

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
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
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

Credit risk IRB

Barclays Plc

								31/12/2015						
			Exposure	e values			Risk expos	ure amounts			Stock	of provisions		
		A-IF	A-IRB F-IRB		A-IRB F-IRB			A	IRB	F-I	Coverage Rati			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stoc
	(min EUR, %)													
	Central banks and central governments	30,719	0	0	0	6.226	0	0	0	1	0	0	0	
	Institutions	57,466	24	0	0	15,709	37	0	0	3	3	0	0	13
	Corporates	265.976	3.036	0	0	114.318	4.666	0	0	283	456	0	0	16
	Corporates - Of Which: Specialised Lending	16,199	638	0	0	12,162	0	0	0	15	82	0	0	15
	Corporates - Of Which: SME	30.781	861	0	0	15.500	1.955	0	0	69	190	0	0	22
	Retail	268.287	6.456	0	0	70.611	8.492	0	0	869	2.376	0	0	36
	Retail - Secured on real estate property	209,337	3,180	0	0	33,594	3,226	0	0	143	485	0	0	15
Develope Die	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Barclays Plc	Retail - Secured on real estate property - Of Which: non-SME	209,337	3,180	0	0	33,594	3,226	0	0	143	485	0	0	15
	Retail - Qualifying Revolving	37.766	1.989	0	0	21.873	3.697	0	0	409	1.275	0	0	64
	Retail - Other Retail	21,184	1,288	0	0	15,144	1,569	0	0	317	617	0	0	47
	Retail - Other Retail - Of Which: SME	10.261	498	0	0	4.280	638	0	0	150	105	0	0	21
	Retail - Other Retail - Of Which: non-SME	10,923	789	0	0	10,864	931	0	0	167	511	0	0	64.
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation													
	Other non-credit obligation assets	2,718	0	0	0	7,476	0	0	0	0	0	0	0	
	IRB TOTAL	625,167	9,517	0	0	214,340	13,194	0	0	1,155	2.835	0	0	30.0

								31/12/2015						
			Exposure	values			Risk expos	ure amounts			Stock	of provisions		
		A-IR	A-IRB		F-IRB		8	F-IRB		A-IRB		F-IRB		Coverage Rat
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Sto
	Central banks and central governments	3,305	0	0	0	135	0	0	0	0	0	0		0
	Institutions	16.949	24	0	0	5.452	37	0	0	1	3	0		0 1
	Corporates	108,573	1,855	0	0	54,712	3,250	0	0	211	298	0		0 1
	Corporates - Of Which: Specialised Lending	11,782	457	0	0	8,923	0	0	0	8	56	0		0 1
	Corporates - Of Which: SME	25.981	841	0	0	12.095	1.725	0	0	30	112	0		0 1
	Retail	224,475	4,404	0	0	54,781	5,713	0	0	640	1,651	0		0 3
	Retail - Secured on real estate property	176.138	1.708	0	0	24.894	1.537	0	0	49	87	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	176,138	1,708	0	0	24,894	1,537	0	0	49	87	0		0
	Retail - Oualifving Revolving	32.830	1.622	0	0	18.301	3.284	0	0	330	1.059	0		0 6
	Retail - Other Retail	15,508	1,074	0	0	11,586	892	0	0	262	505	0		0 4
	Retail - Other Retail - Of Which: SMF	8.759	480	0	0	3.471	613	0	0	146	98	0		0 2
	Retail - Other Retail - Of Which: non-SME	6,749	594	0	0	8,114	279	0	0	116	407	0		0 6
	Equity	0	0	0	0	0	0	0	0	0	0	0		0
	Securitisation													1
	Other non-credit obligation assets	2,514	0	0	0	4,458	0	0	0	0	0		1 1	0
	IRB TOTAL	355,817	6,282	0	0	119,538	8,999	0	0	852	1,952	0		0 31

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IF	A-IRB F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		Coverage Rat	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Sto
	Central banks and central governments	1,057	0	0	(51	0	0	(0	0	0		0
	Institutions	9.948	0	0	0	1.095 26,052	0	0	0	0	0	0		0
	Corporates	74,870	406	0	(26,052	214	0		0	33	0		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	343	10	0		3/4	0	0		0	0	0		0
	Retail	11	10	0		3	14	0		0	3	0		0
	Retail - Secured on real estate property	0		0		0	0	0		0	0	0		0
	Retail - Secured on real estate property - Of Which: SME	ő	ŏ	ő	Ċ	ő	ŏ	ő	i i	ŏ	ő	ő		ő
United States	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Oualifving Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	(0	0	0	(0	0	0		0
	Securitisation	45				45								
	Other non-credit obligation assets IRB TOTAL	85.891	406	0		27.214	214	0		0	0	0		0 6

		31/12/2013 Exposure values Risk exposure amounts Stock of provisions												
				e values								of provisions		
		A-IR	ß	F	IRB	A-1	IRB	F-IRB		A-IRB		F-IRB		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments	4,776	0	0	0	1.726	0	0	0	1	0	0)	0
	Institutions	2,141	0	0	0	770	0	0	0	1	0	0)	a
	Corporates	18.362	440	0	0	9.798	720	0	0	69	90	0)	0 20.49
	Corporates - Of Which: Specialised Lending	281	0	0	0	268	0	0	0	5	0	0)	a
	Corporates - Of Which: SME	4.366	0	0	0	3.145	197	0	0	38	75	0)	0
	Retail	22,616	966	0	0	9,025	1,272	0	0	155	372	0)	0 38.59
	Retail - Secured on real estate property	14,144	547	0	0	3,760	354	0	0	68	121	0)	0 22.2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0 0	0	0)	a
South Africa	Retail - Secured on real estate property - Of Which: non-SME	14,144	547	0	0	3,760	354	0	0	68	121	0)	0 22.2
	Retail - Qualifying Revolving	2.807	217	0	0	1.708	245	0	0	32	150	0)	0 68.9
	Retail - Other Retail	5,665	202	0	0	3,556	674	0	0	55	101	0)	0 50.0
	Retail - Other Retail - Of Which: SME	1.491	17	0	0	807	23	0	0	4	8	0)	0 44.3
	Retail - Other Retail - Of Which: non-SME	4,174	184	0	0	2,749	651	0	0	51	93	0)	0 50.69
	Equity	0	0	0	0	0	0	0	0	0 0	0	0)	0
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	1,533	0	0	0	0 0	0	0)	0
	IRB TOTAL	47,895	1,406	0	0	22,852	1,992	0	0	226	462	0		0 32.80

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

EBA EUROPEAN BANKING AUTHORITY

Credit risk IRB Barclays Plc

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IF	1B	F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		Coverage Rat
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Sto
	Central banks and central governments	700	0	0	0	108	0	0	0	0	0	0		0
	Institutions	3.757	0	0	0	981	0	0	0	0	0	0		0
	Corporates	6,678	17	0	0	1,921	0	0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	0	17	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
	Retail	1.805	115	0	0	1.450	105	0	0	42	49	0		0 4
	Retail - Secured on real estate property	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	ō	0	0	0			0
Germany	Retail - Secured on real estate property - Of Which: non-SME	0		0		0	0		-		0			0
Germany	Retail - Qualifying Revolving	1.805	115	0	0	1.450	105	0	0	42	49	0		0 4
	Retail - Other Retail	0		0		-,			-					0
	Retail - Other Retail - Of Which: SME	0		0		0	0	0	0	0	0			0
	Retail - Other Retail - Of Which: non-SME	0		0		0					0			0
	Equity	0		0		0	0	0	0	0	0			0
	Securitisation					0		, in the second s		Ŭ	0			Ŭ
	Other non-credit obligation assets													
	IRB TOTAL	12,940	132	0		4,460	105	0		42	49			0 42

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	3	F-	IRB	A-1	IRB	F-1	8	A-	IRB	F	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	382	0	0	0	39	0	0	0	0	0	0	C)
	Institutions	4.698	0	0	0	1.278	0	0	0	0	0	0	0	3
	Corporates	6,068	66	0	0	1,608	6	0	0	0	0	0	0	1.1
	Corporates - Of Which: Specialised Lending	0	65	0	0	0	0	0	0	0	0	0	0	3
	Corporates - Of Which: SME	0	1	0	0	0	6	0	0	0	0	0	0	1.1
	Retail	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	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
France	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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	3
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0)
	IRB TOTAL	11,148	66	0	0	2,925	6	0	0	0	0	0	0	1.19

		31/12/2015												
			Exposure					sure amounts				of provisions		
		A-IR	8	F-IRB		A-IRB		F-IRB		A-IRB		F	-IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	2,590	0	0	0	2,090	0	0	0	0	0	0		0
	Institutions	239	0	0	0	218	0	0	0	0	0	0		0
	Corporates	1.943	9	0	0	1.209	7	0	0	0	3	0		0 45.09
	Corporates - Of Which: Specialised Lending	68	0	0	0	35	0	0	0	0	0			0
	Corporates - Of Which: SME	15.449	0	0	0	4.145	972	0	0	0	239			0 31.99
	Retail Retail - Secured on real estate property	15,449	/4/	U	0	4,145	972	0		19	239			0 30.9
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	15.998	/35	0	0	CP1.P	9/1	0		19	228			0 30.99
Italy	Retail - Secured on real estate property - Of Which: non-SME	15.448	735	0	0	4,145	971	0		19	228			0 30.9
Traily	Retail - Qualifying Revolving	10,110	,	0	0	1,115		0		10	110			0 50.5
	Retail - Other Retail	1	12	ő	ő	ő	1	ő	0	ő	11	Č.		98.29
	Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	Ó	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	1	12	0	0	0	1	0	0	0	11	0		98.29
	Equity	0	0	0	0	0	0	0	0	0	0			0
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0		1	0
	IRB TOTAL	20,222	756	0	0	7,663	979	0	0	19	242	0	1 (0 32.0%

								31/12/2015	5					
			Exposur	e values				sure amounts			Stock	of provisions		
		A-I	8	F	IRB	A-1	RB	F-1	RB	A-	IRB	FI	IRB	Coverage Rati
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stoc
Switzerland	Central banks and central assorements Institutions Convertes Of Which: SNE Retail - Socured on real estate encourty Retail - Socured on real estate encourty - Of Which: SNE Retail - Socured on real estate encourty - Of Which: SNE Retail - Other Retail - Of Whi	9 1.499 1.381 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 282 351 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							
	Other non-credit obligation assets	33	0	0	0	33	0	0	0	0	0	0	0)
	IRB TOTAL	2.922	3	0	(666	18	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)

EBA EUROPEAN BANKING AUTHORITY

Credit risk IRB Barclays Plc

		31/12/2015													
			Exposur	e values			Risk expo	osure amounts			Stock	of provisions			
		A-IRB		A-IRB F-IRB		A-1	IRB	F-IR	В	A-	IRB	F	IRB	Coverage Ratio -	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹	
Japan	Central banks and central anonements Comparison of Web/S Securition I index Comparison of Web/S Securition I index Comparison of Web/S Security of the I index Retail - Secured on real estate property of Web/S SPE Retail - Retail - Secured on real estate property of Web/S SPE Retail - Offer Retail - Of Web/S SPE Fourth Security and Security of Security SPE Security Security SPE Security Security SPE Security Security Security SPE Security Security Security Security Security SPE Security Security Securi	4,747 4.592 2,044 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				524 865 582 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0									

								31/12/2015						
			Exposure	values				sure amounts				of provisions		
		A-IF	8	F	IRB	A-1	IRB	F-IR	8	A-	IRB	F-	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock										
	Central banks and central governments	973	0	0	0	62	0	0	0	0	0	0	0	
	Institutions	521	0	0	0	100	0	0	0	0	0	0	0	
	Corporates	5,236	25	0	0	2,019	0	0	0	0	25	0	0	98
	Corporates - Of Which: Specialised Lending	579	25	0	0	382	0	0	0	0	25	0	0	98
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Luxembourg	Retail - Qualifying Revolving	0	ő	0	0	0	ő	0	0	0	0	ő	0	
	Retail - Other Retail	ō	0	0	0	0	0	0	0	0	0	ō	0	
	Retail - Other Retail - Of Which: SME	0	ō	ō	0	0	ō	0	0	0	ō	ō	ō	
	Retail - Other Retail - Of Which: non-SME	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	
	Securitisation													
	Other non-credit obligation assets	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	98.

								31/12/201	5					
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	8	F-I	RB	A-1	IRB	F-1	RB	A-	IRB	F	-IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	192	0	0	0	14	0	0	0	0	() ()	0 -
	Institutions	1,150	0	0	0	350	0	0	0	0) ()	0
	Comorates	4.577	15	0	0	1.783	21	0	0	0		5 0	2	0 50.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0				
	Corporates - Of Which: SME	0	0	0	0	0	0		0	0				
	Retail	0	0	0	0	0	0		0	0			1	
	Retail - Secured on real estate property	0	0	0	U	0	0		0	0				
Netherlands	Retail - Secured on real estate property - Of Which: SMF Retail - Secured on real estate property - Of Which: non-SME	0	0	U	U	0	0			U				
Neuleilalius	Retail - Secured on real estate property - Or which: hon-sele Retail - Qualifying Revolving	0	0	0	0	0	0			0				
	Retail - Obainving Revolving Retail - Other Retail	0	0	0	0	0	0			0				0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0				0
	Retail - Other Retail - Of Which: non-SMF	0	0	0		0	0		0	0		i i	i i	0
	Fauity	0	0	0	0	0	0		0	0				0
	Securitisation	_				_			-	-				
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0) ()	0 .
	IRB TOTAL	5,919	15	0	0	2,148	21	0	0	0		5 (0 50.0%



EBA EUROPEAN BANKING AUTHORITY

Credit risk IRB

Barclays Plc

						Baseline Scer	ario								Adverse Scer	nario			
			31/12/20:	16		31/12/201	.7		31/12/20	18		31/12/20	16		31/12/20:	17		31/12/20	18
	(min EUR. %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		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	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage R Default St
	Central banks and central governments	0.0%	1	12.0%	0.0%	2	11.7%	0.0%	3	11.6%	0.0%	2	14.0%	0.0%	3	13.1%	0.0%	3	
	Institutions	0.0%	14	21.1%	0.0%	23	23.2%	0.0%	34	24.1%	0.1%	19	24.3%	0.2%	62	29.7%	0.1%	86	
	Corporates	0.2%	1,167	22.9%	0.2%	1,590	25.3%	0.2%	2,058	26.7%	0.3%	1,452	25.3%	0.6%	2,605	29.7%	0.5%	3,534	
	Corporates - Of Which: Specialised Lending	0.3%	139	18.0%	0.3%	184	19.3%	0.3%	233	20.1%	0.4%	166	20.4%	0.7%	274	24.8%	0.7%	401	
	Corporates - Of Which: SME	0.6%	409	26.0%	0.7%	580	27.7%	0.7%	760	28.4%	0.7%	455	26.6%	1.2%	757	28.8%	1.3%	1,074	
	Retail	0.6%	4,982	41.0%	0.5%	6,326 839	41.6%	0.5%	7,643	41.6%	0.9%	5,851	42.8%	0.9%	8,503	44.0%	1.0%	11,136	
	Retail - Secured on real estate property	0.1%	740	12.9%	0.0%	839	11.3%	0.0%	932	10.2%	0.1%	825	12.6%	0.1%	1,034	10.8%	0.1%	1,255	
Dovelous Die	Retail - Secured on real estate property - Of Which: SME		0	-		0	-		0		-	0			0	-		0	
Barclays Plc	Retail - Secured on real estate property - Of Which: non-SME	0.1%	740	12.9%	0.0%	839	11.3%	0.0%	932	10.2%	0.1%	825	12.6%	0.1%	1,034	10.8%	0.1%	1,255	
	Retail - Qualifying Revolving	1.8%	2,505	71.5%	1.6% 2.9%	3,164	74.6%	1.6%	3,828	76.8%	3.1%	3,061	73.4%	3.6%	4,567	79.6%	4.0%	6,078	
	Retail - Other Retail	3.5%	1,738 344	59.7%		2,322	63.0%	2.9%	2,883	64.6%	4.5%	1,965	61.6%	4.6%	2,902	64.4%	4.7%	3,803	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0.9%	344 1.394	25.9% 78.6%	1.0%	439 1.883	28.4% 82.0%	1.0%	541 2.342	29.8% 84.1%	1.2%	385	27.7% 81.7%	2.0%	2,314	31.7% 85.7%	2.5%	831 2.972	
		0.0%	1,394	/8.0%	4./%	1,883	82.0%	4./%	2,342	84.1%	7.5%	1,580	81.7%	7.1%	2,314	85.7%	0.9%	2,9/2	
	Equity Securitisation		0			0			0	-		0			0			0	
	Other non-credit obligation assets	0.001			0.001			0.021			0.000			0.001			0.00		
	Uther non-credit obligation assets	0.0%	6,165	35.7%	0.0%	7,940	36.8%	0.0%	9,737	37.1%	0.0%	7.324	37.6%	0.0%	11,172	39.5%	0.0%	14.759	

						Baseline Scer	ario								Adverse Sce	nario	
			31/12/20	16		31/12/201	.7		31/12/201	.8		31/12/20	16		31/12/20	17	
		Impairment	Stock of	Coverage Ratio -	Impairment					Coverage Ratio -	Impairment		Coverage Ratio -	Impairment			Impairment
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate
	Central banks and central governments	0.0%	0	10.8%	0.0%	0	10.8%	0.0%	0	10.8%	0.0%	0	11.7%	0.0%	0	12.3%	0.0%
	Institutions	0.1%	9	17.6%	0.1%	15	19.4%	0.1%	22	20.3%	0.2%	12	21.3%	0.4%	29	27.9%	0.3%
	Corporates	0.3%	745	20.1%	0.4%	1,027	22.2%	0.4%	1,338	23.5%	0.4%	867	22.3%	0.7%	1,504	27.2%	0.8%
	Corporates - Of Which: Specialised Lending	0.3%	103	16.2%	0.3%	142	17.9%	0.4%	182	18.7%	0.4%	123	18.5%	0.7%	215	23.6%	0.8%
	Corporates - Of Which: SME	0.5%	244	17.2%	0.6%	368	19.4%	0.7%	504	20.7%	0.7%	287	18.3%	1.2%	547	22.5%	1.3%
	Retail	0.5%	3,562	40.8%	0.4%	4,452	40.1%	0.4%	5,346	39.3%	0.8%	4,323	42.9%	0.8%	6,389	43.0%	0.9%
	Retail - Secured on real estate property	0.0%	147	3.6%	0.0%	160	2.9%	0.0%	175	2.4%	0.0%	160	3.5%	0.0%	206	2.9%	0.0%
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-	-	0	-	-	0	-	1 -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.0%	147	3.6%	0.0%	160	2.9%	0.0%	175	2.4%	0.0%	160	3.5%	0.0%	206	2.9%	0.0%
	Retail - Oualifving Revolving	1.7%	2.077	73.2%	1.4%	2.602	76.4%	1.5%	3.130	78.5%	3.3%	2.645	74.9% 57.6%	3.7%	4.019	81.5%	4.2%
	Retail - Other Retail	3.4%	1,338	56.2%	2.4%	1,689	57.9%	2.4%	2,041	58.6%	4.4%	1,518	57.6%	4.3%	2,164	58.9%	4.8%
	Retail - Other Retail - Of Which: SMF	0.9%	320	24.8%	1.0%	403	27.2%	1.1%	494	28.6%	1.3%	358	26.7%	2.2%	546	30.7%	2.8%
	Retail - Other Retail - Of Which: non-SME	6.6%	1,018	80.6%	4.2%	1,286	82.1%	4.3%	1,547	83.0%	8.4%	1,160	83.1%	7.2%	1,618	85.0%	7.4%
	Equity		0	-	-	0	-	-	0	-	-	0	-	-	0	-	1 -
	Securitisation																1 1
	Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%
	IRB TOTAL	0.4%	4,316	34.9%	0.4%	5,494	35.0%	0.4%	6,706	34.7%	0.7%	5,202	37.4%	0.8%	7,923	38.9%	0.9%

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/20	116		31/12/20	17		31/12/201	18		31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of		Impairment		Coverage Ratio -			Coverage Ratio -	Impairment			Impairment	Stock of	Coverage Ratio -	Impairment		
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions			Provisions		rate	Provisions		rate	Provisions	Default Stock ¹	rate	Provisions	Defa
	Central banks and central governments	0.0%	0	44.2%	0.0%	0	42.8%	0.0%	0	42.5%	0.0%	0	44.2%	0.0%	0	44.3%	0.0%		1
	Institutions	0.0%	0	14.0%	0.0%	0	13.0%	0.0%	1	12.7%	0.0%	1	14.0%	0.1%	5	14.2%	0.0%	. 8	i i
	Corporates	0.1%	109	25.2%	0.1%	143	25.6%	0.1%	194	26.1%	0.3%	205	27.1%	0.6%	524	29.2%	0.2%	634	6
	Coroorates - Of Which: Soecialised Lending	-	0		-	0		-	0	-	-	0	-	-	0		-	0	1
	Corporates - Of Which: SME	0.1%	3	33.2%	0.1%	3	33.2%	0.1%	3	33.3%	0.2%	4	38.2%	0.2%	4	38.3%	0.2%		6
	Retail	0.1%	0	42.1%	0.1%	0	42.1%	0.1%	0	42.1%	0.5%	0	48.4%	0.3%	0	48.4%	0.2%	. 0	2
	Retail - Secured on real estate property		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	1
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	1
United States	Retail - Secured on real estate property - Of Which: non-SME	-	0		-	0		-	0	-	-	0	-	-	0		-	0	1
	Retail - Oualifving Revolving		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	2
	Retail - Other Retail	0.1%	0	42.1%	0.1%	0	42.1%	0.1%	0	42.1%	0.5%	0	48.4%	0.3%	0	48.4%	0.2%		1
	Retail - Other Retail - Of Which: SME	0.1%	0	42.1%	0.1%	0	42.1%	0.1%	0	42.1%	0.5%	0	48.4%	0.3%	0	48.4%	0.2%	. 0	2
	Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	1
	Eauity		0		-	0		-	0	-	-	0		-	0		-	0	1
	Securitisation																	((
	Other non-credit obligation assets	0.0%	0		0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%		1
	IRB TOTAL	0.1%	109	25.1%	0.1%	144	25.6%	0.1%	195	26.0%	0.2%	206	27.0%	0.5%	529	28.9%	0.2%	642	2

						Baseline Scer	ario					
			31/12/20	16		31/12/201	.7		31/12/201	18		31/12/2
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairmen	t Stock of
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provision
	Central banks and central governments	0.0%	1	8.2%	0.0%	1	8.2%	0.0%	2	8.2%	0.04	16
	Institutions	0.1%	2	73.6%	0.1%	3	73.3%	0.1%	4	73.4%	0.19	
	Corporates	0.4%	254	34.8%	0.5%	337	43.0%	0.4%	416	49.0%	0.5	
	Corporates - Of Which: Specialised Lending	0.9%	7	75.7%	0.9%	10	75.8%	0.9%	12	76.3%	1.10	
	Corporates - Of Which: SME	1.1%	160	258.4%	1.1%	207	179.2%	1.0%	250	154.5%	1.29	
	Retail	1.3%	855	47.9%	1.5%	1,184	52.9%	1.4%	1,487	56.1%	1.59	6 92
	Retail - Secured on real estate property	0.3%	243	23.8%	0.4%	296	24.8%	0.3%	345	25.5%	0.49	6 25
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0		-	0	-	-	
South Africa	Retail - Secured on real estate property - Of Which: non-SME	0.3%	243	23.8%	0.4%	296	24.8%	0.3%	345	25.5%	0.49	6 25
	Retail - Qualifying Revolving	1.0%	224	73.5%	1.5%	267	76.8%	1.4%	307	79.4%	0.9	6 23
	Retail - Other Retail	3.9%	388	71.2%	4.3%	621	78.2%	4.1%	836	82.7%	4.69	6 43
	Retail - Other Retail - Of Which: SME	0.8%	24	46.1%	0.8%	36	46.7%	0.7%	47	47.2%	0.9	6
	Retail - Other Retail - Of Which: non-SME	5.0%	364	73.6%	5.6%	585	81.4%	5.4%	789	86.4%	5.99	6 40
	Equity		0	-	-	0			0	-	-	
	Securitisation					-						
	Other non-credit obligation assets	-	0	-	-	0		-	0	-	-	
	IRB TOTAL	0.8%	1,112	44.3%	0.9%	1,526	50.4%	0.8%	1,909	54.3%	0.99	6 1,19
Computed as: Stock of provisions for defaulted stock / de	fault stock (as defined in paragraphs 59 and 61 of the Methodological note)											

					Adverse Scen	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
0 - 4	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
2%	0.0%	1	7.7%	0.0%	2	8.5%	0.0%	2	8.4%
.4%	0.1%	2	77.9%	0.1%	4	78.8%	0.1%	5	75.9%
.0%	0.5%	268	36.6%	0.5%	373	46.5%	0.5%	461	52.2%
.3%	1.1%	8	80.1%	1.2%	11	81.6%	1.0%	14	79.0%
1.5%	1.2%	166	239.6%	1.3%	223	168.1%	1.2%	272	147.0%
.1%	1.5%	921	50.1%	1.8%	1,349	56.8%	1.5%	1,678	58.8%
.5%	0.4%	253	24.5%	0.5%	322	26.0%	0.4%	376	26.3%
	-	0	-	-	0	-	-	0	-
.5%	0.4%	253	24.5%	0.5%	322	26.0%	0.4%	376	26.3%
.4%	0.9%	233	75.0%	1.8%	289	80.1%	1.6%	332	81.8%
.7%	4.6%	435	75.3%	5.4%	738	84.7%	4.6%	971	86.7%
2%	0.9%	26	47.9%	1.0%	42	49.6%	0.8%	54	48.8%
.4%	5.9%	409	78.1%	7.0%	696	88.3%	6.1%	917	90.8%
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
3%	0.9%	1,193	46.5%	1.1%	1,727	54.2%	0.9%	2,146	57.1%

tock of

10,77

29.6% 30.7% 27.7% 25.6% 42.5% 2.8% 83.9% 59.6% 33.1% 86.1%

39.4%

16.5% 29.5% 38.4% 48.4%

48.4% 48.4% 29.3%

Credit risk IRB

Barclays Plc

						Baseline Sce	nario								Adverse Sce	nario		
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	117		l
	(-1- T-T- A))	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		l
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	ł
	Central banks and central governments		0	-	-	0	-	-	0	-	-	0	-	-	0		-	
	Institutions	0.0%	0	25.7%	0.0%	0	25.9%	0.0%	0	26.2%	0.1%	0	26.0%	0.1%	0	31.9%		
	Corporates	0.0%	1	36.2%	0.0%	1	34.7%	0.0%	2	34.4%	0.0%	2	36.2%	0.1%	4	36.7%	0.0%	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0		-	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0		-	
	Retail	2.0%	135	49.6%	2.6%	191	55.7%	2.8%	250	60.1%	1.9%	133	48.9%	2.9%	195	55.2%	3.5%	
	Retail - Secured on real estate property		0		-	0			0	-		0		-	0			
	Retail - Secured on real estate property - Of Which: SME		0		-	0			0	-		0		-	0			
Germany	Retail - Secured on real estate property - Of Which: non-SME		0		-	0	-		0	-		0		-	0		-	
	Retail - Qualifying Revolving	2.0%	135	49.6%	2.6%	191	55.7%	2.8%	250	60.1%	1.9%	133	48.9%	2.9%	195	55.2%	3.5%	
	Retail - Other Retail		0			0			0			0			0			
	Retail - Other Retail - Of Which: SME		0		-	0	-		0	-		0		-	0		-	
	Retail - Other Retail - Of Which: non-SME		0		-	0	-		0	-		0		-	0		-	
	Equity		0		-	0	-		0	-		0		-	0		-	
	Securitisation											-			-			4
	Other non-credit obligation assets		0			0			0			0			0			ć
	IRB TOTAL	0.6%	136	49.5%	0.8%	193	55.4%	0.8%	252	59.7%	0.6%	135	48.5%	0.9%	199	54.4%	1.0%	

			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	45.0%	0.0%	0	43.6%	0.0%	0	43.3
	Institutions	0.0%	0	26.2%	0.0%	0	26.5%	0.0%	0	27.0
	Corporates	0.0%	1	23.4%	0.0%	1	26.4%	0.0%	2	27.3
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	1.2%	-	0	1.2%	-	0	1.2
	Retail	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
France	Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0
	Retail - Other Retail - Of Which: SME	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Equity		0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets		0			0			0	
	IRB TOTAL	0.0%	1	23.6%	0.0%	1	26.4%	0.0%	2	27.4

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
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
0.0%	0	45.0%	0.0%	0	45.2%	0.0%	0	45.3
0.1%	0	27.5%	0.2%	0	35.4%	0.1%	0	35.5
0.0%	2	29.0%	0.0%	4	31.2%	0.0%	5	31.6
-	0	-	-	0	-	-	0	
-	0	1.2%	-	0	1.3%	-	0	1.4
0.1%	0	5.8%	0.1%	0	5.8%	0.1%	0	5.8
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.1%	0	5.8%	0.1%	0	5.8%	0.1%	0	5.8
0.1%	0	5.8%	0.1%	0	5.8%	0.1%	0	5.8
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	ó	
	0		-	0			0	
0.0%	2	29.0%	0.0%	4	31.4%	0.0%	5	31.84

31.9% 36.9%

59.7%

59.79

0 265 0

265

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -		Stock of	Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	
	Institutions	0.1%	0	24.7%	0.1%	0	24.7%	0.1%	0	24.8
	Corporates	0.1%	4	42.5%	0.1%	6	40.0%	0.0%	6	39.29
	Corporates - Of Which: Specialised Lending	0.0%	0	11.3%	0.0%	0	8.9%	0.0%	0	17.79
	Coroorates - OF Which: SME		0	-		0			0	
	Retail	0.3%	298 287	31.3%	0.2%	323	30.7%	0.1%	344	30.29
	Retail - Secured on real estate nonnerty	0.3%	287	30.4%	0.2%	312	29.9%	0.1%	333	29.5
The bu	Retail - Secured on real estate property - Of Which: SME	0.3%	287	30.4%	0.2%	312	29.9%	0.1%	333	29.5
Italy	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0.3%	28/	30.4%	0.2%	312	29.9%	0.1%	333	29.5
	Retail - Oualitvind Revolvind Retail - Other Retail	0.0%	11	98.2%	0.0%	11	98.2%	0.0%	11	98.2
	Retail - Other Retail Patel - Other Patel - Of Which: SME	0.1%	11	82.9%	0.1%	11	82.9%	0.0%	11	82.9
	Retail - Other Retail - Of Which: non-SME	0.0%	11	98.2%	0.0%	11	98.2%	0.0%	11	98.20
	Equity	0.0%	11	50.270	0.0%	11	50.270	0.0%	11	50.2
	Securitisation					0			0	
	Other non-credit obligation assets	0.0%	0	-	0.0%	0		0.0%	0	
	IRB TOTAL	0.2%	303	31.4%		328	30.8%		350	30.49

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
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
0.0%	0	Default Stock	0.0%	0	Default Stock	0.0%	0	Default Stock
0.2%	0	24.7%	0.1%	ō	25.9%	0.1%	ō	25.9
0.2%	6	40.1%	0.2%	9	38.8%	0.1%	11	39.0
0.0%	ō	11.3%	0.1%	ō	10.9%	0.0%	0	22.6
-	0			ō		-	ō	
0.5%	340	31.8%	0.4%	403	32.1%	0.4%	457	32.0
0.5%	329	31.0%	0.4%	392	31.4%	0.4%	446	31.4
	0	-	-	0		-	0	
0.5%	329	31.0%	0.4%	392	31.4%	0.4%	446	31.4
	0		-	0		-	0	
0.0%	11	98.2%	0.0%	11	98.2%	0.0%	11	98.2
0.1%	0	95.4%	0.1%	0	95.4%	0.1%	0	95.4
0.0%	11	98.2%	0.0%	11	98.2%	0.0%	11	98.2
-	0	-	-	0	-	-	0	
0.0%	0		0.0%	0		0.0%	0	
0.5%	346	31.9%	0.4%	413	32.3%	0.3%	468	32.2

						Baseline Sce	nario				
			31/12/20	16		31/12/20	17		31/12/20	18	
		Impairment		Coverage Ratio -		Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	In
	(min EUR, %)		Provisions	Default Stock ¹		Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
	Central banks and central governments	0.0%	0		0.0%	0		0.0%	0		
	Institutions	0.0%	0	26.2%	0.0%	0	26.7%	0.0%	0	27.3%	
	Corporates	0.0%	0	40.9%	0.0%	1	40.4%	0.0%	1	40.9%	
	Comparates - Of Which: Specialised Lending	0.4%	0	82.9%	0.4%	0	82.9%	0.4%	0	82.9%	
	Corporates - Of Which: SME	0.1%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%	
	Retail	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property		0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	
Switzerland	Retail - Secured on real estate property - Of Which: pop-SMF	-	0	-	-	0	-	-	0	-	
	Retail - Oualifving Revolving		0	-	-	0	-	-	0	-	
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	-	
	Fauity		0			0		-	0		
	Securitisation										
	Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	
	IRB TOTAL	0.0%	0	37.1%	0.0%	1	37.0%	0.0%	1	37.4%	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
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
0.0%		-	0.0%	0	-	0.0%	0	
0.0%		30.3%	0.2%	1	37.7%	0.1%	1	36.4
0.2%	1	40.0%	0.4%	4	40.9%	0.4%	7	41.1
0.6%	0	82.9%	0.7%	0	82.9%	0.7%	0	82.9
0.1%	0	5.0%	0.1%	0	5.0%	0.1%	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	
0.1%	1	39.0%	0.3%	5	40.5%	0.3%	8	40.6

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

EBA EUROPEAN BANKING AUTHORITY

Credit risk IRB

Barclays Plc

						Baseline Sce	nario								Adverse Sce	nario		
			31/12/2	016		31/12/20	17		31/12/201	18		31/12/20	016		31/12/20	17		31/12/2
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment			Impairment		Coverage Ratio -		
	(min EUR, %)		Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions
	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.09	6	- 1	0.0%	0	-	0.0%	1
	Institutions	0.0%	0	37.1%	0.0%	0	37.9% 39.8%	0.0%	1	40.7%	0.09		41.0%	0.4%	9	57.9%	0.1%	1
	Corporates	0.0%	0	40.7%	0.0%	0	39.8%	0.0%	0	40.4%	0.19	6	40.7%	0.3%	1	44.7%	0.0%	1
	Comorates - Of Which: Specialised Lending		0	-	-	0	-	-	0	-		- 0	- 1	-	0	-	-	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-		- 0	- 10	-	0	-	-	
	Retail	-	(-	0	-	-	0	-		- 0	- 1	-	0	-	-	
	Retail - Secured on real estate property	-	(-	0	-	-	0	-		- 0	- 1	-	0	-	-	
	Retail - Secured on real estate property - Of Which: SME		(-	-	0	-	-	0	-		- 0		-	0	-	-	
Japan	Retail - Secured on real estate property - Of Which: non-SME	-	(-	0	-	-	0	-		- 0	- 1	-	0	-	-	
	Retail - Oualifving Revolving	-	(-	0	-	-	0	-		- 0	- 1	-	0	-	-	
	Retail - Other Retail		(-	-	0	-	-	0	-		- 0	- 10	-	0	-	-	
	Retail - Other Retail - Of Which: SME	-	(-	0	-	-	0	-		- 0	- 1	-	0	-	-	
	Retail - Other Retail - Of Which: non-SME		(-	-	0	-	-	0	-		- 0		-	0	-	-	
	Equity	-				0			0	-		- 0		-	0	-		
	Securitisation																	i.
	Other non-credit obligation assets	0.0%	(-	0.0%	0	-	0.0%	0	-	0.09			0.0%		-	0.0%	
	IRB TOTAL	0.0%		37.5%	0.0%	1	38.1%	0.0%	1	40.7%	0.0%	1 1	40.9%	0.3%	10	56.8%	0.0%	1 1

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		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%	28	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		0			0			0	
	Retail - Secured on real estate property		0			0	-		0	
	Retail - Secured on real estate property - Of Which: SME		ō			ō	-		ō	
Luxembourg	Retail - Secured on real estate property - Of Which: pnc-SME		ō	-		ō			0	
Euxembourg	Retail - Qualifying Revolving		ō			ō	-		ō	
	Retail - Other Retail		ō			ō	-			
	Retail - Other Retail - Of Which: SME					0			ő	
	Retail - Other Retail - Of Which: non-SME		ő			0	-		ő	
	Equity		ő			0			ő	
	Securitisation					0			0	
	Other non-credit obligation assets		0			0			0	
	TRB TOTAL	0.2%	29	80.1%	0.2%	33	68.3%	0.2%	36	61.7

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
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
-	0	-		0	-	-	0	-
0.0%	0	58.0%	0.1%	0	59.0%	0.0%	1	59.5%
0.5%	35	66.7%	0.6%	46	56.7%	0.3%	53	54.0%
0.6%	28	84.1%	0.7%	32	75.1%	0.5%	35	70.6%
0.3%	0	5.0%	0.3%	0	5.0%	0.3%	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	
0.4%	35	66.6%	0.5%	47	56.8%	0.3%	53	54.0%

57.2% 44.6%

56.2%

		Baseline Scenario								
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -	Impairment					Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	-	0	-	-	0	-	-	0	
	Institutions	0.0%	0	45.0%	0.0%	0	43.1%	0.0%	0	42.7
	Comorates	0.0%	9	62.7%	0.0%	9	58.5%	0.0%	10	55.6
	Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
	Corporates - Of Which: SME		0	-	-	0	-	-	0	
	Retail		0	-	-	0	-	-	0	
	Retail - Secured on real estate property		0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SMF		0	-	-	0	-	-	0	
Netherlands	Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	
	Retail - Oualifving Revolving		0	-	-	0	-	-	0	
	Retail - Other Retail		0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SMF		0	-	-	0	-	-	0	
	Equity		0			0		-	0	
	Securitisation									
	Other non-credit obligation assets	-	0		-	0	-	-	0	
	IRB TOTAL	0.0%	9	62.7%	0.0%	9	58.5%	0.0%	10	55.6

				Adverse Sce	nario			
	31/12/20			31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate		
	0	-	-	0	-	-	0	
0.0%	0	45.0%	0.2%	0	45.9%	0.1%	0	47.1
0.1%	11	53.9%	0.2%	16	46.8%	0.1%	19	45.1
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0			0	
	0	-		0	-		0	
-	ō			ō			ō	
	0			ō			ō	
	ő			ő			ő	
	0			0			0	
	0			0			0	
	0			0			0	
0.1%	11	53.9%	0.2%	16	46.8%	0.1%	19	45.1





Barclays Plc

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Coverage Ratio Default Stock
	Central governments or central banks	137,674	9	4,357	0	5	9	99.
	Regional governments or local authorities	1,363	0	226	0	0	0	0.
	Public sector entities	20,841	0	9	0	0	0	0.
	Multilateral Development Banks	1,595	0	0	0	0	0	0.
	International Organisations	3,117		0	0	0	0	0.
	Institutions	27,509		3,498	0	1	0	13.
	Corporates	62,400			1,654		798	
	of which: SME	34,105			1,080	216	593	
	Retail	35,984			847	442	1,636	
Barclays Plc	of which: SME	972	386		56	18	107	
Durciays ric	Secured by mortgages on immovable property	19,451	1,261		1,189	4	191	
	of which: SME	13,619	1,205		1,146	0	170	
	Items associated with particularly high risk	4,785	0	7,303	0	161	0	0.
	Covered bonds	169	0	34	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.
	Collective investments undertakings (CIU)	1	0	1	0	0	0	0.
	Equity	1,088	0	2,107	0	0	4	0.
	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

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			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	87,076	0	72	0	0	0	95.9
	Regional governments or local authorities	114	0	25	0	0	0	0.
	Public sector entities	9	0	2	0	0	0	0.
	Multilateral Development Banks	0	0	0	0	0	0	0.
	International Organisations	0	0	0	0	0	0	0.
	Institutions	5,214	0	232	0	0	0	0.
	Corporates	16,913	433		486	139	103	
	of which: SME	10,356	330		432	137	41	12.
	Retail	8,280	802		222	83	351	
United Kingdom	of which: SME	649	283		12	9	32	
oniced Kingdom	Secured by mortgages on immovable property	10,806	448		427	3	69	
	of which: SME	6,329	442	2,862	425	0	69	15.
	Items associated with particularly high risk	541	0	960	0	28	0	0.
	Covered bonds	0	0	0	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.
	Equity	545	0	889	0	0	0	0.0
	Securitisation							
	Other exposures	1,972	0	482	0	0	0	0.0
	Standardised Total	131,469	1,683	24,344	1,135	253	523	37.5

Standardised Total
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			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	18,363	0	527	0	0	0	0.04
	Regional governments or local authorities	5	0	5	0	0	0	0.04
	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		265	2	2	7.1
	of which: SME	5,628	10		31		0	37.2
	Retail	20,815	846	15,406	244	274	603	71.2
United States	of which: SME	13	6	10	2	0	5	78.1
United States	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	0.04
	Securitisation							
	Other exposures	64	0	13	0	0	0	0.04
	Standardised Total	67,256	1,015	30,701	509	276	604	59.4%



Barclays Plc

					31/12/2015			
		Exposure	e values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	0	(0 0	0	0	0	0.04
	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	(62	1	0	0	0.
	of which: SME	0	(0 0	0	0	0	0.
	Retail	0	(0 0	0	0	0	0.
South Africa	of which: SME	0	(0 0	0	0	0	0.
South Anica	Secured by mortgages on immovable property	0	(0 0	0	0	0	0.
	of which: SME	0	(0 0	0	0	0	0.
	Items associated with particularly high risk	5	(7	0	0	0	0.
	Covered bonds	0	(0 0	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	(0 0	0	0	0	0.
	Collective investments undertakings (CIU)	0	(0 0	0	0	0	0.
	Equity	0		0 0	0	0	0	0.
	Securitisation							
	Other exposures	0	(0 0	0	0	0	0.
	Standardised Total	67		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			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	11,652	C	0	0	0	(0.04
	Regional governments or local authorities	887	0	0	0	0	(0.0
	Public sector entities	5,997	0	0	0	0	(0.0
	Multilateral Development Banks	0	0	0	0	0	(0.0
	International Organisations	28	0	0	0	0	(0.0
	Institutions	2,693	0	76	0	0	(0.0
	Corporates	1,440	1	1,187	1	0	(31.0
	of which: SME	1,039	1	678	1	0	(31.0
	Retail	1,275	44	948	4	11	40	89.9
Germany	of which: SME	3	0	2	0	0	(85.0
Germany	Secured by mortgages on immovable property	76	0	74	0	0	(0.0
	of which: SME	76	0	74	0	0	(0.0
	Items associated with particularly high risk	64	0	158	0	1	(0.0
	Covered bonds	0	0	0	0	0	(0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	(0.0
	Equity	5		8	0	0	(0.0
	Securitisation							
	Other exposures	0		0	0	0	(0.0
	Standardised Total	24,118	45	2,452	5	12	40	88.79

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			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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	0.09
	Corporates	3,204	24	2,392		2	9	38.79
	of which: SME	1,806	23	2,129	21	2	9	39.69
	Retail	147	10	89	0	0	4	50.69
France	of which: SME	11	0	8	0	0	0	66.19
Trance	Secured by mortgages on immovable property	1,623	109	524	100	0	29	26.69
	of which: SME	844	64	318	64	0	11	17.09
	Items associated with particularly high risk	146	0	483	0	12	0	0.09
	Covered bonds	0	0	34	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	37	0	7	0	0	0	0.0%
	Standardised Total	11,098	142	3,641	121	15	42	29.8%



Barclays Plc

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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		32	0	0	0	0.0%
	Corporates	1,207	113		68	14	75	61.2%
	of which: SME	1,193	111		64	14	75	62.3%
	Retail	33	37	353	114		237	74.7%
Italy	of which: SME	33	37	20	13	2	29	100.8%
Italy	Secured by mortgages on immovable property	264	104		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%

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			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	13,886	C	0	0	0		D 0.0
	Regional governments or local authorities	0	0	0	0	0		D 0.0
	Public sector entities	2,547	0	0	0	0		D 0.0
	Multilateral Development Banks	0	0	0	0	0		D 0.
	International Organisations	19	0	0	0	0		D 0.
	Institutions	1,163	0	282	0	0		D 0.
	Corporates	1,122	e	860	10	0		D 12.
	of which: SME	916	e	652	10	0		D 12.
	Retail	7	0	5	0	0		D 0.
Switzerland	of which: SME	7	0	5	0	0		D 0.
Switzenanu	Secured by mortgages on immovable property	219	39	105	35	0		5 16.
	of which: SME	219	39	105	35	0		5 16.
	Items associated with particularly high risk	21	0	28	0	3		D 0.
	Covered bonds	0	0	0	0	0		D 0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		D 0.
	Collective investments undertakings (CIU)	0	0	0	0	0		D 0.
	Equity	0	(((((((((((((((((((0	0	0		D 0.
	Securitisation							
	Other exposures	2	(0	0	0		0.0
	Standardised Total	18,986	45	1,280	45	3		5 15.5

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			
		Exposure	e values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	0	(0	0	0		0.09
	Regional governments or local authorities	0	0	0	0	0		0.09
	Public sector entities	0	0	0	0	0		0.04
	Multilateral Development Banks	0	0	0	0	0		D 0.0
	International Organisations	0	0	0	0	0		D 0.0
	Institutions	1,712	0	44	0	0		D 0.0
	Corporates	73	0	73	0	1		D 0.0
	of which: SME	39	0	40	0	0		D.O
	Retail	0	0	0	0	0		0.0
Japan	of which: SME	0	0	0	0	0		D 0.0
Japan	Secured by mortgages on immovable property	4	0	2	0	0		D 0.0
	of which: SME	4	0	2	0	0		0.0
	Items associated with particularly high risk	0	0	0	0	0		0.0
	Covered bonds	0	0	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		D.O
	Collective investments undertakings (CIU)	0	0	0	0	0		D 0.0
	Equity	2	(3	0	0		0.0
	Securitisation							
	Other exposures	0	0	0	0	0		0.0
	Standardised Total	1,791	0	122	0	1		0.09



Barclays Plc

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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%
Luxembourg	of which: SME	1	0	1	0	0	0	85.0%
Luxembourg	Secured by mortgages on immovable property	152	36		38	0	0	2.3%
	of which: SME	152	36		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%
	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			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	0	0	0	0	0		0.0
	Regional governments or local authorities	0	0	0	0	0		0.
	Public sector entities	1,202	0	0	0	0		0.
	Multilateral Development Banks	0	0	0	0	0		0.
	International Organisations	0	0	0	0	0		0.
	Institutions	13	0	125	0	0		0.
	Corporates	249	0	249	0	0		0 0
	of which: SME	0	0	0	0	0		0 0
	Retail	0	0	0	0	0		0 0
Netherlands	of which: SME	0	0	0	0	0		0 0
Nethenanus	Secured by mortgages on immovable property	0	0	0	0	0		0 0
	of which: SME	0	0	0	0	0		0 0
	Items associated with particularly high risk	99	0	204	0	0		0 0
	Covered bonds	0	0	0	0	0		0 0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		0 0
	Collective investments undertakings (CIU)	0	0	0	0	0		0 0
	Equity	0	(0	0	0		0 0
	Securitisation	750		153				
	Other exposures	759	(152	0	0		0.
	Standardised Total stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	2,321	0	729	0	0		0.0



Barclays Plc

						Baseline Sco	nario								Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/201	6		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		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
	Central governments or central banks	0.0%		35.2%	0.0%		30.6%	0.0%		33.7%	0.0%	36	27.6%	0.0%	65	22.2%	0.0%	117	30.7%
	Regional governments or local authorities	0.5%	2	33.6%	0.4%		33.9%	0.5%		34.1%	0.7%	3	36.8%	0.9%	6	38.0%	0.5%	9	37.4%
	Public sector entities	0.2%	0	10.9%	0.3%	0	10.9%	0.3%		10.8%	0.3%	0	11.7%	0.5%	0	12.2%	0.5%	0	12.8%
	Multilateral Development Banks	0.0%		20.3%	0.0%	0	20.3%	0.0%	0	20.3%	0.0%	0	20.3%	0.0%	0	20.3%	0.0%	0	20.3%
	International Organisations	0.0%		-	0.0%	0	-	0.0%	0	-	0.0%	0		0.0%	0	-	0.0%	0	-
	Institutions	0.2%		30.4%	0.2%		30.7%	0.2%		30.9%	0.3%	17	31.5%	0.3%	37	33.2%	0.3%	53	32.5%
	Corporates	0.4%		40.8%	0.4%	1,573	40.2%	0.5%	1,799	39.5%	0.8%	1,608	45.2%	1.3%	2,255	45.2%	1.1%	2,793	46.1%
	of which: SME	0.5%		42.1%	0.5%	1,165		0.5%	1,339	39.7%	0.8%	1,178	48.0%	1.2%	1,578		1.2%	1,987	47.2%
	Retail	2.8%			3.3%		77.4%	3.9%		78.5%	4.1%	3,925	83.4%	5.2%	5,769	85.1%	6.1%	7,820	
Barclays Plc	of which: SME	3.4%		77.4%	3.2%			3.0%		79.9%	6.0%	194	83.4%	6.3%	251	85.2%	5.0%	294	86.2%
Darciays Fic	Secured by mortgages on immovable property	0.2%	239	14.6%	0.1%			0.1%		12.4%	0.2%	288	16.1%	0.3%	352		0.3%	407	13.4%
	of which: SME	0.2%	207	13.5%	0.2%	228		0.2%	248	11.5%	0.3%	248	14.9%	0.3%	301	13.6%	0.3%	345	12.5%
	Items associated with particularly high risk	0.1%	103	18.2%	0.1%	105	19.6%	0.1%	106	19.7%	0.0%	103	14.2%	0.0%	103	13.1%	0.2%	104	15.2%
	Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0		0.0%	0	-	0.0%	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-		0	-	-	0	-	-	0		-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%		-	0.0%	0	-	0.0%	0	-	0.0%	0		0.0%	0	-	0.0%	0	-
	Equity	0.1%	5	246.0%	0.1%	e	141.7%	0.1%	6	103.3%	0.1%	5	279.7%	0.1%	6	130.7%	0.1%	7	92.3%
	Securitisation																		
	Other exposures	0.1%	3	37.4% 52.3%	0.1%	5	38.3% 53.4%	0.1%	8	40.0%	0.1%	3	37.7% 57.1%	0.1% 1.4%	8	38.8% 58.0%	0.1%	11	40.4% 60.3%
	Standardised Total	0.7%	5,078	52.3%	0.8%	6,528	53.4%	0.9%	8,157	54.8%	1.0%	5,988	57.1%	1.4%	8,601	58.0%	1.4%	11,320	60.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defi

United Kingdom

fined in paragraphs 59 and 61 of the Methodological note)																		
					Baseline Scer	nario								Adverse Sce	nario			
		31/12/20	16		31/12/201	7		31/12/20	18		31/12/20:	16		31/12/20	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -				Impairment	Stock of	Coverage Ratio -	Impairment				Stock of		Impairment		
	rate	Provisions			Provisions	Default Stock ¹		Provisions	Default Stock ¹		Provisions	Default Stock ¹		Provisions	Default Stock ¹	rate	Provisions	De
nments or central banks	0.0%	1	85.4%	0.0%	1	76.0%	0.0%	1	68.5%	0.0%	1	84.6%	0.0%	1	73.8%	0.0%	1	i i
ernments or local authorities	0.0%	0	0.3%	0.0%	0	0.6%	0.0%	0	0.9%	0.0%	0	0.3%	0.0%	0	0.8%	0.0%	0	i i
entities	0.4%	0	10.3%	0.6%	0	10.3%	0.6%	0	10.3%	0.6%	0	11.0%	1.0%	0	11.7%	1.0%	0	i i
evelopment Banks	-	0	-	-	0		-	0		-	0		-	0	-	-	0	i i
Organisations		0	-	-	0		-	0	-	-	0		-	0	-	-	0	i i
	0.5%	2	33.4%	0.5%	4	33.5%	0.6%	6	33.6%	1.0%	4	33.9%	0.9%	8	34.4%	0.6%	10	i i
	0.7%	356		0.8%	484	28.6%	0.8%	615	28.5%	1.4%	484	31.8%	2.2%	843	33.8%	1.6%	1,098	i i
4E	0.4%	220		0.5%	274	17.8%	0.6%	335	18.9%	0.8%	260	17.9%	1.4%	407	22.3%	1.3%	556	i i
	1.7%	651		2.1%	824	75.7%	2.1%	991	75.8%	4.6%	917	80.7%	5.0%	1,314	81.2%	4.4%	1,633	i i
1E	3.9%	66	82.9%	3.7%	89	84.1%	3.4%	110	84.6%	6.2%	83	85.5%	6.9%	124	86.3%	5.5%	155	i i
ortgages on immovable property	0.0%	83	13.2%	0.1%	89	11.1%	0.1%	94	9.7%	0.1%	95	13.3%	0.1%	108	10.6%	0.1%	121	i i
1E	0.1%	80	13.4%	0.1%	85	11.3%	0.1%	91	9.9%	0.1%	91	13.5%	0.2%	104	10.8%	0.2%	117	i i
ited with particularly high risk	0.4%	21	33.7%	0.5%	22	33.7%	0.6%	23	33.7%	0.5%	21	33.7%	0.7%	23	33.7%	0.7%	24	i i
ls		0	-	-	0		-	0	-	-	0		-	0	-	-	0	i i
titutions and corporates with a ST credit assessment		0	-	-	0		-	0	-	-	0		-	0	-	-	0	i i
estments undertakings (CIU)		0	-	-	0		-	0	-	-	0		-	0	-	-	0	i i
	0.2%	0	33.7%	0.2%	1	33.7%	0.2%	2	33.7%	0.2%	1	33.7%	0.3%	1	33.7%	0.3%	2	i i
																		()
res	0.0%	0	33.2%	0.0%	0	33.1%	0.0%	0	33.4%	0.0%	0	32.5%	0.0%	0	32.4%	0.0%	0	
Total	0.5%	1,114	40.6%	0.6%	1,425	39.3%	0.6%	1,732	38.4%	1.1%	1,522	45.5%	1.4%	2,297	44.7%	1.1%	2,890	

age Ratio 66.8% 1.4% 12.4%

-34.4% 34.8% 26.0% 81.2% 86.7% 9.1% 9.1% 33.7%

33.7% 33.3% 44.1%

efined in paragraphs 59 and 61 of the Methodolo

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/20	016		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	117		31/12/201	18
		Impairment	Stock of	Coverage Ratio - Default Stock ¹	Impairment	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment	Stock of Provisions	Coverage Ratio -	Impairment	Stock of Provisions	Coverage Ratio -		Stock of Provisions	Coverage Ratio -			Coverage Rati Default Stoc
	Central governments or central banks	0.0%	Provisions	Default Stock 14.1%	0.0%	Provisions	13.6%	rate 0.0%	Provisions	Default Stock ¹ 26.7%	rate 0.0%	Provisions	Default Stock ¹ 14.1%	rate 0.0%	Provisions 11	Default Stock ¹ 14.3%	rate 0.0%	Provisions 74	Derault Sto
	Regional governments or local authorities	0.0%		13.6%	0.0%	2	12.9%	0.0%	,	12.7%	0.0%	2	13.6%	0.1%		13.9%	0.0%	21	1
	Public sector entities	0.0%		44.3%	0.0%	0	43.1%	0.0%	0	42.5%	0.0%	0	44.3%	0.0%		45.1%	0.0%	0	4
	Multilateral Development Banks	0.070		11.370	0.070	0	45.170	0.070		42.570	0.070	0		0.070		45.170	0.070	0	-
	International Organisations			-		0			0	-		0					-	0	
	Institutions	0.19/		23.9%	0.10/	1	34.10/	0.10/	0	24.2%	0.10/	0	25.8%	0.2%		30.0%	0.1%	0	25
	Corporates	0.1%		13.7%	0.1%	1	24.1% 18.4%	0.1%	1	24.2%	0.1%	1	25.8%	0.2%	110	29.5%	0.1%	160	2
	of which: SME	0.2%	33	43.9%	0.2%	50	46.5%	0.2%	00	47.9%	0.4%	40	18.3%	0.9%	110	54.7%	0.3%	100	5
			2/		0.2%	2,402	46.5%	0.2%	3.368		0.3%	1.855		0.4%	2,906		0.4%	82 4.251	9
	Retail	3.0%	1,628	85.3%		2,402			3,368	85.1%	3.6%	1,855			2,906			4,251	9
United States	of which: SME	8.3%	6	77.9%	7.9%	/	77.8%	7.5%	8	77.7%	18.5%	8	89.4%	18.2%	10	89.2%	14.4%	11	
onneed beates	Secured by mortgages on immovable property	0.2%	1	11.8%	0.2%	2	10.7%	0.2%	3	9.9%	0.4%	2	10.7%	1.1%	8	9.1%	1.4%	15	1
	of which: SME	0.8%	1	. 34.3%	0.7%	1	34.5%	0.6%	1	34.5%	1.3%	1	41.2%	1.5%	2	43.7%	1.6%	3	4
	Items associated with particularly high risk	0.0%	0		0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	
	Covered bonds	1 (C)	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	1 (C)	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Equity		0	-	-	0		-	0	-	-	0	-	-	0		-	0	
	Securitisation																		
	Other exposures	0.1%	0	33.7%	0.1%	0	33.7%	0.1%	0	33.7%	0.1%	0	33.7%	0.1%	0	33.7%	0.1%	0	3
	Standardised Total	1.3%	1,663	75.9%	1.7%	2,456	78.0%	2.1%	3,447	79.4%	1.6%	1,908	85.7%	2.4%	3,045	85.2%	3.0%	4,452	87



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						Baseline Sce	nario								Adverse Sc	enario			
			31/12/2	016		31/12/20	17		31/12/20	18		31/12/20	16		31/12/2	017		31/12/2	018
		Impairment rate		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	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
	Central governments or central banks		()		C	Dendalt Block		0	-		- 0		-		0 -		-	0
	Regional governments or local authorities					G		-	0	-		- 0	-	-				-	0
	Public sector entities					G		-	0	-		- 0	-	-				-	0
	Multilateral Development Banks					C		-	0	-		- 0	-	-				-	0
	International Organisations					0		-	0	-		- 0	-	-		0 -		-	0
	Institutions					0		-	0	-		- 0	-	-		0 -		-	0
	Corporates					0		-	0	-		- 0	-	-		0 -		-	0
	of which: SME					0		-	0	-		- 0	-	-		0 -		-	0
	Retail					0		-	0	-		- 0	-	-		0 -		-	0
South Africa	of which: SME					0		-	0	-		- 0	-	-		0 -		-	0
South Anta	Secured by mortgages on immovable property					0		-	0	-		- 0	-	-		0 -		-	0
	of which: SME					0		-	0	-		- 0	-	-		0 -		-	0
	Items associated with particularly high risk					0		-	0	-		- 0	-	-		0 -		-	0
	Covered bonds					0		-	0	-		- 0	-	-		0 -		-	0
	Claims on institutions and corporates with a ST credit assessment					0		-	0	-		- 0	-	-		- 0		-	0
	Collective investments undertakings (CIU)		(-	0		-	0	-		- 0	-	-		- 0		-	0
	Equity		(0		-	0	-		- 0		-		0 -		-	0
	Securitisation																		
	Other exposures		(0			0	-		- 0	-	-		0 -		-	0
	Standardised Total) .	-	0		-	0	-		- 0	-	-		D -		-	0

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

						Baseline Sce	nario			
			31/12/20	016		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	
	Regional governments or local authorities	100 C	0	-	-	0	-	-	0	
	Public sector entities	1. A		-	-	0	-	-	0	
	Multilateral Development Banks	1. A		-	-	0	-	-	0	
	International Organisations	0.0%		-	0.0%	0	-	0.0%	0	
	Institutions	0.1%	0	27.8%	0.1%	0	27.8%		0	27.7
	Corporates	0.0%	1	22.6%	0.0%	1	20.2%	0.0%	1	18.9
	of which: SME	0.0%	1	23.2%	0.0%	1	20.8%	0.0%	1	19.6
	Retail	1.8%	74	76.7%	1.8%	96	72.1%	1.6%	116	69.8
Germany	of which: SME	0.8%		51.6%	0.8%	0	44.8%		0	42.0
Germany	Secured by mortgages on immovable property	0.1%	0	34.2%	0.1%	0	34.2%	0.1%	0	34.2
	of which: SME	0.1%		34.2%	0.1%	0	34.2%	0.1%	0	34.2
	Items associated with particularly high risk	0.0%		-	0.0%	0	-	0.0%	0	
	Covered bonds				-	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									
	Other exposures			-	-	0	-	-	0	
	Standardised Total	0.2%	75	75.1%	0.2%	97	70.4%	0.1%	117	68.09

				Adverse Scer	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock 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	
0.3%	0	27.3%	0.2%	0	27.3%	0.1%	0	27.4
0.0%	1	23.2%	0.0%	1	20.6%	0.0%	1	19.9
0.0%	1	26.9%	0.0%	1	24.4%	0.0%	1	23.2
2.5%	83	80.2%	3.0%	120	76.7%	3.1%	156	75.2
1.3%	0	56.9%	1.4%	0	48.8%	1.3%	0	45.8
0.2%	0	40.7%	0.2%	0	40.9%	0.2%	0	40.7
0.2%	0	40.7%	0.2%	0	40.9%	0.2%	0	40.7
0.0%	0	-	0.0%	0	-	0.0%	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
-	0		-	0			0	
0.2%	84	78.1%	0.3%	122	74.6%	0.3%	158	73.1

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

		Baseline Scenario											
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	16
		Impairment rate	Stock of	Coverage Ratio - Default Stock ¹		Stock of	Coverage Ratio - Default Stock ¹		Stock of	Coverage Ratio - Default Stock ¹		Stock of Provisions	
	Central governments or central banks	0.1%	Provisions	32.0%	0.1%	Provisions	32.0%	0.1%	2	32.0%	0.1%	PTOVISIONS	
	Regional governments or local authorities	0.0%	, î	5.0%	0.0%	, o	5.0%	0.0%	õ	5.0%	0.0%	â	,
	Public sector entities		0			0			0		-	0	
	Multilateral Development Banks		0			0			0		-	0	
	International Organisations		0			0			0		-	0	
	Institutions	0.1%	1	34.2%	0.1%	1	34.7%	0.2%	2	35.4%	0.3%	1	
	Corporates	0.3%	18	45.3%	0.2%	24	48.5%	0.2%	29	50.4%	0.4%	23	
	of which: SME	0.4%	18	46.1%	0.3%	24	49.1%	0.2%	29	51.0%	0.6%	23	
	Retail	0.7%	5	47.3%	0.4%	5	47.8%	0.4%	6	48.0%	1.6%		;
European and	of which: SME	1.0%	1	58.8%	0.9%	1	55.9%	0.9%	1	54.1%	3.5%	1	
France	Secured by mortgages on immovable property	0.3%	37	26.1%	0.3%	41	23.9%	0.3%	45	22.2%	0.5%	44	4
	of which: SME	0.3%	15	16.1%	0.3%	17	14.7%	0.3%	19	13.6%	0.4%	19	
	Items associated with particularly high risk	0.2%	10	33.7%	0.2%	11	33.7%	0.2%	12	33.7%	0.2%	10	
	Covered bonds	0.0%	0		0.0%	0		0.0%	0		0.0%	0	
	Claims on institutions and corporates with a ST credit assessment		ō			0	-	-	ō		-	ō)
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0		-	0	J.
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0		0.0%	0	J.
	Securitisation												
	Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	1
	Standardised Total	0.3%	71	30.8%	0.2%	83	30.0%	0.2%	95	29.3%	0.4%	86	

					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
-	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
36	0.1%	1	32.0%		1	32.0%		2	32.0%
36	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%
-	-	0	-	-	0	-	-	0	
-	-	0	-	-	0	-	-	0	
-	-	0	-	-	0	-	-	0	
36	0.3%	1	35.6%	0.6%	3	43.2%	0.3%	4	43.3%
36	0.4%			0.5%	35	57.9%	0.4%	43	60.0%
36	0.6%	23	54.3%	0.6%	34	58.7%	0.5%	43	60.8%
36	1.6%	6	52.0%	0.9%	8	52.7%	0.7%	9	53.9%
36	3.5%	1	62.6%	2.0%	1	59.3%	1.4%	2	57.6%
36	0.5%	44	29.6%	0.5%	53	28.4%	0.5%	62	27.19
36	0.4%	19	19.5%	0.5%	25	19.3%	0.6%	30	18.69
36	0.2%	10	33.7%	0.2%	11	33.7%	0.2%	12	33.79
-	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	
6	0.4%	86	35.4%	0.4%	111	36.2%	0.4%	132	35.8%



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						Baseline Sc	enario								Adverse Sce	nario			
		-	31/12/20	16		31/12/2	017		31/12/201	18		31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks		0		-	-		-	0	-		0	-	-	0	-	-	0	-
	Regional governments or local authorities		0		-	-		-	0	-		0	-	-	0	-	-	0	-
	Public sector entities		0		-	-		-	0	-		0	-	-	0	-	-	0	-
	Multilateral Development Banks		0		-	-		-	0	-		0	-	-	0	-	-	0	-
	International Organisations		0		-	-		-	0	-		0		-	0	-	-	0	-
	Institutions	0.1%	0	30.0%	0.19	6	30.1%	0.1%	0	30.1%	0.2%	0	29.5%	0.1%	0	29.5%	0.1%	0	29.6%
	Corporates	2.6%	124	60.1%	2.2%	b 15	59.6%	1.9%	171	59.3%	4.2%	155	68.3%	5.0%	212	67.7%	4.9%	264	67.4%
	of which: SME	2.6%	124	60.8%	2.2%	b 15	60.2%	1.9%	171	59.8%	4.2%	155	69.1%	5.0%	212	68.2%	4.9%	264	67.8%
	Retail	1.2%	254	74.0%	1.0%	25	73.5%	1.0%	264	73.0%	2.5%	262	74.2%	2.5%	274	73.7%	2.1%	284	73.3%
Italy	of which: SME	1.7%	31	96.3%	1.19	6 3	93.8%	0.8%	32	92.2%	2.7%	33	97.6%	1.7%	33	95.0%	0.9%	34	93.7%
Italy	Secured by mortgages on immovable property	1.9%	29	20.7%	1.6%	. 3	18.3%	1.4%	35	17.0%	2.7%	36	23.7%	2.8%	42	21.6%	2.7%	46	20.1%
	of which: SME	1.9%	29	20.7%	1.6%	6 3	18.3%	1.4%	35	17.0%	2.7%	36	23.7%	2.8%	42	21.6%	2.7%	46	20.1%
	Items associated with particularly high risk	0.0%	17		- 0.09	6 1	7 .	0.0%	17	-	0.0%	17		0.0%	17	-	0.0%	17	-
	Covered bonds		0		-	-		-	0	-		0		-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0		-	-		-	Ó	-		0		-	0	-	-	0	-
	Collective investments undertakings (CIU)		0		-	-		-	0	-		0		-	0	-	-	0	-
	Equity	0.0%	4		- 0.0%		4 .	0.0%	4	-	0.0%	4		0.0%	4	-	0.0%	4	-
	Securitisation																		
	Other exposures	0.0%	0		0.0%	6		0.0%	0	-	0.0%	0		0.0%	0		0.0%	0	-
	Standardised Total	1.9%	429	59.3%	1.7%	46	56.7%		491	55.1%	3.3%	474	62.1%	3.8%	550	59.9%	3.6%		58.9%

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

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -		Stock of	Coverage Ratio -			Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	Default Stock ¹
	Central governments or central banks	0.1%	14	33.7%	0.1%	28	33.7%	0.1%	41	33.7%
	Regional governments or local authorities	100 C	0	-	-	0	-	-	0	-
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.8%	1	33.6%	0.8%	2	33.6%		3	33.6%
	Corporates	0.3%	4	16.6%	0.3%	7	17.5%		11	17.9%
	of which: SME	0.3%	4	16.3%	0.3%	7	17.0%		10	17.3%
	Retail	0.1%		32.0%	0.1%	0	33.0%		0	33.4%
Switzerland	of which: SME	0.1%		32.0%	0.1%	0	33.0%		0	33.4%
Switzenana	Secured by mortgages on immovable property	2.5%		24.1%	2.3%	19	27.4%		24	29.3%
	of which: SME	2.5%	13	24.1%	2.3%	19	27.4%		24	29.3%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	100 C	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									
	Other exposures	0.8%		33.7%		0	33.7%	0.8%	0	33.7%
/	Standardised Total	0.2%	32	26.0%	0.2%	56	28.1%	0.1%	78	28.9%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20:	18
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
0.1%	14	33.7%	0.1%	28	33.7%	0.1%	41	33.7
-	0	-	-	0			0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
1.0%	1	33.6%	1.1%	2	33.7%	1.3%	4	33.3
0.4%	6	19.5%	0.7%	13	21.7%	0.6%	20	21.3
0.4%	5	18.9%	0.7%	11	19.9%	0.7%	17	20.
0.3%	0	38.1%	0.3%	0	38.7%	0.2%	0	38.
0.3%	0	38.1%	0.3%	0	38.7%	0.2%	0	38.
4.3%		31.0%	5.0%	32	37.8%	5.4%	45	40.
4.3%	19	31.0%	5.0%	32	37.8%	5.4%	45	40.
0.0%	0	-	0.0%	0	-	0.0%	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
-	0	-	-	0	-	-	0	1
	0			0			0	
0.8%	0	33.7%	0.8%	0	33.7%	0.8%	0	33.
0.2%	40	29.6%	0.2%	75	32.2%	0.2%	109	32.9

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

						Baseline Sce	enario					
			31/12/20	16		31/12/20	117		31/12/20	18		31/12/2
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate		Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions
	Central governments or central banks	Tutte	0	- Delault Stock	-	0	Perault Stock	-	0	Delaure Stock	-	TTOTISTOTS
	Regional governments or local authorities		. 0	-	-	a		-	0			
	Public sector entities		. 0	-	-	a		-	0			
	Multilateral Development Banks		0	-	-	d	-	-	0	-	-	
	International Organisations		. 0	-	-	C	-	-	0	-	-	
	Institutions	0.5%	0	32.8%	0.6%	1	32.8%	0.6%	1	32.8%	0.6%	
	Corporates	0.7%	0	35.8%	0.7%	1	35.3%	0.7%	1	35.0%	0.8%	
	of which: SME	0.7%	0	35.8%	0.7%	1	35.3%	0.8%	1	35.0%	0.9%	
	Retail	0.8%	0	33.7%	0.8%	C	33.7%	0.8%	0	33.7%	1.7%	
Japan	of which: SME	0.8%	0	33.7%	0.8%	C	33.7%	0.8%	0	33.7%	1.7%	
Japan	Secured by mortgages on immovable property	0.8%	0	35.4%	0.8%	C	35.0%	0.8%	0	34.8%	1.3%	
	of which: SME	0.8%	0	35.4%	0.8%	C	35.0%	0.8%	0	34.8%	1.3%	
	Items associated with particularly high risk		. 0	-	-	C	-	-	0	-		
	Covered bonds		. 0	-	-	C	-	-	0	-		
	Claims on institutions and corporates with a ST credit assessment		. 0	-	-	C	-	-	0	-	-	
	Collective investments undertakings (CIU)		. 0	-	-	C	-	-	0	-	-	
	Equity	0.0%	0		0.0%	C		0.0%	0	-	0.0%	
	Securitisation											
	Other exposures		0	-	-	C	-	-	0	-	-	
	Standardised Total	0.6%	1	34.3%	0.6%	1	34.0%	0.6%	2	33.9%	0.7%	

					Adverse Scer	nario			
		31/12/20:	16		31/12/20	17		31/12/20	18
1	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
	-	0	-	-	0	-	-	0	-
	-	0	-		0	-	-	0	1
	-	0	-	-		-	-	0	-
	-			1 1		1 7		0	
	0.6%	l ő	32.8%	0.7%	1	32.8%	0.8%	1	32.8%
	0.8%	l ő	41.5%			46.1%	1.7%	2	49.3%
	0.9%	0	41.5%			46.0%	1.7%	2	49.3%
L	1.7%		38.7%			38.7%	1.4%	0	38.7%
Ĺ	1.7%	0	38.7%	1.6%	0	38.7%	1.4%	0	38.7%
	1.3%		42.1%			44.1%	1.5%	0	44.5%
	1.3%	0	42.1%	1.4%	0	44.1%	1.5%	0	44.5%
	-	0	-	-	0	-	-	0	-
	-	0	-		0	-	-	0	-
			-	1		1	-	0	
	0.0%			0.0%		1 7	0.0%	0	
	0.070	l i		0.070	ľ		0.075	Ū	
Г		0	-	-	0	-	-	0	-
	0.7%	1	37.3%	1.0%	2	39.7%	1.2%	3	41.3%



Barclays Plc

						Baseline Sce	nario								Adverse Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	16		31/12/2	017		31/12/2)18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment					
Luxembourg	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks Instructional Organisations Instructions Corporates of which: SME Retail Source by mortages on immovable property Source by mortages on immovable property Source by mortages on immovable property Them associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CU)	rate	Provisions 0 0 0 0 0 2 9 9 8 8 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Default Stock ⁴	rate		Default Stock ¹	rate	13 11 0 0 8	Default Stock ¹ 33.6% 22.4% 20.2% 73.3% 13.3% 13.3%	1.0% 0.9% 0.5% 1.5% 2.6%	Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Default Stock - - - - - - - - - - - - - - - - - - -	0.99 1.8% 0.6% 1.7% 1.7% 2.9% 2.9%	Provisions		0.9% 0.8% 0.6% 1.5% 1.5% 2.9%	Provisions 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Default Stock ³ 3 33.6% 30.9% 23.0% 78.5% 20.6% 20.6%
	Equity 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%	1.2%	22	20.3%	1.7%	41	L 26.1%	1.1%	5	27.7

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

		Baseline Scenario									
			31/12/20	16		31/12/20	17		31/12/20	18	
		Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
	Central governments or central banks		0	-	-	C	-	-	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		
	Corporates	0.0%	0	10.5%	0.0%	0	15.7%	0.0%	0	18.4%	
	of which: SME		0	-	-	0	-	-	0		
	Retail		0		-	0	-	-	0		
Netherlands	of which: SME		0	-	-	0	-	-	0		
neurenarius	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										
	Other exposures	-	0	-	-	0		-	0		
	Standardised Total	0.0%	0	10.5%	0.0%	0	15.7%	0.0%	0	18.4%	

Impairment	31/12/20		Adverse Scenario														
Impairment		16		31/12/20	17		31/12/20	18									
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									
-	0	-	-	0	-	-	0										
-	0	-	-	0		-	0										
-	0	-	-	0	-	-	0										
-	0	-	-	0	-	-	0										
-	0	-	-	0	-	-	0										
-	0	-	-	0	-	-	0										
0.1%	0	19.2%	0.0%	0	23.9%	0.0%	0	25.3									
-	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	19.2%	0.0%		23.9%	0.0%	0	25.3									



2016 EU-wide Stress Test: Securitisations

		21/12/2015		Baseline Scenario			Adverse Scenario	
	(min EUR) STA IRB Total STA IRB Total	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
		741						
Exposure values		26,355						
	Total	27,096						
	STA	1,385	1,689	1,724	1,756	1,793	2,004	1,873
Risk exposure amounts	IRB	4,988	5,934	6,550	7,196	8,847	13,640	18,038
			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



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off l	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
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	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 0 4 131 493 115 44 787	0 0 4 131 493 115 44 787	0 0 115 101 0 216	0 0 0 0 0 0 0 0	0 0 4 16 391 115 44 571	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 230 212 38 44 523	0 0 0 0 0 0	0 0 -8 -31 -783 -231 -88 -1,141	0 0 0 0 0 0	0 0 0 0 0 0 0 0	52 133 151 184 60 0 1,958 2,537	0 -6 0 -8 -2 0 -134 -150
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Belgium	235 1 8 14 37 2,181 447 2,922	235 1 8 14 37 2,181 447 2,922	116 0 0 0 1.858 100 2.075	0 0 0 0 0 0 0 0 0 0	5 1 8 14 37 323 346 733	0 0 0 0 0 0 0 0	114 0 0 0 0 0 114	0 0 0 0 3,709 201 3,910	231 7 0 0 13 15 266	0 0 0 0 0 0 0 0 0	-10 -2 -15 -28 -73 -645 -692 -1,466	0 0 0 0 0 0 0 0	228 0 0 0 0 0 0 228	0 3.753 0 0 452 632 4,837	0 -174 0 0 0 -98 -214 -486
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Bulgaria	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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Cyprus	0 0 0 39 0 0 39	0 0 0 39 0 0 39	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 39 0 39 3 9	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 -79 0 - 79	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Czech Republic	0 0 1 0 0 0 1 3	0 0 1 0 0 1 3	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 1 0 0 1 3	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 22 0 22	0 0 0 0 0 0 0	-1 0 -1 -1 -1 -1 -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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Denmark	80 546 872 410 0 22 0 1,929	80 546 872 410 0 22 0 1,929	0 546 864 410 0 0 0 1,820	0 0 0 0 0 0 0 0 0	0 0 8 0 22 0 30	0 0 0 0 0 0 0 0	80 0 0 0 0 0 80	0 0 0 0 0 0 0 0	0 1,089 1,722 818 0 0 3,629	0 0 0 0 0 0 0 0	0 0 -16 0 -44 0 - 61	0 0 0 0 0 0 0 0	159 0 0 0 0 0 0 1 59	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Estonia	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 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



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES							DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value ((noss of provisions) 1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
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	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Finland	0 0 1 397 201 1,296 158 2,053	0 0 1 397 201 1,296 158 2,053	0 0 397 177 1,109 92 1,776	0 0 0 0 0 0 0 0	0 0 1 0 23 186 66 277	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 353 2,215 185 2,753	0 0 794 23 19 0 836	0 0 0 0 0 0 0 0	0 0 -2 0 -47 -373 -132 -553	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	803 457 3,161 1,288 1,510 1,016 0 8,235	-28 -8 -254 -168 -226 -170 0 -854
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10V] [10Y-more Tot	France	726 104 106 3,521 1.544 3,078 824 9,903	726 104 3,521 1.240 3,078 824 9,599	0 53 59 3,153 1.368 2,928 384 7,945	0 0 0 0 0 0 0 0	0 50 47 368 -128 150 440 927	0 0 0 0 0 0 0 0 0	726 0 0 0 0 0 0 726	0 106 423 2,074 3.594 6,982 767 13,946	1 21 6,886 228 366 83 7,797	0 0 0 0 147 0 147	0 -101 -94 -735 -353 -521 -880 -2,684	0 0 0 0 0 0 0 0 0	1,452 0 0 0 0 0 0 1,452	550 2,566 76 41 75 539 642 4,488	-10 -18 -10 -2 -8 -78 -142 -268
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Germany	1,045 14 1,527 2,862 1,934 1.334 888 9,604	1,045 14 1,527 2,862 1,934 1.334 888 9,604	0 0 1,516 2,833 1,806 675 89 6,919	0 0 0 0 0 0 0 0 0	8 14 11 29 128 659 799 1,647	0 0 0 0 0 0 0 0	1,038 0 0 0 0 0 0 0 1,038	0 0 414 3,910 2.321 177 6,822	0 0 3,029 5,182 518 170 17 8,916	0 0 0 0 0 155 155	-16 -27 -21 -57 -256 -1.318 -1,832 -3,527	0 0 0 0 0 0 0	2,075 0 0 0 0 0 0 2,075	2,599 10,978 3,464 2,663 8,816 5,014 17,392 50,925	-26 -170 -72 -250 -930 -792 -5,224 -7,464
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 21 0 21	0 0 0 21 0 21	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 21 0 21	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 -1 -41 0 -42	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 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Greece	0 0 0 0 1 1 2	0 0 0 1 1 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 1 1 2	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 -1 0 -2 -2 -2 -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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hungary	0 1 2 9 1 11 0 24	0 1 2 9 1 11 0 24	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 2 9 1 11 0 24	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 -4 -18 -2 -22 0 -47	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	495 502 0 0 0 0 0 997	-2 -4 0 0 0 0 0 0 - 6
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Ireland	0 0 15 2 7 192 10 225	0 0 15 2 7 192 10 225	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 2 7 192 10 210	0 0 0 0 0 0 0 0 0 0	0 0 15 0 0 0 0 15	0 0 0 0 0 0 0 0 0 0	0 0 0 24 0 24	0 0 0 0 0 0 0 0 0	0 0 -3 -13 -384 -19 -419	0 0 0 0 0 0 0 0 0	0 0 30 0 0 0 0 30	0 2,609 0 491 1,875 40 5,015	0 -58 0 -12 -124 -6 -200



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off l	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with n	egative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
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	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	2 68 106 171 366 1,199 417 2,331	2 68 106 171 366 1,199 374 2,288	0 0 101 158 278 0 537	0 0 0 0 0 0 0 0	2 68 106 70 208 921 374 1,750	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 316 556 0 872	0 0 209 13 18 28 267	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 0 798 197 11,191 12,187	0 0 -6 -42 -3,486 -3,534
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latvia	0 0 0 0 5 0 5 0 5	0 0 0 5 0 5 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 5 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	0 0 0 -10 0 -10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 311 0 311	0 0 0 -32 0 - 32
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Lithuania	0 0 1 0 0 0 0 1 0 0 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 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Luxembourg	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 32 65 0 97	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Maita	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 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	1,549 8 6 1,247 197 1,893 149 5,049	1,549 8 6 1,247 197 1,893 149 5,049	95 0 1,216 102 1,629 0 3,042	0 0 0 0 0 0 0 0 0	0 8 6 30 95 264 149 552	0 0 0 0 0 0 0 0	1,454 0 0 0 0 0 1,454	0 0 0 204 3,255 0 3,459	189 0 2,430 61 12 10 2,701	0 0 0 0 0 0 0 0	0 -16 -12 -61 -190 -527 -299 -1,104	0 0 0 0 0 0 0 0	2,908 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Poland	0 71 34 40 75 35 49 305	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 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	0 0 0 0 0 0 0 0 0 0 0 0	0 0 19 0 6 0 24	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 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g		1		Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with n	negative fair value
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	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Portugal	373 0 18 15 7 100 80 594	373 0 18 15 7 100 80 594	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1 0 18 15 7 100 80 221	0 0 0 0 0 0 0 0	373 0 0 0 0 0 373	0 0 0 0 0 0 0 0 0	0 0 7 27 0 35	0 0 0 0 0 0 0 0	-1 0 -36 -30 -15 -200 -159 -442	0 0 0 0 0 0 0 0	746 0 0 0 0 0 7 46	56 186 0 604 0 0 0 846	0 -2 0 -76 0 0 0 - 78
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	0 0 0 2 4 7	0 0 0 2 4 7	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 2 4 7	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 -4 -9 -13	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia	68 0 0 0 26 100	68 0 6 0 0 26 100	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	5 0 6 0 0 26 37	0 0 0 0 0 0 0 0	63 0 0 0 0 0 63	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	-10 0 -12 0 0 0 -52 -74	0 0 0 0 0 0 0 0	127 0 0 0 0 0 0 0 127	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Slovenia	203 0 3 46 36 45 332	203 0 3 46 36 45 332	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 3 46 36 45 130	0 0 0 0 0 0 0 0	202 0 0 0 0 0 202	0 0 0 0 0 0 0 0 0	0 0 0 25 0 25	0 0 0 0 0 0 0	-1 0 -6 -91 -73 -89 -259	0 0 0 0 0 0 0	405 0 0 0 0 0 0 405	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Spain	11 33 16 96 612 467 563 1,796	11 33 16 96 612 388 563 1,718	0 0 25 350 294 0 669	0 0 0 0 0 0 0 0 0	11 33 16 70 262 94 563 1,049	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 361 186 0 547	0 0 62 354 426 9 852	0 0 0 0 0 0 0 0 0	-21 -66 -31 -141 -523 -345 -1,125 -2,254	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 401 191 592	0 0 0 -98 -32 -130
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Sweden	748 220 0 16 345 36 42 1,407	748 220 0 16 345 36 42 1,407	395 220 0 322 0 0 9 37	0 0 0 0 0 0 0 0 0	0 0 16 23 36 42 117	0 0 0 0 0 0 0 0 0	353 0 0 0 0 0 0 353	0 0 0 0 0 0 0 0	788 437 0 641 0 0 1,866	0 0 0 0 0 0 0 0 0	0 -1 0 -31 -45 -72 -85 -234	0 0 0 0 0 0 0 0	707 0 0 0 0 0 707	623 1.667 0 235 2,885 0 5,410	-24 -4 0 -16 -236 0 -280
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	United Kingdom	661 7,255 332 126 5,644 4,084 11,858 29,961	661 7,255 332 126 5.644 4,097 20,048 38,164	0 5,933 247 0 5.287 3,301 9,431 24,199	0 554 0 0 13 8,259 8,826	7 768 84 122 346 757 2,358 4,441	0 0 0 0 0 0 0 0 0	654 0 1 5 10 27 0 697	49 3,254 536 39 10,599 6,636 18,943 40,055	10 8,793 6 0 114 71 204 9,199	0 1,108 0 0 646 15,933 17,687	-15 -1,536 -169 -243 -692 -2,237 -5,639 -10,530	0 0 0 0 0 0 0 0 0	1,308 0 2 10 21 54 0 1,395	273 31 130 99 44 13 0 590	0 -48 -144 -86 -12 -4 0 -294



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	legative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
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	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Iceland	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 -1 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Liechtenstein	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 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Norway	29 0 0 0 0 0 0 29	29 0 0 0 0 0 0 29	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	29 0 0 0 0 0 0 29	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	58 0 0 0 0 0 0 58	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	52 9 0 0 0 0 0 62	52 9 0 0 0 0 0 6 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	40 9 0 0 0 0 0 49	0 0 0 0 0 0 0 0 0	13 0 0 0 0 0 0 13	0 0 0 0 0 0 0 0	0 135 550 192 31 0 909	0 0 0 0 0 0 0 0 0	-80 -18 0 0 0 0 - 98	0 0 0 0 0 0 0 0	25 0 0 0 0 0 0 25	432 0 0 203 0 6 35	-4 0 0 -52 0 - 56
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Canada	4 0 2 27 0 33	4 0 2 27 0 0 33	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 2 27 0 0 29	0 0 0 0 0 0 0 0	4 0 0 0 0 0 4	0 0 0 0 0 0 0 0 0	0 0 0 47 0 47 0 47	0 0 0 0 0 0 0 0	0 0 -3 -54 0 0 - 57	0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 9	1.776 1,530 110 1 6 46 0 3,470	-96 -28 -10 0 -6 0 0 -140
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hong Kong	38 0 0 0 0 0 0 38	38 0 0 0 0 0 0 38	5 0 0 0 0 0 0 0 5	33 0 0 0 0 0 0 33	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Japan	1,916 28 3,341 23 333 479 1,166 7,287	1,916 28 3.341 23 333 479 1,166 7,287	0 0 3.308 0 0 0 0 3,308	0 0 0 0 0 0 0 0 0 0	1,916 28 33 23 333 479 1,166 3,979	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 6.575 0 0 0 14 6,589	0 0 0 0 0 0 0 0 0	-3,809 -56 -67 -46 -666 -959 -2,333 -7,935	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 395 2,198 2,593	0 0 0 -8 -106 -114



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	legative fair value	Derivatives with	positive fair value	Derivatives with n	legative fair value
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	Notional value	Fàir-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [[10Y - more Tot	U.S.	145 1.589 1,788 2,031 10,921 12,482 9,969 38,925	145 1.589 1.788 2,031 10,921 12,482 9,969 38,925	57 685 835 1,060 8,450 10,076 4,133 25,296	0 1.050 0 0 0 0 1,050	87 -146 953 971 2,471 2,406 5,836 12,579	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 1.706 0 916 15,760 19,573 7,994 45,949	114 1.316 188 1,016 1,464 75 232 4,405	0 165 0 999 0 445 1,609	-174 -1.633 -1,906 -1,942 -6,123 -4,811 -12,359 -28,950	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 4 0 0 4	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	1,891 20 26 0 0 0 0 1,937	1,891 20 26 0 0 0 0 0 1,937	0 20 9 0 0 0 29	0 0 0 0 0 0 0 0 0	12 0 17 0 0 0 0 29	0 0 0 0 0 0 0 0 0	1,879 0 0 0 0 0 0 1,879	0 0 0 0 0 0 0 0 0	0 20 9 0 0 0 29	0 0 0 0 0 0 0	-23 0 -34 0 0 0 0 0 - 57	0 0 0 0 0 0 0 0	3,759 0 0 0 0 0 0 3,759	2,223 2,616 18 230 157 1,907 0 7,152	-50 -24 0 -4 -2 -150 0 -230
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	1,018 53 1,030 407 221 0 0 2,729	1,018 59 1,030 407 234 0 0 2,748	1,018 59 1,030 407 234 0 0 2,748	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 2,062 0 0 0 2,062	2,040 132 13 816 502 39 0 3,542	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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	674 136 208 44 74 132 24 1,291	674 136 208 44 74 132 24 1,291	643 0 1 0 0 0 6 44	1 0 0 0 0 0 3	17 135 206 44 74 132 24 631	0 0 0 0 0 0 0 0	14 0 0 0 0 0 14	0 0 0 0 112 0 112	338 0 2 0 0 11 0 352	0 0 0 0 0 0 0 0	-37 -272 -413 -88 -147 -264 -47 -1,268	0 0 0 0 0 0 0 0	27 0 0 0 0 0 0 27	10.364 4,403 1,940 1.362 1,702 2,530 478 22,779	-262 -118 -14 -36 -48 -32 -46 -556
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 7 2 0 18 5 33	0 0 7 2 0 18 5 33	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 7 2 0 18 5 33	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 -14 -4 0 -36 -11 - 66	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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 1 1 3	0 0 0 1 1 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 3	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 -1 -3 -2 -2 -5	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	184 1,901 0 0 0 0 2,086	-24 -96 0 0 0 0 0 -120
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	2 201 11 20 13 29 25 301	2 201 11 20 13 29 25 301	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	2 201 11 20 13 29 25 301	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	-4 -403 -22 -40 -26 -58 -50 -603	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



Barclays Plc

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		of provisions) (1)			(accounting value (Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with	negative fair value
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	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	3,677 1.995 1 2,839 440 1 2 8,954	898 537 1 917 440 1 2 2,796	896 526 1 742 0 0 0 2,164	0 0 0 0 0 0 0 0	2 0 0 1 1 2 5	0 0 0 0 0 0 0 0	0 12 0 174 439 0 0 626	851 798 1,243 1,020 625 781 1,541 6,859	284 434 0 0 0 0 0 718	435 797 91 87 240 234 320 2,205	-2,026 -69 -52 -32 -37 -1 -933 -3,150	0 0 0 0 0 0 0 0	133 47 34 373 916 37 47 1,588	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Others	1 1 0 2 2 0 8.954 2.796 2.164 23 23 21 73 73 69 147 147 99 116 116 106 134 134 0 191 191 0 149 149 0		0 0 0 0 0 0 0 0 9.912	3 4 10 134 191 149 540 31.277	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 7.681	0 0 0 0 0 0 0 127.346	413 485 520 504 225 286 672 3,104 56,775	0 0 0 0 0 0 0 1 21.956	-415 -26 -110 -29 -277 -382 -535 -1,773 -73,324	0 0 0 0 0 0 0 0 0	32 6 8 6 418 9 11 491 16.187	0 0 0 409 0 16 424 142.761	0 0 -48 0 -4 -52 -15,292	

Notes, definitions and regions:

Notes, definitions and regions: (1) The ecosours remoted cover only exposures to central, regional and local oovernments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here. (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (3) For expositions in HPT This should include enose exposures (include to be included here). (4) For expositions on FEA: Instead Kerns. New Zelanda Karns Kerns. Expositions. (5) For expositions in HPT This should here. (5) For expositions in HPT Expositions. (5) For expositions (include to be included here). (6) For expositions (include to be included here). (7) For exposition (include to be in



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario			Adverse scenario	
(min EUR)	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

		-	Baseline Scenario			Adverse Scenario	
(mln EUR)	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).



2016 EU-wide Stress Test: Capital

Barclays Plc

					Baseline Scenario			Adverse Scenario	
		(min EUR.%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	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	44,890	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/bsses 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 A.1.8	Adjustments to CET1 due to prudential filters	-3,687	-3,687	-3,687	-3,687	-3,687	-3,687	-3,687
	A.1.8 A.1.9	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-11,219 -1,165	-11,219 -358	-11,219	-11,219	-11,219 -3,616	-11,219 -3,935	-11,219 -3,872
	A.1.10	(-) Dre una region ruture protozonity and do no anse monit temporary uncertaices net or associated or Ls	-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
OWN FUNDS	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 exceding 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 A.1.21.3	Transitional adjustments due to additional minority interests (+/-) Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-	0	216	0	0	912	456	0
	A.1.21.3) Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	324	216	108	0	912	0CF 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 B	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT	-2,772	-2,016 489,885	-1,387	-885	-2,165	-1,048	-150
TOTAL RISK EXPOSURE AMOUNT	B B.1	TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included	488,731	489,885	495,745	508,842	532,186	564,944	566,047 0
	C.1	Common Equity Tier 1 Capital ratio	11.42%	12.18%	12.49%	12.48%	8.24%	7.43%	7.30%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	14.73%	15.17%	15.15%	14.80%	11.07%	9.87%	9.52%
- Hansitional period	C.3	Total Capital ratio	18.60%	18.78%	18.72%	18.38%	14.63%	13.28%	13.03%
	D.1	Common Equity Tier 1 Capital ratio (1)	11.35%	12.14%	12.47%	12.48%	8.07%	7.34%	7.30%
CAPITAL RATIOS (%) Fully loaded	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%

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 (1) Enly-loaded T1 capital ratio estimation: [A1-A1:13-A1:14-MIN(A2+A-1:13-A2:2A-3:0),0)/[B-8.1]
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Information on performing and non-performing exposures¹

Barclays Plc

				31/12/2	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(mln EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
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)



Information on forborne exposures¹ Barclays Plc

	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 of which on non- performing exposures with forbearance measures								
			changes in fair value and provisions for ex	e due to credit risk kposures with	Collateral and financial guarantees received on				
(min EUR)		performing exposures with forbearance		performing exposures with forbearance	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	2,608 920 439							
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 forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30