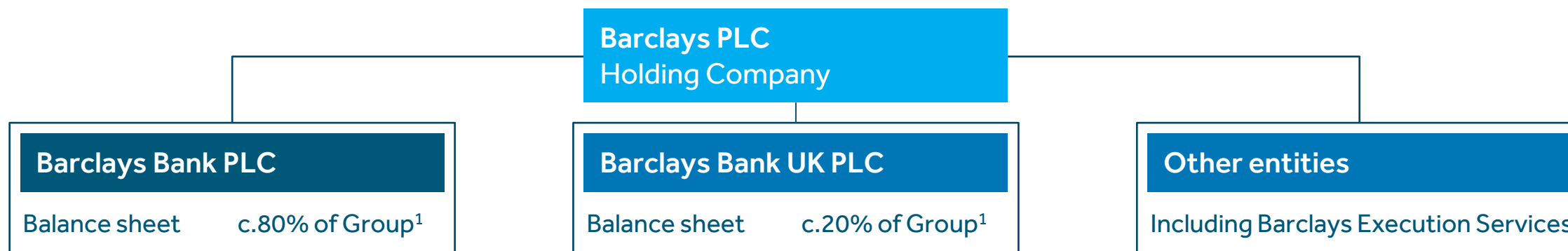




**FY24 Barclays Bank PLC client information
Summary of existing disclosure**

Barclays legal entity structure

Barclays Bank PLC is a key legal entity of the Barclays PLC Group



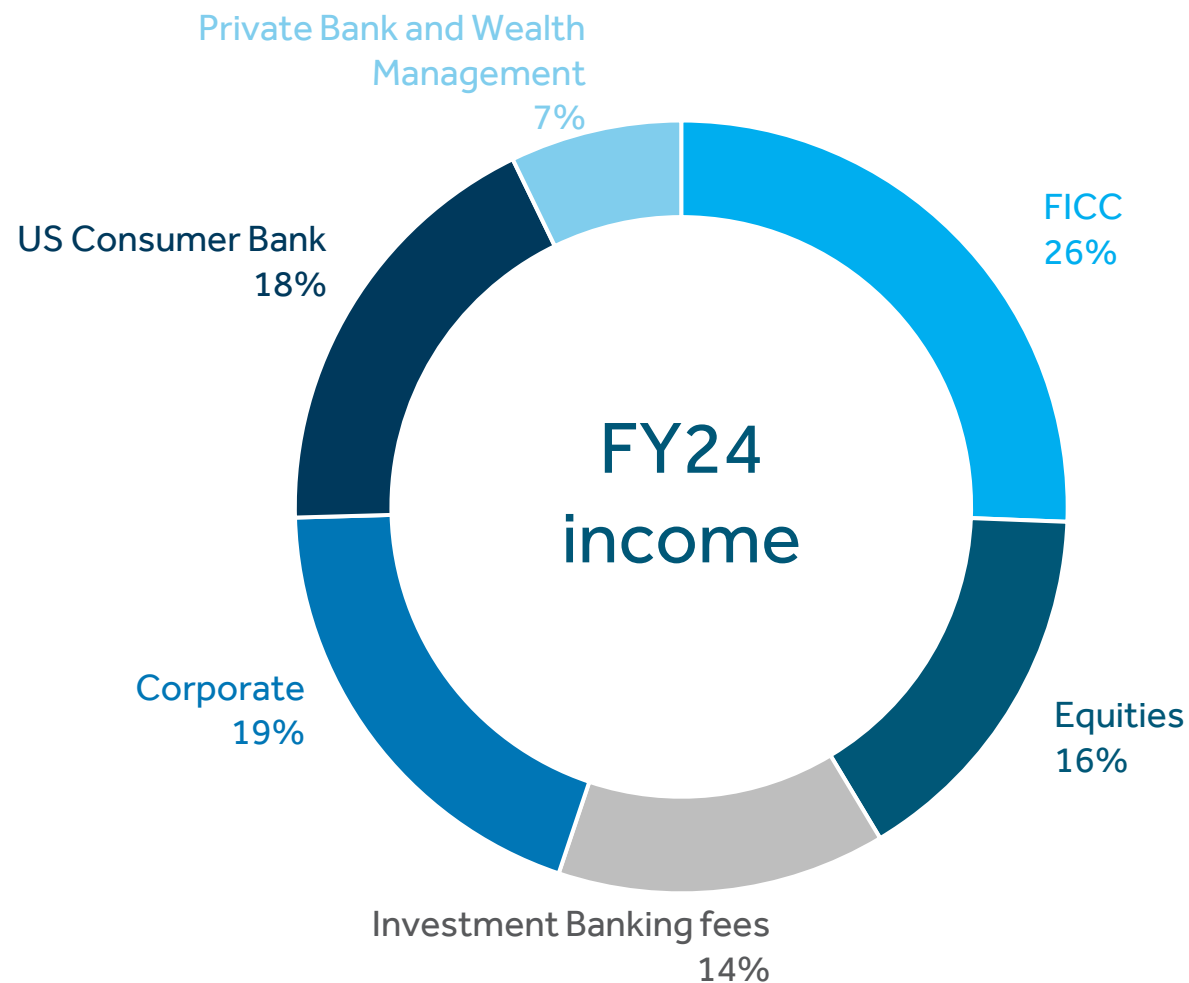
Key Barclays Bank PLC businesses

- **Investment Banking** provides clients with strategic advice on mergers and acquisitions (M&A), corporate finance and financial risk management solutions, as well as equity and debt issuance services
- **Corporate Banking** provides working capital, transaction banking (including trade and payments), and lending for multinational, large and medium corporates, and for financial institutions
- **Global Markets** provides a full range of liquidity, risk management and financing solutions, as well as ideas and content tailored to our clients' needs – coupled with execution capabilities across the spectrum of financial products
- **US Consumer Bank** offers co-branded and private-label credit cards, online retail deposits products, personal loans and instalment payments
- **Private Bank and Wealth Management** offers banking, credit and investment capabilities to meet the needs of our clients across the UK, Europe, the Middle East and Africa, and Asia
- **Barclaycard Payments** provides a unified experience for making and receiving payments in-store and online

¹ Barclays Bank PLC Group and Barclays Bank UK PLC Group total assets as a percentage of Barclays PLC Group total assets |

Barclays Bank PLC income statement

Diversified income streams¹

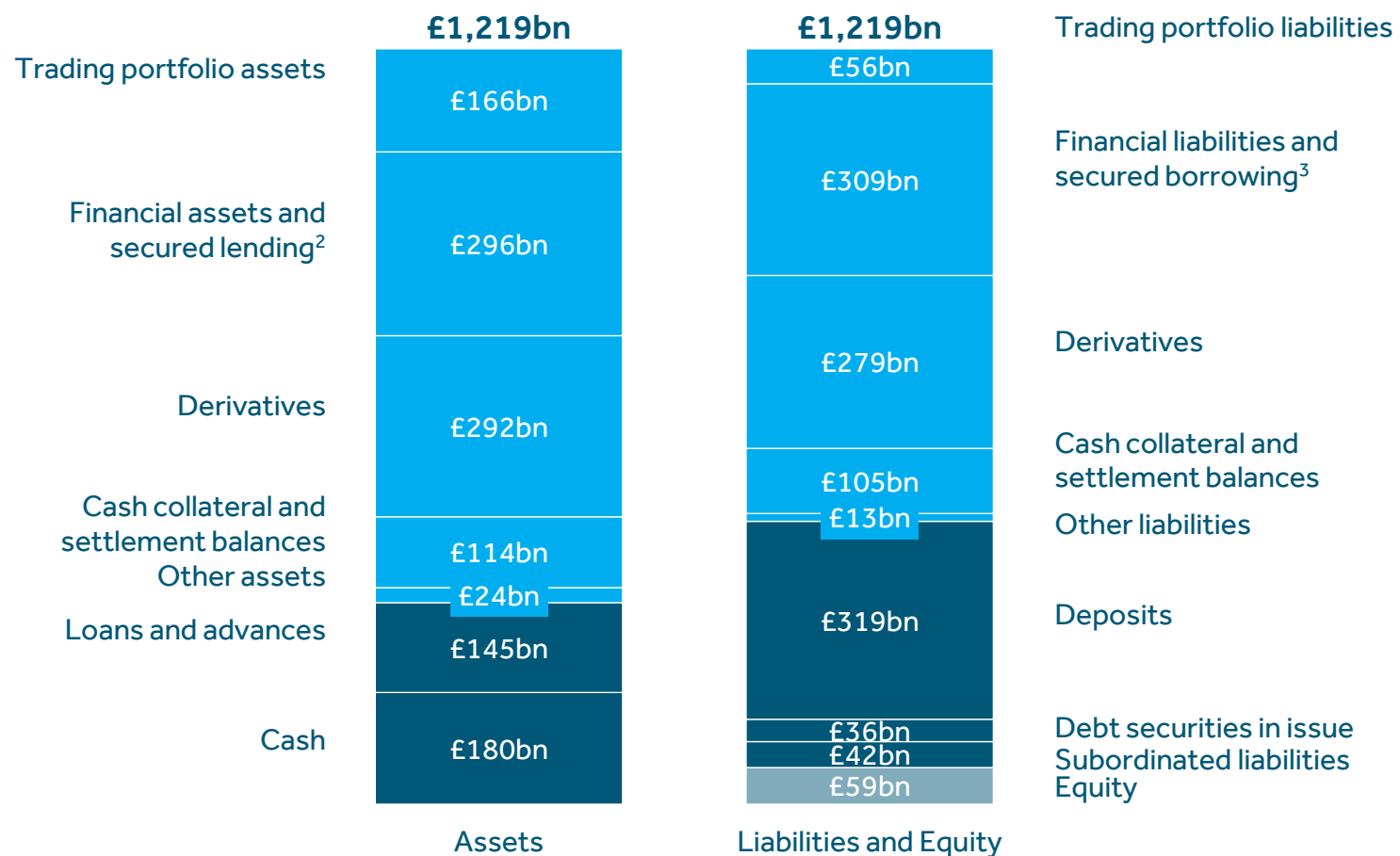


Year ended (£m) ²	Dec-23	Dec-24
Income	18,268	19,037
– Operating expenses	(12,270)	(12,245)
– UK regulatory levies ³	(149)	(242)
– Litigation and conduct	(44)	(186)
Total operating expenses	(12,463)	(12,673)
Other net (expenses)/income	(4)	-
Profit before impairment	5,801	6,364
Credit impairment charges	(1,578)	(1,617)
Profit before tax	4,223	4,747
Attributable profit	2,753	2,956

¹ Based on Barclays UK Corporate Bank, Barclays Private Bank and Wealth Management, Barclays Investment Bank, and Barclays US Consumer Bank, as disclosed in the FY24 Barclays PLC results announcement | ² Income statement information for Barclays Bank PLC Group, which is the consolidation of Barclays Bank PLC and its subsidiaries, as disclosed in the Barclays Bank PLC FY24 Annual Report | ³ Comprises the impact of the Bank of England (BoE) levy scheme and the UK bank levy

Barclays Bank PLC balance sheet¹

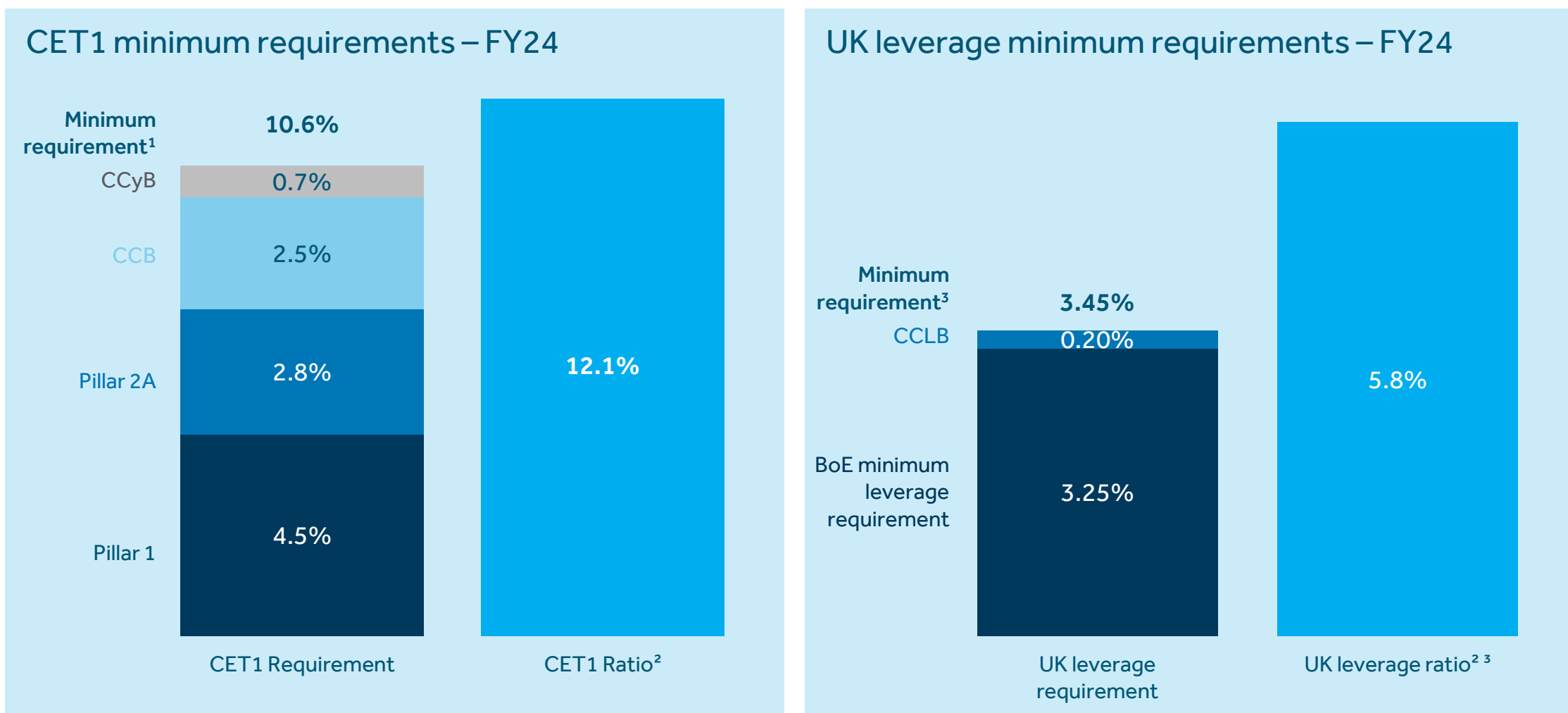
Loans and advances and cash funded by deposits, wholesale funding and equity



- Trading portfolio assets largely funded by repurchase agreements
- Majority of reverse repurchase agreements matched by repurchase agreements, with the remainder used to settle trading portfolio liabilities
- Derivative assets and liabilities largely matched
- Short term operational assets and liabilities
- Corporate and Consumer loans funded by deposits
- Strong Liquidity pool of £179bn⁴. 13% of balance sheet held in cash

¹ Balance sheet information for Barclays Bank PLC Group, which is the consolidation of Barclays Bank PLC and its subsidiaries, as disclosed in the Barclays Bank PLC FY24 results announcement | ² Financial assets at fair value through the income statement, Financial assets at fair value through other comprehensive income, Repurchase agreements and other similar secured lending and Debt Securities at amortised cost | ³ Financial liabilities designated at fair value and Repurchase agreements and other similar secured lending | Note: Charts may not sum due to rounding | ⁴ Liquidity Pool for Barclays Bank PLC DoLSub, additional liquidity pools are held in material subsidiaries including Barclays Bank Ireland PLC and US subsidiaries |

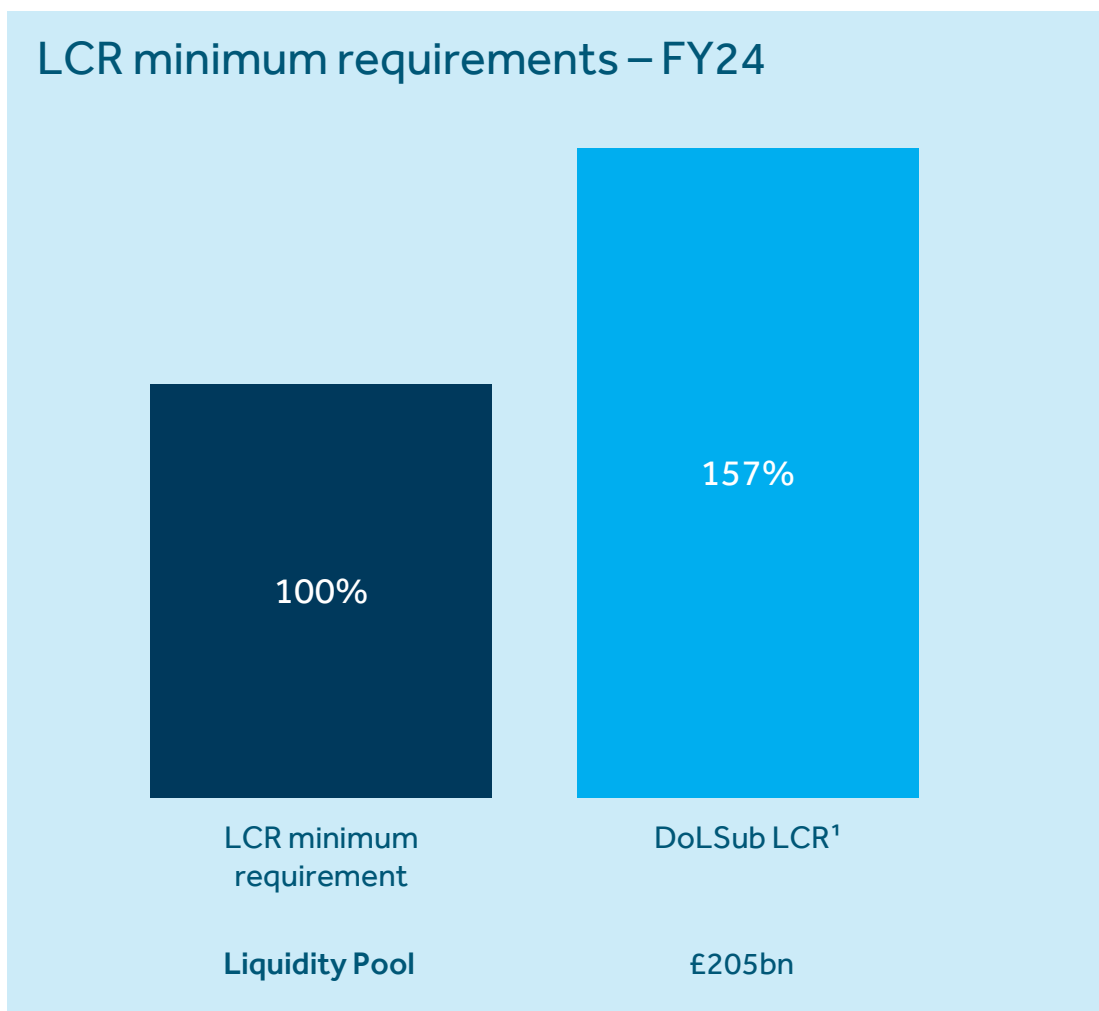
CET1 and Leverage ratios above minimum requirements



¹ Barclays Bank PLC capital is subject to prudential regulation by the PRA on a solo-consolidated basis | ² Capital and leverage ratio calculated applying the transitional arrangements of the UK CRR. This includes IFRS 9 transitional arrangements |

³ Leverage minimum requirements are set at the sub-consolidated level for Barclays Bank PLC. The sub-consolidated group represents the Barclays Bank PLC Group on a regulatory scope of consolidation subject to PRA approval. | Note: Charts may not sum due to rounding |

Well above liquidity requirements



Comprehensive liquidity framework

Bespoke internal stress framework

- Run multiple internal stress tests for Barclays Group and all material legal entities daily

Regulatory metrics

- Comply with all regulatory requirements including the LCR and NSFR

Other frameworks

- Set limits across products, businesses and tenor profile
- Management actions framework
- Contingency funding plan
- Reverse stress testing

¹For the purpose of liquidity management, Barclays Bank PLC and its subsidiary Barclays Capital Securities Limited, a UK broker dealer entity, are monitored on a combined basis by the PRA under the Barclays Bank PLC DoLSub arrangement. Trailing average of the last 12 month end positions |

Strong momentum with recent credit rating upgrades

All credit ratings affirmed in 2024

- HoldCo Senior composite “A” rated for two of four indices
- One further upgrade with either Moody’s or S&P would drive a HoldCo Senior composite “A” rating across all indices
- Tier 2 investment grade rated by all agencies
- AT1 rated “BB-” or above by all agencies

Barclays Bank PLC rating

- Barclays Bank PLC has a higher credit rating than Barclays PLC as operating companies can receive additional notching for the benefit of having capital and HoldCo senior debt sitting beneath it in the resolution hierarchy

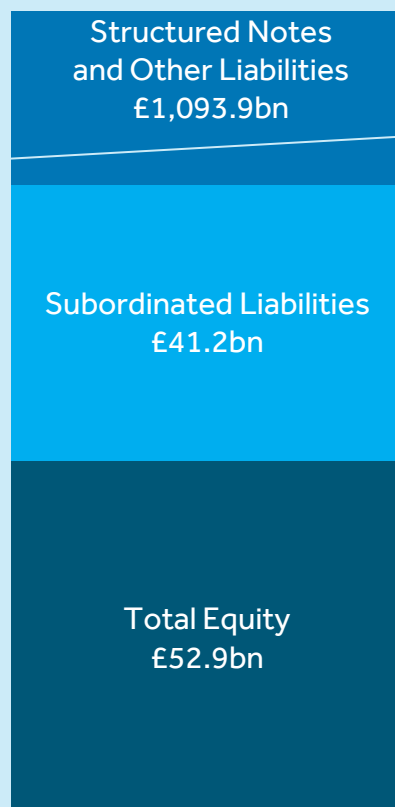
Current Senior long and short term ratings

	Moody’s	Standard & Poor’s	Fitch
Barclays PLC	Baa1 Stable P-2	BBB+ Stable A-2	A Stable F1
Barclays Bank PLC	A1 Stable P-1 Counterparty risk assessment A1/P-1 (cr)	A+ Stable A-1 Resolution counterparty rating AA-/A-1+	A+ Stable F1 Derivative counterparty rating A+ (dcr)
Barclays Bank UK PLC	A1 ¹ Stable P-1 Counterparty risk assessment Aa3/P-1 (cr)	A+ Stable A-1 Resolution counterparty rating AA-/A-1+	A+ Stable F1 Derivative counterparty rating A+ (dcr)

¹ Deposit rating | Note: All information as at 12th February 2025 |

Barclays Bank PLC creditor hierarchy

Barclays Bank PLC liabilities – FY24



Barclays Bank PLC Parent

Creditor hierarchy

- Equity and Subordinated liabilities rank junior to structured notes and other liabilities within Barclays Bank PLC and is comprised of:
 - **Total Equity:** Called up share capital and share premium, other equity instruments, other reserves and retained earnings
 - **Subordinated Liabilities:** subordinated liabilities that rank behind the claims against Barclays Bank PLC of depositors and other unsecured unsubordinated creditors. These do not count towards Barclays PLC MREL requirements

Disclaimer

Important Notice

The terms Barclays or Group refer to Barclays PLC together with its subsidiaries. The information, statements and opinions contained in this presentation do not constitute a public offer under any applicable legislation, an offer to sell or solicitation of any offer to buy any securities or financial instruments, or any advice or recommendation with respect to such securities or other financial instruments.

Information relating to:

- regulatory capital, leverage, liquidity, resolution and related regimes is based on Barclays' interpretation of applicable rules and regulations as in force and implemented in the UK as at the reporting date, including, but not limited to: the UK implementation of the Capital Requirements Directive; CRR; the PRA Rulebook; and any applicable delegated acts, implementing acts or technical standards; in each case as amended and, where applicable, as such rules and regulations form part of domestic law by virtue of the European Union (Withdrawal) Act 2018. All such regulatory requirements are subject to change and disclosures made by the Group will be subject to any resulting changes. The Pillar 2A requirement is also subject to at least annual review;
- MREL is based on Barclays' understanding of the Bank of England's statement of policy on "The Bank of England's approach to setting a minimum requirement for own funds and eligible liabilities (MREL)" published in December 2021, and its MREL requirements communicated to Barclays by the Bank of England. Binding future MREL requirements remain subject to change, as determined by the Bank of England, taking into account a number of factors as described in the policy, along with international developments;
- future regulatory capital, leverage, liquidity, funding and/or MREL, including forward-looking illustrations, are provided for illustrative purposes only and are not forecasts of Barclays' results of operations or capital position or otherwise. Illustrations regarding the capital flight path, end-state capital evolution and expectations and MREL build are based on certain assumptions applicable at the date of publication only which cannot be assured and are subject to change.

Non-IFRS performance measures

Barclays' management believes that the non IFRS performance measures included in this presentation provide valuable information to the readers of the financial statements as they enable the reader to identify a more consistent basis for comparing the businesses' performance between financial periods and provide more detail concerning the elements of performance which the managers of these businesses are most directly able to influence or are relevant for an assessment of the Group. They also reflect an important aspect of the way in which operating targets are defined and performance is monitored by Barclays' management. However, any non-IFRS performance measures in this presentation are not a substitute for IFRS measures and readers should consider the IFRS measures as well. Refer to the appendix of the Barclays PLC Results Announcements for the financial year ended 31 December 2023 and the financial year ended 31 December 2024, and the Group Reporting Changes 2023 Results Resegmentation Document, respectively, which are available at Barclays.com, for further information and calculations of non-IFRS performance measures included throughout this presentation, and the most directly comparable IFRS measures.

Forward-looking statements

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to the Group. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. Forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as 'may', 'will', 'seek', 'continue', 'aim', 'anticipate', 'target', 'projected', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'achieve' or other words of similar meaning. Forward-looking statements can be made in writing but also may be made verbally by directors, officers and employees of the Group (including during management presentations) in connection with this document. Examples of forward-looking statements include, among others, statements or guidance regarding or relating to the Group's future financial position, business strategy, income levels, costs, assets and liabilities, impairment charges, provisions, capital leverage and other regulatory ratios, capital distributions (including policy on dividends and share buybacks), return on tangible equity, projected levels of growth in banking and financial markets, industry trends, any commitments and targets (including environmental, social and governance ("ESG") commitments and targets), plans and objectives for future operations, International Financial Reporting Standards ("IFRS") and other statements that are not historical or current facts. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. Forward-looking statements speak only as at the date on which they are made. Forward-looking statements may be affected by a number of factors, including, without limitation: changes in legislation, regulations, governmental and regulatory policies, expectations and actions, voluntary codes of practices and the interpretation thereof, changes in IFRS and other accounting standards, including practices with regard to the interpretation and application thereof and emerging and developing ESG reporting standards; the outcome of current and future legal proceedings and regulatory investigations; the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively or navigate inconsistencies and conflicts in the manner in which climate policy is implemented in the regions where the Group operates, including as a result of the adoption of anti-ESG rules; environmental, social and geopolitical risks and incidents and similar events beyond the Group's control; financial crime; the impact of competition in the banking and financial services industry; capital, liquidity, leverage and other regulatory rules and requirements applicable to past, current and future periods; UK, US, Eurozone and global macroeconomic and business conditions, including inflation; volatility in credit and capital markets; market related risks such as changes in interest rates and foreign exchange rates; reforms to benchmark interest rates and indices; higher or lower asset valuations; changes in credit ratings of any entity within the Group or any securities issued by it; changes in counterparty risk; changes in consumer behaviour; the direct and indirect consequences of the conflicts in Ukraine and the Middle East on European and global macroeconomic conditions, political stability and financial markets; political elections, including the impact of the UK, European and US elections in 2024; developments in the UK's relationship with the European Union; the risk of cyber-attacks, information or security breaches, technology failures or operational disruptions and any subsequent impact on the Group's reputation, business or operations; the Group's ability to access funding; and the success of acquisitions (including the acquisition of Tesco Bank completed in November 2024), disposals and other strategic transactions. A number of these factors are beyond the Group's control. As a result, the Group's actual financial position, results, financial and non-financial metrics or performance measures or its ability to meet commitments and targets may differ materially from the statements or guidance set forth in the Group's forward-looking statements. In setting its targets and outlook for the period 2024-2026, Barclays has made certain assumptions about the macroeconomic environment, including, without limitation, inflation, interest and unemployment rates, the different markets and competitive conditions in which Barclays operates, and its ability to grow certain businesses and achieve costs savings and other structural actions. Additional risks and factors which may impact the Group's future financial condition and performance are identified in Barclays PLC's filings with the SEC (including, without limitation, the Barclays PLC Annual Report on Form 20-F for the financial year ended 31 December 2024), which are available on the SEC's website at www.sec.gov.

Subject to Barclays PLC's obligations under the applicable laws and regulations of any relevant jurisdiction, (including, without limitation, the UK and the US), in relation to disclosure and ongoing information, we undertake no obligation to update publicly or revise any forward-looking statements, whether as a result of new information, future events or otherwise.