

2018 EU-wide Stress Test

Bank Name	Barclays Plc
LEI Code	G5GSEF7VJP5I7OUK5573
Country Code	UK



2018 EU-wide Stress Test: Summary

Barclays Plc

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	11,439		10,172	10,086	9,425	9,447	9,193	8,440
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	3,125		4,065	4,065	4,065	293	3,048	3,048
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,618		-1,961	-2,005	-1,648	-10,986	-4,678	-2,381
Profit or (-) loss for the year	-843		3,112	3,007	2,778	-10,624	-1,204	584
Coverage ratio: non-performing exposure (%)	34.14%	36.48%	42.66%	43.60%	43.84%	48.93%	50.22%	50.17%
Common Equity Tier 1 capital	46,847	47,074	48,143	49,275	49,991	35,161	32,892	31,807
Total Risk exposure amount (all transitional adjustments included)	352,871	353,425	354,213	359,932	361,774	412,848	446,174	436,803
Common Equity Tier 1 ratio, %	13.28%	13.32%	13.59%	13.69%	13.82%	8.52%	7.37%	7.28%
Fully loaded Common Equity Tier 1 ratio, %	13.28%	12.94%	13.23%	13.37%	13.56%	6.93%	6.00%	6.37%
Tier 1 capital	60,765	60,956	61,399	61,048	61,634	49,265	45,054	43,820
Total leverage ratio exposures	1,267,451	1,268,102	1,268,102	1,268,102	1,268,102	1,268,102	1,268,102	1,268,102
Leverage ratio, %	4.79%	4.81%	4.84%	4.81%	4.86%	3.88%	3.55%	3.46%
Fully loaded leverage ratio, %	4.48%	4.39%	4.49%	4.59%	4.66%	3.02%	2.88%	2.96%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	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			12,778	12,111	11,442	12,778	12,111	11,442
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	10,116	10,116	10,116

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



Barclays Plc

								Restated	d					
								31/12/20	17					
			Exposure	e values			Risk expos	sure amounts						
		A-IF	RB	F-I	RB	A-IF	ιB	F-IF	RВ	Performing	Non performing		Of which: from non performing	Coverage Ratio - Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	Central banks and central governments	115,324	0	0	0	5,482	0	0	0	84,602	0	0	0	-
	Institutions	49,797		0	0	14,950	623	0	0	21,331		65	15	3.9%
	Corporates	167,260	1,834	0	0	71,855	1,616	0	0	111,647		1,130	528	
	Corporates - Of Which: Specialised Lending	7,316		0	0	5,247	0	0	0	5,845	323	66	17	5.3%
	Corporates - Of Which: SME	19,876	625	0	0	10,226	891	0	0	17,113	582	341	129	22.2%
	Retail	229,621	5,187		0	51,814	5,922	0	0	223,468		3,658	1,723	35.4%
	Retail - Secured on real estate property	173,896	3,212	0	0	24,108	2,674	0	0	171,520	3,025	580	395	13.0%
	Retail - Secured on real estate property - Of Which: SME	9,314			0	3,335	868	0	0	9,314				10.2%
Barclays Plc	Retail - Secured on real estate property - Of Which: non-SME	164,582			0	20,773	1,806	0	0	162,206				
	Retail - Qualifying Revolving	48,060			0	20,406	2,897	0	0	45,327				
	Retail - Other Retail	7,665		0	0	7,300	351	0	0	6,621		508	309	
	Retail - Other Retail - Of Which: SME	311		0	0	151	20	0	0	78	/	2	1	12.5%
	Retail - Other Retail - Of Which: non-SME	7,355	475	0	0	7,149	331	0	0	6,543	407	506	308	75.7%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									7,170		0	0	-
/	IRB TOTAL	562,002	7,502	0	0	144,100	8,161	0	0	448,219	6,981	4,853	2,266	32.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	i					
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR		F-1	IRB	A-IF	RB	F-IF		Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	1,211	0	0	(94	0	0	0	895	0	0	0	-
	Institutions	17,956	343	0	(6,317	471	0	0	11,252		61	15	5.9%
	Corporates	71,183	1,480	0	(36,394	1,429	0	0	54,602		881	432	29.3%
	Corporates - Of Which: Specialised Lending	5,677	288	0	(4,082	0	0	0	4,342		59	16	5.7%
	Corporates - Of Which: SME	18,705	519	0	(9,437	799	0	0	16,777	519	314		20.3%
	Retail	212,534	3,792	0	(45,869	4,913	0	0	212,534		3,020		35.1%
	Retail - Secured on real estate property	162,600	2,089	0	(20,642	1,964	0	0	162,600	2,089	211		5.0%
	Retail - Secured on real estate property - Of Which: SME	9,314	752	0	(3,335	868	0	0	9,314	752	140	77	10.2%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	153,286	1,337	0	(17,307	1,095		0	153,286	1,337	71	28	2.1%
	Retail - Qualifying Revolving	43,313	1,289	0	(18,542	2,706	0	0	43,313	1,289	2,302	919	71.3%
	Retail - Other Retail	6,621	413	0	(6,685	244	0	0	6,621	413	508	309	74.6%
	Retail - Other Retail - Of Which: SME	78	7	0	(26	6	0	0	78	7	2	1	10.2%
	Retail - Other Retail - Of Which: non-SME	6,543	407	0	(6,659	238	0	0	6,543	407	506	308	75.7%
	Equity									0	0	0	0	-
	Securitisation										-			
	Other non-credit obligation assets									6,818	0	0	0	-
	IRB TOTAL	302,883	5,615	0	(88,674	6,813	0	0	286,102	5,518	3,963	1,778	32.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-II		F-1	IRB	A-I	RB	F-IF	ιB	Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	73,647	0	0		1,994	0	0	0	59,424	0	0	0	-
	Institutions	6,792	0	0	0	2,024	0	0	0	3,547		2	0	-
	Corporates	58,073	85	0	(19,573	1	0	0	38,163	83	129	25	29.7%
	Corporates - Of Which: Specialised Lending	297	0	0	(291	0	0	0	238	0	0	0	-
	Corporates - Of Which: SME	5	0	0	(1	0	0	0	5	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	-
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 - 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	-
	Securitisation													
	Other non-credit obligation assets			_				-		249		0	0	-
	IRB TOTAL	138,512	85	0	0	23,592	1	0	0	101,383	83	132	25	29.7%



Barclays Plc

								Restate 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-IF	B	Fe	IRB	A-IF	RB	F-IF	tΒ	Performing	Non performing	Stock of		Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	409	0	0	(0	0	0	0		0			1.
	Institutions	1.764		0 0	(445	0	0	0	14	7 0	(0	1 -
	Corporates	4,960	6	0	(1.882	0	0	0	3.56	2 0) -
	Corporates - Of Which: Specialised Lending	0	6	i 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	4,206	140	0 0	(1,598	128	0	0	2,01	4 140	268	101	72.1
	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) -
Germany	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	4,206	140	0 0	(1,598	128	0	0	2,01	4 140	268	101	72.1
	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	(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	-
	Securitisation													
	Other non-credit obligation assets										0 0	(0 0	-
	IRB TOTAL	11,338	147	0	0	3,924	128	0	0	5,72	140	270	101	72.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR	В	F-1	IRB	A-:	IRB	F-IR	ιB	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	91	0	0	0	0 0	0	0	0	C	0	0	0	-
	Institutions	5,035	0	0	0	889	0	0	0	499		0	0	0.0%
	Corporates	3,403	65	0	0	988	0	0	0	2,139	62	15	14	21.9%
	Corporates - Of Which: Specialised Lending	0	4	0	0	0 0	0	0	0	C	1	0	0	0.0%
	Corporates - Of Which: SME	0	0	0	0	0 0	0	0	0	C	0	0	0	-
	Retail	0	0	0	0	0 0	0	0	0	C	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0 0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0 0	0	0	0	C	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	-
	Securitisation													
	Other non-credit obligation assets									C	0	0	0	-
	IRB TOTAL	8,529	65	0	0	1,878	0	0	0	2,637	62	15	14	21.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	d					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IR	в	F-	IRB	A-1	RB	F-IF	RB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													1
	Central banks and central governments	17,669	(0 0	(707		0	C	17,17		C	0 0	1-
	Institutions	1,651	(0 0	(194		0	0	7		0	0	0.0%
	Corporates	1,231	(0 0	(288	0	0	0	68	7 0	0	0	1-
	Corporates - Of Which: Specialised Lending	0	(0 0	(0 0	0	0	0	1	0 0	0	0	1-
	Corporates - Of Which: SME	0	(0 0	(0 0	0	0	C	1	0 0	C	0 0	/-
	Retail	0	(0 0	(0 0	0	0	C	1	0 0	C	0 0	/-
	Retail - Secured on real estate property	0	(0 0	(0 0	0	0	C		0 0	C	0 0	/-
	Retail - Secured on real estate property - Of Which: SME	0	(0 0	(0 0	0	0	C		0 0	C	0 0	/-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	0	(0 0	(0 0	0	0	0	1	0 0	0	0	1-
	Retail - Qualifying Revolving	0	(0 0	(0 0	0	0	0	1	0 0	0	0	1-
	Retail - Other Retail	0	(0 0	(0 0	0	0	0	1	0 0	0	0	1-
	Retail - Other Retail - Of Which: SME	0	(0 0	(0 0	0	0	0	1	0 0	0	0	1-
	Retail - Other Retail - Of Which: non-SME	0	(0 0	(0 0	0	0	C	1	0 0	C	0 0	/-
	Equity										0 0	C	0 0	(-
	Securitisation													
	Other non-credit obligation assets										0 0	0	0 0	4-
	IRB TOTAL	20,551	0	0	0	1,189	0	0	0	17,943	3 0	0	0	0.0%



Barclays Plc

								Restate						
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR	в	F-1	RB	A-1	RB	F-If	RB	Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	2,807	0	0	C	2	0	0	0	0	0	0	0	-
	Institutions	233	0	0	0	149	0	0	0	4	0	0	0	-
	Corporates	878	23	0	0	662	0	0	0	676	7	8	7	98.6%
	Corporates - Of Which: Specialised Lending	0	16	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	8,920	936	0	a	2,846		0	0	8,920	936	369	290	
	Retail - Secured on real estate property	8,920	936	0	0	2,846	647	0	0	8,920	936	369	290	31.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Italy	Retail - Secured on real estate property - Of Which: non-SME	8,920	936	0	0	2,846	647	0	0	8,920	936	369	290	31.0%
	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	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	12,838	959	0	0	3,658	647	0	0	9,600	943	377	298	31.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IF	38	F	IRB	A-	IRB	F-IR	в	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	5,426	(0 0	(705	0	0	0	4,02		0	0	-
	Institutions	4,827	(0 0	(1,371	0	0	0	1,69		0	0	-
	Corporates	3,020	(0 0	(709	0	0	0	333	2 0	0	0	-
	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	1	0 0	0	0	-
	Retail	0	0	0 0	(0	0	0	0		0 0	0	0	-
	Retail - Secured on real estate property	0	0	0 0	0	0	0	0	0		0 0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	(0 0	(0	0	0	0		0 0	0	0	-
Japan	Retail - Secured on real estate property - Of Which: non-SME	0	(0 0	(0	0	0	0		0 0	0	0	-
	Retail - Qualifying Revolving	0	0) ((0	0	0	0	-	0 0	0	0	-
	Retail - Other Retail	0	() ((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-SME	0	() ()	(0	0	0	0		0 0	0	0	-
	Equity										0 0	0	0	-
	Securitisation													
	Other non-credit obligation assets										5 0	0	0	-
	IRB TOTAL	13,273	0	0	0	2,785	0	0	0	6,066	5 0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	7					
			Exposure	e values			Risk expo	sure amounts						
		A-IRI		F-I	RB	A-I	RB	F-IR		Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	971	0	0	0	104	0	0	0	261	. 0	0	0	-
	Institutions	531	0	0	0	205	0	0	0	7	0	0	0	-
	Corporates	3,841	72	0	0	2,125	57	0	0	65	0	0	0	-
	Corporates - Of Which: Specialised Lending	72	0	0	0	61	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	835	43	0	0	614	24	0	0	0	0	0	0	-
	Retail	3,961	319	0	0	1,501	233	0	0	0	0	0	0	-
	Retail - Secured on real estate property	2,376	187	0	0	620	64	0	0	C	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	C	0	0	0	-
South Africa	Retail - Secured on real estate property - Of Which: non-SME	2,376	187	0	0	620	64	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	541	54	0	0	266	62	0	0	0	0	0	0	-
	Retail - Other Retail	1,044	78	0	0	615	107	0	0	C	0	0	0	-
	Retail - Other Retail - Of Which: SME	233	10	0	0	125	14	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	811	68	0	0	490	93	0	0	C	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	9,304	391	0	0	3,936	290	0	0	332	0	0	0	-



Barclays Plc

								Restate						
			Exposur	e values			Risk expo	31/12/20 osure amounts	17					
		A-IF	B	F-I	RB	A-1	RB	F-IF	RB	Performing	Non performing	Stock of	Of which: from	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performir exposures ¹
	Central banks and central governments	0	ſ	0	() 0	0		0		0 0	(0 0	-
	Institutions	609	(0	(88	0	0	0	22	1 0	(0 0	-
	Corporates	2.223	2	0	(725	0	0	0	86			5 (17.
	Corporates - Of Which: Specialised Lending	86	2	0	() 54	0	0	0	8	5 2	(0 (0.
	Corporates - Of Which: SME	0	(0	(0 0	0	0	0		0 0	(a (-
	Retail	0	(0	(0 0	0	0	0	1	0 0	(а с	-
	Retail - Secured on real estate property	0	(0	(0 0	0	0	0	(0 0	(ე C	-
	Retail - Secured on real estate property - Of Which: SME	0	(0	(0 0	0	0	0	(0 0	(ე C	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0	(0	(0 0	0	0	0		0 0	(J C	-
	Retail - Qualifying Revolving	0	C	0	(0 0	0	0	0		0 0	(J C	-
	Retail - Other Retail	0	(0	(0 0	0	0	0		0 0	(J (-
	Retail - Other Retail - Of Which: SME	0	(0	(0 0	0	0	0	1	0 0	(<u>ა</u> ი	-
	Retail - Other Retail - Of Which: non-SME	0	(0	(0 0	0	0	0		0 0	(<u>ן</u> (-
	Equity										0 0	(<u>ן</u> (-
	Securitisation												4	
	Other non-credit obligation assets										1 0	() (-
	IRB TOTAL	2,832	2	0		813	0	0	0	1,086	5 2	6	0 (ز	17.0°

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposure	e values			Risk expo	osure amounts						
		A-IF	RB	F-	IRB	A-1	IRB	F-IF		Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure1	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	125	0	0	0	2	0	0 0	0	0	0	0	0	-
	Institutions	609	0	0	0	132	0	0 0	0	7	0	0	0	-
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	1,176	0	0 0	0	1,499	0	3	0	-
	Corporates - Of Which: Specialised Lending	19	0	0	0	12	0	0 0	0	19	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0 0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0 0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0 0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0 0	0	0	0	0	0	-
Netherlands	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	-
	Securitisation Other non-credit obligation assets													
										0	0	0	0	-
	IRB TOTAL	4,052	0	0	0	1,310	0	0	0	1,506	0	3	0	-



Barclays Plc

								l	Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	84.601	1	0	0	0.2%	84.600	2	0	0	0.9%	84,600	-			1.19
	Institutions	21,265	456	79	46	10.0%	21,182		114	69	12.7%			146	9	14.49
	Corporates	110,976	2,394	1.039	747	31.2%	110,311		1.287	956	31.3%				1.15	31.49
	Corporates - Of Which: Specialised Lending	5,767	401	92	63	15.6%	5,707	460	108	77	16.8%	5,653	515	119	9	17.59
	Corporates - Of Which: SME	16,867	829	272	193	23.3%	16,702	993	322	238	24.0%	16,556	1,140	376	28	
	Retail	221,338	6,998	4,323	2,570	36.7%	219,194	9,142	5,043	3,287	36.0%	217,267	11,069	5,547	3,89	5 35.29
	Retail - Secured on real estate property	170,537	4,008	609	459	11.5%	169,338	5,207	650	538	10.3%	168,186	6,358	3 706	60	
	Retail - Secured on real estate property - Of Which: SME	9,067	999	158	117	11.7%	8,882			159	13.4%				19	14.39
Barclays Plc	Retail - Secured on real estate property - Of Which: non-SME	161,470	3,009	451	342	11.4%	160,456	4,023		380	9.4%	159,457	5,022	458	41	8.29
	Retail - Qualifying Revolving	44,448	2,309	3,038	1,619	70.1%	43,749		3,577	2,110	70.2%	43,195				70.79
	Retail - Other Retail	6,353	682	676	492	72.1%	6,107	927	815	639	68.9%	5,886	1,149	931	. 77	
	Retail - Other Retail - Of Which: SME	78	7	1	1	12.5%	78	7	1	1	12.5%	78	7	1 1		12.59
	Retail - Other Retail - Of Which: non-SME	6,275	675	675	491	72.7%	6,029	921	814	638	69.3%	5,808	1,142	930	77	67.79
	Equity	0	0	0	0	-	0	0 0	0	0	-	0	(0 0		-
	Securitisation															
	Other non-credit obligation assets	7,170	0	0	0	15.2%	7,170		0	0	23.4%	7,170	(0 0		26.29
	IRB TOTAL	445,351	9,849	5,441	3,363	34.1%	442,458	12,742	6,445	4,312	33.8%	439,817	15,383	7,204	5,14	33.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								2	aseline Scena	irio						
				31/12/2018					31/12/201	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	895	0	0	0	0.0%	895	0	0	0	0.0%	895	0	0	0	0.0%
	Institutions	11,197	306	61	37	12.2%	11,133	371	89	51	13.7%	11,064	439	111	63	14.4%
	Corporates	54,118	1,959	787	597	30.5%	53,722	2,356	948	717	30.4%	53,345	2,732	1,090	834	30.5%
	Corporates - Of Which: Specialised Lending	4,265	366	87	62	16.8%	4,205	425	103	77	18.1%	4,151	480	115	90	18.8%
	Corporates - Of Which: SME	16,531	765	247	169	22.1%	16,366	930	297	214	23.0%	16,220		350		23.8%
	Retail	210,654	5,673	3,581	2,082	36.7%	208,714	7,612	4,286		35.5%	206,961	9,366	4,761		34.5%
	Retail - Secured on real estate property	161,763	2,926	193	145	5.0%	160,686	4,003	251		4.7%	159,639	5,050	285		4.4%
	Retail - Secured on real estate property - Of Which: SME	9,067	999	158	117	11.7%	8,882	1,184	214		13.4%	8,729		248		14.3%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	152,696	1,927	36	29	1.5%	151,804	2,819	37	30	1.1%	150,910	3,713	38	31	0.8%
	Retail - Qualifying Revolving	42,538	2,065	2,712	1,445	70.0%	41,921	2,682	3,221	1,877	70.0%	41,435	3,167	3,545	2,236	70.6%
	Retail - Other Retail	6,353	681	676	492	72.1%	6,107	927	815	639	68.9%	5,886	1,148	931	773	67.3%
	Retail - Other Retail - Of Which: SME	78	7	1	1	10.2%	78	7	1	1	10.2%	78	7	1	1	10.2%
	Retail - Other Retail - Of Which: non-SME	6,275	675	675	491	72.7%	6,029	921	814	638	69.3%	5,808	1,142	930	773	67.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	6,818	0	0	0	14.6%	6,818	0	0	0	23.3%	6,818	0	0	0	26.2%
	IRB TOTAL	283,682	7,937	4,430	2,716	34.2%	281,281	10,338	5,323	3,472	33.6%	279,082	12,537	5,961	4,128	32.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	59,424	0	C	0	0.8%	59,424	0	0	0	22.7%	59,424	0	0	-	0 30.0%
	Institutions	3,538	9	5	2	23.3%	3,525	22	8	5	23.8%	3,513	34	11	1	8 24.0%
	Corporates	38,043	203	120	57	27.9%	37,852	395	178	111	28.1%	37,672		230	16	4 28.6%
	Corporates - Of Which: Specialised Lending	238	0	0	0	13.4%	238	0	0	0	13.4%	238	1	0		0 13.4%
	Corporates - Of Which: SME	5	0	0	0	0.0%	5	0	0	0	0.0%	5	0	0		0.0%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0		J -
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0		J -
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0		J -
United States	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0		J -
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0		J -
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0		J -
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0		J -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0		J -
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0		J -
	Securitisation															
	Other non-credit obligation assets	249	0	C	0	26.6%	249	0	0	0	29.5%	249		0		0 30.5%
	IRB TOTAL	101,253	213	125	59	27.7%	101,049	417	186	116	27.9%	100,858	608	241	172	2 28.3%



Barclays Plc

									Baseline Scena	irio						
				31/12/2018					31/12/20:	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments	() 0	C) (-	0	0	0	0	-	(0	0	-	0 -
	Institutions	147	7 0	0) (1.4%	147	0	0	0	1.5%	147	0	0		0
	Corporates	3,559	3	2	2 1	27.9%	3,556	6	3	2	28.2%	3,552	10	5		3 2
	Corporates - Of Which: Specialised Lending	(0 0	0) (-	0	0	0	0	-	(0	0		0 -
	Corporates - Of Which: SME	(0 0	0) (-	0	0	0	0	-	(0	0		0 -
	Retail	1,910	244	323	175	71.6%	1,828	326	360	235	72.1%	1,759	395	372	28	5 72
	Retail - Secured on real estate property	(0 0	C) (-	0	0	0	0	-	(0	0		0 -
	Retail - Secured on real estate property - Of Which: SME	(0 0	C) (-	0	0	0	0	-	(0	0		0 -
Germany	Retail - Secured on real estate property - Of Which: non-SME	(0 0	C) (-	0	0	0	0	-	(0	0		0 -
	Retail - Qualifying Revolving	1,910	244	323	3 175	71.6%	1,828	326	360	235	72.1%	1,759	395	372	28	5 7
	Retail - Other Retail	(0 0	C) (-	0	0	0	0	-	(0	0		0 -
	Retail - Other Retail - Of Which: SME	(0 0	C) (-	0	0	0	0	-	(0	0		0 -
	Retail - Other Retail - Of Which: non-SME	(0 0	C) (-	0	0	0	0	-	(0	0		0 -
	Equity	(0 0	C) (-	0	0	0	0	-	(0	0		0 -
	Securitisation															
	Other non-credit obligation assets	(0 0	C) (-	0	0	0	0	-	(0	0		0 -
	IRB TOTAL	5,616	247	325	175	71.1%	5,530	333	363	237	71.2%	5,458	404	376	288	8 71.

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/202	0	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0 0	0	0 0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	499	0	(0 0	20.7%	498		0	0	20.9%	498	0	0	0	20.9%
	Corporates	2,130	65	20	D 19	28.8%	2,133	68	21	19	28.8%	2,130	70	22	20	28.8%
	Corporates - Of Which: Specialised Lending	(1	(0 0	32.4%	0	1	0	0	32.4%	0	1	0	0	32.4%
	Corporates - Of Which: SME	(0 0	(0 0	-	0	0	0	0	-	0	0	0	0	-
	Retail	(0 0	(0 0	-	0	0	0	0	-	0	0	0	0	-
	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	-
France	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	(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															
	Other non-credit obligation assets	(0 0	(0 0	-	0	0	0	0	-	0	0	0	0	1-
	IRB TOTAL	2,634	65	20	0 19	28.8%	2,632	68	21	20	28.8%	2,629	71	22	20	28.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	and the second second second second	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	17,177	0	C	0 0	0.0%	17,177	0	(C	0.0%	17,177	0	C	(0.0%
	Institutions	78	8 0	C	0 0	0.0%	78	0	(0	0.0%	78	0	C	(0.0%
	Corporates	687	· 0	1	0	32.5%	687	1	1	0	32.5%	686	1	1	(32.5%
	Corporates - Of Which: Specialised Lending	(0 0	C	0 0	-	0	0	(0	-	0	0	C	(-
	Corporates - Of Which: SME	(0 0	0	0 0	-	0	0	0	0	-	0	0	C	(-
	Retail	(0 0	C	0 0	-	0	0	(0	-	0	0	C	(-
	Retail - Secured on real estate property	(0 0	0	0 0	-	0	0	(0	-	0	0	C	(-
	Retail - Secured on real estate property - Of Which: SME	(0 0	C	0 0	-	0	0	(0	-	0	0	C	(-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	(0 0	C	0 0	-	0	0	(0	-	0	0	C	(-
	Retail - Qualifying Revolving	(0 0	0	0 0	-	0	0	(0	-	0	0	C	(-
	Retail - Other Retail	(0 0	C	0 0	-	0	0	(0	-	0	0	C	(-
	Retail - Other Retail - Of Which: SME	(0 0	C	0 0	-	0	0	(0	-	0	0	C	(-
	Retail - Other Retail - Of Which: non-SME	(0 0	C	0 0	-	0	0	(0	-	0	0	C	(-
	Equity	(0 0	C	0 0	-	0	0	(0	-	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets	(0 0	C	0 0	-	0	0	(C	-	0	0	C	(-
	IRB TOTAL	17,943	0	1	. 0	30.9%	17,942	1	1	0	31.7%	17,942	1	1	0	32.0%



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									Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0				0	0	0	0	-	0	0	0		
	Institutions		0	0		0.0%	4	0	0	0	0.0%	4	0	0	(0.04
	Corporates	67	9	q	8	84.6%	673	10	10	9	89.4%	672	11	11	10	90.19
	Corporates - Of Which: Specialised Lending	(0 0	0	0		0	0	0	0	-	0	0	0	() -
	Corporates - Of Which: SME	(0 0	C) -	0	0	0	0	-	0	0	0	() -
	Retail	8,774	1,082	377	326	30.1%	8,652	1,203	413	372	30.9%	8,547	1,308	444	410	31.39
	Retail - Secured on real estate property	8,774	1,082	377	326	5 30.1%	8,652	1,203	413	372	30.9%	8,547	1,308	444	410	31.39
	Retail - Secured on real estate property - Of Which: SME	(0 0	C	() -	0	0	0	0	-	0	0	0	() -
Italy	Retail - Secured on real estate property - Of Which: non-SME	8,774	1,082	377	326	5 30.1%	8,652	1,203	413	372	30.9%	8,547	1,308	444	410	31.39
	Retail - Qualifying Revolving	(0 0	C	() -	0	0	0	0	-	0	0	0	(-
	Retail - Other Retail	(0 0	C		-	0	0	0	0	-	0	0	0	() -
	Retail - Other Retail - Of Which: SME	(0 0	C		-	0	0	0	0	-	0	0	0	(-
	Retail - Other Retail - Of Which: non-SME	(0 0	C	(-	0	0	0	0	-	0	0	0	(-
	Equity	(0 0	C	(-	0	0	0	0	-	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets	(0 0	C	(26.6%	0	0	0	0	29.5%	0	0	0	(30.5%
	IRB TOTAL	9,453	1,091	386	334	30.6%	9,330	1,213	423	381	31.4%	9,223	1,320	455	420	31.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	4,029	C		0 (D -	4,029	0	((-	4,029	0	0	C	1 -
	Institutions	1,698	C		0 (25.5%	1,698	0	((25.5%	1,698	0	0	C	25.5%
	Corporates	332	C		0 (34.0%	331	1	((34.0%	331	1	1	C	34.0%
	Corporates - Of Which: Specialised Lending	0	C		0 (D -	0	0	((-	0	0	0	C	j -
	Corporates - Of Which: SME	0	C		0 (D -	0	0	((-	0	0	0	C	j -
	Retail	0	C		0 (D -	0	0	((-	0	0	0	C	j -
	Retail - Secured on real estate property	(0		0 0	D -	0	0	((-	0	0	0	(j -
	Retail - Secured on real estate property - Of Which: SME	(0		0 0	D -	0	0	((-	0	0	0	(j -
Japan	Retail - Secured on real estate property - Of Which: non-SME	0	C		0 (D -	0	0	((-	0	0	0	C	j -
	Retail - Qualifying Revolving	0	C		0 0	D -	0	0	0	0	-	0	0	0	(j -
	Retail - Other Retail	0	C		0 (D -	0	0	((-	0	0	0	(J -
	Retail - Other Retail - Of Which: SME	(0		0 (D -	0	0	((-	0	0	0	() -
	Retail - Other Retail - Of Which: non-SME	(0		0 (D -	0	0	((-	0	0	0	() -
	Equity	(C		0 (D -	0	0	((-	0	0	0	() -
	Securitisation															
	Other non-credit obligation assets	e	C		0 (26.6%	6	0	((29.5%	6	0	0	(0 30.5% 0 33.4%
	IRB TOTAL	6,065	0		0 0	33.7%	6,065	1	1	0	33.5%	6,064	1	1	0	33.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen						
				31/12/2018	3				31/12/20	19			31	/12/2020	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	exposure ¹ perf		ck of risions Of which: from non performin exposures	
	Central banks and central governments	260	1		0 0	12.9%	259	2		0 0	12.9%	258	2	0	0 12.9%
	Institutions	7	C) (0 0	0.0%	7	0	(0 0	0.0%	7	0	0	0 0.0%
	Corporates	65	C) (0 0	31.6%	64	0	(0 0	31.6%	64	0	0	0 31.6%
	Corporates - Of Which: Specialised Lending	(C) (0 0	-	0	0	(0 0	-	0	0	0	0 -
	Corporates - Of Which: SME	(C) (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 -
South Africa	Retail - Secured on real estate property - Of Which: non-SME	(0) (0 0	-	0	0	(0 0	-	0	0	0	0 -
	Retail - Qualifying Revolving	(C) (0 0	-	0	0	(0 0	-	0	0	0	0 -
	Retail - Other Retail	(C) (0 0	-	0	0	(0 0	-	0	0	0	0 -
	Retail - Other Retail - Of Which: SME	0	C) (D (-	a	0	0	0 0	-	0	0	0	0 -
	Retail - Other Retail - Of Which: non-SME	(C) (0 0	-	0	0	(0 0		0	0	0	0 -
	Equity	(C) (0 0	-	0	0	(0 0		0	0	0	0 -
	Securitisation														
	Other non-credit obligation assets	(0) (0 0	26.6%	0	0	(0 0	29.5%	0	0	0	0 30.5% 0 16.0%
	IRB TOTAL	331	1		0 0	15.7%	331	2	0	0	15.9%	330	3	1	0 16.0%



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									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	(-	0	0	0	0	-	ſ	0	0	0	-
	Institutions	221	0	1	i c	13.8%	221	0	1	0	15.2%	221	0	1	0	15
	Corporates	850		8	3 4	23.8%	840	26	21	16	63.6%	830		31	27	74
	Corporates - Of Which: Specialised Lending	85	2	1	1 1	32.4%	85	2	1	1	32.4%	85	2	1	1	32
	Corporates - Of Which: SME	(C	() (-	0	0	C	0	-	(0 0	0	0	-
	Retail	(C	() (-	0	0	0	0	-	(0 0	0	0	-
	Retail - Secured on real estate property	(C	() (-	0	0	C	0	-	(0 0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	(C	() (-	0	0	C	0	-	(0 0	0	0	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	(C	() (-	0	0	0	0	-	(0 0	0	0	-
	Retail - Qualifying Revolving	(0	() (-	0	0	C	0	-	(0 0	0	0	-
	Retail - Other Retail	(0	() (-	0	0	C	0	-	(0 0	0	0	-
	Retail - Other Retail - Of Which: SME	(C	() (-	0	0	C	0	-	C	0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME	(C	() (-	0	0	C	0	-	(0 0	0	0	-
	Equity	(C	() (-	0	0	C	0	-	(0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets	1	C	(0 0	26.6%	1	0	C	0	29.5%	1	0	0	0	30.
	IRB TOTAL	1,072	15	9) 4	23.8%	1,062	26	21	16	63.6%	1,052	36	31	27	74.2

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								I	Baseline Scen	ario						/ / /
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0 0	() () -	0	0 0	C	0	-	0	0	0		J -
	Institutions		0	() (8.0%	7	0	C	0	8.9%	7	0	0		0 9.2%
	Corporates	1,488	11		5 3	32.6%	1,480	19	9	6	32.6%	1,472	27	11		9 32.6%
	Corporates - Of Which: Specialised Lending	19	0 0	() (0.0%	19	0	C	0	0.0%	19	0	0		0.0%
	Corporates - Of Which: SME	(0 0	(0 0	-	0	0 0	C	0	-	0	0	0		J -
	Retail	(0 0	() (-	0	0 0	C	0	-	0	0	0		J -
	Retail - Secured on real estate property	(0 0	(0 0	-	0	0 0	C	0	-	0	0	0		J -
	Retail - Secured on real estate property - Of Which: SME	(0 0	(0 0	-	0	0 0	C	0	-	0	0	0		J -
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	(0 0	(0 0	-	0	0 0	C	0	-	0	0	0		J -
	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	C	0	-	0	0	0		j -
	Retail - Other Retail - Of Which: non-SME	(0 0	() (-	0	0 0	C	0	-	0	0	0		j -
	Equity	(0 0	() (-	0	0 0	C	0	-	0	0	0		j -
	Securitisation															
	Other non-credit obligation assets	(0 0	() (-	0	0 0	C	0	-	0	0	0		J -
	IRB TOTAL	1,495	11		i 3	32.6%	1,487	19	9	6	32.6%	1,479	27	11	9	32.6%



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								A	dverse Scenari	o						
				31/12/201	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	84,601	1	0	0	0.2%	84,600		0	0	0.9%	84,600		0	0	1.19
	Institutions	21,138	582	241	125	21.4%	20,824				26.2%	20,622				25.9%
	Corporates	110,560	2,811	2,618	1,280	45.5%	109,004					108,147		3,760		
	Corporates - Of Which: Specialised Lending	5,729		225	172	39.1%	5,639				38.0%	5,577				36.49
	Corporates - Of Which: SME	16,742	954		363	38.1%	16,442				41.8%	16,265				43.39
	Retail	220,248	8,088		3,105	38.4%	215,710					211,322				
	Retail - Secured on real estate property	169,872	4,673	1,272	634	13.6%	167,329					164,776				10.29
	Retail - Secured on real estate property - Of Which: SME	8,959	1,107	324	177	16.0%	8,634				18.3%	8,431				19.39
Barclays Plc	Retail - Secured on real estate property - Of Which: non-SME	160,913	3,566		457	12.8%	158,696				9.8%	156,345				8.49
	Retail - Qualifying Revolving	44,177	2,579	5,102	1,807	70.1%	42,621					41,142				
	Retail - Other Retail	6,200	835	1,220	663	79.4%	5,760		1,748	1,210		5,404		2,056	1,587	97.39
	Retail - Other Retail - Of Which: SME	78	3 7	1	1	12.5%	78	/	1	1	12.5%	78		1	1	12.59
	Retail - Other Retail - Of Which: non-SME	6,122	828	1,219	662	80.0%	5,682	1,268	1,746	1,209	95.4%	5,326	1,624	2,055	1,586	97.7%
	Equity	(0 0	0	0	-	0	0	0	0	-	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets	7,170	0 0	0	0	15.2%	7,170	0	0	0	23.4%	7,170		0	(26.29
	IRB TOTAL	443,719	11,481	10,453	4,510	39.3%	437,309	17,891	12,945	7,287	40.7%	431,861	23,339	14,164	9,519	40.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	lverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non nonforming	Coverage Ratio - Non performing exposures ¹
	(min EUR, %) Central banks and central governments	895				0.0%	895				0.0%	895				0.09
	Institutions	11.082		168	0	23.6%	10.873	630	250	156	24.7%	10.698		261	190	23.6
	Corporates	53,841	2,236	2,094		48.9%	53,073	3,004	2,640	1.591	52.9%	52,601	3.476			55.49
	Corporates - Of Which: Specialised Lending	4,227		223			4,138	493	249		40.7%	4.076	555	252		38.79
	Corporates - Of Which: SME	16,406		661		38.0%	16,106	1,190	825	497	41.8%	15,929	1.367			43.39
	Retail	209,704	6,622	6,317	2,449	37.0%	205,590	10,736	7,781	4,121	38.4%	201,609	14,717	8,688	5,605	38.19
	Retail - Secured on real estate property	161,154	3,535	582		6.6%	158,839	5,850	709	364	6.2%	156,533	8,156	784	454	5.69
	Retail - Secured on real estate property - Of Which: SME	8,959	1,107	324	177	16.0%	8,634	1,432	384	262	18.3%	8,431	1,635	420	316	19.39
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	152,195	2,428	258	58	2.4%	150,206	4,417	325	102	2.3%	148,102	6,521	364	138	2.19
	Retail - Qualifying Revolving	42,351	2,252	4,515	1,551	68.9%	40,991	3,612	5,325	2,547	70.5%	39,673	4,930	5,848	3,564	72.39
	Retail - Other Retail	6,200	835	1,220	663	79.4%	5,760	1,274	1,747	1,210	94.9%	5,404	1,631	2,056	1,587	97.39
	Retail - Other Retail - Of Which: SME	78	7	1	1	10.2%	78	7	1	1	10.2%	78	7	1	1	10.25
	Retail - Other Retail - Of Which: non-SME	6,122	828	1,219	662	80.0%	5,682	1,268	1,746	1,209	95.4%	5,326	1,624	2,055	1,586	97.79
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	r
	Securitisation															(
	Other non-credit obligation assets	6,818	0	0	0	14.6%	6,818	0	0	0	23.3%	6,818	0	0	0	26.2%
	IRB TOTAL	282,341	9,278	8,580	3.641	39.2%	277,249	14.371	10.671	5,867	40.8%	272.621	18,998	11.821	7,719	40.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	lverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	59,424		0	0	0.8%	59,424	0	0	0	22.7%	59,424	0	0	0	30.0%
	Institutions	3,534		8	3	23.4%	3.510		13	9	24.5%	3,496		15	12	24.4%
	Corporates	37,94		360	87	29.2%	37,360		556	255	28.7%	37.081	1.165	608	339	29.1%
	Corporates - Of Which: Specialised Lending	238	8 C	0	0	13.4%	238	1	0	0	13.4%	237	1	0	0	13.4%
	Corporates - Of Which: SME		i C	0	0	0.0%	5	0	0	0	0.0%	5	0	0	0	0.0%
	Retail	(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	-
	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	C	0	0	0	-
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 - Qualifying Revolving	(0 0	0	0	-	0	0	0	0	-	C	0	0	0	-
	Retail - Other Retail	(0 0	0	0	-	0	0	0	0	-	C	0	0	0	-
	Retail - Other Retail - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	C	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	(0 0	0	0	-	0	0	0	0	-	C	0	0	0	-
	Equity	(0 0	0	0	-	0	0	0	0	-	C	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	249	/ L	0	0	26.6%	249		0	0	29.5%	249		0	0	30.5%
	IRB TOTAL	101,155	311	368	90	28.9%	100,543	924	570	264	28.6%	100,250	1,216	623	351	28.9%



Barclays Plc

								A	dverse Scenari	0						
				31/12/20)18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments	(0 0	0	0 0		0	0	0	0	-	0	0	0	0	-
	Institutions	147		0	0 0	1.4%	147		0	0	1.5%			0	0	1.6
	Corporates	3,557	7 5	11	2	27.9%	3,546	16	9	4	28.3%	3,540	22	10	6	28.4
	Corporates - Of Which: Specialised Lending	(0 0	0	0 0		0	0	0	0	-	C	0	0	0	-
	Corporates - Of Which: SME	(0 0	0	0 0		0	0	0	0	-	C	0	0	0	-
	Retail	1,826	328	605	269	81.9%	1,630	524	735	432	82.5%	1,469	684	775	568	82.9
	Retail - Secured on real estate property	(0 0	0	0 0	-	0	0	0	0	-	C	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	(0 0	0) 0		0	0	0	0	-	0	0	0	0	-
Germany	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	1,826	328	605	269	81.9%	1,630	524	735	432	82.5%	1,469	684	775	568	82.9
	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															
	Other non-credit obligation assets	(0 0	0	0 0	-	0	0 0	0	0	-	0	0	0	Of which: from non performing exposures 0	-
	IRB TOTAL	5,529	333	617	270	81.1%	5,323	539	745	437	80.9%	5,156	707	785	574	81.29

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	lverse Scenari	io						
				31/12/20)18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments		0 0	(0 0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	49		(0	22.2%	498		0	0	21.9%	497		1	0	22.9%
	Corporates	2,13	4 67	25	19	29.1%	2,120	81	28	24	29.1%	2,109	91	29	27	29.0%
	Corporates - Of Which: Specialised Lending		0 1	(0	32.4%	0	1	0	0	32.4%	0	1	0	0	32.4%
	Corporates - Of Which: SME		0 0	(0 0	-	0	0	0	0	-	0	0	0	0	1-
	Retail		0 0	(0 0	-	0	0	0	0	-	0	0	0	0	r
	Retail - Secured on real estate property		0 0	(0 0	-	0	0	0	0	-	0	0	0	0	r
	Retail - Secured on real estate property - Of Which: SME		0 0	(0 0	-	0	0	0	0	-	0	0	0	0	r –
France	Retail - Secured on real estate property - Of Which: non-SME		0 0	(0	-	0	0	0	0	-	0	0	0	0	r -
	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	r -
	Retail - Other Retail - Of Which: SME		0 0	(0 0	-	0	0	0	0	-	0	0	0	0	r -
	Retail - Other Retail - Of Which: non-SME		0 0	(0 0	-	0	0	0	0	-	0	0	0	0	r
	Equity		0 0	(0 0	-	0	0	0	0	-	0	0	0	0	r
	Securitisation															1
	Other non-credit obligation assets		0 0	(0	-	0	0	0	0	-	0	0	0	0	ir i
	IRB TOTAL	2,63	2 67	25	20	29.1%	2,617	82	28	24	28.9%	2,607	93	29	27	28.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	17,17	7 (0 0	0	0.0%	17,177	0	a	0	0.0%	17,177	0	0	0	0.0%
	Institutions	7	3 (0 0	0	0.0%	78	0	0	0	0.0%	78	0	0	0	0.0%
	Corporates	68	7 1	1 1	0	32.5%	686	2	1	1	32.5%	685	2	1	1	32.5%
	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	-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME) (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	-
	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	-
	Securitisation															
	Other non-credit obligation assets) (0 0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	17,943	2 1	1	0	31.7%	17,941	2	1	1	32.2%	17,941	2	1	1	32.3%



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								Ac	lverse Scenar	io						
				31/12/20	18				31/12/2019	9				31/12/20)20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio Non performing exposures ¹
	Central banks and central governments			0			0	0	0			0		0		
	Institutions			0	0	0.0%	0	0	0		0.0%	0		0	(0.09
	Corporates	673	11	11	8	75.0%	667	17	14	12	71.8%	664	20	19	18	88.5
	Corporates - Of Which: Specialised Lending	(0 0	0	0	-	0	0	0	C	-	0	0	0	() -
	Corporates - Of Which: SME	(0 0	0	0	-	0	0	0	C	-	0	0 0	0	(-
	Retail	8,718	3 1,138	533	420	36.9%	8,490	1,366	617	507	37.1%	8,243	1,612	705	604	37.59
	Retail - Secured on real estate property	8,718	3 1,138	533	420	36.9%	8,490	1,366	617	507	37.1%	8,243	1,612	705	604	37.5
	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	0	0 0	0	(-
Italy	Retail - Secured on real estate property - Of Which: non-SME	8,718	1,138	533	420	36.9%	8,490	1,366	617	507	37.1%	8,243	1,612	705	604	37.5
	Retail - Qualifying Revolving	(0 0	0	0	-	0	0	0	C	-	0	0	0	(-
	Retail - Other Retail	(0 0	0	0	-	0	0	0	C	-	0	0 0	0	() -
	Retail - Other Retail - Of Which: SME	(0 0	0	0	-	0	0	0	C	-	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															
	Other non-credit obligation assets	(0 0	0	0	26.6%	0	0	0	C	29.5%	0	0 0	0	(30.59
	IRB TOTAL	9,394	1,149	544	428	37.3%	9,160	1,383	631	520	37.6%	8,911	1,632	724	622	38.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20)18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	4,029		0 0) (-	4,029		0	0	-	4,02		0	0	-
	Institutions	1,698) (0 0	26.0%	1,697		0	0	26.9%	1,69		0	0	27.0%
	Corporates	33	1 1	1 1	(34.0%	329	3	2	1	34.0%	32	3 4	2	1	34.0%
	Corporates - Of Which: Specialised Lending	(0 () () (-	0	0	0	0	-	1	0 0	0	0	-
	Corporates - Of Which: SME	(0 0) () (-	0	0	0	0	-		0 0	0	0	-
	Retail	(0 0) () (-	0	0	0	0	-		0 0	0	0	-
	Retail - Secured on real estate property	(0 (0 0	0 0	-	0	0	0	0	-		0 0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	(0 (0 0	0 0	-	0	0	0	0	-		0 0	0	0	-
Japan	Retail - Secured on real estate property - Of Which: non-SME	(0 0) () (-	0	0	0	0	-	1	0 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	-
	Retail - Other Retail - Of Which: SME	(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	-
	Equity	(0 () () (-	0	0	0	0	-		0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets		6 () () (26.6%	6	0	0	0	29.5%		5 0	0	0	30.5%
	IRB TOTAL	6,064	1 1	1	0	33.5%	6,061	4	2	1	32.4%	6,061	L 5	2	2	32.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar							
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ⁱ	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	26	0 1	(0	12.9%	259	2	. o	C	12.9%	258	1 2	0		12.9%
	Institutions		7 0	0	0	0.0%	2	7 0	0	C	0.0%	7	' O	0	(0.0%
	Corporates	6	4 0	(0	35.8%	64	1 1	. 0	C	33.6%	64	1	0	(33.1%
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	(0 0	0	C	-	0	0	0	() -
	Corporates - Of Which: SME	_	0 0		0	-	() 0	0	0	-	0	0	0	(-
	Retail		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	(-
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	(0 0	0	0	-	0	0 0	0	(-
South Africa	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		0 0	(0	-	(0 0	0	0	-	0	0 0	0	(-
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	(0 0	0	C	-	0	0 0	0	(-
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	-	(0 0	0	C	-	0	0 0	0	(-
	Equity	-	0 0		0	-	(0 0	0	0	-	0	0 0	0	(-
	Securitisation				-											
	Other non-credit obligation assets		0 0	(0	26.6%	(0 0	0	0	29.5%	0	0	0	(30.5%
	IRB TOTAL	33:	1 1	0	0	19.5%	330	2	1	0	19.1%	329	3	1	1	18.4%



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								A	dverse Scenari	0						
				31/12/20)18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	0 0	0 0	-	C	0 0	0	0	-	C	0 0	0 0	(-
	Institutions	22		1	. 0	13.8%	221		1	0	15.2%	221		1	(15.7%
	Corporates	84	4 21	. 11	. 5	22.9%	818	48	32	26	53.6%	798	67	57	51	75.5%
	Corporates - Of Which: Specialised Lending	8	5 2	1	. 1	32.4%	85	5 2	1	1	32.4%	85	5 2	1	1	32.4%
	Corporates - Of Which: SME		0 0	0	0 0	-	0	0 0	0	0	-	0	0 0	0 0	(-
	Retail		0 0	0	0 0	-	C	0 0	0	0	-	0	0 0	0 0	0	-
	Retail - Secured on real estate property		0 0	0	0 0	-	C) 0	0	0	-	C	0 0	0 0	(-
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0	-	0	0 0	0	0	-	0	0 0	0 0	(-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	-	C	0 0	0	0	-	C	0 0	0 0	(-
	Retail - Qualifying Revolving		0 0	0	0 0	-	C	0 0	0	0	-	C	0 0	0 0	(-
	Retail - Other Retail		0 0	0	0 0	-	C	0 0	0	0	-	C	0 0	0 0	(-
	Retail - Other Retail - Of Which: SME		0 0	0	0 0	-	C	0 0	0	0	-	C	0 0	0 0	(-
	Retail - Other Retail - Of Which: non-SME		0 0	0	0 0	-	C	0 0	0	0	-	C	0 0	0 0	(-
	Equity		0 0	0	0 0	-	C	0 0	0	0	-	C	0 0	0 0	(-
	Securitisation															
	Other non-credit obligation assets		1 0	0	0 0	26.6%	1	1 0	0	0	29.5%	1	1 0	0 0	(30.5%
	IRB TOTAL	1,060	6 21	11	. 5	22.9%	1,039	48	33	26	53.6%	1,020	67	57	51	75.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	0						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0 0	0	0	-	0	0	0	0	-	0	0 0	0 0	0	-
	Institutions	7	7 0	0	0	8.0%	7	0	0	0	8.9%	7	7 0	0 0	0	9.2%
	Corporates	1,484	15	16	5	33.2%	1,465	34	26	11	32.9%	1,457	7 42	19	14	32.8%
	Corporates - Of Which: Specialised Lending	19	0 0	0	0	0.0%	19	0	0	0	0.0%	19	9 0	0 0	0	0.0%
	Corporates - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	0	0 0	0 0	0	-
	Retail	(0 0	0	0	-	0	0	0	0	-	0	0 0	0 0	0	-
	Retail - Secured on real estate property	(0 0	0	0	-	0	0	0	0	-	0	0 0	0 0	0	-
	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	0	0 0	0 0	0	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	(0 0	0	0	-	0	0	0	0	-	0	0 0	0 0	0	-
	Retail - Qualifying Revolving	(0 0	0	0	-	0	0	0	0	-	0	0 0	0 0	0	-
	Retail - Other Retail	(0 0	0	0	-	0	0	0	0	-	0	0 0	0 0	0	-
	Retail - Other Retail - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	0	0 0	0 0	0	-
	Retail - Other Retail - Of Which: non-SME	(0 0	0	0	-	0	0	0	0	-	0	0 0	0 0	0	-
	Equity	(0 0	0	0	-	0	0	0	0	-	0	0 0	0 0	0	-
	Securitisation															
	Other non-credit obligation assets	(0 0	0	0	-	0	0	0	0	-	0	0 0	0 0	0	-
	IRB TOTAL	1,490	15	16	5	33.2%	1,472	34	26	11	32.9%	1,463	42	19	14	32.8%



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						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	187,454	2	457	0	158,785	3	1	0	17.0%
	Regional governments or local authorities	811	0	41	0	199	0	0	0	0.0%
	Public sector entities	208	15	64	22	177	1	0	0	0.0%
	Multilateral Development Banks	4,354	0	0	0	76	0	0	0	0.0%
	International Organisations	1,106	0	0	0	0	0	0	0	0.0%
	Institutions	8,506	6	5,709	8	3,583	6	4	0	0.0%
	Corporates	59,350	924	41,034	927		903			26.4%
	of which: SME	2,028	38	1,810	19		38			66.4%
	Retail	31,258	1,670	21,626	841	44,428	1,658			80.4%
Barclays Plc	of which: SME	4,134	140	3,034	26		140			82.1%
Barciayorric	Secured by mortgages on immovable property	10,166	1,280	4,246	1,411	10,124	1,273			8.7%
	of which: SME	274	234	225	326		234	28	17	7.4%
	Items associated with particularly high risk	1,553	0	2,453	0	178	0	1	0	0.0%
	Covered bonds	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	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			106	0	0	0	0	0	0.0%
	Securitisation								from non performing exposures 1 0 0 0 0 0 0 0 0 0 0 0 1 0 2 1,33 3 111 8 11 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures			516	0	1,885	0	0	0	0.0%
	Standardised Total	306,831	3,897	76,253	3,210	246,449	3,845	4,037	1,682	43.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	120,215	0	69	0	107,464	0	0	C	0.09
	Regional governments or local authorities	27	0	5	0	27	0	0	0	0.0%
	Public sector entities	58	0	11	0	31	0	0	0	0.09
	Multilateral Development Banks	153	0	0	0	0	0	0	C	0.09
	International Organisations	0	0	0	0	0	0	0	C	0.09
	Institutions	831	4	589	6	425	4	0	0	0.09
	Corporates	16,143	536	9,235	538		536			
	of which: SME	1,408	38	1,210	19		38			
	Retail	5,822	330	2,437	486		392			
United Kingdom	of which: SME	4,133	140	3,034	26		140			82.19
onicea kinguoni	Secured by mortgages on immovable property	5,468	753	2,361	903		747			6.09
	of which: SME	274	234	225	326	274	234	28	17	7.49
	Items associated with particularly high risk	812	0	1,312	0	159	0	0	0	0.09
	Covered bonds	0	0	0	0	0	0	0	C	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	C	0.09
	Equity					0	0	0	C	0.09
	Securitisation									
	Other exposures					1,803	0	0	0	0.09
	Standardised Total	151,463	1,623	16,489	1,933	129,329	1,679	871	454	27.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	27	0	0	0	27	0	0	0	0.0%
	Regional governments or local authorities	3	0	3	0	3	0	0	0	0.0%
	Public sector entities	20	0	4	0	20	0	0	0	0.0%
	Multilateral Development Banks	203	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2,771	1	2,889	0	151	1	3	0	0.0%
	Corporates	22,579	40	17,015	53		41	22	1	1.3%
	of which: SME	10	0	9	0	10	0	0	0	0.0%
	Retail	22,222	1,250	16,895	285	36,936	1,199	2,778	994	82.9%
United States	of which: SME	0	0	0	0	0	0	0	0	0.0%
United States	Secured by mortgages on immovable property	69	0	30	0	69	0	1	0	0.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	460	0	693	0	18	0	0	0	0.0%
	Covered bonds	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	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation			-						
	Other exposures					0	0	0	0	0.0%
	Standardised Total	48,354	1,291	37,529	337	43,479	1,241	2,804	994	80.1%



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						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	38,393	0	0	0	31,281	0	0	0	0.0%
	Regional governments or local authorities	612	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	332	0	2	0	3	0	0	0	0.0%
	Corporates	3,196	0	689	0	539	0	1	0	0.0%
	of which: SME	19	0	19	0	19	0	0	0	0.0%
	Retail	1,433	10	1,075	10	1,504	59	84	37	63.2%
Germany	of which: SME	0	0	0	0	0	0	0	0	0.0%
Germany	Secured by mortgages on immovable property	6	0	2	0	6	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	62	0	99	0	0	0	0	0	0.0%
	Covered bonds	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	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	44,034	10	1,868	10	33,332	59	85	37	63.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated										
						31/12/2017						
		Exposure	values	Risk exposu	ire amounts				Of which:			
	(min EUR, %)	Non-defaulted Defaulted Non-defaulted Defaulted expos		Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage R Non perfor exposure				
	Central governments or central banks	19,700	0	0	0	17,938	0	0	0			
	Regional governments or local authorities	0	0	0	0	0	0	0	0			
	Public sector entities	27	0	5	0	27	0	0	0			
	Multilateral Development Banks	184	0	0	0	0	0	0	0			
	International Organisations	0	0	0	0	0	0	0	0			
	Institutions	321	0	38	0	170	0	0	0			
	Corporates	2,363	36	1,381	47	1,203	36	11	5			
	of which: SME	1	0	0	0	1	0	0	0			
	Retail	3	0	2	0	3	0	0	0			
France	of which: SME	0	0	0	0	0	0	0	0			
FIGILE	Secured by mortgages on immovable property	751	124	269	98	751	124	37	31			
	of which: SME	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	16	0	39	0	0	0	0	0			
	Covered bonds	0	0	0	0	0	0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0			
	Equity					0	0	0	0			
	Securitisation											
Other exposures						0	0	0	0			
	Standardised Total	23,364	161	1,735	145	20,092	161	48	36			

						Restated				
						31/12/2017				
		Exposure	values	Risk expos	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	569	0	0	0	569	0	0	0	0.0%
	Regional governments or local authorities	309	0	0	0	509	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	197	0	44	0	120	0	0	0	0.0%
	Corporates	374	6	311	9	313	6	1	0	0.0%
	of which: SME	17	0	16	0	17	0	1	0	0.0%
	Retail	10	0	7	0	10	0	0	0	100.0%
Switzerland	of which: SME	0	0	0	0	0	0	0	0	0.0%
Switzeriand	Secured by mortgages on immovable property	96	91	34	94	96	91	2	1	1.4%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	1	0	0	0	0	0	0.0%
	Covered bonds	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	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					80	0	0	0	0.0%
	Standardised Total	1,327	97	397	103	1,188	97	3	1	1.3%



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						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,154	0	0	0	34	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	9	0	16	0	8	0	0	0	0.0%
	Corporates	714	8	717	12	677	8	0	0	0.0%
	of which: SME	4	0	4	0	4	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Italy	of which: SME	0	0	0	0	0	0	0	0	0.0%
Italy	Secured by mortgages on immovable property	8	0	3	0	8	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	12	0	19	0	0	0	0	0	0.0%
	Covered bonds	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	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1,898	8	755	12	726	8	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	5	0	0	0	5	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	73	0	30	0	25		0	0	0.0%
	Corporates	1,671	0	207	0	62	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Japan	of which: SME	0	0	0	0	0	0	0	0	0.0%
Japan	Secured by mortgages on immovable property	4	0	1	0	4	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	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	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1,754	0	238	0	97	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	624	0	388	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	5	14	-2	20	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	55	0	30	0	0	0	0	0	0.0%
	Corporates	765	40	628	47	76	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0 0	0.0%
	Retail	452	32	227	14	2	0	0	0 0	90.9%
South Africa	of which: SME	0	0	0	0	0	0	0	0	0.0%
South Africa	Secured by mortgages on immovable property	53	0	35	0	10	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	4	0	6	0	0	0	0	0 0	0.0%
	Covered bonds	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	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	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	2,048	86	1,462	81	88	0	0	0	90.9%



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		Dar clayer r				Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	2,831	0	0	0	76	0	0	0	0.0%
	International Organisations	1,106	0	0	0	0	0	0	0	0.0%
	Institutions	148	0	26	0	17	0	0	0	0.0%
	Corporates	603	32		2	464	32	32	30	
	of which: SME	74	0	74	0	74	0	0	0	0.0%
	Retail	3	0	2	0	3	0	0	0	85.5%
Luxembourg	of which: SME	0	0	0	0	0	0	0	0	0.0%
Luxembourg	Secured by mortgages on immovable property	172	30	89	34	172	30	6	5	16.6%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	5	0	7	0	0	0	0	0	0.0%
	Covered bonds	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	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					2	0	0	0	0.0%
	Standardised Total	4,868	62	729	36	733	62	39	35	57.3%

Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017									
						31/12/2017					
		Exposure	values	Risk exposu	ire amounts				Of which:		
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1	
	Central governments or central banks	2,447	0	0	C	32	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	453	0	115	0	7	0	0	0	0.0%	
	Corporates	846	5	862	5	808	5	8	1	17.9%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Retail	3	0	2	0	3	0	0	0	0.0%	
Netherlands	of which: SME	0	0	0	0	0	0	0	0	0.0%	
Neulenanus	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	52	0	78	0	0	0	0	0	0.0%	
	Covered bonds	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	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
	Securitisation										
	Other exposures			-	-	0	0	0	0	0.0%	
	Standardised Total	3,801	5	1,058	5	849	5	8	1	17.8%	



2018 EU-wide Stress Test: Credit risk STA Barclays Plc

								B	aseline Scenario							
				31/12/2018					31/12/2019					31/12/2020	1	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	158,784	4	3	2	44.4%	158,780	8	5	3	40.0%	158,777	12	6	4	37.3%
	Regional governments or local authorities	199	0	0	0	34.3%	198	0	0	0	34.9%	198	1	1	0	35.6% 33.7%
	Public sector entities	177	2	1	1	41.0%	176	2	1	1	36.8%	176	2	1	1	33.7%
	Multilateral Development Banks	76	0	0	0	45.0%	76	0	0	0	45.0%	76	0	0	0	45.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3,578	11	10	5	42.3%	3,571	18	15	9	48.6%	3,563	26	19	13	51.2%
	Corporates	26,811	1105	603		41.8%	26,580	1337	743		43.6%	26,345	1572	866	704	44.8%
	of which: SME	1,984	82	94		69.6%	1,945	121			73.9%	1,904	162	156	121	74.7%
	Retail	42,823	3263	4,589	2,719	83.3%	41,667	4419	5,427	3,732	84.5%	40,726	5360	6,175	4,575	85.3%
Barclays Plc	of which: SME	3,954	320	369		80.5%	3,812	462	471	370	80.2%	3,687	587	566	472	80.4%
Ddi Cidys Pic	Secured by mortgages on immovable property	9,945	1452	202	141	9.7%	9,748	1649	215	156	9.5%	9,549	1848	229	172	9.3%
	of which: SME	255		19	18	7.1%	251	258	19	18	6.9%	244	265	19	18	6.8%
	Items associated with particularly high risk	178	0	1	0	5.4%	178	0	3	0	27.0%	178	1	3	0	35.0%
	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%	0	0	0	0	0.0%	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	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1,885	0	0	0	0.6%	1,885	0	0	0	5.7%	1,885	0	0	0	7.3%
	Standardised Total	244,456	5837	5,408	3,329	57.0%	242,860	7433	6,408	4,484	60.3%	241,472	8821	7,299	5,470	62.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Baseline Scenario															
				31/12/2018	1				31/12/2019					31/12/2020	ו	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	107,464	0	C	0	1.3%	107,464	0	0	0	4.3%	107,464	0	0	C	5.99
	Regional governments or local authorities	27	0	C	0	0.0%	27	0	0	0	1.5%	27	0	0	C	3.0
	Public sector entities	31	. 0	0	0	0.0%	31	0	0	0	0.0%	31	. 0	0	C	0.0
	Multilateral Development Banks	C	0	C	0	0.0%	0	0	0	0	0.0%	(C	0	C	0.0
	International Organisations	C	0	C	0	0.0%	0	0	0	0	0.0%	(0	0	C	0.0
	Institutions	423		2	1	18.3%	420		2	2	19.8%	418		3	2	20.9
	Corporates	8,006		333			7,878		414			7,746			410	
	of which: SME	1,364		97		75.0%	1,325		132		81.1%	1,284			135	
	Retail	5,606		648			5,436		781		78.4%				731	
United Kingdom	of which: SME	3,953		369		00.070	3,811		471		80.2%	3,686			472	
onnea rangaonn	Secured by mortgages on immovable property	5,367		92		7.5%	5,269		98		7.6%	5,164			81	1 7.7
	of which: SME	255		19	18	7.1%	251		19	18	6.9%			19	18	6.8
	Items associated with particularly high risk	159	0	C	0	0.0%	159	0	0	0	0.0%	159	C	0	C	0.0
	Covered bonds	C	0	C	0	0.0%	0	0	0	0	0.0%	(C	0	C	0.0
	Claims on institutions and corporates with a ST credit assessment	C	0	C	0	0.0%	0	0	0	0	0.0%	(0	0	C	0.0
	Collective investments undertakings (CIU)	C	0	C	0	0.0%	0	0	0	0	0.0%	(C	0	C	0.0
	Equity	C	0	C	0	0.0%	0	0	0	0	0.0%	(C	0	C	0.0
	Securitisation															
	Other exposures	1,803		C	0	0.6%	1,803		0	0	4.3%	1,80		0	C	5.
	Standardised Total	128,886	2123	1,075	795	37.4%	128,487	2521	1,295	1,016	40.3%	128,099	2909	1,496	1,225	42.1

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								E	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/2020	נ	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1
	Central governments or central banks	27	0	0	0	26.6%	27	0	0	0	29.5%	27	0	0	0	30.5%
	Regional governments or local authorities	3	0	0	0	20.8%	3	6 C	0	0	20.8%	3	0	0	(20.8%
	Public sector entities	20	0	C	0	41.5%	19	1	0	0	39.7%	19	1	. 0	(38.7%
	Multilateral Development Banks	0	0	C	0	0.0%	0	0 0	0	0	0.0%	0	C	0	(0.0%
	International Organisations	0	0	C	0	0.0%	0	0 0	0	0	0.0%	0	C	0	(0.0%
	Institutions	150		4	1	81.7%	149		5	2	72.0%	148	4	6		68.1%
	Corporates	6,240	57	58	33	58.1%	6,217		82	48	60.8%	6,194	102	99	66	65.0%
	of which: SME	10	0	C	0	0.0%	10		0	0	0.0%	10	C	0	(0.0%
	Retail	35,628	2507	3,745	2,146		34,718	3416	4,410	2,962	86.7%	33,996	4139	4,990	3,624	
United States	of which: SME	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	(0.0%
United States	Secured by mortgages on immovable property	69	1	1	0	12.2%	68	8 2	1	0	12.1%	67	2	1	(12.0%
	of which: SME	0	0	C	0	0.0%	0	0 0	0	0	0.0%	0	0	0	(0.0%
	Items associated with particularly high risk	18	0	C	0	51.3%	18	8 0	0	0	44.6%	17	1	0	(47.3%
	Covered bonds	0	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	C	0	0.0%	0	0 0	0	0	0.0%	0	C	0	(0.0%
	Collective investments undertakings (CIU)	0	0	C	0	0.0%	0	0 0	0	0	0.0%	0	C	0	(0.0%
	Equity	0	0	C	0	0.0%	0	0 0	0	0	0.0%	0	C	0	(0.0%
	Securitisation															
	Other exposures	0	0	C	0	0.0%	0	0 0	0	0	0.0%	0	0	0	(0.0%
	Standardised Total	42,153	2567	3,808	2,180	84.9%	41,218	3501	4,499	3,013	86.0%	40,471	4249	5,097	3,694	86.9%



Barclays Plc

								B	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	31,281	0	0	0	1.1%	31,281	0	0	0	23.0%	31,281	0	0	0	30.4%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3	0	0	0	19.9%	3	0	0	0	22.1%	3	0	0	0	23.0% 2 61.4% 0 0.0%
	Corporates	537	1	2	1	61.5%	536		3	2	61.4%	535	4	4	2	61.4%
	of which: SME	19	0	0	0	0.0%	19		0	0	0.0%	19	0	0	0	. 0.0%
	Retail	1,426	137	164	84	61.5%	1,353	210	203	131	62.5%	1,287	276	238	173	62.9%
Germany	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Germany	Secured by mortgages on immovable property	6	0	0	0	6.5%	6	0	0	0	6.6%	5	0	0	0	6.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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	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%	0	0	0	0	0.0%	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	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	33,253	139	166	85	61.4%	33,178	213	206	133	62.3%	33,111	280	243	176	62.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenarie	0						
				31/12/2018	3				31/12/2019)				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	17,937	1	1	1 (33.5%	17,935	3	2	2 1	33.9%	17,933	5	3	2	33.6%
	Regional governments or local authorities	(0	0) (0.0%	0	0	0	0 0	0.0%	0	0	0	0	0.0%
	Public sector entities	25	0	0) (78.7%	27	0	0	0 0	81.3%		0	0	0	81.3%
	Multilateral Development Banks	(0	0) (0.0%	0	0	0	0 0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0) (0.0%	0	0	0	0 0	0.0%	0	0	0	0	0.0% 19.4% 30.8%
	Institutions	169		0) (6.4%	168		1	1 0	16.5%			1	1	19.4%
	Corporates	1,201	. 39	14	12	29.8%	1,198	42	15	5 13	30.3%	1,195	45	16	14	30.8%
	of which: SME	1	0	0) (0.0%	1	0	0	0 0	0.0%	1	0	0	0	0.0% 59.9% 0.0%
	Retail		0	0) (59.6%	3	0	0	0 0	59.8%	3	1	0	0	59.9%
France	of which: SME	(0	0) (0.0%	0	0	0	0 0	0.0%	0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	735	140	38	3 32	22.9%	717	158	40	D 33	21.2%	699	176	41	35	19.8%
	of which: SME	(0	0) (0.0%	0	0		0 0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0) (0.0%	0	0		0 0	0.0%	0	0	0	0	0.0%
	Covered bonds	(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	0	0 0	0.0%	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%
	Equity	(0	0) (0.0%	0	0	(0 0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	(0	0) (0.0%	0	0	0	0 0	0.0%	0	0	0	0	0.0%
	Standardised Total	20,071	182	54	44	24.4%	20,048	205	58	3 48	23.3%	20,023	230	62	51	22.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								B	aseline Scenario	0						
				31/12/201	3				31/12/2019)				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	569	0	1	. 0	40.0%	568	1	1	1 1	40.0%	567	3		2 1	40.0%
	Regional governments or local authorities	0	0	(0	0.0%	0	0 0	0) (0.0%		0	(J 0	0.0%
	Public sector entities	0	0	(0	0.0%	0	0 0	0) (0.0%		0	(1 0	0.0%
	Multilateral Development Banks	0	0	(0	0.0%	0	0 0) (0.0%		0	() (0.0%
	International Organisations	0	0	(0	0.0%	0	0 0) (0.0%		0	() (0.0%
	Institutions	118		(0	10.6%	117		1	1 0	16.4%			1	1 1	1 19.0%
	Corporates	312			2	28.6%	311		3	3 2	30.2%			3	3 3	3 31.5% 0 0.0%
	of which: SME	17		(0	0.0%	17	0	0) (0.0%	17	0	() (J 0.0%
	Retail	10	0	(0	61.3%	9	0 0	1	1 0	60.9%	9	1	1	1 0	0 60.8%
Switzerland	of which: SME	0	0	(0	0.0%	0	0 0) (0.0%		0	() (0.0%
Switzenanu	Secured by mortgages on immovable property	94	93	8	8	8.1%	92	95	8	8 8	8.1%	90	97		8 (8.1%
	of which: SME	0	0	(0	0.0%	0	0 0) (0.0%		0	() (0.0%
	Items associated with particularly high risk	0	0	(0	0.0%	0	0 0) (0.0%		0	() (0.0%
	Covered bonds	0	0	(0	0.0%	0	0 0	0) (0.0%	(C	() (0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0.0%	0	0 0) (0.0%		0	() (0.0%
	Collective investments undertakings (CIU)	0	0	(0	0.0%	0	0 0) (0.0%		0	() (0.09
	Equity	0	0	(0	0.0%	0	0 0	0) (0.0%		C	(1 0	J 0.09
	Securitisation														4	
	Other exposures	80	0	(0	0.0%	80			0 0	0.0%	80		(1 0	0.09
	Standardised Total	1,183	102	12	10	9.8%	1,177	108	14	11	10.6%	1,171	114	16	13 ا	11.49



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Image: Non-process Control operations (mb LR, %) Controprates Control operations (mb LR, %)<			Darciays	r iÇ													
Item Non performing cpoure Non performing cpoure Stock of provision Of which: from no performing cpoure Coverage Ratio performing cpoure Non performing cpoure Stock of performing cpoure Of which: meriodical Coverage Ratio performing cpoure Non performing cpoure Stock of performing cpoure Of which: meriodical Coverage Ratio performing cpoure Non performing cpoure Stock of performing cpoure Of which: meriodical Coverage Ratio performing cpoure Non performing cpoure Stock of performing cpoure Performing cpoure Performing cpoure Non performing cpoure Stock of performing cpoure Performing cpoure Performing cpoure Non performing cpoure Stock of performing cpoure Non performing cpoure Stock of performing cpoure Non performing cpoure Stock of performing cpoure Non performing cpoure Non performing cpoure Stock of performing cpoure Performing cpoure Non performing cpoure Non performin									Ba	seline Scenario							
Image: Note of the system					31/12/2018					31/12/2019					31/12/2020		
Residual governments or local authorities 0		(min EUR, %)		performing		from non performing	Non performing		performing		from non performing	Non performing		performing	Stock of free free free free free free free f	from non erforming	Coverage Ratio - Non performing exposures1
Public schor mittigs 0		Central governments or central banks	34	0	0	0		34	0	0	0		34	0	0	0	0.0%
Multificard Development Banks 0		Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
International Organisations 0<		Public sector entities	0	0	0	0		0	0	0	0		0	0	0	0	0.0%
Institutions 8 0 0 20% 8 0 0 20.3% 8 0 0 0 Institutions 674 11 12 9 82.8% 672 13 11 82.8% 670 15 12 of which SNE 4 0 0 0.0% 4 0 0 0.0% 4 0			0	0	0	0		0	0	0	0		0	0	0	0	0.0%
Corporate 674 11 12 9 82.8% 672 13 11 82.8% 670 15 15 12 of which:SME 4 0 0 0.0% 4 0 0 0.0% 0 0 0.0% 4 0 0 0.0% 0 0 0.0% 0			0	0	0	0		0	0	0	0		0	0	0	0	0.0%
Italy of which SHE 4 0			8	0	0	0		8	0	0	0		8	0	0	0	21.2%
Retail 0 <th></th> <th>Corporates</th> <th>674</th> <th>11</th> <th>12</th> <th>9</th> <th></th> <th>672</th> <th>13</th> <th>13</th> <th>11</th> <th></th> <th>670</th> <th>15</th> <th>15</th> <th>12</th> <th>82.7%</th>		Corporates	674	11	12	9		672	13	13	11		670	15	15	12	82.7%
Italy of which SHE 0			4	0	0	0		4	0	0	0		4	0	0	0	0.0%
Itally Secured by mortgages on immovable property 8 0 0 7 0 0 8.8% 7 0 0 0 0 of which: SHE Themas associated with particularly high risk 0 0 0 0.0% 0			0	0	0	0		0	0	0	0		0	0	0	0	57.4%
Octor of which SPE O	Italy		0	0	0	0		0	0	0	0		0	0	0	0	0.0%
Items associated with particularly high risk 0 0 0 0.0% 0	Italy		8	0	0	0		7	0	0	0		7	0	0	0	9.1%
			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%
		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% 0 0 0 0 0.0% 0 0 0 0.0% 0 0 0 0			0	0	0	0		0	0	0	0		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 0 0		Collective investments undertakings (CIU)	0	0	0	0		0	0	0	0		0	0	0	0	0.0%
Equity 0 0 0 0 0.0% 0 0 0 0.0% 0 0 0 0 0		Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation																	
Other exposures 0 0 0 0 0.0% 0 0 0 0.0% 0 0 0 0 0 0 0 0		Other exposures	0	0	0	0		0	0	0	0		0	0	0	0	0.0%
Standardised Total 723 11 12 9 82.0% 721 13 13 11 81.4% 719 15 13 13		Standardised Total	723	11	12	9	82.0%	721	13	13	11	81.4%	719	15	15	13	80.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								B	aseline Scenarie	כ						
				31/12/2018	3				31/12/2019					31/12/2020	נ	
	(min EUK, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0	0	0	26.5%		5 0	(0	29.4%	5	0	0	0	30.4%
	Regional governments or local authorities		0	C	0 0	0.0%	(0 0	0	0 0	0.0%	C	0	0	0	0.0%
	Public sector entities		0	0	0	0.0%	(0 0	0	0 0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0 0	0	0 0	0.0%	(0 0	(0 0	0.0%	0	0	0	0	0.0%
	International Organisations		0 0	0	0 0	0.0%	(0 0	(0 0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0 0	8.7%			(0 0	17.2%	25	0	0	0	20.1%
	Corporates	6.	0	0	0 0	22.5%	62	2 1	(0 0	24.7%	61	1	0	0	25.3% 0 0.0%
	of which: SME		0	C	0	0.0%	(0 0	(0	0.0%	0	0	0	0	0.0%
	Retail		0	0	0	60.5%	(0 0	0	0 0	60.5%	0	0	0	0	60.5%
Japan	of which: SME		0 0	0	0 0	0.0%	(0 0	(0 0	0.0%	0	0	0	0	0.0%
Jupan	Secured by mortgages on immovable property		0	0	0 0	7.8%	4	4 0	(0 0	8.0%	4	0	0	0	8.1%
	of which: SME		0	0	0	0.0%	(0 0		0 0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0	0	0	0.0%	(0 0		0 0	0.0%	0	0	0	0	0.0%
	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 0		0 0	0.0%	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	0	0	0.0%	(0 0	0	0 0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	97	0	0	0	17.6%	96	5 1	0	0	20.3%	96	1	0	0	21.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								1	aseline Scenario)						
				31/12/201	8				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0		0 0	0.0%	C) (0 0) (0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	(0 0	0.0%	0) (0 0) (0.0%	0	0	0	0	0.0%
	Public sector entities	0	0		0 0	0.0%	0) (0 0) (0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0		0 0	0.0%	0) (0 0) (0.0%	0	0	0	0	0.0%
	International Organisations	0	0	(0 0	0.0%	0) (0 0) (0.0%	0	0	0	0	0.0%
	Institutions	0	0	(0 0	0.0%	0) (0 0) (0.0%	0	0	0	0	0.0%
	Corporates	76	0	(0 0	25.4%	76	5 (0 0) (17.1%	76	0	0	0	16.0%
	of which: SME	0	0		0 0	0.0%	0	0 0	0 0	0 0	0.0%	0	0	0	0	0.0%
	Retail	2	0	_) 0	74.8%	2	2 () 0) (69.7%	2	0	0	0	67.3%
South Africa	of which: SME	0	0	-	0 0	0.0%	0) () 0) (0.0%	0	0	0	0	0.0%
South Anta	Secured by mortgages on immovable property	10	0	-	0 0	7.8%	10) () 0) (8.1%	10	1	0	0	8.1%
	of which: SME	0	0	-	0 0	0.0%	0) () 0) (0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	-	0 0	0.0%	0) (0 0) (0.0%		0	0	0	0.0%
	Covered bonds	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%	0	0 0	0 0) (0.0%	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	0	0	0.0%
	Equity	0	0		0 0	0.0%	0) () 0) (0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	(0 0	0.0%	0) (0 0) (0.0%	0	0	0	0	0.0%
	Standardised Total	88	0		0 0	24.8%	88	3 1	. 0	0	19.6%	87	1	1	0	18.3%



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		Darciays						B	aseline Scenario)						
				31/12/201	3				31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures1
	Central governments or central banks	(0		0 0	26.6%	C	0	0	0	29.5%	0	0	0	C	30.5
	Regional governments or local authorities	(0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Public sector entities	(0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Multilateral Development Banks	76	i 0		0 0	45.0%	76	0	0	0	45.0%	76	0	0	C	45.
	International Organisations	(0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.
	Institutions	16	0		0 0	20.0%	16		0	0	22.3%	16	1	0	C	23.
	Corporates	458	37	35	32	86.6%	454		36	34	82.4%	451	44	38	35	5 79.
	of which: SME	74	0		0 0	0.0%	74	0	0	0	0.0%	74	0	0	C	0
	Retail		0		0 0	78.5%	3	0	0	0	74.0%	3	0	0	C	71
Luxembourg	of which: SME	(0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0 0
Luxembourg	Secured by mortgages on immovable property	169	33		5 5	15.8%	166	36	7	5	15.0%	162	39	7	6	5 14
	of which: SME	(0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0
	Items associated with particularly high risk	(0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0.0
	Covered bonds	(0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.
	Claims on institutions and corporates with a ST credit assessment	(0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.
	Collective investments undertakings (CIU)	(0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0
	Equity	(0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.
	Securitisation															
	Other exposures	2	0		0 0	26.6%	2	0	0	0	29.5%	2	0	0	C	30.
	Standardised Total	724	70	41	38	53.4%	717	78	43	39	50.7%	710	85	45	41	48.

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenarie	0						
				31/12/2018					31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	32	0	C	0	26.6%	32	2 0	C) (29.5%	32	0	0	0	30.5%
	Regional governments or local authorities	C	0	C	0	0.0%	(0 0	0) (0.0%	0	0	0	0	0.09
	Public sector entities	C	0	C	0	0.0%	(0 0	0) (0.0%	0	0	0	0	0.09
	Multilateral Development Banks	C	0	C	0	0.0%	(0 0	() (0.0%	0	0	0	0	0.0%
	International Organisations	C	0	C	0	0.0%	(0 0	() (0.0%		0	0	0	0.0%
	Institutions	7	0	C	0	23.7%	6	i 0	0) (24.0%		0	0	0	24.1% 45.2%
	Corporates	806	6	5	3	43.6%	803	9	8	3 4	44.7%	801	11	8	5	
	of which: SME	0	0	0	0	0.0%		0 0	0) (0.0%	0	0	0	0	0.09
	Retail	3	0	0	0	60.4%		8 0	0) (60.4%	3	0	0	0	60.5%
Netherlands	of which: SME	0	0	0	0	0.0%		0 0	0) (0.0%	0	0	0	0	0.0%
neurenanus	Secured by mortgages on immovable property	C	0	C	0	5.5%	(0 0	() (5.6%	0	0	0	0	5.6%
	of which: SME	0	0	0	0	0.0%	(0 0	0) (0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	C	0	C	0	0.0%		0 0	() (0.0%	0	0	0	0	0.0%
	Covered bonds	C	0	C	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%	(0 0	0) (0.0%	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	0	0	0	0.0%	(0 0	0) (0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%		0 0		0 0	0.0%	0	0	0	0	0.0
	Standardised Total	847	7	5	3	43.4%	844	9	8	3 4	44.4%	842	12	9	5	44.99



Barclays Plc

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	158,780	8	7	4	49.7%	158,725	63	41	23	36.1%	158,719	69	28	25	36.1
	Regional governments or local authorities	199	0	0	0	33.7%	198	0	0	0	34.7%	198	1	1	0	35.4
	Public sector entities	176	2	1	1	38.9%	175	3	1	1	32.1%	174	4	2	1	31.2
	Multilateral Development Banks	76	0	0	0	45.0%	76	0	0	0	45.0%	76	0	0	0	45.0
	International Organisations	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Institutions	3,568	21	40	10	49.3%	3,545	44	82	25	56.4%	3,529	60	49	33	54.7
	Corporates	26,642	1274	1,171	698	54.8%	25,957	1960	1,502	1,076	54.9%	25,555	2362	1,624	1,335	56.5
	of which: SME	1,932	134		95	71.0%	1,827	238	270	183	76.7%	1,756	310	323	254	82.0
	Retail	41,754	4332	7,904	3,742	86.4%	40,001	6085	9,647	5,419	89.1%	38,643	7443	10,726	6,684	89.8
Parelaye Die	of which: SME	3,719	555	856	507	91.4%	3,286	988	1,299	910	92.0%	3,002	1272	1,508	1,179	92.7
Barclays Plc	Secured by mortgages on immovable property	9,832	1565	267	177	11.3%	9,476	1921	305	213	11.1%	9,090	2307	336	255	
	of which: SME	249	260	21	19	7.4%	239	270	21	20	7.3%	230	279	21	20	7.1
	Items associated with particularly high risk	178	0	1	0	5.4%	176	3	3	1	32.6%	175	3	4	1	40.4
	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%	0	0	0	0	0.0%	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	0.0
	Equity	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Securitisation															
	Other exposures	1,885	0	0	0	0.6%	1,885	0	0	0	5.7%	1,885	0	0	0	7.3
	Standardised Total	243,092	7201	9,390	4,632	64.3%	240,215	10079	11,583	6,758	67.1%	238,044	12249	12,768	8,334	68.09

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scenari	io					<u> </u>	
				31/12/201	.8				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	exposure1	Stock of f provisions p	Of which: from non erforming exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	107,464	0	0	0	1.3%	107,464	0	0	0	4.3%			C	, 0	5.9
	Regional governments or local authorities	27	0	0	0	0.0%	27	0	0	0	1.5%			C	, 0	3.04
	Public sector entities	31	0	0	0	0.0%	31	0	0	0	0.0%		(C	, 0	0.04
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		(C	, 0	0.0
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		(C	, 0	0.0
	Institutions	419	10	3	1	15.1%	413		5	3	20.8%				5	23.5
	Corporates	7,903	764			59.2%	7,602		859	656						
	of which: SME	1,313	134	188		78.8%	1,208	238	291	204						
	Retail	5,352	861	1,297		87.8%	4,862	1351		1,223						91.5
United Kingdom	of which: SME	3,717	555			91.4%	3,284		1,300	910						92.79
onited Kingdoni	Secured by mortgages on immovable property	5,327	888	140		10.1%	5,143			110						10.64
	of which: SME	249	260	21	19	7.4%	239		21	20	7.3%			21	. 20	7.19
	Items associated with particularly high risk	159	0	0	0	0.0%	159	0	0	0	0.0%		(C	, 0	0.0
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	C	, 0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		(C	, 0	0.04
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	C	(C	, 0	0.0
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	C	(C	, 0	0.0
	Securitisation														4	
	Other exposures	1,803	0	0	0	0.6%	1,803	0	0	0	4.3%			C	, 0	5.5
	Standardised Total	128,486	2522	2,093	1,299	51.5%	127,506	3502	2,825	1,992	56.9%	126,764	4244	3,155	5 2,462	58.04

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	.9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions		Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	27	0	(0 0	26.6%	27	0	0	0	29.5%	27	0	0	0	30.5%
	Regional governments or local authorities	3	0	(0 0	20.8%	2	0	0	0	20.8%	2	0	0	0	20.8%
	Public sector entities	19	0	(0 0	41.5%	19	1	1	0	35.7%	18	2	1	1	37.2%
	Multilateral Development Banks	0	0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	149	3	102	2	72.1%	139	13	48	8	60.3%	137	15	18	10	64.7%
	Corporates	6,226	70	143	42	60.1%	6,100	197	203	109	55.4%	6,056	240	222	179	
	of which: SME	10	0	0	0 0	0.0%	10	0	0	0	0.0%	10	0	0	0	0.0%
	Retail	34,869	3266	6,299	2,837	86.9%	33,771	4364	7,395	3,904	89.4%	32,884	5251	8,147	4,732	
United States	of which: SME	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
United States	Secured by mortgages on immovable property	68	1	1	0	13.6%	67	3	1	0	13.3%	66	4	1	1	13.1%
	of which: SME	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	17	0	1	0	51.3%	15	2	1	1	42.8%	15	3	2	1	49.7%
	Covered bonds	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	0.0%	0	0	0	0	0.0%	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	0.0%
	Equity	C	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	41.378	3341	6,546	2.882	86.2%	40,140	4580	7,649	4.022	87.8%	39,205	5515	8,390	4,924	89.3%



Barclays Plc

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of fr provisions per	f which: rom non rforming rposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	31,281	0	0	0	1.1%	31,281	C	0	0	23.0%	31,281	0	0 0	0	30.4%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3	0	0	0	22.9%	2	0	0	0	25.6%		1	0	0	26.6%
	Corporates	537	2	3	1	58.5%	533		6	3	60.7%	531	8	7	5	61.6%
	of which: SME	19	0	0	0	0.0%	19		0	0	0.0%		0	0	0	0.0%
	Retail	1,374	189	287	132		1,217	345	401	246	71.1%	1,076	487	483	350	71.9%
Germany	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Germany	Secured by mortgages on immovable property	6	0	0	0	7.6%	5	1	0	0	7.7%	5	1	0	0	7.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	C	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%	0	0	0	0	0.0%	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	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation				-	-										
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	33,200	191	291	134	69.8%	33,039	352	407	249	70.7%	32,894	497	491	356	71.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures1
	Central governments or central banks	17,933	5	5	2	49.6%	17,879	58	38	20	34.7%	17,875	63	3 24	22	34.
	Regional governments or local authorities	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(0 0	0	0.
	Public sector entities	27	0	0	0	78.8%	27	C	0	0	78.7%	27	(0 0	0	78.
	Multilateral Development Banks	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(0 0	0	0.0
	International Organisations	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(0 0	0	0.0
	Institutions	167		1	0	7.3%	165	5	2	1	20.2%	163		7 3	2	23.2
	Corporates	1,199	41	18	14	34.9%	1,191	49	23	18	35.9%	1,185	55	5 25	20	36.
	of which: SME	1	0	0	0	0.0%	1	C	0	0	0.0%	1	(0 0	0	0.0
	Retail	3	0	1	0	68.7%	3	1	1	0	69.1%	3	3	1 1	1	69.
France	of which: SME	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(0 0	0	0.
Trance	Secured by mortgages on immovable property	727	148	40	33	22.3%	699	176	43	36	20.2%	672	203	45	38	18.
	of which: SME	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(0 0	0	0.
	Items associated with particularly high risk	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(0 0	0	0.
	Covered bonds	0	0	0	0	0.0%	0	C	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%	0	C	0	0	0.0%	0	(0 0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(0 0	0	0.0
	Equity	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(0 0	0	0.0
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(0 0	0	0.0
	Standardised Total	20,057	196	63	50	25.5%	19,965	289	106	75	25.9%	19,924	329	97	82	25.0

Standardised To ¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	from non		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	569	0	1	0	40.0%	568	1	1	1	40.0%	567	3	2	1	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	117	2	1	0	12.2%	114	5	2	1	18.5%	111		3	2	21.4%
	Corporates	312	8	4	2	31.3%	307	12	6	5	39.6%	304		7	6	40.4% 0.0%
	of which: SME	17	0	0	0	0.0%	17	0	0	0	0.0%	17	0	0	0	0.0%
	Retail	10	0	1	0	69.9%	9	1	1	1	69.7%	9	1	1	1	69.7%
Switzerland	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Switzenanu	Secured by mortgages on immovable property	93	94	10	10	10.2%	90	98	11	10	10.2%	86	101	11	10	10.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 0.0% 0.0%
	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	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%	0	0	0	0	0.0%	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	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	80	0	0	0	0.0%	80	0	0	0	0.0%	80	0	0	0	0.0%
	Standardised Total	1,180	105	17	13	12.1%	1,167	118	22	17	14.4%	1,156	129	25	20	15.6%



2018 EU-wide Stress Test: Credit risk STA Barclays Pic

0.0%

715

0.0%

83 49

Coverage Ratio Non performing exposures1

0.0%

0.0% 0.0% 24.6% 84.5% 0.0% 67.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%

0.0% 82.4%

		Barciays	PIC													
									Adverse Scen	ario				1	1	Γ,
				31/12/20	18				31/12/201	9				31/12/2020	0	ſ
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	34		(0	0.0%	34	0	0	0	0.0%	34	0	0	0	h
	Regional governments or local authorities	(0 0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	ſ
	Public sector entities	(0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	Г
	Multilateral Development Banks	(0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	ſ
	International Organisations	(0 0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	Ē
	Institutions	8	3 0	0	0 0	23.0%	8	0	0	0	23.2%	8	0	0	0	Ē
	Corporates	672	13	15	11	86.7%	666	19	21	16	85.1%	660	24	25	20	L
	of which: SME	4	۹ (C	(0 0	0.0%	4	0	0	0	0.0%	4	0	0	0	4
	Retail	(0 0	(0 0	62.2%	0	0	0	0	66.1%	0	0	0	0	₽
Italy	of which: SME	(0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	₽
Italy	Secured by mortgages on immovable property	8	3 C	(0 0	9.2%	7	0	0	0	10.1%	7	1	0	0	₽
	of which: SME	(0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	₽
	Items associated with particularly high risk	(0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	₽
	Covered bonds	(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%	0	0	0	0	0.0%	0	0	0	0	L
	Collective investments undertakings (CIU)	(0 0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	Ł

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¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Adverse Scena	ario						
				31/12/2018				31/12/2019	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of from provisions perfo	hich: non rming sures		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		5 (0	0 26.59		5 (0 0	0	29.4%	5	0	0	0	30.4%
	Regional governments or local authorities		0 0	0	0.0) (0 0	0	0.0%	0	0	0	0	0.0%
	Public sector entities		0 0	0	0.0		0 0	0 0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0 0	0	0.0) (0 0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0 0	0	0.0) (0 0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	5 (0	0 11.84			0 0	0	18.8%	25		0	0	24.0% 28.2%
	Corporates	6	2 (0	0 23.2	% 6	1 1	L 0	0	26.6%	61	1	1	0	28.2%
	of which: SME		0 0	0	0.0) (0 0	0	0.0%	0	0	0	0	0.0%
	Retail		0 0	0	0 69.69		0 0	0 0	0	69.6%	0	0	0	0	69.6%
Japan	of which: SME		0 0	0	0.0) (0 0	0	0.0%	0	0	0	0	0.0%
Japan	Secured by mortgages on immovable property		4 0	0	0 9.75		4 (0 0	0	10.0%	4	0	0	0	10.1%
	of which: SME		0 0	0	0.0	16	0 0	0 0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0 0	0	0.0) (0 0	0	0.0%	0	0	0	0	0.0%
	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	16) (0 0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0 0	0	0.0	16) (0 0	0	0.0%	0	0	0	0	0.0%
	Equity		0 0	0	0 0.0	16) (0 0	0	0.0%	0	0	0	0	0.0%
	Securitisation														
	Other exposures		0 0	0	0.0	16) (0 0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	9	5 0	0	0 17.69	6 96	5 1	1	0	21.6%	95	2	1	1	23.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures			Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0
	Regional governments or local authorities	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0
	Public sector entities	0	0	0	0	0.0%	C	0	0	0	0.0%		0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.04
	International Organisations	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0
	Institutions	0	0	0	0	0.0%	C	0	0	0	0.0%		0	0	0	0.0
	Corporates	76	0	0	0	26.1%	74	2	0	0	8.9%	73	3	1	0	16.99
	of which: SME	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.04
	Retail	2	0	0	0	75.9%	2	0	0	0	73.2%	2	0	0	0	72.2
South Africa	of which: SME	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0
South Ante	Secured by mortgages on immovable property	10	0	0	0	9.8%	10	1	0	0	10.0%	9	1	0	0	10.19
	of which: SME	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.04
	Items associated with particularly high risk	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	C	0	0	0	0.0%		0	0	0	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Securitisation		-									-				
	Other exposures	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.09
	Standardised Total	88	1	1	0	26.2%	85	3	1	0	13.2%	84	4	1	1	18.8%



2018 EU-wide Stress Test: Credit risk STA Barclays Plc

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		Barciays	PIC													
									Adverse Scer	nario						
				31/12/201	.8				31/12/20	19				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	(0 0	0	0	26.6%	0	0	C	0	29.5%	0	0	0	0	30.5%
	Regional governments or local authorities	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	76	6 0	0	0	45.0%	76	0	0	0	45.0%	76	i 0	0	0	45.0%
	International Organisations	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	16	5 1	1	0	23.0%	15	2	1	. 0	25.7%	14	2	1	1	27.1%
	Corporates	455	41	37	34	82.5%	445	50	43	37	74.6%	439	56	43	40	71.0%
	of which: SME	74	l 0	0	0	0.0%	74	0	0	0	0.0%		0	0	0	0.0%
	Retail		8 0	0	0	76.6%	2	1	1	. 0	73.6%	2	1	1	1	72.8%
Luxembourg	of which: SME	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	
Luxembourg	Secured by mortgages on immovable property	168	33	6	5	16.0%	165	37	7	6	15.2%		41	7	6	14.5%
	of which: SME	(0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk	(0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	(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%	0	0	0	0	0.0%		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 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	2	2 0	0	0	26.6%	2	0	0	0	29.5%	2	0	0	0	30.5%
	Standardised Total	720	75	44	39	52.5%	706	89	51	44	49.1%	695	100	52	47	46.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:					31/12/201	.9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1			Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing	exposure1	Non performing exposure1	Stock of f provisions p	Of which: from non erforming exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	32	0	0	0	26.6%	32	0	0	0	29.5%	32	0	0	0	30.5%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	6	0	0	0	23.0%	6	1	0	0	25.5%	6	1	0	0	26.5%
	Corporates	803	9	13	4	47.3%	787	26	15	11	42.5%		31	19	13	42.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	3	0	0	0	69.4%	2	0	1	0	69.5%	2	1	1	0	69.5%
Netherlands	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Neurenanus	Secured by mortgages on immovable property	0	0	0	0	5.9%	0	0	0	0	6.0%		0	0	0	6.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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	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%	0	0	0	0	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	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	844	9	13	4	46.8%	827	27	16	11	42.5%	821	33	20	14	42.9%



2018 EU-wide Stress Test: Securitisations

Barclays Plc

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		0	0						
Exposure values	IRB		33,845	33,845						
	Total		33,845	33,845						
	STA		0	0	0	0	0	0	0	0
REA	IRB		4,582	4,582	5,814	6,657	7,598	8,472	16,188	25,010
	Total		4,582	4,582	5,814	6,657	7,598	8,472	16,188	25,010
Impairments	Total	Total banking book others than assessed at fair value	2	2	1	1	-2	32	-7	-23



2018 EU-wide Stress Test: Risk exposure amounts Barclays Plc

	Actual	Restated	Baseline scenario			Adverse scenario			
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020	
Risk exposure amount for credit risk	253,670	253,951	255,183	260,884	262,699	296,553	329,857	321,904	
Risk exposure amount for securitisations and re-securitisations	4,582	4,582	5,814	6,657	7,598	8,472	16,188	25,010	
Risk exposure amount other credit risk	249,088	249,369	249,369	254,227	255,101	288,081	313,669	296,894	
Risk exposure amount for market risk	35,226	35,226	35,226	35,226	35,226	47,963	48,244	47,912	
Risk exposure amount for operational risk	63,862	63,862	63,862	63,862	63,862	63,862	63,862	63,862	
Other risk exposure amounts	114	114	114	114	114	114	114	114	
Total risk exposure amount	352,871	353,152	354,384	360,086	361,900	408,491	442,077	433,792	

EBA EUROPEAN BANKING AUTHORITY

2018 EU-wide Stress Test: Capital

Barclays Plc

			Actual	Restated	Baseline Scenario		Adverse Scenario			
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	75,712	75,832	75,863	73,477	72,664	66,383	58,828	56,336
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	46,847	47,074	48,143	49,275	49,991	35,161	32,892	31,807
	A.1.1 Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		24,790	24,790	24,790	24,790	24,790	24,790	24,790	24,790
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2 Retained earnings		30,639	28,087	29,177	30,155	30,901	17,463	16,259	16,843
	A.1.3	Accumulated other comprehensive income	4,962	4,962	4,962	4,962	4,962	4,055	4,055	4,055
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	1,719	1,719	1,719	1,719	1,719	744	744	744
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	0	0	0	0	0	68	68	68
	A.1.3.3	Other OCI contributions	3,243	3,243	3,243	3,243	3,243	3,243	3,243	3,243
	A.1.4	Other Reserves	1,034	1,034	1,084	1,185	1,374	1,304	1,523	1,727
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-2,775	-2,775	-2,775	-2,775	-2,775	-2,775	-2,775	-2,775
	A.1.8	(-) Intangible assets (including Goodwill)	-8,913	-8,913	-8,913	-8,913	-8,913	-8,913	-8,913	-8,913
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-668	-668	-173	0	0	-5,061	-5,610	-5,460
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,396	0	-437	-426	-447	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	-825	-825	-825	-825	-825	-855	-855	-855
	A.1.2 (.) Reciprocal cross holdings in CTTL Capital A.1.13 (.) Excess deduction from ATL items over ATL Capital		0	0	0	0	0	0	0	0
			0	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	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	o
	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	-163	-233	-189
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	-1,544	-1,703	-1,603
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	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	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-2,552						
	A.1.21.1	Of which: subject to transitional arrangements		-1,456	-1,320	-1,320	-1,320	-4,512	-4,644	-3,723
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17 Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9		1,886	1,886	1,886	1,886	1,886	1,886	1,886
	A.1.21.1.2	figures as at 01/01/2018		0	0	0	0	4,561	4,749	3,434
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		430	566	566	566	1,934	1,990	1,596
	A.1.22	Transitional adjustments	0	1,383	1,254	1,122	924	6,862	6,354	4,188
۵۰ ۸ ۸	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3 A.1.22.3.1	Adjustments due to IFRS 9 transitional arrangements		1,383	1,254	1,122	924	6,862	6,354	4,188
	A.1.22.3.1 A.1.22.3.2	From the increased IFRS 9 ECL provisions net of EL		1,383	1,254	1,122	924	4,287	3,947	2,606
	A.1.22.3.2 A.1.22.4	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	2,575	2,407	1,582
	A.1.22.4	Other transitional adjustments to CET1 Capital Of which: due to DTAs that rely on future profitability and do not arise from temporary	0	0	0	U	0	0	0	U
	A.1.22.4.1	differences 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	0
	A.1.22.4.2	CET1 instruments of financial sector entities where the institution has a significant investment Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0	0	U	U	0	0	U
	A.1.22.4.3	or which. Transitional adjustments to CETT Capital from unrealised gains/losses (+/-)	U	0						

2018 EU-wide Stress Test: Capital

Barclays Plc

			Actual	Restated	Baseline Scenario		Adverse Scenario			
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,918	13,882	13,256	11,773	11,643	14,104	12,162	12,013
	A.2.1	Additional Tier 1 Capital instruments	9,931	9,931	9,931	9,931	9,931	9,931	9,931	9,931
	A.2.2 (-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0	0
	A.2.3	3 Other Additional Tier 1 Capital components and deductions		0	0	0	0	-22	-31	-25
	A.2.4	Additional Tier 1 transitional adjustments	3,988	3,951	3,326	1,843	1,712	4,195	2,263	2,108
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	22	28	21
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	60,765	60,956	61,399	61,048	61,634	49,265	45,054	43,820
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,947	14,877	14,463	12,429	11,030	17,117	13,774	12,515
	A.4.1	Tier 2 Capital instruments	16,084	16,129	15,951	14,135	12,697	18,076	15,653	13,916
	A.4.2	Other Tier 2 Capital components and deductions	-1	122	89	212	286	1,072	1,153	1,098
	A.4.3	Tier 2 transitional adjustments	-1,137	-1,374	-1,576	-1,919	-1,953	-2,030	-3,032	-2,498
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-117	-89	-105	-86	-1,072	-1,155	-457
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	в	TOTAL RISK EXPOSURE AMOUNT	352,871	353,152	354,384	360,086	361,900	408,491	442,077	433,792
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		272	-171	-153	-126	4,357	4,098	3,012
	C.1	Common Equity Tier 1 Capital ratio	13.28%	13.32%	13.59%	13.69%	13.82%	8.52%	7.37%	7.28%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	17.22%	17.25%	17.33%	16.96%	17.04%	11.93%	10.10%	10.03%
	C.3	Total Capital ratio	21.46%	21.46%	21.42%	20.41%	20.09%	16.08%	13.19%	12.90%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	46,847	45,691	46,889	48,153	49,067	28,299	26,538	27,619
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	56,778	55,621	56,820	58,084	58,998	38,208	36,437	37,524
	D.3	TOTAL CAPITAL (fully loaded)	72,861	71,872	72,859	72,431	71,980	57,355	53,243	52,538
	E.1	Common Equity Tier 1 Capital ratio	13.28%	12.94%	13.23%	13.37%	13.56%	6.93%	6.00%	6.37%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	16.09%	15.75%	16.03%	16.13%	16.30%	9.35%	8.24%	8.65%
	E.3	Total Capital ratio	20.65%	20.35%	20.56%	20.12%	19.89%	14.04%	12.04%	12.11%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	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)			12,778	12,111	11,442	12,778	12,111	11,442
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	10,116	10,116	10,116
Memorandum items	H.1	Total leverage ratio exposures (transitional)	1,267,451	1,268,102	1,268,102	1,268,102	1,268,102	1,268,102	1,268,102	1,268,102
	H.2	Total leverage ratio exposures (fully loaded)	1,267,451	1,266,735	1,266,735	1,266,735	1,266,735	1,266,735	1,266,735	1,266,735
	H.3	Leverage ratio (transitional)	4.79%	4.81%	4.84%	4.81%	4.86%	3.88%	3.55%	3.46%
	H.4	Leverage ratio (fully loaded)	4.48%	4.39%	4.49%	4.59%	4.66%	3.02%	2.88%	2.96%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.50%	0.50%	0.50%	0.00%	0.00%	0.00%
	P.3	0-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	1.00%	1.00%	1.13%	1.50%	1.50%	1.13%	1.50%	1.50%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	2.25%	2.25%	3.50%	4.50%	4.50%	3.00%	4.00%	4.00%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F





2018 EU-wide Stress Test: P&L

Barclays Plc

	Actual	Baseline scenario			Adverse scenario			
(min EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020	
Net interest income	11,439	10,172	10,086	9,425	9,447	9,193	8,440	
Interest income	58,761	55,200	59,914	63,640	68,171	77,006	85,714	
Interest expense	-47,323	-45,028	-49,828	-54,216	-58,722	-67,803	-77,274	
Dividend income	54	54	54	54	40	40	40	
Net fee and commission income	7,652	7,652	7,652	7,652	6,121	6,121	6,121	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	3,125	4,065	4,065	4,065	293	3,048	3,048	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-14			
Other operating income not listed above, net	1,234	-249	-249	-249	-702	-249	-249	
Total operating income, net	23,503	21,694	21,607	20,946	15,185	18,154	17,401	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,618	-1,961	-2,005	-1,648	-10,986	-4,678	-2,381	
Other income and expenses not listed above, net	-16,740	-15,383	-15,404	-15,425	-19,418	-15,238	-14,229	
Profit or (-) loss before tax from continuing operations	4,146	4,349	4,199	3,873	-15,219	-1,762	792	
Tax expenses or (-) income related to profit or loss from continuing operations	-2,516	-1,237	-1,192	-1,094	4,595	558	-208	
Profit or (-) loss after tax from discontinued operations	-2,473							
Profit or (-) loss for the year	-843	3,112	3,007	2,778	-10,624	-1,204	584	
Amount of dividends paid and minority interests after MDA-related adjustments	880	2,022	2,029	2,032	0	0	0	
Attributable to owners of the parent net of estimated dividends	-1,723	1,090	978	746	-10,624	-1,204	584	
Memo row: Impact of one-off adjustments		455	455	455	455	455	455	
The results include distribution restrictions for MDA adjustments		No	No	No	Yes	Yes	Yes	



EVALUATE:2018 EU-wide Stress Test:Major capital measures and realised losses

Barclays Plc

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	-836
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	min EUR
Realised fines/litigation costs (net of provisions) (-)	-1,609
Other material losses and provisions (-)	-693



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Barclays Plc

	Darciays rr	Actual									
		31/12/2017									
		Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					
		Of which performing		Of which non-performing		On non-performing	guarantees received on non- performing				
		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures				
(mln EUR) Debt securities (including at amortised cost and fair value)	65,725	0	19	13	0	13	0				
Central banks	924	0	0	0	0	0	0				
General governments	49,698	0	0	0	0	0	0				
Credit institutions	11,442	0	0	0	0	0	0				
Other financial corporations	2,479	0	13	13	0	7	0				
Non-financial corporations	1,182	0	6	0	0	6	0				
Loans and advances(including at amortised cost and fair value)	778,862	1,972	7,053	5,851	1,905	3,405	2,340				
Central banks	205,829	0	0	0	0	0	0				
General governments	11,419	34	0	0	1	0	0				
Credit institutions	63,836	5	0	0	-53	0	0				
Other financial corporations	166,993	107	49	47	7	15	17				
Non-financial corporations	98,319	354	1,867	1,116	384	941	397				
Households	232,466	1,472	5,136	4,688	1,565	2,449	1,926				
DEBT INSTRUMENTS other than HFT	844,587	1,972	7,073	5,864	1,905	3,418	2,340				
OFF-BALANCE SHEET EXPOSURES	370,045		1,766	1,766	61	28	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 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)



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Barclays Plc

		Actual							
		31/12/2017							
		Gross carrying amount of exposures cha		ment, accumulated e due to credit risk xposures with es	Collateral and financial guarantees received on exposures with forbearance				
(mln EUR)		Of which non- performing exposures with forbearance measures	Of which non- performing performing exposures with exposures with forbearance 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)	4,663	2,006	903	617	2,200				
Central banks	0	0	0	0	0				
General governments	0	0	0	0	0				
Credit institutions	0	0	0	0	0				
Other financial corporations	9	5	4	4	1				
Non-financial corporations	2,718	983	364	330	1,238				
Households	1,936	1,017	535	284	961				
DEBT INSTRUMENTS other than HFT	4,663	2,006	903	617	2,200				
Loan commitments given	599	16	0	0	39				

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