



2016 EU-wide Transparency Exercise

Bank Name	Barclays Plc
LEI Code	G5GSEF7VJP5I7OUK5573
Country Code	UK



2016 EU-wide Transparency Exercise
Capital

Barclays Plc

		(min GBP, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS		66,527	68,428	C 01.00 (e010,e010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		40,741	42,358	C 01.00 (e020,e010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		21,529	21,714	C 01.00 (e030,e010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		30,399	29,889	C 01.00 (e130,e010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		950	4,715	C 01.00 (e180,e010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		761	755	C 01.00 (e200,e010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	0	C 01.00 (e210,e010)	Articles 4(112), 36(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		950	1,501	C 01.00 (e230,e010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-2,706	-5,315	C 01.00 (e250,e010)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-8,234	-8,552	C 01.00 (e300,e010) + C 01.00 (e340,e010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-855	-670	C 01.00 (e370,e010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-1,365	-1,475	C 01.00 (e380,e010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		-689	-204	C 01.00 (e390,e010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	C 01.00 (e430,e010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	C 01.00 (e440,e010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	C 01.00 (e500,e010) + C 01.00 (e600,e010) + C 01.00 (e700,e010) + C 01.00 (e710,e010) + C 01.00 (e715,e010)	Articles 4(30), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (i) and 376(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)		0	0	C 01.00 (e600,e010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	C 01.00 (e480,e010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	C 01.00 (e490,e010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0	0	C 01.00 (e500,e010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	C 01.00 (e510,e010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	C 01.00 (e524,e010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0	0	C 01.00 (e529,e010)	-
	A.1.21	Transitional adjustments		0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	C 01.00 (e220,e010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0	0	C 01.00 (e240,e010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0	0	C 01.00 (e520,e010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		11,893	11,068	C 01.00 (e530,e010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments		5,433	5,589	C 01.00 (e540,e010) + C 01.00 (e670,e010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	C 01.00 (e720,e010)		
A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	C 01.00 (e690,e010) + C 01.00 (e700,e010) + C 01.00 (e710,e010) + C 01.00 (e760,e010) + C 01.00 (e744,e010) + C 01.00 (e748,e010)		
A.2.4	Additional Tier 1 transitional adjustments		6,461	5,479	C 01.00 (e660,e010) + C 01.00 (e680,e010) + C 01.00 (e730,e010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		52,634	53,426	C 01.00 (e015,e010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		13,893	15,002	C 01.00 (e750,e010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		15,932	16,463	C 01.00 (e760,e010) + C 01.00 (e890,e010)		
A.4.2	Other Tier 2 Capital components and deductions		-3	-4	C 01.00 (e910,e010) + C 01.00 (e920,e010) + C 01.00 (e930,e010) + C 01.00 (e940,e010) + C 01.00 (e950,e010) + C 01.00 (e970,e010) + C 01.00 (e974,e010) + C 01.00 (e978,e010)		
A.4.3	Tier 2 transitional adjustments		-2,036	-1,458	C 01.00 (e880,e010) + C 01.00 (e900,e010) + C 01.00 (e960,e010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT		358,386	366,095	C 02.00 (e010,e010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		0	0	C 05.01 (e010,e040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		11.37%	11.57%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)		14.69%	14.59%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)		18.56%	18.69%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		40,741	42,358	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET 1 RATIO (%) Fully loaded	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		11.37%	11.57%	[D.1]/[B-8.1]	-

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Risk exposure amounts

Barclays Plc

(mln GBP)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	263,655	275,267
Risk exposure amount for securitisation and re-securitisations in the banking book	3,569	2,661
Risk exposure amount for contributions to the default fund of a CCP	1,092	1,313
Risk exposure amount Other credit risk	258,994	271,293
Risk exposure amount for position, foreign exchange and commodities (Market risk)	26,273	26,258
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	1,226	939
Risk exposure amount for Credit Valuation Adjustment	11,270	7,849
Risk exposure amount for operational risk	56,660	56,660
Other risk exposure amounts	527	61
Total Risk Exposure Amount	358,386	366,095

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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P&L Barclays Plc

(mln GBP)	As of 31/12/2015	As of 30/06/2016
Interest income	17,143	6,626
Of which debt securities income	1,294	463
Of which loans and advances income	15,312	6,031
Interest expenses	4,702	1,435
(Of which deposits expenses)	1,110	495
(Of which debt securities issued expenses)	1,702	527
(Expenses on share capital repayable on demand)	0	0
Dividend income	8	4
Net Fee and commission income	7,919	3,299
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	238	787
Gains or (-) losses on financial assets and liabilities held for trading, net	2,741	1,757
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	1,028	-101
Gains or (-) losses from hedge accounting, net	80	34
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	9	-224
TOTAL OPERATING INCOME, NET	24,464	10,747
(Administrative expenses)	14,175	5,967
(Depreciation)	1,167	543
(Provisions or (-) reversal of provisions)	4,446	887
(Commitments and guarantees given)	-12	-2
(Other provisions)	4,458	888
Of which pending legal issues and tax litigation ¹	1,423	
Of which restructuring ¹	50	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,132	929
(Loans and receivables)	2,114	928
(Held to maturity investments, AFS assets and financial assets measured at cost)	17	1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	253	82
(of which Goodwill)	102	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	145	182
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-621	-442
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,816	2,079
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	417	1,396
Profit or (-) loss after tax from discontinued operations	0	284
PROFIT OR (-) LOSS FOR THE YEAR	417	1,680
Of which attributable to owners of the parent	-215	1,356

(1) Information available only as of end of the year

2016 EU-wide Transparency Exercise

Market Risk
Barclays Plc

	SA		IM										IM											
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015										As of 30/06/2016											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)			PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(mln GBP)																								
Traded Debt Instruments	6,643	5,194	334	121	709	330							291	139	786	407								
Of which: General risk	2,013	663	178	65	422	192							176	74	500	220								
Of which: Specific risk	4,629	4,531	156	55	287	138							115	65	286	187								
Equities	3,653	4,252	103	41	273	229							97	37	265	178								
Of which: General risk	286	426	103	41	273	229							97	37	265	178								
Of which: Specific risk	2,029	2,296	0	0	0	0							0	0	0	0								
Foreign exchange risk	201	272	67	24	252	131							72	30	157	70								
Commodities risk	0	0	86	42	124	82							67	41	93	68								
Total	10,497	9,719	311	128	804	525	119	129	5	11	12	15,777	263	135	818	546	138	121	4	4	4	15,313		

2016 EU-wide Transparency Exercise
Credit Risk - Standardised Approach
 Barclays Plc

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min GBP, %)									
Consolidated data	Central governments or central banks	111,395	113,186	2,512		139,816	141,660	2,668	
	Regional governments or local authorities	964	886	125		506	429	25	
	Public sector entities	926	904	186		1,823	1,797	459	
	Multilateral Development Banks	4,181	4,181	0		5,020	5,020	0	
	International Organisations	2,408	2,408	0		2,558	2,558	0	
	Institutions	27,479	19,749	2,319		29,790	24,444	2,465	
	Corporates	128,953	44,277	38,703		210,850	48,212	41,539	
	of which: SME	7,638	3,814	3,658		7,524	3,501	3,369	
	Retail	92,145	26,476	19,827		103,477	28,923	21,692	
	of which: SME	4,872	881	630		4,498	783	585	
	Secured by mortgages on immovable property	13,893	13,860	5,712		14,105	14,049	5,747	
	of which: SME	536	536	491		295	279	260	
	Exposures in default	4,244	2,199	2,799	1,984	4,373	2,500	3,055	1,782
	Items associated with particularly high risk	58,047	4,149	6,513		27,744	2,904	4,460	
	Covered bonds	1,209	1,209	242		302	302	60	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
Equity	528	526	1,162		490	488	1,143		
Securitisation	0	0	0		0	0	0		
Other exposures	2,167	2,167	489		3,525	3,525	766		
Standardised Total ²	448,538	236,179	80,591	2,628	544,379	276,812	84,079	2,681	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min GBP, %)									
UNITED KINGDOM	Central governments or central banks	32,067	31,589	1		30,094	29,547	2	
	Regional governments or local authorities	109	43	10		87	25	5	
	Public sector entities	49	47	9		164	162	32	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,924	7,064	789		7,567	6,609	617	
	Corporates	21,817	12,301	8,602		23,469	13,997	9,639	
	of which: SME	2,281	1,444	1,325		2,437	1,457	1,332	
	Retail	14,641	6,181	4,633		14,598	6,289	4,717	
	of which: SME	2,933	593	441		2,948	657	492	
	Secured by mortgages on immovable property	7,622	7,617	3,088		6,830	6,813	2,659	
	of which: SME	465	465	421		225	209	191	
	Exposures in default	1,010	658	811	346	1,029	643	781	378
	Items associated with particularly high risk	1,047	1,006	1,649		669	637	969	
	Covered bonds	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	
Equity	121	120	257		68	66	166		
Securitisation									
Other exposures	1,770	1,770	257		3,103	3,103	514		
Standardised Total ²	1,770	1,770	257	538	3,103	3,103	514	569	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min GBP, %)									
UNITED STATES	Central governments or central banks	32,502	32,945	0		49,069	49,381	0	
	Regional governments or local authorities	3	3	3		12	8	8	
	Public sector entities	50	50	10		61	61	17	
	Multilateral Development Banks	1,147	1,147	0		1,161	1,161	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,186	4,227	191		8,366	8,135	293	
	Corporates	38,522	8,856	7,863		47,381	10,010	8,736	
	of which: SME	436	301	301		516	415	415	
	Retail	65,151	14,996	11,247		76,109	17,363	13,022	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	630	630	244		1,702	1,702	754	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	913	334	476	569	1,146	568	664	569
	Items associated with particularly high risk	4,126	888	1,353		3,013	654	1,003	
	Covered bonds	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	
Equity	4	4	6		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	707	0	0	0	802	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min GBP, %)									
CAYMAN ISLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		27	24	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	21,315	2,314	2,311		89,138	2,973	2,973	
	of which: SME	623	452	452		289	106	106	
	Retail	106	2	2		71	2	1	
	of which: SME	85	2	2		62	2	1	
	Secured by mortgages on immovable property	176	163	67		154	142	58	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	56	48	57	8	33	25	35	8
	Items associated with particularly high risk	38,348	1,110	1,665		16,326	730	1,094	
	Covered bonds	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	
Equity	12	12	19		0	0	0		
Securitisation									
Other exposures	1	1	0		0	0	0		
Standardised Total ²	1	1	0	9	0	0	0	8	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln GBP, %)								
SOUTH AFRICA	Central governments or central banks	772	772	9		926	926	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21	20	20		2	2	2	
	Corporates	90	78	78		76	60	60	
	of which: SME	0	0	0		0	0	0	
	Retail	985	372	279		1,086	382	287	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	24	24	0		0	23	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	81	19	19	62	94	21	21	73
	Items associated with particularly high risk	3	3	5		4	4	6	
	Covered bonds	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	
Equity	222	222	497		280	280	611		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total ²				73				89	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln GBP, %)								
GERMANY	Central governments or central banks	15,082	17,020	0		25,852	28,170	0	
	Regional governments or local authorities	727	727	0		382	382	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	21	21	0		0	0	0	
	Institutions	3,917	1,980	56		4,581	2,262	55	
	Corporates	1,658	1,029	766		2,116	1,127	837	
	of which: SME	14	2	2		13	1	1	
	Retail	1,102	941	706		1,302	1,115	836	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	59	59	54		52	52	47	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	39	11	15	28	52	13	19	35
	Items associated with particularly high risk	47	47	116		74	52	130	
	Covered bonds	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	
Equity	4	4	6		0	0	0		
Securitisation									
Other exposures	0	0	0		1	1	0		
Standardised Total ²				38				68	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln GBP, %)								
FRANCE	Central governments or central banks	8,056	8,004	0		5,537	5,409	0	
	Regional governments or local authorities	2	1	0		2	1	0	
	Public sector entities	27	27	5		56	56	11	
	Multilateral Development Banks	51	51	0		52	52	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,654	911	77		2,910	1,547	96	
	Corporates	3,019	1,947	1,655		3,076	2,017	1,670	
	of which: SME	193	125	125		220	78	78	
	Retail	195	108	81		227	113	85	
	of which: SME	3	2	1		3	1	1	
	Secured by mortgages on immovable property	941	936	336		942	936	334	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	102	68	82	26	187	150	194	31
	Items associated with particularly high risk	237	218	355		84	82	135	
	Covered bonds	292	292	58		189	189	38	
	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	
Equity	14	14	36		14	14	36		
Securitisation									
Other exposures	28	28	5		0	0	0		
Standardised Total ²				38				36	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln GBP, %)								
ITALY	Central governments or central banks	19	21	11		23	23	12	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	12	12	7		12	12	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	65	63	31		80	72	29	
	Corporates	1,664	900	891		1,704	880	879	
	of which: SME	38	23	23		35	33	33	
	Retail	415	391	293		344	322	242	
	of which: SME	21	19	14		19	17	13	
	Secured by mortgages on immovable property	144	144	50		128	128	45	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	391	146	191	245	449	194	251	256
	Items associated with particularly high risk	55	10	24		62	15	28	
	Covered bonds	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	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	33	33	5		32	32	6		
Standardised Total ²				313				323	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln GBP, %)									
SWITZERLAND	Central governments or central banks	12,207	12,064	0		19,708	19,592	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	14	14	0		59	59	0	
	Institutions	104	144	30		175	212	43	
	Corporates	1,587	891	673		1,624	873	617	
	of which: SME	56	16	16		41	14	14	
	Retail	48	33	25		75	6	4	
	of which: SME	4	1	1		10	2	1	
	Secured by mortgages on immovable property	189	189	68		148	148	53	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	29	34	6	106	89	97	5
	Items associated with particularly high risk	15	13	20		17	15	22	
	Covered bonds	727	727	145		35	35	7	
	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	
	Equity	0	0	0		0	0	0	
Securitisation									
Other exposures	1	1	0		1	1	0		
Standardised Total²				8				8	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln GBP, %)									
VIRGIN ISLANDS, BRITISH	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	20	10	10		22	11	11	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	1	1		0	1	1	
	Corporates	7,714	1,088	1,088		8,729	1,047	1,047	
	of which: SME	1,441	352	352		1,412	284	284	
	Retail	805	17	13		693	10	8	
	of which: SME	713	7	5		600	10	8	
	Secured by mortgages on immovable property	511	511	218		531	530	224	
	of which: SME	26	26	25		26	26	25	
	Exposures in default	102	82	94	17	82	59	62	19
	Items associated with particularly high risk	3,443	106	159		1,869	145	218	
	Covered bonds	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	
	Equity	0	0	0		0	0	0	
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				18				19	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln GBP, %)									
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		2	1	0	
	Multilateral Development Banks	2,735	2,735	0		3,414	3,414	0	
	International Organisations	533	533	0		2,499	2,499	0	
	Institutions	205	205	41		162	164	33	
	Corporates	2,730	661	740		2,621	598	585	
	of which: SME	36	15	15		101	65	65	
	Retail	14	1	0		35	1	1	
	of which: SME	0	0	0		17	1	1	
	Secured by mortgages on immovable property	112	112	40		125	125	45	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	52	47	57	6	27	21	27	6
	Items associated with particularly high risk	359	68	102		286	33	49	
	Covered bonds	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	
	Equity	1	1	2		0	0	0	
Securitisation									
Other exposures	0	0	0		4	4	4		
Standardised Total²				6				8	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Barclays Plc

		IRB Approach											
		As of 31/12/2015				As of 30/06/2016							
	(min GBP, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments	26,027	0	25,396	4,569	0	27,701	6,156	0	1			
	Institutions	44,580	18	42,195	11,557	27	4	50,087	203	12,608	281	4	
	Corporates	277,357	2,491	197,438	87,089	3,185	560	285,941	3,245	210,158	94,425	3,884	661
	Corporates - Of Which: Specialised Lending	13,382	503	12,357	8,927	0	71	13,354	357	12,316	8,734	0	51
	Corporates - Of Which: SME	24,730	915	23,414	12,812	1,425	190	26,578	876	24,979	13,426	1,230	192
	Retail	247,524	5,106	216,473	58,058	6,048	2,396	254,160	5,811	221,848	56,688	6,314	2,537
	Retail - Secured on real estate property	159,110	1,971	155,977	27,024	2,282	465	160,556	2,363	157,224	23,403	2,018	484
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	159,110	1,971	155,977	27,024	2,282	465	160,556	2,363	157,224	23,403	2,018	484
	Retail - Other Retail	72,349	2,215	44,003	18,766	2,670	1,252	75,162	2,318	46,077	20,066	3,007	1,372
	Retail - Other Retail - Of Which: SME	16,465	919	16,493	12,268	1,096	679	18,443	1,129	18,546	13,219	1,289	681
	Retail - Other Retail - Of Which: non-SME	7,872	306	7,897	3,610	468	187	8,608	471	8,532	3,332	582	194
	Equity	8,593	551	8,596	8,658	628	492	9,835	659	9,914	9,287	697	487
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	18,426		18,426	3,569		0	19,389		19,389	2,861		0
	IRB Total				181,972						189,875		

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2015				As of 30/06/2016							
	(min GBP, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments	5,296	0	5,275	99	0	3,544	0	4,113	240	0	0	
	Institutions	15,944	18	12,843	4,087	27	3	15,957	43	14,229	4,342	81	3
	Corporates	100,161	1,343	81,092	42,365	372	2145	101,945	1,723	84,863	44,458	2,697	358
	Corporates - Of Which: Specialised Lending	9,178	338	8,983	6,549	0	47	8,742	269	8,574	6,156	0	45
	Corporates - Of Which: SME	20,537	632	19,686	10,143	1,266	105	21,308	572	20,332	10,080	1,121	91
	Retail	209,698	3,492	181,478	44,429	4,024	1,698	213,396	3,468	184,362	42,245	4,231	1,733
	Retail - Secured on real estate property	132,832	866	130,660	19,428	1,058	105	134,254	808	131,707	16,042	971	108
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	132,832	866	130,660	19,428	1,058	105	134,254	808	131,707	16,042	971	108
	Retail - Other Retail	54,689	1,878	38,647	15,942	2,367	1,035	65,927	1,877	39,449	16,698	2,551	1,099
	Retail - Other Retail - Of Which: SME	12,177	748	12,170	9,159	599	558	13,215	803	13,206	9,505	708	526
	Retail - Other Retail - Of Which: non-SME	6,788	353	6,781	2,998	450	179	7,373	453	7,364	3,241	574	181
	Equity	5,390	396	5,389	6,161	149	379	5,842	350	5,842	6,264	135	344
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2015				As of 30/06/2016							
	(min GBP, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	Central banks and central governments	1,030	0	875	52	0	3,202	0	414	27	0	0	
	Institutions	3,622	0	7,532	869	0	5,466	0	9,370	1,139	0	0	
	Corporates	92,989	410	55,219	19,251	157	38	97,535	659	60,456	21,907	577	87
	Corporates - Of Which: Specialised Lending	384	0	252	274	0	461	0	307	337	0	0	
	Corporates - Of Which: SME	15	7	15	13	10	2	6	0	5	21	0	0
	Retail	12	1	12	2	0	1	10	1	10	2	0	1
	Retail - Secured on real estate property	11	1	12	2	0	1	9	1	10	2	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	11	1	12	2	0	1	9	1	10	2	0	1
	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	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	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/12/2015				As of 30/06/2016						
	(min GBP, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
CAYMAN ISLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3	0	3	2	0	5	0	5	4	0	0
	Corporates	1,058	0	693	372	0	1,434	0	1,100	535	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	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
	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											
	IRB Total											

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/12/2015				As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(m€GBP, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SOUTH AFRICA	Central banks and central governments	3,150	0	3,389	1,229	0	3,456	0	3,875	1,510	0	0
	Institutions	1,495	0	853	391	0	1,537	0	1,276	425	0	0
	Corporates	18,416	443	12,898	7,087	407	114	21,354	512	16,304	8,651	181
	Corporates - Of Which: Specialised Lending	240	33	207	197	0	4	304	43	264	242	0
	Corporates - Of Which: SME	3,943	267	3,395	2,453	145	83	4,942	269	4,242	3,056	180
	Retail	19,221	774	17,309	7,558	934	387	22,757	1,507	21,242	8,675	1,146
	Retail - Secured on real estate property	11,885	445	10,783	3,019	259	139	13,986	933	13,078	3,404	249
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11,885	445	10,783	3,019	259	139	13,986	933	13,078	3,404	249
	Retail - Qualifying Revolving	3,066	168	2,220	1,433	180	133	3,551	248	2,833	1,558	318
	Retail - Other Retail	4,270	162	4,306	3,105	495	114	5,220	325	5,332	3,712	579
	Retail - Other Retail - Of Which: SME	1,075	15	1,107	609	17	9	1,226	17	1,259	689	17
	Retail - Other Retail - Of Which: non-SME	3,195	147	3,199	2,496	478	105	3,994	308	4,073	3,023	562
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/12/2015				As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(m€GBP, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	Central banks and central governments	514	0	514	79	0	261	0	365	49	0	0
	Institutions	3,463	0	2,806	738	0	2,506	0	1,999	611	0	0
	Corporates	5,919	13	4,977	1,429	0	6,064	5	4,637	1,324	0	0
	Corporates - Of Which: Specialised Lending	13	13	13	0	0	5	5	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	3,831	129	2,736	1,141	77	67	4,650	145	3,291	1,375	92
	Retail - Secured on real estate property	3	0	3	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	3,828	128	2,734	1,141	77	67	4,649	145	3,289	1,375	92
	Retail - Other Retail	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/12/2015				As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(m€GBP, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
FRANCE	Central banks and central governments	483	0	280	28	0	543	0	315	29	0	0
	Institutions	3,512	0	3,459	940	0	4,826	0	5,029	1,360	0	0
	Corporates	6,002	48	4,502	1,185	5	6,223	12	3,981	1,135	4	1
	Corporates - Of Which: Specialised Lending	48	48	48	0	0	12	12	12	0	0	0
	Corporates - Of Which: SME	1	1	1	5	5	1	1	1	4	4	0
	Retail	9	0	9	2	0	2	0	2	0	0	0
	Retail - Secured on real estate property	9	0	9	2	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9	0	9	2	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	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
	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/12/2015				As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(m€GBP, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
ITALY	Central banks and central governments	1,901	0	1,901	1,534	0	2,845	0	2,847	2,282	0	0
	Institutions	181	0	176	160	0	249	0	248	194	0	0
	Corporates	1,945	7	1,433	892	5	1,850	7	1,194	827	1	7
	Corporates - Of Which: Specialised Lending	50	0	50	26	0	65	0	65	35	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	11,681	540	11,797	3,733	705	186	12,269	619	12,392	3,945	795
	Retail - Secured on real estate property	11,672	532	11,786	3,732	705	179	12,269	619	12,392	3,945	795
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11,672	532	11,786	3,732	705	179	12,269	619	12,392	3,945	795
	Retail - Qualifying Revolving	8	8	8	1	1	7	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	8	8	8	1	1	7	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m GBP, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SWITZERLAND	Central banks and central governments	7	0	7	0	0	0	20	0	24	0	0	0
	Institutions	1,254	0	1,111	208	0	0	1,269	0	1,344	234	0	0
	Corporates	1,461	2	1,016	271	14	0	1,542	0	1,078	383	0	0
	Corporates - Of Which: Specialised Lending	4	0	4	3	0	0	4	0	4	3	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	16	0	16	2	0	0	10	0	10	3	1	0
	Retail - Secured on real estate property	16	0	16	2	0	0	10	0	10	3	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	16	2	0	0	10	0	10	3	1	0
	Retail - Qualifying 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	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	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m GBP, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
VIRGIN ISLANDS, BRITISH	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	310	18	306	187	4	0	339	3	296	149	4	0
	Corporates - Of Which: Specialised Lending	150	14	150	138	0	0	150	0	150	106	0	0
	Corporates - Of Which: SME	15	3	15	9	4	0	14	3	14	7	4	0
	Retail	2	1	2	1	1	0	1	0	1	1	0	0
	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	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	1	2	1	1	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	2	1	2	1	1	0	1	0	1	1	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	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m GBP, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
LUXEMBOURG	Central banks and central governments	714	0	714	46	0	0	782	0	782	49	0	0
	Institutions	436	0	382	73	0	0	505	0	450	88	0	0
	Corporates	4,711	19	3,862	1,482	0	19	6,439	63	5,964	1,957	203	2
	Corporates - Of Which: Specialised Lending	443	19	443	280	0	18	519	0	519	298	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Qualifying 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	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	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2016 EU-wide Transparency Exercise
Sovereign Exposure
 Barclays Plc

(mln GBP)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading			Designated at fair value through profit or loss			Available-for- sale			Loans and Receivables			Held-to- maturity investments		
				of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	
TOTAL - ALL COUNTRIES	105,533.2	11,978.9	93,554.3	25,761.8	0.6	25,761.1	7,374.4	6,193.2	1,181.2	66,615.9	0.0	66,615.9	5,966.5	5,966.5	0.0	0.0	0.0	0.0
Austria	577.3	0.0	577.3															
Belgium	2,141.4	83.8	2,057.6															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	28.9	0.0	28.9															
Czech Republic	2.0	0.0	2.0															
Denmark	1,412.4	88.4	1,354.1															
Estonia	0.0	0.0	0.0															
Finland	1,504.4	0.0	1,504.4															
France	9,106.7	532.9	8,573.8															
Germany	7,375.4	761.5	6,613.9															
Greece	1.7	0.0	1.7															
Hungary	17.3	0.0	17.3															
Ireland	165.0	11.1	153.9															
Italy	1,710.4	0.0	1,710.4															
Latvia	0.0	0.0	0.0															
Lithuania	0.4	0.0	0.4															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	3,702.9	1,067.3	2,635.6															
Poland	224.0	0.0	224.0															
Portugal	435.8	273.6	162.2															
Romania	0.0	0.0	0.0															
Slovakia	73.8	46.5	27.2															
Slovenia	243.4	148.5	95.0															
Spain	1,317.4	0.1	1,317.4															
Sweden	1,079.3	259.4	820.0															
United Kingdom	28,448.3	6,368.6	22,079.8															
Iceland	0.3	0.0	0.3															
Liechtenstein	0.0	0.0	0.0															
Norway	21.2	21.1	0.1															
Switzerland	2,042.2	0.0	2,042.2															
Australia	378.9	9.2	369.7															
Canada	90.1	69.1	21.0															
China	1,411.1	1,379.3	31.8															
Hong Kong	0.0	0.0	0.0															
Japan	5,324.8	0.0	5,324.8															
U.S.	28,466.7	0.0	28,466.7															
Other advanced economies non EEA	667.7	36.4	631.3															
Other Central and eastern Europe countries non EEA	14.8	0.0	14.8															
Middle East	1.9	0.0	1.9															
Latin America and the Caribbean	231.1	0.0	231.1															
Africa	5,322.7	67.1	4,650.6															
Others	1,291.4	180.2	1,811.2															
Regions:																		

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

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

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

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

As of 30/06/2016

As of 30/06/2016																	
Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
			Held for trading			Designated at fair value through profit or loss			Available-for-sale			Loans and Receivables			Held-to-maturity investments		
	of which: loans and advances	of which: debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities
97,722.0	13,054.9	84,667.1	25,768.8	0.3	25,768.6	827.7	827.7	0.0	53,892.8	0.0	53,892.8	12,270.2	12,270.2	0.0	5,007.4	0.0	5,007.4
502.5	0.0	502.5															
1,019.0	202.1	816.9															
0.0	0.0	0.0															
0.0	0.0	0.0															
1.6	0.0	1.6															
1.8	0.0	1.8															
1,340.3	2.8	1,337.5															
0.0	0.0	0.0															
1,104.6	0.0	1,104.6															
6,929.6	830.4	6,099.2															
6,742.9	1,202.5	5,540.3															
2.6	0.0	2.6															
66.9	0.0	66.9															
142.6	70.8	71.8															
1,775.4	0.0	1,775.4															
0.0	0.0	0.0															
5.5	0.0	5.5															
0.0	0.0	0.0															
0.0	0.0	0.0															
3,008.1	1,323.5	1,684.6															
284.1	0.0	284.1															
285.8	191.5	94.3															
0.0	0.0	0.0															
203.7	30.4	173.3															
188.2	124.8	63.4															
1,398.9	0.0	1,398.8															
605.4	324.7	280.7															
29,570.9	7,415.4	22,155.5															
28.5	0.0	28.5															
0.0	0.0	0.0															
17.3	17.2	0.1															
1,538.3	0.0	1,538.3															
865.1	3.0	862.1															
99.1	30.3	68.8															
21.8	0.0	21.8															
0.0	0.0	0.0															
5,691.7	0.0	5,691.7															
30,336.2	0.0	30,336.2															
870.4	85.4	785.0															
68.2	0.0	68.2															
290.7	209.8	80.9															
533.3	424.5	108.7															
1,207.7	415.2	792.5															
973.5	150.7	822.6															



2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Barclays Plc

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
			Of which: defaulted				Of which: defaulted							
(mln GBP, %)														
Debt securities (including at amortised cost and fair value)	89,941	0	111	0	0	17	0	82,705	0	22	17	-2	12	0
Central banks	420	0	0	0	0	0	0	322	0	0	0	0	0	0
General governments	67,797	0	0	0	0	0	0	58,900	0	0	0	0	0	0
Credit institutions	9,535	0	0	0	0	0	0	10,016	0	0	0	0	0	0
Other financial corporations	6,673	0	108	0	0	13	0	6,752	0	17	17	0	7	0
Non-financial corporations	5,515	0	4	0	0	4	0	6,715	0	5	0	-2	5	0
Loans and advances (including at amortised cost and fair value)	584,538	3,413	8,601	7,343	1,989	3,621	2,824	652,759	1,958	7,419	5,983	1,628	3,182	2,340
Central banks	53,716	0	0	0	0	0	0	82,171	0	0	0	0	0	0
General governments	12,161	0	0	0	182	0	0	13,099	0	0	0	44	0	0
Credit institutions	59,233	395	0	0	-25	0	0	69,433	4	0	0	-33	0	0
Other financial corporations	127,690	455	648	620	40	14	17	182,294	358	548	536	11	15	7
Non-financial corporations	110,981	804	2,591	1,794	809	968	901	103,107	671	2,223	1,393	719	803	740
of which: small and medium-sized enterprises at amortised cost	11,651	55	424	369	110	163	207	11,147	65	427	351	152	105	225
Households	220,757	1,759	5,361	4,930	983	2,639	1,907	202,656	925	4,647	4,053	888	2,365	1,593
DEBT INSTRUMENTS other than HFT	674,479	3,413	8,712	7,343	1,989	3,638	2,824	735,464	1,958	7,440	5,999	1,626	3,194	2,340
OFF-BALANCE SHEET EXPOSURES	299,886		1,736	1,736	31	29	6	317,034		1,568	1,568	26	33	2

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

2016 EU-wide Transparency Exercise

Forborne exposures

Barclays Plc

	As of 31/12/2015					As of 30/06/2016					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		
(mln GBP, %)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,540	1,600	574	391	2,543	3,614	1,468	497	346	1,963	1,963
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	57	3	1	1	0	55	4	2	2	53	53
Non-financial corporations	1,568	921	252	169	921	1,957	726	205	147	703	703
of which: small and medium-sized enterprises at amortised cost	215	96	20	11	168	240	150	28	18	273	273
Households	1,914	675	322	221	1,622	1,602	738	290	198	1,207	1,207
DEBT INSTRUMENTS other than HFT	3,540	1,600	574	391	2,543	3,614	1,468	497	346	1,963	1,963
Loan commitments given	4	1	0	0	0	20	0	0	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□