,287	7,287	3,308	0	3,979	0	6,589	0	-7,935	0	0	2,593	-114			

2016 EU-wide Stress Test: Sovereign

Barclays Plc

		31/12/2015														
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]	U.S.	145	145	57	0	87	0	0	0	114	0	-174	0	0	0	0
[3M - 1Y]		1,589	1,589	685	1,050	-146	0	0	1,706	1,316	165	-1,633	0	0	0	0
[1Y - 2Y]		1,788	1,788	835	0	953	0	0	0	188	0	-1,906	0	0	0	0
[2Y - 3Y]		2,031	2,031	1,060	0	971	0	0	916	1,016	0	-1,942	0	0	0	0
[3Y - 5Y]		10,921	10,921	8,450	0	2,471	0	0	15,760	1,464	999	-6,123	0	0	4	0
[5Y - 10Y]		12,482	12,482	10,076	0	2,406	0	0	19,573	75	0	-4,811	0	0	0	0
[10Y - more]	9,969	9,969	4,133	0	5,836	0	0	7,994	232	445	-12,359	0	0	0	0	
Tot	38,925	38,925	25,296	1,050	12,579	0	0	45,949	4,405	1,609	-28,950	0	0	4	0	
[0 - 3M]	China	1,891	1,891	0	0	12	0	1,879	0	0	-23	0	3,759	2,223	-50	
[3M - 1Y]		20	20	0	0	0	0	20	0	0	0	0	0	2,616	-24	
[1Y - 2Y]		26	26	9	0	17	0	0	9	0	-34	0	0	18	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	230	-4	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	157	-2	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	1,907	-150	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	1,937	1,937	29	0	29	0	1,879	0	29	0	-57	0	3,759	7,152	-230	
[0 - 3M]	Switzerland	1,018	1,018	0	0	0	0	2,040	0	0	0	0	0	0	0	
[3M - 1Y]		53	59	59	0	0	0	0	132	0	0	0	0	0	0	
[1Y - 2Y]		1,030	1,030	0	0	0	0	2,062	13	0	0	0	0	0	0	
[2Y - 3Y]		407	407	407	0	0	0	0	816	0	0	0	0	0	0	
[3Y - 5Y]		221	234	234	0	0	0	0	502	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	39	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	2,729	2,748	2,748	0	0	0	2,062	3,542	0	0	0	0	0	0		
[0 - 3M]	Other advanced economies non EEA	674	674	643	1	17	14	0	338	0	-37	0	27	10,364	-262	
[3M - 1Y]		136	136	0	1	135	0	0	0	0	-272	0	0	4,403	-118	
[1Y - 2Y]		208	208	0	0	206	0	0	2	0	-413	0	0	1,940	-14	
[2Y - 3Y]		44	44	0	0	44	0	0	0	0	-88	0	0	1,362	-36	
[3Y - 5Y]		74	74	0	0	74	0	0	0	0	-147	0	0	1,702	-48	
[5Y - 10Y]		132	132	0	0	132	0	0	112	11	0	-264	0	2,530	-32	
[10Y - more]	24	24	0	0	24	0	0	24	0	-47	0	0	478	-46		
Tot	1,291	1,291	644	3	631	0	14	112	352	0	-1,268	0	27	22,779	-556	
[0 - 3M]	Other Central and eastern Europe countries non EEA	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	
[1Y - 2Y]		7	7	0	0	7	0	0	0	0	-14	0	0	0	0	
[2Y - 3Y]		2	2	0	0	2	0	0	0	0	0	-4	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		18	18	0	0	18	0	0	0	0	0	-36	0	0	0	
[10Y - more]	5	5	0	0	5	0	0	5	0	-11	0	0	0	0		
Tot	33	33	0	0	33	0	0	0	0	0	-66	0	0	0		
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	184	-24	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	1,901	-96	
[1Y - 2Y]		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	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	-1	0	0	0	
[5Y - 10Y]		1	1	0	0	1	0	0	1	0	0	-3	0	0	0	
[10Y - more]	1	1	0	0	1	0	0	0	0	0	-2	0	0	0		
Tot	3	3	0	0	3	0	0	0	0	0	-5	0	0	2,086	-120	
[0 - 3M]	Latin America and the Caribbean	2	2	0	0	2	0	0	0	0	-4	0	0	0	0	
[3M - 1Y]		201	201	0	0	201	0	0	0	0	-403	0	0	0	0	
[1Y - 2Y]		11	11	0	0	11	0	0	0	0	0	-22	0	0	0	
[2Y - 3Y]		20	20	0	0	20	0	0	0	0	0	-40	0	0	0	
[3Y - 5Y]		13	13	0	0	13	0	0	0	0	0	-26	0	0	0	
[5Y - 10Y]		29	29	0	0	29	0	0	0	0	0	-58	0	0	0	
[10Y - more]	25	25	0	0	25	0	0	0	0	0	-50	0	0	0		
Tot	301	301	0	0	301	0	0	0	0	0	-603	0	0	0		

2016 EU-wide Stress Test: Sovereign

Barclays Plc

		31/12/2015														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Africa	3,677	898	896	0	2	0	0	851	284	435	-2,026	0	133	0	0
[3M - 1Y]		1,995	537	526	0	0	12	798	434	797	-69	0	47	0	0	
[1Y - 2Y]		1	1	1	0	0	0	1,243	0	91	-52	0	34	0	0	
[2Y - 3Y]		2,839	917	742	0	0	174	1,020	0	87	-32	0	373	0	0	
[3Y - 5Y]		440	440	0	0	1	0	439	0	240	-37	0	916	0	0	
[5Y - 10Y]		1	1	0	0	1	0	781	0	234	-1	0	37	0	0	
[10Y - more		2	2	0	0	2	0	1,541	0	320	-933	0	47	0	0	
Tot	8,954	2,796	2,164	0	5	0	6,626	6,859	718	2,205	-3,150	0	1,588	0	0	
[0 - 3M]	Others	23	23	21	0	3	0	0	413	0	0	-415	0	32	0	0
[3M - 1Y]		73	73	69	0	4	0	69	0	485	0	-26	0	6	0	0
[1Y - 2Y]		147	147	99	0	48	0	0	0	520	0	-110	0	8	0	0
[2Y - 3Y]		116	116	106	0	10	0	0	0	504	0	-29	0	6	0	0
[3Y - 5Y]		134	134	0	0	134	0	0	0	225	0	-277	0	418	409	-48
[5Y - 10Y]		191	191	0	0	191	0	0	0	266	0	-382	0	9	0	0
[10Y - more		149	149	0	0	149	0	0	0	672	0	-535	0	11	16	-4
Tot	835	835	294	0	540	0	0	0	3,104	1	-1,773	0	491	424	-52	
Total		131,856	133,495	84,624	9,912	31,277	0	7,681	127,346	56,775	21,956	-73,324	0	16,187	142,761	-15,292

Notes, definitions and regions:

(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. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

Middle East: Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dillibouti and Bahrain.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paraguay, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Algeria.

2016 EU-wide Stress Test - Risk exposure amounts

Barclays Plc

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	345,712	347,791	353,459	364,462	380,119	412,813	411,856
Risk exposure amount for securitisations and re-securitisations	6,373	7,623	8,274	8,952	10,640	15,643	19,911
Risk exposure amount other credit risk	339,339	340,168	345,185	355,510	369,479	397,170	391,945
Risk exposure amount for market risk	51,046	51,161	51,161	51,161	64,626	64,626	64,626
Risk exposure amount for operational risk	77,199	77,540	77,858	80,085	77,540	77,858	80,085
Other risk exposure amounts	14,773	13,394	13,267	13,134	9,902	9,647	9,479
Total risk exposure amount	488,731	489,885	495,745	508,842	532,186	564,944	566,047

2016 EU-wide Stress Test - P&L

Barclays Plc

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	16,837	15,941	15,211	14,796	16,221	15,753	15,332
Interest income	87,335	92,666	111,523	131,406	104,690	119,184	131,414
(Interest expense)	-70,498	-76,725	-96,312	-116,610	-88,469	-103,431	-116,082
Dividend income	11	11	11	11	11	11	11
Net fee and commission income	10,789	10,789	10,789	10,789	9,854	9,854	9,854
Gains or (-) losses on financial assets and liabilities held for trading, net	4,526	5,194	5,194	5,194	3,222	3,895	3,895
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	683				-2,820		
Other operating income not listed above, net	446	-10	-10	-10	-10	-10	-10
Total operating income, net	33,292	31,925	31,195	30,781	26,478	29,503	29,083
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-2,905	-3,765	-3,235	-3,438	-5,832	-6,454	-6,306
Other income and expenses not listed above, net	-27,954	-22,347	-22,378	-22,412	-29,626	-24,180	-22,556
Profit or (-) loss before tax from continuing operations	2,433	5,813	5,581	4,930	-8,979	-1,132	220
(Tax expenses or (-) income related to profit or loss from continuing operations)	-1,906	-1,744	-1,674	-1,479	2,694	339	-66
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	527	4,069	3,907	3,451	-6,285	-792	154
Attributable to owners of the parent	-334	3,061	2,877	2,419	-7,078	-1,159	-285
Amount of dividends paid	2,153	1,283	1,183	986	0	0	0
Attributable to owners of the parent net of estimated dividends	-2,487	1,777	1,694	1,433	-7,078	-1,159	-285

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	90,917	91,987	92,803	93,545	77,881	75,016	73,777
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	55,801	59,665	61,926	63,488	43,835	41,948	41,330
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	29,333	29,333	29,333	29,333	29,333	29,333	29,333
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	41,419	43,196	44,800	46,324	34,341	33,182	32,897
	A.1.3	Accumulated other comprehensive income	1,294	1,294	1,294	1,294	-1,190	-1,190	-1,190
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-540	-540	-540	-540	-2,280	-2,280	-2,280
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	971	971	971	971	228	228	228
	A.1.4	Other Reserves	1,037	1,204	1,430	1,724	2,661	3,096	3,452
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	1,295	1,737	1,673	1,627	1,556	1,536	1,500
	A.1.7	Adjustments to CET1 due to prudential filters	-3,687	-3,687	-3,687	-3,687	-3,687	-3,687	-3,687
	A.1.8	(-) Intangible assets (including Goodwill)	-11,219	-11,219	-11,219	-11,219	-11,219	-11,219	-11,219
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,165	-358	0	0	-3,616	-3,935	-3,872
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,891	-1,177	-1,054	-1,099	-2,093	-2,332	-2,610
	A.1.11	(-) Defined benefit pension fund assets	-939	-875	-842	-809	-1,835	-1,802	-1,770
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) 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
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	-1,327	-1,488	-1,504	
A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	
A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	
A.1.21	Transitional adjustments	324	216	108	0	912	456	0	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	324	216	108	0	912	456	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	16,206	14,629	13,186	11,817	15,071	13,825	12,537	
A.2.1	Additional Tier 1 Capital instruments	7,401	7,424	7,451	7,440	7,349	7,425	7,426	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	8,805	7,206	5,735	4,377	7,722	6,400	5,111	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	72,007	74,294	75,112	75,306	58,906	55,773	53,867	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	18,910	17,693	17,692	18,239	18,974	19,243	19,910	
A.4.1	Tier 2 Capital instruments	21,686	19,714	19,083	19,129	21,143	20,295	20,065	
A.4.2	Other Tier 2 Capital components and deductions	-4	-5	-5	-5	-5	-5	-5	
A.4.3	Tier 2 transitional adjustments	-2,772	-2,016	-1,387	-885	-2,165	-1,048	-150	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	488,731	489,885	495,745	508,842	532,186	564,944	566,047
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	11.42%	12.18%	12.49%	12.48%	8.24%	7.43%	7.30%
	C.2	Tier 1 Capital ratio	14.73%	15.17%	15.15%	14.80%	11.07%	9.87%	9.52%
	C.3	Total Capital ratio	18.60%	18.78%	18.72%	18.38%	14.63%	13.28%	13.03%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	11.35%	12.14%	12.47%	12.48%	8.07%	7.34%	7.30%
	D.2	Tier 1 Capital ratio (2)	12.87%	13.65%	13.97%	13.94%	9.45%	8.66%	8.61%
	D.3	Total Capital ratio (3)	17.30%	17.67%	17.82%	17.70%	13.42%	12.25%	12.16%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	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 (5)					10957151	10957151	10957151	
F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					10957151	10957151	10957151	
Memorandum items	G.1	Total leverage ratio exposures (transitional)	1,400,379	1,400,379	1,400,379	1,400,379	1,400,379	1,400,379	1,400,379
	G.2	Total leverage ratio exposures (fully loaded)	1,400,379	1,400,379	1,400,379	1,400,379	1,400,379	1,400,379	1,400,379
	G.3	Leverage ratio (transitional)	5.14%	5.31%	5.36%	5.38%	4.21%	3.98%	3.85%
	G.4	Leverage ratio (fully loaded)	4.49%	4.78%	4.95%	5.06%	3.59%	3.49%	3.48%

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Barclays Plc

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
Of which: defaulted							
(mln EUR)							
Debt securities (including at amortised cost and fair value)	122,544	0	152	0	0	23	0
Central banks	573	0	0	0	0	0	0
General governments	92,373	0	0	0	0	0	0
Credit institutions	12,991	0	0	0	0	0	0
Other financial corporations	9,092	0	147	0	0	18	0
Non-financial corporations	7,515	0	5	0	0	5	0
Loans and advances(including at amortised cost and fair value)	796,427	4,651	11,718	10,005	2,710	4,934	3,848
Central banks	73,187	0	0	0	0	0	0
General governments	16,569	0	0	0	248	0	0
Credit institutions	80,705	538	0	0	-35	0	0
Other financial corporations	173,976	619	883	844	55	20	23
Non-financial corporations	151,211	1,096	3,530	2,444	1,102	1,320	1,227
Households	300,779	2,397	7,305	6,717	1,339	3,595	2,598
DEBT INSTRUMENTS other than HFT	918,971	4,651	11,870	10,005	2,710	4,957	3,848
OFF-BALANCE SHEET EXPOSURES	408,592		2,365	2,365	42	39	9

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2016 EU-wide Stress Test

Information on forbore exposures¹

Barclays Plc

	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	4,823	2,179	783	532	3,465
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	78	5	1	1	0
Non-financial corporations	2,137	1,255	343	230	1,255
Households	2,608	920	439	301	2,210
DEBT INSTRUMENTS other than HFT	4,823	2,179	783	532	3,465
Loan commitments given	5	1	0	0	0

¹ For the definition of forbore exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30