



## 2018 EU-wide Stress Test

<b>Bank Name</b>	Barclays Plc
<b>LEI Code</b>	G5GSEF7VJP5I7OUK5573
<b>Country Code</b>	UK

## 2018 EU-wide Stress Test: Summary

Barclays Plc

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
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
<b>Profit or (-) loss for the year</b>	<b>-843</b>		<b>3,112</b>	<b>3,007</b>	<b>2,778</b>	<b>-10,624</b>	<b>-1,204</b>	<b>584</b>
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
<b>Common Equity Tier 1 ratio, %</b>	<b>13.28%</b>	<b>13.32%</b>	<b>13.59%</b>	<b>13.69%</b>	<b>13.82%</b>	<b>8.52%</b>	<b>7.37%</b>	<b>7.28%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>13.28%</b>	<b>12.94%</b>	<b>13.23%</b>	<b>13.37%</b>	<b>13.56%</b>	<b>6.93%</b>	<b>6.00%</b>	<b>6.37%</b>
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
<b>Leverage ratio, %</b>	<b>4.79%</b>	<b>4.81%</b>	<b>4.84%</b>	<b>4.81%</b>	<b>4.86%</b>	<b>3.88%</b>	<b>3.55%</b>	<b>3.46%</b>
<b>Fully loaded leverage ratio, %</b>	<b>4.48%</b>	<b>4.39%</b>	<b>4.49%</b>	<b>4.59%</b>	<b>4.66%</b>	<b>3.02%</b>	<b>2.88%</b>	<b>2.96%</b>
<b>Memorandum items</b>								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			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 <sup>2</sup>			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 <sup>2</sup>			0	0	0	10,116	10,116	10,116

<sup>1</sup> Conversions not considered for CET1 computation

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

**2018 EU-wide Stress Test: Credit risk IRB**  
Barclays Plc

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Barclays Plc	(min EUR, %)														
	Central banks and central governments	115,324	0	0	0	5,482	0	0	0	84,602	0	0	0	0	-
	Institutions	49,797	482	0	0	14,950	623	0	0	21,331	389	65	15	3.9%	
	Corporates	167,260	1,834	0	0	17,855	1,616	0	0	111,647	1,724	1,130	528	30.6%	
	Corporates - Of Which: Specialised Lending	7,316	358	0	0	5,247	0	0	0	5,945	323	66	17	5.3%	
	Corporates - Of Which: SME	19,876	625	0	0	10,226	891	0	0	17,113	583	341	139	22.2%	
	Retail	229,621	5,187	0	0	51,814	5,922	0	0	223,468	4,868	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	752	0	0	3,335	868	0	0	9,314	752	140	77	10.2%	
	Retail - Secured on real estate property - Of Which: non-SME	164,582	2,459	0	0	20,773	1,806	0	0	162,206	2,273	440	318	14.0%	
	Retail - Qualifying Revolving	48,060	1,483	0	0	20,406	2,897	0	0	45,327	1,429	2,570	1,020	71.4%	
	Retail - Other Retail	7,665	492	0	0	7,201	351	0	0	6,621	414	508	309	74.6%	
	Retail - Other Retail - Of Which: SME	311	17	0	0	151	20	0	0	78	7	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									0	0	0	0	-		
Other non-credit obligation assets									7,170	0	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%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
United Kingdom	(min EUR, %)														
	Central banks and central governments	1,211	0	0	0	94	0	0	0	895	0	0	0	-	
	Institutions	17,956	343	0	0	6,317	471	0	0	11,252	251	61	15	5.9%	
	Corporates	71,183	1,480	0	0	36,394	1,429	0	0	54,602	1,473	881	432	29.3%	
	Corporates - Of Which: Specialised Lending	5,677	288	0	0	4,082	0	0	0	4,342	288	59	16	5.7%	
	Corporates - Of Which: SME	18,705	519	0	0	9,437	799	0	0	16,777	519	314	103	20.3%	
	Retail	212,534	3,792	0	0	45,869	4,913	0	0	212,534	3,792	3,020	1,332	35.1%	
	Retail - Secured on real estate property	162,600	2,089	0	0	20,642	1,964	0	0	162,600	2,089	211	104	5.0%	
	Retail - Secured on real estate property - Of Which: SME	9,314	752	0	0	3,335	868	0	0	9,314	752	140	77	10.2%	
	Retail - Secured on real estate property - Of Which: non-SME	153,286	1,337	0	0	17,307	1,095	0	0	153,286	1,337	71	28	2.1%	
	Retail - Qualifying Revolving	43,313	1,289	0	0	18,542	2,706	0	0	43,313	1,289	2,302	919	71.3%	
	Retail - Other Retail	6,621	413	0	0	6,685	244	0	0	6,621	413	508	309	74.6%	
	Retail - Other Retail - Of Which: SME	78	7	0	0	26	6	0	0	78	7	2	1	10.2%	
	Retail - Other Retail - Of Which: non-SME	6,543	407	0	0	6,659	238	0	0	6,543	407	506	308	75.7%	
	Equity									0	0	0	0	-	
Securitisation									0	0	0	0	-		
Other non-credit obligation assets									6,818	0	0	0	-		
IRB TOTAL		302,883	5,615	0	0	88,674	6,813	0	0	286,102	5,518	3,963	1,778	32.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
United States	(min EUR, %)														
	Central banks and central governments	73,647	0	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	0	2	0	-	
	Corporates	58,073	85	0	0	19,573	1	0	0	38,163	83	129	25	29.7%	
	Corporates - Of Which: Specialised Lending	297	0	0	0	291	0	0	0	238	0	0	0	-	
	Corporates - Of Which: SME	5	0	0	0	1	0	0	0	5	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	-	
	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	-	
Securitisation									0	0	0	0	-		
Other non-credit obligation assets									249	0	0	0	-		
IRB TOTAL		138,512	85	0	0	23,592	1	0	0	101,383	83	132	25	29.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Germany	Central banks and central governments	409	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1,764	0	0	0	445	0	0	0	147	0	0	0	0	-
	Corporates	4,960	6	0	0	1,882	0	0	0	3,562	0	2	0	0	-
	Corporates - Of Which: Specialised Lending	0	6	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	4,206	140	0	0	1,598	128	0	0	2,014	140	268	101	0	72.1%
	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	-
	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	4,206	140	0	0	1,598	128	0	0	2,014	140	268	101	0	72.1%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	0	-
	Securitisation														-
Other non-credit obligation assets									0	0	0	0	0	-	
IRB TOTAL		11,338	147	0	0	3,924	128	0	0	5,722	140	270	101	72.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
France	Central banks and central governments	91	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	5,035	0	0	0	889	0	0	0	499	0	0	0	0	0.0%
	Corporates	3,403	65	0	0	988	0	0	0	2,139	62	15	14	0	21.9%
	Corporates - Of Which: Specialised Lending	0	4	0	0	0	0	0	0	0	1	0	0	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	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	0	-
	Securitisation														-
Other non-credit obligation assets														-	
IRB TOTAL		8,529	65	0	0	1,878	0	0	0	2,637	62	15	14	21.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Switzerland	Central banks and central governments	17,669	0	0	0	707	0	0	0	17,177	0	0	0	0	-
	Institutions	1,651	0	0	0	194	0	0	0	78	0	0	0	0	0.0%
	Corporates	1,231	0	0	0	288	0	0	0	687	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	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	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	0	-
	Securitisation														-
Other non-credit obligation assets														-	
IRB TOTAL		20,551	0	0	0	1,189	0	0	0	17,943	0	0	0	0.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Barclays Plc

		Restated 31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)																
Italy	Central banks and central governments	2,807	0	0	0	2	0	0	0	0	0	0	0	0	0	
	Institutions	233	0	0	0	149	0	0	0	4	0	0	0	0	0	
	Corporates	878	23	0	0	662	0	0	0	676	7	8	7	98.6%	0	
	Corporates - Of Which: Specialised Lending	0	16	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8,920	936	0	0	2,846	647	0	0	8,920	936	369	290	31.0%	0	
	Retail - Secured on real estate property	8,920	936	0	0	2,846	647	0	0	8,920	936	369	290	31.0%	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
	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%	0	
	Retail - Qualifying Revolving	0	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	0
	Retail - Other Retail - Of Which: SME	0	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	0
	Equity									0	0	0	0	0	0	0
	Securitisation									0	0	0	0	0	0	0
	Other non-credit obligation assets									0	0	0	0	0	0	0
<b>IRB TOTAL</b>	<b>12,838</b>	<b>959</b>	<b>0</b>	<b>0</b>	<b>3,658</b>	<b>647</b>	<b>0</b>	<b>0</b>	<b>9,600</b>	<b>943</b>	<b>377</b>	<b>298</b>	<b>31.6%</b>	<b>0</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)																
Japan	Central banks and central governments	5,426	0	0	0	705	0	0	0	4,029	0	0	0	0	0	
	Institutions	4,827	0	0	0	1,371	0	0	0	1,698	0	0	0	0	0	
	Corporates	3,020	0	0	0	709	0	0	0	332	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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	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
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0
	Retail - Other Retail	0	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	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0	0	0
	Securitisation									0	0	0	0	0	0	0
	Other non-credit obligation assets									6	0	0	0	0	0	0
<b>IRB TOTAL</b>	<b>13,273</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,785</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,066</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)																
South Africa	Central banks and central governments	971	0	0	0	104	0	0	0	261	0	0	0	0	0	
	Institutions	531	0	0	0	205	0	0	0	7	0	0	0	0	0	
	Corporates	3,841	72	0	0	2,125	57	0	0	65	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	72	0	0	0	61	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	835	43	0	0	614	24	0	0	0	0	0	0	0	0	
	Retail	3,961	319	0	0	1,501	233	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	2,376	187	0	0	620	64	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	2,376	187	0	0	620	64	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	541	54	0	0	266	62	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,044	78	0	0	615	107	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	233	10	0	0	125	14	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	811	68	0	0	490	93	0	0	0	0	0	0	0	0	
	Equity									0	0	0	0	0	0	0
	Securitisation									0	0	0	0	0	0	0
	Other non-credit obligation assets									0	0	0	0	0	0	0
<b>IRB TOTAL</b>	<b>9,304</b>	<b>391</b>	<b>0</b>	<b>0</b>	<b>3,936</b>	<b>290</b>	<b>0</b>	<b>0</b>	<b>332</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk IRB

Barclays Plc

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Luxembourg	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	609	0	0	0	88	0	0	0	221	0	0	0	0
	Corporates	2,223	2	0	0	725	0	0	0	864	2	5	0	17.0%
	Corporates - Of Which: Specialised Lending	86	2	0	0	54	0	0	0	85	2	0	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									1	0	0	0	0
	<b>IRB TOTAL</b>	<b>2,832</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>813</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,086</b>	<b>2</b>	<b>6</b>	<b>0</b>	<b>17.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Netherlands	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	7	0	0	0	0
	Corporates	3,318	0	0	0	1,176	0	0	0	1,499	0	3	0	0
	Corporates - Of Which: Specialised Lending	19	0	0	0	12	0	0	0	19	0	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	0
	<b>IRB TOTAL</b>	<b>4,052</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,310</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,506</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Barclays Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>
		(mIn EUR, %)														
Barclays Plc	Central banks and central governments	84,601	1	0	0	0.2%	84,600	2	0	0	0.9%	84,600	2	0	0	1.1%
	Institutions	21,265	456	79	46	10.0%	21,182	539	114	69	12.7%	21,095	626	146	90	14.4%
	Corporates	110,976	2,394	1,039	747	31.2%	110,311	3,059	1,287	956	31.3%	109,685	3,686	1,511	1,156	31.4%
	Corporates - Of Which: Specialised Lending	5,767	401	92	63	15.6%	5,707	460	108	77	16.8%	5,653	515	119	90	17.5%
	Corporates - Of Which: SME	16,867	829	272	193	23.3%	16,703	993	322	238	24.0%	16,556	1,140	376	281	24.7%
	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	3,896	35.2%
	Retail - Secured on real estate property	170,537	4,008	609	499	11.5%	169,338	5,207	650	538	10.3%	168,186	6,358	706	603	9.5%
	Retail - Secured on real estate property - Of Which: SME	9,067	999	158	117	11.7%	8,882	1,184	214	159	13.4%	8,729	1,337	248	191	14.3%
	Retail - Secured on real estate property - Of Which: non-SME	161,470	3,009	451	342	11.4%	160,456	4,023	436	380	9.4%	159,457	5,022	458	412	8.2%
	Retail - Qualifying Revolving	44,448	2,309	3,038	1,619	70.1%	43,749	3,008	3,577	2,110	70.2%	43,195	3,562	3,911	2,519	70.7%
	Retail - Other Retail	6,353	682	676	492	72.1%	6,107	927	915	639	68.9%	5,886	1,149	931	774	67.3%
	Retail - Other Retail - Of Which: SME	78	7	1	1	12.5%	78	7	1	1	12.5%	78	7	1	1	12.5%
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	7,170	0	0	0	15.2%	7,170	0	0	0	23.4%	7,170	0	0	0	26.2%	
<b>IRB TOTAL</b>	<b>445,351</b>	<b>9,849</b>	<b>5,441</b>	<b>3,363</b>	<b>34.1%</b>	<b>442,458</b>	<b>12,742</b>	<b>6,445</b>	<b>4,312</b>	<b>33.8%</b>	<b>439,817</b>	<b>15,383</b>	<b>7,204</b>	<b>5,142</b>	<b>33.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>
		(mIn EUR, %)														
United Kingdom	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	80	18.8%
	Corporates - Of Which: SME	16,531	765	247	169	22.1%	16,366	930	297	214	23.0%	16,220	1,076	350	266	23.8%
	Retail	210,654	5,673	3,581	2,082	36.7%	208,714	7,612	4,286	2,704	35.5%	206,961	9,366	4,761	3,232	34.5%
	Retail - Secured on real estate property	161,763	2,926	193	145	5.0%	160,686	4,003	251	188	4.7%	159,639	5,050	285	222	4.4%
	Retail - Secured on real estate property - Of Which: SME	9,067	999	158	117	11.7%	8,882	1,184	214	159	13.4%	8,729	1,337	248	191	14.3%
	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	915	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
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%	
<b>IRB TOTAL</b>	<b>283,682</b>	<b>7,937</b>	<b>4,430</b>	<b>2,716</b>	<b>34.2%</b>	<b>281,281</b>	<b>10,338</b>	<b>5,323</b>	<b>3,472</b>	<b>33.6%</b>	<b>279,082</b>	<b>12,537</b>	<b>5,961</b>	<b>4,128</b>	<b>32.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>
		(mIn EUR, %)														
United States	Central banks and central governments	59,424	0	0	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	8	24.0%
	Corporates	38,043	203	120	57	27.9%	37,852	395	178	111	28.1%	37,672	574	230	164	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	0.0%
	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	249	0	0	0	26.6%	249	0	0	0	29.5%	249	0	0	0	30.5%	
<b>IRB TOTAL</b>	<b>101,253</b>	<b>213</b>	<b>125</b>	<b>59</b>	<b>27.7%</b>	<b>101,049</b>	<b>417</b>	<b>186</b>	<b>116</b>	<b>27.9%</b>	<b>100,858</b>	<b>608</b>	<b>241</b>	<b>172</b>	<b>28.3%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Barclays Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Germany	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	147	0	0	0	1.4%	147	0	0	0	1.5%	147	0	0	0	1.6%
	Corporates	3,559	3	2	1	27.9%	3,556	6	3	2	28.2%	3,552	10	5	3	28.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	1,910	244	323	175	71.6%	1,828	326	360	235	72.1%	1,759	395	372	285	72.3%
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	1,910	244	323	175	71.6%	1,828	326	360	235	72.1%	1,759	395	372	285	72.3%
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>5,616</b>	<b>247</b>	<b>325</b>	<b>175</b>	<b>71.1%</b>	<b>5,530</b>	<b>333</b>	<b>363</b>	<b>237</b>	<b>71.2%</b>	<b>5,458</b>	<b>404</b>	<b>376</b>	<b>288</b>	<b>71.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
France	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	499	0	0	0	20.7%	498	0	0	0	20.9%	498	0	0	0	20.9%
	Corporates	2,136	65	20	19	28.8%	2,133	68	21	19	28.8%	2,130	70	22	20	28.8%
	Corporates - Of Which: Specialised Lending	0	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>2,634</b>	<b>65</b>	<b>20</b>	<b>19</b>	<b>28.8%</b>	<b>2,632</b>	<b>68</b>	<b>21</b>	<b>20</b>	<b>28.8%</b>	<b>2,629</b>	<b>71</b>	<b>22</b>	<b>20</b>	<b>28.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Switzerland	Central banks and central governments	17,177	0	0	0	0.0%	17,177	0	0	0	0.0%	17,177	0	0	0	0.0%
	Institutions	78	0	0	0	0.0%	78	0	0	0	0.0%	78	0	0	0	0.0%
	Corporates	687	0	1	0	32.5%	687	1	1	0	32.5%	686	1	1	0	32.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>17,943</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>30.9%</b>	<b>17,942</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>31.7%</b>	<b>17,942</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>32.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk IRB

Barclays Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Italy	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	4	0	0	0	0.0%	4	0	0	0	0.0%	4	0	0	0	0.0%
	Corporates	675	9	9	8	84.6%	673	10	10	9	89.4%	672	11	11	10	90.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	8,774	1,082	377	326	30.1%	8,652	1,203	413	372	30.9%	8,547	1,308	444	410	31.3%
	Retail - Secured on real estate property	8,774	1,082	377	326	30.1%	8,652	1,203	413	372	30.9%	8,547	1,308	444	410	31.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	8,774	1,082	377	326	30.1%	8,652	1,203	413	372	30.9%	8,547	1,308	444	410	31.3%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	26.6%	0	0	0	0	29.5%	0	0	0	0	30.5%	
<b>IRB TOTAL</b>	<b>9,453</b>	<b>1,091</b>	<b>386</b>	<b>334</b>	<b>30.6%</b>	<b>9,330</b>	<b>1,213</b>	<b>423</b>	<b>381</b>	<b>31.4%</b>	<b>9,223</b>	<b>1,320</b>	<b>455</b>	<b>420</b>	<b>31.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Japan	Central banks and central governments	4,029	0	0	0	-	4,029	0	0	0	-	4,029	0	0	0	-
	Institutions	1,698	0	0	0	25.5%	1,698	0	0	0	25.5%	1,698	0	0	0	25.5%
	Corporates	332	0	0	0	34.0%	331	1	0	0	34.0%	331	1	1	0	34.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	6	0	0	0	26.6%	6	0	0	0	29.5%	6	0	0	0	30.5%	
<b>IRB TOTAL</b>	<b>6,065</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>33.7%</b>	<b>6,065</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>33.5%</b>	<b>6,064</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>33.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
South Africa	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	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
	Corporates	65	0	0	0	31.6%	64	0	0	0	31.6%	64	0	0	0	31.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	26.6%	0	0	0	0	29.5%	0	0	0	0	30.5%	
<b>IRB TOTAL</b>	<b>331</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>15.7%</b>	<b>331</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>15.9%</b>	<b>330</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>16.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Barclays Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Luxembourg	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	221	0	1	0	13.8%	221	0	1	0	15.2%	221	0	1	0	15.7%
	Corporates	850	15	8	4	23.8%	840	26	21	16	63.6%	830	36	31	27	74.2%
	Corporates - Of Which: Specialised Lending	85	2	1	1	32.4%	85	2	1	1	32.4%	85	2	1	1	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	1	0	0	0	26.6%	1	0	0	0	29.5%	1	0	0	0	30.5%
<b>IRB TOTAL</b>	<b>1,072</b>	<b>15</b>	<b>9</b>	<b>4</b>	<b>23.8%</b>	<b>1,062</b>	<b>26</b>	<b>21</b>	<b>16</b>	<b>63.6%</b>	<b>1,052</b>	<b>36</b>	<b>31</b>	<b>27</b>	<b>74.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Netherlands	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	7	0	0	0	8.0%	7	0	0	0	8.9%	7	0	0	0	9.2%
	Corporates	1,488	11	6	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	0.0%	19	0	0	0	0.0%	19	0	0	0	0.0%
	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
<b>IRB TOTAL</b>	<b>1,495</b>	<b>11</b>	<b>6</b>	<b>3</b>	<b>32.6%</b>	<b>1,487</b>	<b>19</b>	<b>9</b>	<b>6</b>	<b>32.6%</b>	<b>1,479</b>	<b>27</b>	<b>11</b>	<b>9</b>	<b>32.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Barclays Plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
Barclays Plc	Central banks and central governments	84,601	1	0	0	0.2%	84,600	2	0	0	0.9%	84,600	2	0	0	1.1%
	Institutions	21,138	582	241	125	21.4%	20,824	897	343	235	26.2%	20,622	1,098	339	285	25.9%
	Corporates	110,560	2,811	2,618	1,280	45.5%	109,004	4,367	3,456	2,062	47.2%	108,147	5,224	3,760	2,550	48.8%
	Corporates - Of Which: Specialised Lending	5,729	438	225	172	39.1%	5,639	528	250	201	38.0%	5,577	591	253	215	36.4%
	Corporates - Of Which: SME	16,742	954	689	363	38.1%	16,442	1,253	853	524	41.8%	16,265	1,430	925	619	43.3%
	Retail	220,248	8,088	7,994	3,105	38.4%	215,710	12,626	9,146	4,990	39.5%	211,322	17,014	10,065	6,684	39.3%
	Retail - Secured on real estate property	169,872	4,673	1,272	634	13.6%	167,329	7,215	1,390	829	11.5%	164,776	9,769	1,435	997	10.2%
	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	19.3%
	Retail - Secured on real estate property - Of Which: non-SME	160,913	3,566	948	457	12.8%	158,696	5,783	1,006	567	9.8%	156,345	8,134	1,015	681	8.4%
	Retail - Qualifying Revolving	44,177	2,579	5,102	1,807	70.1%	42,621	4,136	6,009	2,952	71.4%	41,142	5,614	6,575	4,100	73.0%
	Retail - Other Retail	6,200	835	1,220	662	79.4%	5,760	1,275	1,748	1,210	94.9%	5,404	1,631	2,056	1,387	97.3%
	Retail - Other Retail - Of Which: SME	78	7	1	1	12.5%	78	7	1	1	12.5%	78	7	1	1	12.5%
	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	1,386	97.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	7,170	0	0	0	15.2%	7,170	0	0	0	23.4%	7,170	0	0	0	26.2%	
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%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
United Kingdom	Central banks and central governments	895	0	0	0	0.0%	895	0	0	0	0.0%	895	0	0	0	0.0%
	Institutions	11,082	421	168	99	23.6%	10,873	630	250	156	24.7%	10,698	805	261	190	23.6%
	Corporates	53,841	2,236	2,094	1,093	48.9%	53,073	3,004	2,640	1,591	52.9%	52,601	3,476	2,871	1,925	55.4%
	Corporates - Of Which: Specialised Lending	4,227	404	223	171	42.4%	4,138	483	249	200	40.7%	4,076	555	252	215	38.7%
	Corporates - Of Which: SME	16,468	890	661	338	38.0%	16,106	1,190	825	497	41.8%	15,929	1,367	897	592	43.3%
	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	38.1%
	Retail - Secured on real estate property	161,154	3,535	582	235	6.6%	158,839	5,850	709	364	6.2%	156,533	8,156	784	454	5.6%
	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	19.3%
	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	2.1%
	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	72.3%
	Retail - Other Retail	6,200	835	1,220	662	79.4%	5,760	1,274	1,747	1,210	94.9%	5,404	1,631	2,056	1,387	97.3%
	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	6,122	828	1,219	662	80.0%	5,682	1,268	1,746	1,209	95.4%	5,326	1,624	2,055	1,386	97.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	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%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
United States	Central banks and central governments	59,424	0	0	0	0.0%	59,424	0	0	0	22.7%	59,424	0	0	0	30.0%
	Institutions	3,534	13	8	3	23.4%	3,510	38	13	9	24.5%	3,496	51	15	12	24.4%
	Corporates	37,948	298	360	87	29.2%	37,360	886	556	255	28.7%	37,081	1,165	608	339	29.1%
	Corporates - Of Which: Specialised Lending	238	0	0	0	13.4%	238	1	0	0	13.4%	237	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	0.0%
	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	249	0	0	0	26.6%	249	0	0	0	29.5%	249	0	0	0	30.5%	
IRB TOTAL	101,155	311	368	90	28.5%	100,543	924	570	264	28.6%	100,250	1,216	623	351	28.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Germany	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	147	0	0	0	1.4%	147	0	0	0	1.5%	147	0	0	0	1.6%
	Corporates	3,557	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	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	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	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	5,529	333	617	270	81.1%	5,323	539	745	437	80.9%	5,156	707	785	574	81.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
France	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	498	0	0	0	22.2%	498	1	0	0	21.9%	497	2	1	0	22.9%
	Corporates	2,134	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	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	2,632	67	25	20	29.1%	2,617	82	28	24	28.9%	2,607	93	29	27	28.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Switzerland	Central banks and central governments	17,177	0	0	0	0.0%	17,177	0	0	0	0.0%	17,177	0	0	0	0.0%
	Institutions	78	0	0	0	0.0%	78	0	0	0	0.0%	78	0	0	0	0.0%
	Corporates	687	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	0	-
	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	17,942	1	1	0	31.7%	17,941	2	1	1	32.2%	17,941	2	1	1	32.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Barclays Plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Italy	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	4	0	0	0	0.0%	4	0	0	0.0%	4	0	0	0	0.0%	
	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	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	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 - Secured on real estate property	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 - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	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	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	26.6%	0	0	0	0	29.5%	0	0	0	0	30.5%	
<b>IRB TOTAL</b>	<b>9,394</b>	<b>1,149</b>	<b>544</b>	<b>428</b>	<b>37.3%</b>	<b>9,160</b>	<b>1,383</b>	<b>631</b>	<b>520</b>	<b>37.6%</b>	<b>8,911</b>	<b>1,632</b>	<b>724</b>	<b>622</b>	<b>38.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Japan	Central banks and central governments	4,029	0	0	0	-	4,029	0	0	0	-	4,029	0	0	0	-
	Institutions	1,698	0	0	0	26.0%	1,697	1	0	0	26.9%	1,697	1	0	0	27.0%
	Corporates	331	1	1	0	34.0%	329	3	2	1	34.0%	328	4	2	1	34.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	6	0	0	0	26.6%	6	0	0	0	29.5%	6	0	0	0	30.5%	
<b>IRB TOTAL</b>	<b>6,064</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>33.5%</b>	<b>6,061</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>32.4%</b>	<b>6,061</b>	<b>5</b>	<b>2</b>	<b>2</b>	<b>32.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
South Africa	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	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
	Corporates	64	0	0	0	35.8%	64	1	0	0	33.6%	64	1	0	0	33.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	26.6%	0	0	0	0	29.5%	0	0	0	0	30.5%	
<b>IRB TOTAL</b>	<b>331</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>19.5%</b>	<b>330</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>19.1%</b>	<b>329</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>18.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Barclays Plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Luxembourg	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	221	0	1	0	13.8%	221	0	1	0	15.2%	221	0	1	0	15.2%
	Corporates	844	21	11	5	22.9%	818	48	32	26	53.6%	798	67	57	51	75.5%
	Corporates - Of Which: Specialised Lending	85	2	1	1	32.4%	85	2	1	1	32.4%	85	2	1	1	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	1	0	0	0	26.6%	1	0	0	0	29.5%	1	0	0	0	30.5%
<b>IRB TOTAL</b>	<b>1,066</b>	<b>21</b>	<b>11</b>	<b>5</b>	<b>22.9%</b>	<b>1,039</b>	<b>48</b>	<b>33</b>	<b>26</b>	<b>53.6%</b>	<b>1,020</b>	<b>67</b>	<b>57</b>	<b>51</b>	<b>75.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Netherlands	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	7	0	0	0	8.0%	7	0	0	0	8.9%	7	0	0	0	9.2%
	Corporates	1,484	15	16	5	33.2%	1,465	34	26	11	32.9%	1,457	42	19	14	32.8%
	Corporates - Of Which: Specialised Lending	19	0	0	0	0.0%	19	0	0	0	0.0%	19	0	0	0	0.0%
	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	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
<b>IRB TOTAL</b>	<b>1,490</b>	<b>15</b>	<b>16</b>	<b>5</b>	<b>33.2%</b>	<b>1,472</b>	<b>34</b>	<b>26</b>	<b>11</b>	<b>32.9%</b>	<b>1,463</b>	<b>42</b>	<b>19</b>	<b>14</b>	<b>32.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Barclays Plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Barclays Plc	Central governments or central banks	187,494	2	457	0	158,785	3	1	0	17.0%
	Regional governments or local authorities	911	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	5	5,709	8	3,583	5	4	29	0.0%
	Corporates	59,350	924	41,034	927	27,013	903	482	239	26.4%
	of which: SME	2,028	38	1,810	19	2,028	38	70	25	66.4%
	Retail	31,258	1,670	21,626	841	44,428	1,658	3,376	1,333	80.4%
	of which: SME	4,134	140	3,034	26	4,134	140	202	115	82.1%
	Secured by mortgages on immovable property	10,166	1,280	4,246	1,411	10,124	1,273	173	110	8.7%
	of which: SME	274	234	225	326	274	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										
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%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United Kingdom	Central governments or central banks	120,215	0	69	0	107,464	0	0	0	0.0%
	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	0.0%
	Multilateral Development Banks	153	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	831	4	589	6	425	4	0	0	0.0%
	Corporates	16,143	536	9,235	538	8,130	536	278	109	20.4%
	of which: SME	1,408	38	1,210	19	1,408	38	67	25	66.4%
	Retail	5,822	330	2,437	486	5,822	392	512	300	76.6%
	of which: SME	4,133	140	3,034	26	4,133	140	202	115	82.1%
	Secured by mortgages on immovable property	5,468	753	2,361	903	5,468	747	80	45	6.0%
	of which: SME	274	234	225	326	274	234	28	17	7.4%
	Items associated with particularly high risk	812	0	1,312	0	159	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					1,803	0	0	0	0.0%	
Other exposures					0	0	0	0	0.0%	
Standardised Total		151,463	1,623	16,489	1,933	129,329	1,679	871	454	27.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United States	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	6,256	41	22	1	1.3%
	of which: SME	10	0	9	0	10	0	0	0	0.0%
	Retail	22,222	1,263	16,895	385	36,935	1,199	2,778	994	82.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	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	692	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					0	0	0	0	0.0%	
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%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Barclays Plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
Germany	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	0	1,075	0	1,504	99	84	37	63.2%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	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	99	85	37	63.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
France	Central governments or central banks	19,700	0	0	0	17,938	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	27	0	5	0	27	0	0	0	0.0%
	Multilateral Development Banks	184	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	321	0	28	0	170	0	0	0	0.0%
	Corporates	2,363	36	1,381	47	1,203	36	11	5	13.8%
	of which: SME	1	0	0	0	1	0	0	0	0.0%
	Retail	3	0	2	0	3	0	0	0	3.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	751	124	269	98	751	124	37	31	24.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	16	0	39	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	23,364	161	1,735	145	20,092	161	48	36	22.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
Switzerland	Central governments or central banks	569	0	0	0	569	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	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%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	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%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk STA

Barclays Plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Italy	(mIn EUR, %)									
	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%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	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									
	Securitisation									
	Other exposures					0	0	0	0	0.0%
Standardised Total		1,898	8	755	12	726	8	0	0	0.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Japan	(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	72	0	30	0	25	0	0	0	0.0%
	Corporates	1,671	0	207	0	631	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%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	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%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
South Africa	(mIn EUR, %)									
	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%
	Retail	452	32	227	14	2	0	0	0	90.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	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%
	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		2,048	86	1,462	81	88	0	0	0	90.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Barclays Plc

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Luxembourg	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	26	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	603	2	464	32	32	30	95.6%
	of which: SME	74	0	74	0	74	0	0	0	0.0%
	Retail	3	0	2	0	3	0	0	0	85.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	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									
Securitisation										0.0%
Other exposures					2	0	0	0		0.0%
<b>Standardised Total</b>		<b>4,868</b>	<b>62</b>	<b>729</b>	<b>36</b>	<b>733</b>	<b>62</b>	<b>39</b>	<b>35</b>	<b>57.3%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Netherlands	Central governments or central banks	2,447	0	0	0	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%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	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									
Securitisation										0.0%
Other exposures					0	0	0	0		0.0%
<b>Standardised Total</b>		<b>3,801</b>	<b>5</b>	<b>1,058</b>	<b>5</b>	<b>849</b>	<b>5</b>	<b>8</b>	<b>1</b>	<b>17.8%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

# 2018 EU-wide Stress Test: Credit risk STA

Barclays Plc

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Barclays Plc	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	24.3%	198	0	0	0	34.9%	198	1	1	0	35.6%
	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	461	41.8%	26,380	1377	743	583	43.6%	26,345	1572	866	704	44.8%
	of which: SME	1,984	82	94	57	69.6%	1,945	121	125	89	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%
	of which: SME	3,954	320	369	258	80.5%	3,812	462	471	370	80.2%	3,687	587	566	472	80.4%
	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	253	254	19	18	7.1%	251	258	19	18	6.9%	244	265	19	18	6.8%
	Items associated with particularly high risk	178	0	0	0	0.0%	178	0	0	0	0.0%	178	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
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%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
United Kingdom	Central governments or central banks	107,464	0	0	0	1.3%	107,464	0	0	0	4.3%	107,464	0	0	0	5.9%
	Regional governments or local authorities	27	0	0	0	0.0%	27	0	0	0	1.5%	27	0	0	0	3.0%
	Public sector entities	31	0	0	0	0.0%	31	0	0	0	0.0%	31	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	423	2	2	1	18.3%	420	2	2	2	19.8%	418	11	3	2	23.7%
	Corporates	8,006	661	333	255	38.6%	7,878	789	414	333	42.2%	7,746	921	491	410	44.5%
	of which: SME	1,364	82	97	62	75.0%	1,325	121	132	98	81.1%	1,284	162	169	135	83.2%
	Retail	5,606	608	648	475	78.2%	5,436	778	781	610	78.4%	5,287	927	897	731	78.9%
	of which: SME	3,953	320	369	258	80.6%	3,811	462	471	370	80.2%	3,686	587	566	472	80.4%
	Secured by mortgages on immovable property	5,367	848	92	63	7.5%	5,269	945	98	72	7.6%	5,164	1050	106	81	7.7%
	of which: SME	255	254	19	18	7.1%	251	258	19	18	6.9%	244	265	19	18	6.8%
	Items associated with particularly high risk	159	0	0	0	0.0%	159	0	0	0	0.0%	159	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	1,803	0	0	0	0.6%	1,803	0	0	0	4.3%	1,803	0	0	0	5.5%	
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%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
United States	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	0	0	0	20.8%	3	0	0	0	20.8%
	Public sector entities	20	0	0	0	41.5%	19	1	0	0	39.7%	19	1	0	0	38.7%
	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	150	2	4	1	81.7%	149	3	5	2	72.0%	148	4	6	3	68.1%
	Corporates	6,240	57	58	33	58.1%	6,217	79	82	48	60.8%	6,194	102	99	66	65.0%
	of which: SME	10	0	0	0	0.0%	10	0	0	0	0.0%	10	0	0	0	0.0%
	Retail	35,628	2507	3,745	2,146	85.6%	34,718	3416	4,410	2,962	86.7%	33,996	4139	4,990	3,624	87.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	69	1	1	0	12.2%	68	2	1	0	12.1%	67	2	1	0	12.0%
	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	18	0	0	0	51.3%	18	0	0	0	44.6%	17	1	0	0	47.3%
	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	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	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%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Barclays Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		31,281	0	0	0	1.1%	31,281	0	0	0	23.0%	31,281	0	0	0	30.4%
Germany	Central governments or central banks	0	0	0	0	0.0%	0	0	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	0.0%
	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%
	Corporates	537	1	2	1	61.5%	536	3	3	2	61.4%	535	4	4	2	61.4%
	of which: SME	19	0	0	0	0.0%	19	0	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%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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	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	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%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		17,927	1	1	0	33.5%	17,925	3	2	1	33.9%	17,923	5	3	2	33.6%
France	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	27	0	0	0	78.7%	27	0	0	0	81.3%	27	0	0	0	81.3%
	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	169	1	0	0	6.4%	168	2	1	0	16.5%	167	3	1	1	19.4%
	Corporates	1,201	39	14	12	29.8%	1,198	42	15	13	30.3%	1,195	45	16	14	30.8%
	of which: SME	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail	3	0	0	0	59.6%	3	0	0	0	59.8%	3	1	0	0	59.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	735	140	38	32	22.9%	717	158	40	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	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	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	0	0	0.0%	
Standardised Total	20,071	182	54	44	24.4%	20,048	205	58	48	23.3%	20,023	230	62	51	22.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		569	0	1	0	40.0%	568	1	1	1	40.0%	567	3	2	1	40.0%
Switzerland	Central governments or central banks	0	0	0	0	0.0%	0	0	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	0.0%
	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	118	1	1	0	10.6%	117	2	1	0	16.4%	116	4	1	1	19.0%
	Corporates	312	7	2	2	28.6%	311	8	3	2	30.2%	310	9	3	3	31.5%
	of which: SME	17	0	0	0	0.0%	17	0	0	0	0.0%	17	0	0	0	0.0%
	Retail	10	0	0	0	61.3%	9	0	1	0	60.9%	9	1	1	0	60.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	94	93	8	8	8.1%	92	95	8	8	8.1%	90	97	9	8	8.1%
	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	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	80	0	0	0	0.0%	80	0	0	0	0.0%	80	0	0	0	0.0%	
Standardised Total	1,183	102	12	10	9.8%	1,177	108	14	11	10.6%	1,171	114	16	13	11.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Barclays Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)		34	0	0	0	0.0%	34	0	0	0	0.0%	34	0	0	0	0.0%
Italy	Central governments or central banks	0	0	0	0	0.0%	0	0	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	0.0%
	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	8	0	0	0	20.0%	8	0	0	0	20.3%	8	0	0	0	21.2%
	Corporates	674	11	12	9	82.8%	672	13	13	11	82.8%	670	15	15	12	82.7%
	of which: SME	4	0	0	0	0.0%	4	0	0	0	0.0%	4	0	0	0	0.0%
	Retail	0	0	0	0	52.0%	0	0	0	0	56.0%	0	0	0	0	57.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	8	0	0	0	7.8%	7	0	0	0	8.8%	7	0	0	0	9.1%
	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	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	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	0	0	0.0%	
Standardised Total	723	11	12	9	82.0%	721	13	13	11	81.4%	719	15	15	13	80.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)		5	0	0	0	26.5%	5	0	0	0	29.4%	5	0	0	0	30.4%
Japan	Central governments or central banks	0	0	0	0	0.0%	0	0	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	0.0%
	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	25	0	0	0	8.7%	25	0	0	0	17.2%	25	0	0	0	20.1%
	Corporates	62	0	0	0	32.5%	62	1	0	0	24.7%	61	1	0	0	25.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	60.5%	0	0	0	0	60.5%	0	0	0	0	60.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	4	0	0	0	7.8%	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	0.0%
	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	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	0	0	0.0%	
Standardised Total	97	0	0	0	17.6%	96	1	0	0	20.3%	96	1	0	0	21.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
South Africa	Central governments or central banks	0	0	0	0	0.0%	0	0	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	0.0%
	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	0	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	0	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%
	Retail	2	0	0	0	74.8%	2	0	0	0	69.7%	2	0	0	0	67.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	10	0	0	0	7.8%	10	0	0	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	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	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	0	0	0.0%	
Standardised Total	88	0	0	0	24.8%	88	1	0	0	19.6%	87	1	1	0	18.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Barclays Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Luxembourg	Central governments or central banks	0	0	0	0	26.6%	0	0	0	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	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	16	0	0	0	20.0%	16	1	0	0	22.3%	16	1	0	0	23.2%
	Corporates	458	37	35	32	86.6%	454	41	36	34	82.4%	451	44	38	35	79.4%
	of which: SME	74	0	0	0	0.0%	74	0	0	0	0.0%	74	0	0	0	0.0%
	Retail	3	0	0	0	78.5%	3	0	0	0	74.0%	3	0	0	0	71.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	169	33	6	5	15.8%	166	36	7	5	15.0%	162	39	7	6	14.2%
	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	2	0	0	0	26.6%	2	0	0	0	29.5%	2	0	0	0	30.5%
<b>Standardised Total</b>	<b>724</b>	<b>70</b>	<b>41</b>	<b>38</b>	<b>53.4%</b>	<b>717</b>	<b>78</b>	<b>43</b>	<b>39</b>	<b>50.7%</b>	<b>710</b>	<b>85</b>	<b>45</b>	<b>41</b>	<b>48.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Netherlands	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	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	7	0	0	0	23.7%	6	0	0	0	24.0%	6	0	0	0	24.1%
	Corporates	806	6	5	3	43.6%	803	9	8	4	44.7%	801	11	8	5	45.2%
	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	60.4%	3	0	0	0	60.4%	3	0	0	0	60.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	5.5%	0	0	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	0.0%
	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	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	0	0	0.0%
<b>Standardised Total</b>	<b>847</b>	<b>7</b>	<b>5</b>	<b>3</b>	<b>43.4%</b>	<b>844</b>	<b>9</b>	<b>8</b>	<b>4</b>	<b>44.4%</b>	<b>842</b>	<b>12</b>	<b>9</b>	<b>5</b>	<b>44.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

### 2018 EU-wide Stress Test: Credit risk STA

Barclays Plc

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Barclays Plc	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	1	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	0	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	1171	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	177	95	71.0%	1,827	238	270	183	76.7%	1,756	310	323	254	82.0%
	Retail	41,754	4332	7904	3,742	86.4%	40,001	6085	9,647	5,419	89.1%	38,643	7443	10,726	6,684	89.8%
	of which: SME	3,219	555	856	507	91.4%	3,286	988	1,299	910	92.0%	3,002	1272	1,508	1,179	92.7%
	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	11.1%
	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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	<b>243,092</b>	<b>7201</b>	<b>9,390</b>	<b>4,632</b>	<b>64.3%</b>	<b>240,215</b>	<b>10079</b>	<b>11,583</b>	<b>6,758</b>	<b>67.1%</b>	<b>238,044</b>	<b>12249</b>	<b>12,768</b>	<b>8,334</b>	<b>68.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
United Kingdom	Central governments or central banks	107,464	0	0	0	1.3%	107,464	0	0	0	4.3%	107,464	0	0	0	5.9%
	Regional governments or local authorities	27	0	0	0	0.0%	27	0	0	0	1.5%	27	0	0	0	3.0%
	Public sector entities	31	0	0	0	0.0%	31	0	0	0	0.0%	31	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	419	10	1	1	15.1%	413	16	5	3	20.8%	408	21	7	5	23.5%
	Corporates	7,903	764	652	452	59.2%	7,602	1065	859	656	61.6%	7,393	1274	952	790	62.0%
	of which: SME	1,313	134	188	105	78.8%	1,208	238	291	204	85.4%	1,136	310	349	282	90.9%
	Retail	5,352	861	1,297	756	87.8%	4,862	1,351	1,801	1,223	90.5%	4,540	1673	2,020	1,532	91.5%
	of which: SME	3,217	555	856	507	91.4%	3,284	988	1,300	910	92.1%	3,001	1272	1,509	1,179	92.7%
	Secured by mortgages on immovable property	5,327	888	140	90	10.1%	5,143	1071	160	110	10.3%	4,938	1276	176	135	10.6%
	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	159	0	0	0	0.0%	159	0	0	0	0.0%	159	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	1,803	0	0	0	0.6%	1,803	0	0	0	4.3%	1,803	0	0	0	5.5%
	Standardised Total	<b>128,486</b>	<b>2522</b>	<b>2,093</b>	<b>1,299</b>	<b>51.5%</b>	<b>127,506</b>	<b>3502</b>	<b>2,825</b>	<b>1,992</b>	<b>56.9%</b>	<b>126,764</b>	<b>4244</b>	<b>3,155</b>	<b>2,462</b>	<b>58.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
United States	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	0.0%
	International Organisations	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	74.7%
	of which: SME	10	0	0	0	0.0%	10	0	0	0	0.0%	10	0	0	0	0.0%
	Retail	34,869	3265	6,299	2,837	86.5%	33,771	4364	7,395	3,904	89.4%	32,884	5351	8,147	4,723	90.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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	0.0%
	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	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	0	0	0.0%
	Standardised Total	<b>41,378</b>	<b>3341</b>	<b>6,546</b>	<b>2,882</b>	<b>86.2%</b>	<b>40,140</b>	<b>4580</b>	<b>7,649</b>	<b>4,022</b>	<b>87.8%</b>	<b>39,205</b>	<b>5515</b>	<b>8,390</b>	<b>4,924</b>	<b>89.3%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
Germany	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	22.9%	2	0	0	0	25.6%	2	1	0	0	26.6%
	Corporates	537	2	3	1	58.5%	533	5	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%	19	0	0	0	0.0%
	Retail	1,374	189	287	132	70.1%	1,217	345	401	246	71.1%	1,076	487	483	350	71.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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	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	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	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%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
France	Central governments or central banks	17,933	5	5	2	49.6%	17,879	59	38	20	34.7%	17,875	63	24	22	34.9%
	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	27	0	0	0	78.8%	27	0	0	0	78.7%	27	0	0	0	78.7%
	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	167	3	1	1	7.3%	165	5	2	1	20.2%	163	7	3	3	23.3%
	Corporates	1,199	41	18	14	34.9%	1,191	49	23	18	35.9%	1,185	55	25	20	36.6%
	of which: SME	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail	3	0	1	0	68.7%	3	1	1	0	69.1%	3	1	1	1	69.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	727	148	40	33	22.3%	699	176	43	36	20.2%	672	203	45	38	19.7%
	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	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	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%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
Switzerland	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	0.0%
	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	117	2	1	0	12.2%	114	5	2	1	18.5%	111	9	3	2	21.4%
	Corporates	312	8	4	2	31.3%	307	12	6	5	39.6%	304	15	7	6	40.4%
	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%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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%
	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
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%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

Barclays Plc

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Italy	Central governments or central banks	34	0	0	0	0.0%	34	0	0	0	0.0%	34	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	0.0%
	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	8	0	0	0	23.0%	8	0	0	0	23.2%	8	0	0	0	24.6%
	Corporates	672	13	15	11	86.7%	666	19	21	16	85.1%	660	24	25	20	84.5%
	of which: SME	4	0	0	0	0.0%	4	0	0	0	0.0%	4	0	0	0	0.0%
	Retail	0	0	0	0	62.3%	0	0	0	0	66.1%	0	0	0	0	67.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	8	0	0	0	9.2%	7	0	0	0	10.1%	7	1	0	0	10.4%
	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	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	0	0	0.0%	
Standardised Total	721	13	16	11	85.5%	715	19	21	16	83.4%	709	25	25	20	82.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Japan	Central governments or central banks	5	0	0	0	26.5%	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	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	25	0	0	0	11.8%	25	0	0	0	18.8%	25	0	0	0	24.0%
	Corporates	62	0	0	0	22.3%	61	1	0	0	26.6%	61	1	1	1	28.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	69.6%	0	0	0	0	69.6%	0	0	0	0	69.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	4	0	0	0	9.7%	4	0	0	0	10.0%	4	0	0	0	10.1%
	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	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	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	0	0	0.0%	
Standardised Total	96	0	0	0	17.6%	96	1	1	0	21.6%	95	2	1	1	23.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
South Africa	Central governments or central banks	0	0	0	0	0.0%	0	0	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	0.0%
	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	0	0	0	0	0.0%	0	0	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	16.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	2	0	0	0	35.9%	2	0	0	0	73.2%	2	0	0	0	72.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	10	0	0	0	9.8%	10	1	0	0	10.0%	9	1	0	0	10.1%
	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	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	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	0	0	0.0%	
Standardised Total	88	1	1	0	26.2%	85	3	1	0	13.2%	84	4	1	1	18.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Barclays Plc

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Luxembourg	Central governments or central banks	0	0	0	0	26.6%	0	0	0	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	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	16	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	0	0	0	0.0%	74	0	0	0	0.0%	74	0	0	0	0.0%
	Retail	3	0	0	0	26.6%	2	1	1	0	73.6%	2	1	1	1	72.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	168	33	6	5	16.0%	165	37	7	6	15.2%	161	41	7	6	14.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	2	0	0	0	26.6%	2	0	0	0	29.5%	2	0	0	0	30.5%	
<b>Standardised Total</b>	<b>720</b>	<b>75</b>	<b>44</b>	<b>39</b>	<b>52.5%</b>	<b>706</b>	<b>89</b>	<b>51</b>	<b>44</b>	<b>49.1%</b>	<b>695</b>	<b>100</b>	<b>52</b>	<b>47</b>	<b>46.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Netherlands	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	0.0%
	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%	781	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%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	5.9%	0	0	0	0	6.0%	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	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	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	0	0	0.0%	
<b>Standardised Total</b>	<b>844</b>	<b>9</b>	<b>13</b>	<b>4</b>	<b>46.8%</b>	<b>827</b>	<b>27</b>	<b>16</b>	<b>11</b>	<b>42.5%</b>	<b>821</b>	<b>33</b>	<b>20</b>	<b>14</b>	<b>42.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Securitisations

Barclays Plc

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

## 2018 EU-wide Stress Test: Risk exposure amounts

Barclays Plc

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	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
<b>Total risk exposure amount</b>	<b>352,871</b>	<b>353,152</b>	<b>354,384</b>	<b>360,086</b>	<b>361,900</b>	<b>408,491</b>	<b>442,077</b>	<b>433,792</b>



## 2018 EU-wide Stress Test: Capital

Barclays Plc

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	13,918	13,882	13,256	11,773	11,643	14,104	12,162	12,013
	A.2.1	9,931	9,931	9,931	9,931	9,931	9,931	9,931	9,931
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	-22	-31	-25
	A.2.4	3,988	3,951	3,326	1,843	1,712	4,195	2,263	2,108
	A.2.4.1			0	0	0	22	28	21
	A.3	60,765	60,956	61,399	61,048	61,634	49,265	45,054	43,820
	A.4	14,947	14,877	14,463	12,429	11,030	17,117	13,774	12,515
	A.4.1	16,084	16,129	15,951	14,135	12,697	18,076	15,653	13,916
	A.4.2	-1	122	89	212	286	1,072	1,153	1,098
	A.4.3	-1,137	-1,374	-1,576	-1,919	-1,953	-2,030	-3,032	-2,498
	A.4.3.1			-117	-89	-105	-86	-1,072	-1,155
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	352,871	353,152	354,384	360,086	361,900	408,491	442,077	433,792
	B.1	0	0	0	0	0	0	0	0
	B.2		272	-171	-153	-126	4,357	4,098	3,012
CAPITAL RATIOS (%) Transitional period	C.1	13.28%	13.32%	13.59%	13.69%	13.82%	8.52%	7.37%	7.28%
	C.2	17.22%	17.25%	17.33%	16.96%	17.04%	11.93%	10.10%	10.03%
	C.3	21.46%	21.46%	21.42%	20.41%	20.09%	16.08%	13.19%	12.90%
Fully loaded CAPITAL	D.1	46,847	45,691	46,889	48,153	49,067	28,299	26,538	27,619
	D.2	56,778	55,621	56,820	58,084	58,998	38,208	36,437	37,524
	D.3	72,861	71,872	72,859	72,431	71,980	57,355	53,243	52,538
CAPITAL RATIOS (%) Fully loaded	E.1	13.28%	12.94%	13.23%	13.37%	13.56%	6.93%	6.00%	6.37%
	E.2	16.09%	15.75%	16.03%	16.13%	16.30%	9.35%	8.24%	8.65%
	E.3	20.65%	20.35%	20.56%	20.12%	19.89%	14.04%	12.04%	12.11%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G			12,778	12,111	11,442	12,778	12,111	11,442
	G.1			0	0	0	10,116	10,116	10,116
	H.1	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	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	4.79%	4.81%	4.84%	4.81%	4.86%	3.88%	3.55%	3.46%
	H.4	4.48%	4.39%	4.49%	4.59%	4.66%	3.02%	2.88%	2.96%
	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
Transitional combined buffer requirements (%)	P.2	0.00%	0.00%	0.50%	0.50%	0.50%	0.00%	0.00%	0.00%
	P.3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.4	1.00%	1.00%	1.13%	1.50%	1.50%	1.13%	1.50%	1.50%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	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		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
<b>Net interest income</b>	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
<b>Dividend income</b>	54	54	54	54	40	40	40
<b>Net fee and commission income</b>	7,652	7,652	7,652	7,652	6,121	6,121	6,121
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	3,125	4,065	4,065	4,065	293	3,048	3,048
<b>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</b>					-14		
<b>Other operating income not listed above, net</b>	1,234	-249	-249	-249	-702	-249	-249
<b>Total operating income, net</b>	23,503	21,694	21,607	20,946	15,185	18,154	17,401
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-2,618	-1,961	-2,005	-1,648	-10,986	-4,678	-2,381
<b>Other income and expenses not listed above, net</b>	-16,740	-15,383	-15,404	-15,425	-19,418	-15,238	-14,229
<b>Profit or (-) loss before tax from continuing operations</b>	4,146	4,349	4,199	3,873	-15,219	-1,762	792
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-2,516	-1,237	-1,192	-1,094	4,595	558	-208
<b>Profit or (-) loss after tax from discontinued operations</b>	-2,473						
<b>Profit or (-) loss for the year</b>	<b>-843</b>	<b>3,112</b>	<b>3,007</b>	<b>2,778</b>	<b>-10,624</b>	<b>-1,204</b>	<b>584</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	880	2,022	2,029	2,032	0	0	0
<b>Attributable to owners of the parent net of estimated dividends</b>	-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

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

Barclays Plc

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

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018</b>	<b>Impact on Additional Tier 1 and Tier 2 mln EUR</b>
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

<b>Realised losses 01 January to 30 June 2018</b>	<b>mln EUR</b>
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 exposures<sup>1</sup>

Barclays Plc

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
		Of which: defaulted					
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>65,725</b>	<b>0</b>	<b>19</b>	<b>13</b>	<b>0</b>	<b>13</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>778,862</b>	<b>1,972</b>	<b>7,053</b>	<b>5,851</b>	<b>1,905</b>	<b>3,405</b>	<b>2,340</b>
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
<b>DEBT INSTRUMENTS other than HFT</b>	<b>844,587</b>	<b>1,972</b>	<b>7,073</b>	<b>5,864</b>	<b>1,905</b>	<b>3,418</b>	<b>2,340</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>370,045</b>		<b>1,766</b>	<b>1,766</b>	<b>61</b>	<b>28</b>	<b>9</b>

<sup>1</sup> 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

<sup>2</sup> 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)

<sup>3</sup> 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 exposures<sup>1</sup>

Barclays Plc

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>4,663</b>	<b>2,006</b>	<b>903</b>	<b>617</b>	<b>2,200</b>
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
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,663</b>	<b>2,006</b>	<b>903</b>	<b>617</b>	<b>2,200</b>
<b>Loan commitments given</b>	<b>599</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>39</b>

<sup>1</sup> 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