



Spring 2020 EU-wide Transparency Exercise

Bank Name	Barclays Plc
LEI Code	G5GSEF7VJP5I7OUK5573
Country Code	GB

Spring 2020 EU-wide Transparency Exercise

Key Metrics
Barclays Plc

(mln GBP, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	41,878	40,814	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	40,746	39,688	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	53,369	52,242	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	52,236	51,116	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	66,099	63,642	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	65,087	62,628	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	313,231	294,995	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	313,116	294,880	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.37%	13.84%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.01%	13.46%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.04%	17.71%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.68%	17.33%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.10%	21.57%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.79%	21.24%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,236,211	1,127,385	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.32%	4.63%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

Spring 2020 EU-wide Transparency Exercise

Leverage ratio Barclays Plc

(mln GBP, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	53,369	52,242	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	51,476	50,428	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,236,211	1,127,385	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,235,079	1,126,259	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.3%	4.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.2%	4.5%	C 47.00 (r330,c010)	

Spring 2020 EU-wide Transparency Exercise

Capital

Barclays Plc

(mln GBP, %)			As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	66,099	63,642	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	41,878	40,814	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,478	4,544	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	43,094	43,044	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	5,974	3,796	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	981	974	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3,369	-2,488	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,063	-8,109	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-315	-479	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-2,034	-1,594	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1,133	1,126	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,133	1,126	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,491	11,428	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	10,730	10,741	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	761	687	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	53,369	52,242	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	12,730	11,400	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	10,807	9,737	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	156	129	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	1,766	1,534	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	313,231	294,995	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	115	115	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.37%	13.84%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.04%	17.71%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.10%	21.57%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,746	39,688	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.01%	13.46%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,133	1,126	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-121	-113	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	115	115	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

Spring 2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Barclays Plc

(mln GBP, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	197,619	184,542	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	65,083	61,363	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	119,540	110,313	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	30,393	29,127	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	4,051	2,503	C 02.00 (R640, c010)
Settlement risk	140	277	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	6,174	6,899	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	32,394	30,691	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	15,057	12,468	C 02.00 (R530, c010)
Of which IMA	16,717	17,727	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	2,582	1,854	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 + C 02.00 (R10, c010)
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	42,460	40,956	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	42,460	40,956	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010)
Total	313,231	294,995	

Spring 2020 EU-wide Transparency Exercise

P&L
Barclays Plc

(mln GBP)	As of 30/09/2019	As of 31/12/2019
Interest income	11,297	15,271
Of which debt securities income	750	984
Of which loans and advances income	9,304	12,424
Interest expenses	4,368	5,993
(Of which deposits expenses)	1,491	2,290
(Of which debt securities issued expenses)	1,748	1,960
(Expenses on share capital repayable on demand)	0	0
Dividend income	76	76
Net Fee and commission income	5,120	6,779
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	478	741
Gains or (-) losses on financial assets and liabilities held for trading, net	2,294	2,941
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1,367	1,777
Gains or (-) losses from hedge accounting, net	109	90
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-105	-162
TOTAL OPERATING INCOME, NET	16,267	21,521
(Administrative expenses)	8,771	11,807
(Depreciation)	1,113	1,487
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	1,790	2,055
(Commitments and guarantees given)	0	0
(Other provisions)	1,790	2,055
Of which pending legal issues and tax litigation ¹	0	270
Of which restructuring ¹	0	120
(Increases or (-) decreases of the fund for general banking risks, net) ²	n.a.	n.a.
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,389	1,911
(Financial assets at fair value through other comprehensive income)	-1	1
(Financial assets at amortised cost)	1,389	1,910
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	28	35
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	47	80
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	5	5
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,228	4,311
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,419	3,321
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,419	3,321
Of which attributable to owners of the parent	2,381	3,241

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

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Spring 2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Barclays Plc

(mln GBP)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	157,863	0	0	0	151,237	0	0	0	IAS 1.54 (i)	
Financial assets held for trading	414,327	68,468	337,163	8,697	348,302	70,836	272,047	5,419	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	150,854	5,663	142,399	2,791	122,832	6,338	112,420	4,073	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	10,079	4,666	90	5,323	8,935	3,996	87	4,853	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	74,966	28,771	45,904	291	65,863	18,868	46,565	429	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	458,343	0	0	0	420,044	0	0	0	IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	171	0	171	0	174	0	174	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	0	0	0	0	IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	24,051	0	0	0	21,671	0	0	0		
TOTAL ASSETS	1,290,655	0	0	0	1,139,058	0	0	0	IAS 1.9(a), IG 6	

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

(mln GBP)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	73,638	12	0	-6	0	0	63,409	815	0	-6	-2	0	Annex V. Part 1.31, 44(b)
	Loans and advances	281	0	0	0	0	0	624	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	12,954	110	0	-1	-5	0	17,600	161	0	-4	-5	0	Annex V. Part 1.31, 44(b)
	Loans and advances	402,876	40,623	8,526	-726	-2,530	-3,486	362,517	38,138	8,020	-722	-2,390	-3,270	Annex V. Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

Spring 2020 EU-wide Transparency Exercise

Breakdown of liabilities

Barclays Plc

(mln GBP)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	332,930	268,963	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	232,308	204,611	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	642,713	585,106	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	335	259	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	6	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,308	3,108	IAS 37.10; IAS 1.54(l)
Tax liabilities	720	330	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	10,826	10,938	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,223,148	1,073,316	IAS 1.9(b);IG 6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

(mln GBP)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		283,529	229,204	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	24,761	16,277	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	24,976	23,742	Annex V.Part 1.31
Deposits	Central banks	35,627	29,917	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	35	66	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	14,675	15,305	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,694	2,333	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	73,327	56,342	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,775	5,431	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	218,654	185,632	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	26,544	31,659	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	153,525	156,331	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	111,839	125,746	ECB/2013/33 Annex 2.Part 2.9.1
	Households	193,051	194,041	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	155,448	158,305	Annex V.Part 1.42(f), 44(c)
Debt securities issued		152,326	136,874	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		19,435	18,156	Annex V.Part 1.37
Other financial liabilities		33,837	15,276	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,208,287	1,058,940	

Spring 2020 EU-wide Transparency Exercise
Market Risk
Barclays Plc

	SA		IM										IM		IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND		ALL PRICE RISKS CAPITAL CHARGE		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT		ALL PRICE RISKS CAPITAL CHARGE		TOTAL RISK EXPOSURE AMOUNT				
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min GBP)	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019																	As of 31/12/2019				
Traded Debt Instruments	8,515	7,060	409	154	1,114	498						456	171	1,101	490									
Of which: General risk	1,101	1,133	190	70	712	296						251	106	703	308									
Of which: Specific risk	7,413	5,927	219	84	402	202						205	64	398	182									
Equities	5,104	4,289	141	42	251	154						89	42	174	115									
Of which: General risk	276	607	141	42	251	154						89	42	174	115									
Of which: Specific risk	3,252	2,789	0	0	0	0						0	0	0	0									
Foreign exchange risk	521	457	80	37	344	149						81	42	265	155									
Commodities risk	0	0	26	7	42	13						22	5	22	7									
Total	14,140	11,807	328	148	839	545	170	136	0	0	0	16,717	330	171	792	655	185	296	0	0	0	17,727		

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Credit Risk - Standardised Approach
Barclays PLC

Standardised Approach									
As of 30/09/2019				As of 31/12/2019					
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(mBtB, %)									
Consolidated data	Central governments or central banks	194,877	194,085	530		160,926	169,858	94	
	Regional governments or local authorities	1,533	1,493	49		10,049	9,956	1,481	
	Public sector entities	8,233	7,988	274		8,201	8,230	352	
	Multilateral Development Banks	8,003	8,003	3		8,232	8,232	1	
	International Organisations	803	803	0		798	798	0	
	Institutions	27,935	27,744	2,177		25,926	25,640	2,128	
	Corporates	73,182	39,351	37,834		69,205	35,944	34,395	
	of which: SME	5,480	2,182	2,010		3,490	1,876	1,724	
	Retail	113,873	30,707	23,629		106,658	29,439	22,079	
	of which: SME	3,877	817	612		3,394	743	557	
	Secured by mortgages on immovable property	9,617	9,532	3,719		9,165	9,091	3,552	
	of which: SME	203	203	189		175	173	160	
	Exposures in default	3,903	1,698	1,934	1,738	3,294	1,739	1,932	1,704
	Items associated with particularly high risk	2,244	1,642	2,462		1,529	1,521	2,282	
	Covered bonds	1,473	1,473	149		1,766	1,766	184	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,098	1,098	2,345		998	998	2,494		
Other exposures	4,033	4,033	1,908		4,234	4,234	1,768		
Standardised Total ³	441,197	330,439	76,803	3,318	411,500	306,847	72,743	3,124	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

³ Standardised Total does not include the Securitisation position.

Standardised Approach									
As of 30/09/2019				As of 31/12/2019					
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(mBtB, %)									
UNITED KINGDOM	Central governments or central banks	132,650	141,857	23		115,298	124,061	18	
	Regional governments or local authorities	54	13	0		7,436	7,357	1,471	
	Public sector entities	84	80	16		873	805	161	
	Multilateral Development Banks	341	341	0		348	348	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,180	6,885	427		6,663	6,595	230	
	Corporates	16,376	7,389	7,157		16,953	7,747	7,520	
	of which: SME	2,499	1,174	1,015		2,465	1,175	1,025	
	Retail	13,818	6,373	4,799		12,540	6,186	4,639	
	of which: SME	3,165	757	567		3,071	684	513	
	Secured by mortgages on immovable property	4,584	4,570	1,787		4,464	4,459	1,747	
	of which: SME	174	174	163		161	159	146	
	Exposures in default	1,168	923	1,030	238	1,046	807	851	225
	Items associated with particularly high risk	1,663	1,060	1,590		688	680	1,021	
	Covered bonds	498	498	50		682	682	68	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	40	39	96		39	38	70		
Other exposures	3,795	3,795	1,862		3,719	3,719	1,522		
Standardised Total ³				589				545	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

³ Standardised Total does not include the Securitisation position.

Standardised Approach									
As of 30/09/2019				As of 31/12/2019					
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(mBtB, %)									
UNITED STATES	Central governments or central banks	10,222	10,222	1		9,469	9,469	1	
	Regional governments or local authorities	2	2	0		63	49	10	
	Public sector entities	126	81	16		3	3	3	
	Multilateral Development Banks	3,403	3,403	0		3,324	3,324	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,101	9,105	470		7,173	7,171	462	
	Corporates	22,393	10,937	10,433		18,361	7,923	7,447	
	of which: SME	45	23	21		45	34	33	
	Retail	92,983	21,210	15,908		89,379	20,277	15,208	
	of which: SME	1	1	1		1	0	0	
	Secured by mortgages on immovable property	53	53	19		52	52	18	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1,422	189	205	1,232	1,536	286	349	1,198
	Items associated with particularly high risk	545	545	818		619	619	928	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	9	9	23		8	8	21		
Other exposures	20	20	20		45	45	45		
Standardised Total ³				2,247				2,127	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

³ Standardised Total does not include the Securitisation position.

Standardised Approach									
As of 30/09/2019				As of 31/12/2019					
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(mBtB, %)									
GERMANY	Central governments or central banks	6,414	6,416	0		2,897	2,898	0	
	Regional governments or local authorities	1,287	1,287	0		2,122	2,122	0	
	Public sector entities	5,041	4,879	0		4,816	4,816	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,802	2,804	82		2,690	2,692	71	
	Corporates	927	533	499		1,063	673	634	
	of which: SME	14	9	8		9	3	3	
	Retail	2,106	1,774	1,330		1,819	1,693	1,270	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	56	56	52		5	5	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	79	45	53	31	59	28	37	27
	Items associated with particularly high risk	0	0	0		12	12	18	
	Covered bonds	75	75	7		71	71	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	11	11	11		11	11	11		
Standardised Total ³				68				64	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

³ Standardised Total does not include the Securitisation position.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach
Barclays PLC

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min GBP, %)									
FRANCE	Central governments or central banks	17,144	17,227	0		15,877	16,199	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1,511	1,521	31		1,488	1,494	32	
	Multilateral Development Banks	273	273	0		257	257	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,627	3,416	98		3,109	2,774	77	
	Corporates	1,949	1,946	888		1,519	692	633	
	of which: SME	71	20	20		46	28	30	
	Retail	167	4	1		158	1	1	
	of which: SME	5	1	1		0	0	0	
	Secured by mortgages on immovable property	675	674	243		557	556	199	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	76	36	36	15	107	52	56	29
	Items associated with particularly high risk	0	0	0		10	10	15	
	Covered bonds	402	402	40		421	421	49	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ³					29			35	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min GBP, %)									
SWITZERLAND	Central governments or central banks	521	521	0		413	413	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		12	6	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	58	58	0		48	48	0	
	Institutions	88	98	22		130	136	29	
	Corporates	1,046	465	415		1,002	401	333	
	of which: SME	26	7	6		21	12	10	
	Retail	154	4	3		25	3	2	
	of which: SME	37	1	1		0	0	0	
	Secured by mortgages on immovable property	145	145	61		147	147	61	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	22	12	13	10	21	11	12	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	84	84	1		93	93	9		
Standardised Total ³					18			11	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min GBP, %)									
JAPAN	Central governments or central banks	1,719	1,719	337		4,532	4,532	7	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,158	1,159	40		1,297	1,297	43	
	Corporates	751	722	722		221	213	213	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	7	7	10		6	6	10	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		26	26	26		
Standardised Total ³					0			0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min GBP, %)									
ITALY	Central governments or central banks	6,153	6,153	3		5,423	5,423	2	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	13	10	10		7	7	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	66	56	38		60	50	36	
	Corporates	1,608	704	685		1,493	627	588	
	of which: SME	0	0	0		0	0	0	
	Retail	3	1	1		1	1	0	
	of which: SME	1	1	1		1	1	0	
	Secured by mortgages on immovable property	154	116	41		14	14	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	17	26	7	104	61	61	43
	Items associated with particularly high risk	11	11	17		12	12	17	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	26	26	5		19	19	6		
Standardised Total ³					51			52	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise
Credit Risk - Standardised Approach
Barclays PLC

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min CBP, %)									
LUXEMBOURG	Central governments or central banks	0	0	0		1	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	3,551	3,551	0		3,300	3,300	0	
	International Organisations	703	703	0		711	711	0	
	Institutions	20	21	4		39	41	0	
	Corporates	1,083	1,242	1,243		2,223	1,682	1,684	
	of which: SME	322	137	132		148	100	100	
	Retail	22	0	0		50	8	6	
	of which: SME	5	0	0		39	8	6	
	Secured by mortgages on immovable property	117	117	41		91	91	32	
	of which: SME	1	1	1		1	1	0	
	Exposures in default	32	14	18	13	17	4	6	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	18	18	44		18	18	45		
Other exposures	1	1	0		1	1	0		
Standardised Total ³				21				21	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min CBP, %)									
NETHERLANDS	Central governments or central banks	488	488	0		466	466	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	733	733	147		547	547	109	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	359	289	58		309	303	61	
	Corporates	2,270	1,126	1,112		2,199	1,034	980	
	of which: SME	92	53	53		59	40	40	
	Retail	4	0	0		0	0	0	
	of which: SME	4	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	33	19	24	7	46	31	42	7
	Items associated with particularly high risk	0	0	0		73	73	109	
	Covered bonds	136	136	14		127	127	13	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		1	1	1		
Standardised Total ³				12				11	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min CBP, %)									
CAYMAN ISLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	7	7	1		33	33	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6,874	5,868	5,868		6,734	5,833	5,830	
	of which: SME	229	61	61		38	28	28	
	Retail	64	9	7		50	7	5	
	of which: SME	75	9	7		44	7	5	
	Secured by mortgages on immovable property	114	114	41		95	95	35	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	16	13	17	3	11	8	9	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ³				6				7	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Barclays Plc

As of 31/12/2019

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost															
[0 - 3M [Finland	194	58	194	0	0	0	61	1,199	58	255	0	0			
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y [0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y [356	356	0	0	0	356	0	0	0	0	0	0			
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		550	414	194	0	356	0	61	1,199	58	255	0	0			
[0 - 3M [France	1,180	137	1,108	0	72	77	1,402	137	1,141	0	0				
[3M - 1Y [		144	144	0	125	19	0	0	0	0	3	0		
[1Y - 2Y [		376	376	0	340	37	0	0	0	0	6	0		
[2Y - 3Y [		126	126	0	100	26	0	0	0	0	4	0		
[3Y - 5Y [		327	327	0	327	0	0	0	0	0	0	0		
[5Y - 10Y [		479	479	0	479	0	0	0	0	0	0	0		
[10Y - more		328	328	0	328	0	0	0	0	0	0	0				
Total		2,960	1,917	1,108	0	1,699	153	77	1,402	137	1,141	13		0		
[0 - 3M [Germany	1,545	811	783	0	676	4,250	11,162	1,124	1,141	13	0				
[3M - 1Y [		43	43	0	43	0	0	0	0	0	0	0		
[1Y - 2Y [		265	265	0	265	0	0	0	0	0	0	0		
[2Y - 3Y [		63	63	0	63	0	0	0	0	0	0	0		
[3Y - 5Y [		44	44	0	44	0	0	0	0	0	0	0		
[5Y - 10Y [		522	522	0	522	0	0	0	0	0	0	0		
[10Y - more		53	53	0	53	0	0	0	0	0	0	0				
Total		2,533	1,799	783	0	1,075	676	4,250	11,162	1,124	1,141	13				
[0 - 3M [Croatia	1	1	1	0	0	0	0	0	76	353	0	0			
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0				
Total		1	1	1	0	0	0	0	0	76	353	0	0			
[0 - 3M [Greece	96	48	96	0	0	61	3,404	5	2,766	0	0				
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0				
Total		96	48	96	0	0	0	61	3,404	5	2,766	0		0		
[0 - 3M [Hungary	31	28	31	0	0	0	0	0	0	0	0				
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0				
Total		31	28	31	0	0	0	0	0	0	0	0				
[0 - 3M [Ireland	198	95	198	0	0	18	1,099	0	0	0	0				
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [		23	23	0	23	0	0	0	0	0	0	0		
[10Y - more		247	247	0	247	0	0	0	0	0	0	0				
Total		468	365	198	0	270	0	18	1,099	0	0	0				
[0 - 3M [Italy	2,044	0	2,044	0	0	2,010	4,640	320	583	0	0				
[3M - 1Y [		421	421	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		933	933	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [		1,672	1,672	0	1,672	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0				
Total		5,071	3,027	2,044	0	1,672	1,355	2,010	4,640	320	583	0				
[0 - 3M [Latvia	5	5	5	0	0	12	132	0	0	0	0				
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0				
Total		5	5	5	0	0	0	12	132	0	0	0				

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Barclays Plc

As of 31/12/2019

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Japan	5,562	4,480	2,118	0	3,184	259	15	557	12	217	0	0			
[3M - 1Y [		2,380	2,380	0	0	1,278	1,102	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		7,942	6,860	2,118	0	4,461	1,360	15	557	12	217	0	0		199	
[0 - 3M [U.S.	14,224	14,219	13,991	0	228	5	80	395	56	118	988		0	
[3M - 1Y [2,107	2,107	0	0	1,955	152	0	0	0	0	540		0	
[1Y - 2Y [	4,166		4,166	0	0	4,166	0	0	0	0	0	184	0		
[2Y - 3Y [	1,581		1,581	0	0	1,581	0	0	0	0	0	412	0		
[3Y - 5Y [	2,425		2,425	0	0	2,209	216	0	0	0	0	93	0		
[5Y - 10Y [	5,060		5,060	0	0	5,060	0	0	0	0	0	0	0		
[10Y - more	1,574		1,574	2	2	1,473	99	0	0	0	0	0	0			
Total	31,137		31,132	13,991	2	16,672	472	80	395	56	118	2,217	0	1,077		
[0 - 3M [China		65	58	8	0	0	57	57	5,309	81	5,687	0	0		
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		20	20	0	0	20	0	0	0	0	0	0	0			
Total		85	78	8	0	20	57	57	5,309	81	5,687	0	0	33		
[0 - 3M [Switzerland	0	0	0	0	0	0	36	6,867	243	16,849	0	0		
[3M - 1Y [76	76	0	0	76	0	0	0	0	0	0	0		
[1Y - 2Y [	131		131	0	0	131	0	0	0	0	0	0	0		
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0			
Total	208		208	0	0	208	0	36	6,867	243	16,849	0	0	7		
[0 - 3M [Other advanced economies non EEA		175	93	163	0	0	11	19	87	12	396	0	0		
[3M - 1Y [85	85	0	0	85	0	0	0	0	0	0	0		
[1Y - 2Y [		44	44	0	0	44	0	0	0	0	0	0	0	
[2Y - 3Y [		30	30	0	0	30	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		84	84	0	0	84	0	0	0	0	0	0	0	
[10Y - more		37	37	0	0	37	0	0	0	0	0	0	0			
Total		454	372	163	0	279	11	19	87	12	396	0	0	30		
[0 - 3M [Other Central and eastern Europe countries non EEA	233	86	233	0	0	0	0	0	0	0	0	0		
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0			
Total	233		86	233	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Middle East		183	169	183	0	0	0	0	0	61	1,309	0	0		
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		120	120	0	0	0	120	0	0	0	0	0	0	
[5Y - 10Y [		111	111	0	0	111	0	0	0	0	0	287	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		414	400	183	0	0	232	0	0	61	1,309	287	0	18		
[0 - 3M [Latin America and the Caribbean	593	476	593	0	0	0	44	73	44	73	0	0		
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0			
Total	593		476	593	0	0	0	44	73	44	73	0	0	0		

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Barclays Plc

As of 31/12/2019

		Direct exposures														Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	161	49	161	0	0	0	0	0	0	0	0	0	0	0	1
[3M - 1Y [		34	34	0	0	0	34	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		196	83	161	0	0	34	0	0	0	0	0	0	0	0	
[0 - 3M [Others	287	175	287	0	0	0	0	3	369	20	410	0	0	0	230
[3M - 1Y [		46	46	0	0	46	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		38	38	0	0	38	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		227	227	0	0	227	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		598	485	287	0	311	0	3	369	20	410	0	0	0		

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Barclays Plc

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted						Of which: defaulted						
(mln GBP)														
Debt securities (including at amortised cost and fair value)	92,023	0	0	0	12	0	0	87,373	0	0	0	17	0	0
Central banks	1,476	0	0	0	0	0	0	1,078	0	0	0	0	0	0
General governments	63,834	0	0	0	3	0	0	57,010	0	0	0	6	0	0
Credit institutions	19,310	0	0	0	3	0	0	18,622	0	0	0	2	0	0
Other financial corporations	6,072	0	0	0	5	0	0	6,864	0	0	0	5	0	0
Non-financial corporations	1,331	0	0	0	0	0	0	3,798	0	0	0	3	0	0
Loans and advances (including at amortised cost and fair value)	757,320	2,423	9,111	8,689	3,244	3,498	3,642	677,572	1,797	8,226	8,181	3,106	3,277	3,200
Central banks	167,061	0	0	0	0	0	0	159,850	0	0	0	0	0	0
General governments	10,890	1	0	0	2	0	0	11,053	0	0	0	0	0	0
Credit institutions	49,293	0	18	18	3	1	0	37,414	0	0	0	3	0	0
Other financial corporations	219,516	814	51	42	98	9	27	164,660	337	106	106	83	18	21
Non-financial corporations	93,212	504	2,940	2,598	399	559	1,296	87,923	345	2,346	2,326	400	557	950
of which: small and medium-sized enterprises at amortised cost	13,357	33	1,259	1,259	115	175	752	13,158	25	1,213	1,213	117	178	705
Households	217,348	1,104	6,102	6,031	2,742	2,929	2,318	216,672	1,114	5,775	5,749	2,620	2,702	2,229
DEBT INSTRUMENTS other than HFT	849,343	2,423	9,111	8,689	3,256	3,498	3,642	764,945	1,797	8,227	8,181	3,123	3,277	3,200
OFF-BALANCE SHEET EXPOSURES	376,629		794	786	271	51	39	364,885		936	936	266	57	27

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Barclays Plc

	As of 30/09/2019					As of 31/12/2019					
	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 ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		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			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln GBP)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,491	2,195	737	467	1,541	3,234	1,888	659	439	1,443	1,443
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	3	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	0	7	7	0	0
Non-financial corporations	1,816	1,139	203	181	811	1,700	890	203	182	745	745
of which: small and medium-sized enterprises at amortised cost	333	331	35	34	199	325	323	39	39	188	188
Households	1,671	1,056	533	285	730	1,534	998	449	251	698	698
DEBT INSTRUMENTS other than HFT	3,491	2,195	737	467	1,541	3,234	1,888	659	439	1,443	1,443
Loan commitments given	424	116	0	0	27	425	150	0	0	16	16

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Barclays Plc

(mln GBP)	As of 30/09/2019					As of 30/12/2019				
	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	4,509	488	4,505	54	0	4,319	465	4,315	52	0
B Mining and quarrying	3,323	156	3,190	85	0	2,826	115	2,801	70	0
C Manufacturing	9,429	182	9,429	72	0	9,356	107	8,738	69	0
D Electricity, gas, steam and air conditioning supply	2,411	113	2,411	8	0	2,157	120	2,157	21	0
E Water supply	1,082	25	1,082	2	0	944	5	944	5	0
F Construction	2,902	66	2,816	41	0	2,965	46	2,877	44	0
G Wholesale and retail trade	8,263	437	8,108	165	0	7,117	283	7,117	156	0
H Transport and storage	2,557	91	2,556	68	0	2,217	91	2,177	68	0
I Accommodation and food service activities	3,240	125	3,240	38	0	3,158	151	3,158	37	0
J Information and communication	5,425	48	5,409	36	0	5,131	42	5,052	38	0
K Financial and insurance activities	55	0	55	1	0	123	0	123	0	0
L Real estate activities	27,513	510	22,247	119	0	28,012	362	21,218	100	0
M Professional, scientific and technical activities	5,294	92	5,031	66	0	4,625	74	4,389	64	0
N Administrative and support service activities	6,720	247	6,176	119	0	6,039	240	5,714	138	0
O Public administration and defence, compulsory social security	788	0	671	1	0	311	6	182	1	0
P Education	4,177	97	2,395	17	0	3,831	53	2,197	19	0
Q Human health services and social work activities	3,790	192	3,754	29	0	3,052	124	2,992	33	0
R Arts, entertainment and recreation	1,012	32	1,012	11	0	1,000	24	1,000	12	0
S Other services	722	38	714	25	0	739	39	733	28	0
Loans and advances	93,212	2,940	84,801	958	0	87,922	2,346	77,886	956	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.