

Barclays Bank UK PLC Interim Pillar 3 Report

30 June 2023

Table of contents

Barclays Bank UK PLC Pillar 3	Page
Forward-looking statements	3
Introduction	
Disclosure Background	4
UK KM1 - Key metrics (KM1 / IFRS9-FL)	5
Capital	
CC1 - Composition of regulatory own funds	7
CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements	9
Risk weighted assets (RWAs)	
RWAs by risk type	10
OV1 - Overview of risk weighted exposure amounts	11
CR8 - RWEA flow statements of credit risk exposures under the IRB approach	12
Leverage	
LR1 - Summary of reconciliation of accounting assets and leverage ratio exposures	13
LR2 - Leverage ratio common disclosure	14
LR3 - Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)	16
Liquidity	
LIQ1 - Liquidity Coverage ratio	17
LIQ2 - Net Stable Funding Ratio (NSFR)	19
Interest Rate Risk in the Banking Book	
IRRBB1 - Quantitative information on IRRBB	21
Analysis of Credit Risk	
CR4 - Standardised approach - Credit risk exposure and CRM effects	22
CR5 - Standardised approach	23
CR7 - IRB approach - Effect on the RWEAs of credit derivatives used as CRM techniques	25
CR7-A - IRB approach - Disclosure of the extent of the use of CRM techniques	26
CR6 - IRB approach - Total Portfolios	28
CR6 - IRB approach - Credit risk exposures by exposure class and PD range for institutions	29
CR6 - IRB approach - Credit risk exposures by exposure class and PD range for corporates - other	31
CR6 - IRB approach - Credit risk exposures by exposure class and PD range for corporates - SME	33
CR6 - IRB approach - Credit risk exposures by exposure class and PD range for retail SME	35
CR6 - IRB approach - Credit risk exposures by exposure class and PD range for secured retail - non SME	37
CR6 - IRB approach - Credit risk exposures by exposure class and PD range for revolving retail	39
CR6 - IRB approach - Credit risk exposures by exposure class and PD range for other retail - non SME	41
CR10 - Specialised lending and equity exposures under the simple risk weighted approach	43
CR1-A - Maturity of exposures	44
CR2 - Changes in the stock of non-performing loans and advances	44
CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques	45
CQ4 - Quality of non-performing exposures by geography	46
CQ5 - Credit quality of loans and advances by industry	47
CQ1 - Credit quality of forborne exposures	48
CR1 - Performing and non-performing exposures and related provisions	49
Analysis of counterparty credit risk	
CCR1 - Analysis of CCR exposure by approach	51
CCR3 - Standardised approach – CCR exposures by regulatory exposure class and risk weights	52
CCR5 - Composition of collateral for CCR exposures	53
CCR8 - Exposures to CCPs	54
CCR2 - Transactions subject to own funds requirements for CVA risk	55

Table of contents

Analysis of market risk	
MR1 - Market risk under the standardised approach	56
Analysis of Securitisation	
SEC1 - Securitisation exposures in the non-trading book	57
SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor	58
SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor	59
SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments	60
Countercyclical capital buffer	
CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer	61
CCyB2 - Amount of institution-specific countercyclical capital buffer	63

Notes

The abbreviations '£m' and '£bn' represent millions and thousands of millions of Pounds Sterling respectively.

There are a number of key judgement areas, for example impairment calculations, which are based on models and which are subject to ongoing adjustment and modifications. Reported numbers reflect best estimates and judgements at the given point in time.

Relevant terms that are used in this document but are not defined under applicable regulatory guidance or International Financial Reporting Standards (IFRS) are explained in the results glossary that can be accessed at home.barclays/investor-relations/reportsand-events/latest-financial-results.

Forward-looking statements

This document contains certain forward-looking statements with respect to the Barclays Bank UK Group. Barclays Bank UK PLC 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 Barclays Bank UK 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 Barclays Bank UK Group's future financial position, income levels, costs, assets and liabilities, impairment charges, provisions, capital, leverage and other regulatory ratios, capital distributions (including dividend policy 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), business strategy, plans and objectives for future operations 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, regulation 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 policies and actions of governmental and regulatory authorities; the Barclays Bank UK Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively; environmental, social and geopolitical risks and incidents and similar events beyond the Barclays Bank UK Group's control; the impact of competition; capital, leverage and other regulatory rules applicable to past, current and future periods; macroeconomic and business conditions in the UK and in any systemically important economy which impacts the UK, including inflation; volatility in credit and capital markets; market related risks such as changes in interest rates and foreign exchange rates; higher or lower asset valuations; changes in credit ratings of any entity within the Barclays Bank UK Group or any securities issued by it; changes in counterparty risk; changes in consumer behaviour; the direct and indirect consequences of the Russia-Ukraine war on European and global macroeconomic conditions, political stability and financial markets; direct and indirect impacts of the coronavirus (COVID-19) pandemic; instability as a result of the UK's exit from the European Union (EU), the effects of the EU-UK Trade and Cooperation Agreement and any disruption that may subsequently result in the UK; the risk of cyber-attacks, information or security breaches or technology failures on the Barclays Bank UK Group's reputation, business or operations; the Barclays Bank UK Group's ability to access funding; and the success of acquisitions, disposals and other strategic transactions. A number of these factors are beyond the Barclays Bank UK Group's control. As a result, the Barclays Bank UK 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 Barclays Bank UK Group's forward-looking statements. Additional risks and factors which may impact the Barclays Bank UK Group's future financial condition and performance are identified in Barclays Bank UK PLC's 2022 Annual Report and Interim Results Announcement for the six months ended 30 June 2023, which is available on home.barclays.

Subject to Barclays Bank UK PLC's obligations under the applicable laws and regulations of any relevant jurisdiction (including, without limitation, the UK) 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.

Introduction

Disclosure Background

Barclays Bank UK PLC is a wholly-owned subsidiary of Barclays PLC. The consolidation of Barclays Bank UK PLC and its subsidiaries is referred to as the Barclays Bank UK Group. Barclays Bank UK PLC is the ring-fenced bank within the Barclays PLC Group.

Pillar 3 disclosures complement the Barclays Bank UK PLC 2023 Interim Results Announcement and provide additional information about Barclays Bank UK Group's risk profile, including its regulatory capital, minimum requirements for own funds and eligible liabilities (MREL), risk weighted assets (RWA), liquidity and leverage exposures.

The Pillar 3 report is prepared in accordance with the Capital Requirements Regulation and Capital Requirements Directive ('CRR' and 'CRD V'). In particular articles 431 to 455 of CRR specify the requirements of the Pillar 3 framework. The regulations came into force on 1 January 2022, and were implemented by the PRA via the PRA Rulebook. The Pillar 3 disclosures have also been prepared in accordance with the updated PRA Rulebook.

From 1 January 2023 as mandated by the amended SS45/15, Barclays Bank UK PLC became subject to UK Leverage Ratio disclosure requirements on an individual basis in addition to the existing requirements in place for Barclays Bank UK Group. As a result, the leverage disclosures contained within this document are presented on both the Barclays Bank UK PLC and Barclays Bank UK Group consolidated basis.

Capital requirements and buffers remain set at the Barclays Bank UK Group level.

The terms RWA and RWEA are used interchangeably throughout the document.

The disclosures included in this report reflect the Barclays Bank UK Group's (the Bank's) interpretation of the current rules and guidance.

Introduction

Table 1: UK KM1 - Key metrics (KM1 / IFRS9-FL¹) - Part 1

This table shows key regulatory metrics and ratios as well as related components such as own funds, RWAs, capital ratios, additional requirements based on Supervisory Review and Evaluation Process (SREP), capital buffer requirements, leverage ratio and liquidity coverage ratio. Barclays Bank UK Group's capital, RWAs and leverage is calculated applying transitional relief for IFRS9, no other transitional provisions in CRR as amended by CRR II are applicable. The table below therefore represents both transitional and fully loaded capital metrics which is equal to transitional capital and capital as if IFRS9 or analogous ECLs transitional arrangements had not been applied.

KM1 ref	IFRS9-FL ref		As at 30.06.23 £m	As at 31.03.23 £m	As at 31.12.22 £m	As at 30.09.22 £m	As at 30.06.22 £m
Available own funds (amounts)							
1	1	Common Equity Tier 1 (CET1) capital ²	10,628	10,237	10,701	10,662	10,536
1a	2	Fully loaded common Equity Tier 1 (CET1) capital ³	10,628	10,237	10,628	10,581	10,455
2	3	Tier 1 capital ²	13,057	12,666	13,261	13,222	13,096
2a	4	Fully loaded tier 1 capital ³	13,057	12,666	13,188	13,141	13,015
3	5	Total capital ²	15,866	15,175	15,828	15,993	15,877
3a	6	Fully loaded total capital ³	15,866	15,175	15,804	15,912	15,844
Risk-weighted exposure amounts							
4	7	Total risk-weighted exposure amount ²	71,489	73,235	72,719	72,014	71,088
4a	8	Fully loaded total risk-weighted exposure amount ³	71,489	73,235	72,707	71,981	71,055
Capital ratios (as a percentage of risk-weighted exposure amount)							
5	9	Common Equity Tier 1 ratio (%) ²	14.9%	14.0%	14.7%	14.8%	14.8%
5a	10	Fully loaded common Equity Tier 1 ratio (%) ³	14.9%	14.0%	14.6%	14.7%	14.7%
6	11	Tier 1 ratio (%) ²	18.3%	17.3%	18.2%	18.4%	18.4%
6a	12	Fully loaded tier 1 ratio (%) ³	18.3%	17.3%	18.1%	18.3%	18.3%
7	13	Total capital ratio (%) ²	22.2%	20.7%	21.8%	22.2%	22.3%
7a	14	Fully loaded total capital ratio (%) ³	22.2%	20.7%	21.7%	22.1%	22.3%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)							
UK 7a		Additional CET1 SREP requirements (%)	2.8%	2.8%	2.8%	2.4%	2.4%
UK 7b		Additional AT1 SREP requirements (%)	0.9%	0.9%	0.9%	0.8%	0.8%
UK 7c		Additional T2 SREP requirements (%)	1.3%	1.3%	1.3%	1.0%	1.1%
UK 7d		Total SREP own funds requirements (%)	13.0%	13.0%	13.0%	12.2%	12.2%
Combined buffer requirement (as a percentage of risk-weighted exposure amount)							
8		Capital conservation buffer (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9		Institution specific countercyclical capital buffer (%)	1.0%	1.0%	1.0%	0.0%	0.0%
UK 10a		Other Systemically Important Institution buffer	1.0%	1.0%	1.0%	1.0%	1.0%
11		Combined buffer requirement (%)	4.5%	4.5%	4.5%	3.5%	3.5%
UK 11a		Overall capital requirements (%)	17.5%	17.5%	17.5%	15.7%	15.7%
12		CET1 available after meeting the total SREP own funds requirements (%)	7.5%	6.7%	7.4%	7.9%	7.9%

Notes

- From 1 January 2018, Barclays Bank UK Group elected to apply the IFRS 9 transitional arrangements of the Capital Requirements Regulation (CRR). The transitional relief on the "day 1" impact on adoption of IFRS 9 and on increases in non-defaulted provisions between "day 1" and 31 December 2019 was phased out over a 5 year period ending on 1 January 2023. On 27 June 2020, CRR was amended to extend the transitional period by two years and to introduce a new modified calculation. The transitional relief for increases in non-defaulted provisions between 1 January 2020 and the reporting date is also phased out over a 5 year period with 75% applicable for 2022; 50% for 2023; 25% for 2024 and with no transitional relief from 2025. As at 30 June 2023 transitional relief was £0m.
- Transitional capital and RWAs are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.
- Fully loaded capital and RWAs are calculated without applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.

The CET1 ratio increased by c.20bps to 14.9% (December 2022: 14.7%) as RWAs decreased by £1.2bn to £71.5bn (December 2022: £72.7bn) which was partially offset by a decrease in CET1 capital by £0.1bn to £10.6bn (December 2022: £10.7bn):

- c.30bps increase due to a decrease in RWAs primarily driven by a capital Loss Given Default (LGD) model update for the mortgages portfolio to reflect the significant decrease in repossession volume during and post the COVID pandemic, partially offset by the acquisition of Kensington Mortgage Company (KMC)
- c.10bps decrease primarily due to IFRS9 transitional relief reducing to nil in 2023

Introduction

Table 1: UK KM1 - Key metrics (KM1 / IFRS9-FL) - Part 2

KM1 ref	IFRS9-FL ref		As at	As at	As at	As at	As at
			30.06.23	31.03.23	31.12.22	30.09.22	30.06.22
			£m	£m	£m	£m	£m
Leverage ratio							
Barclays Bank UK Group							
13	15	Total exposure measure excluding claims on central banks ¹	252,442	248,931	250,092	249,298	248,241
14	16	Leverage ratio excluding claims on central banks (%) ¹	5.2%	5.1%	5.3%	5.3%	5.3%
Additional leverage ratio disclosure requirements							
UK 14a	17	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) ²	5.2%	5.1%	5.3%	5.3%	5.2%
UK 14b		Leverage ratio including claims on central banks (%) ¹	4.3%	4.2%	4.3%	4.2%	4.2%
UK 14c		Average leverage ratio excluding claims on central banks (%) ^{1,3}	5.2%	5.1%	5.3%	5.3%	5.3%
UK 14d		Average leverage ratio including claims on central banks (%) ^{1,3}	4.3%	4.2%	4.3%	4.2%	4.2%
UK 14e		Countercyclical leverage ratio buffer (%)	0.3%	0.3%	0.3%	0.0%	0.0%
Barclays Bank UK PLC							
13	15	Total exposure measure excluding claims on central banks ¹	252,686	249,218			
14	16	Leverage ratio excluding claims on central banks (%) ¹	5.2%	5.1%			
Additional leverage ratio disclosure requirements							
UK 14a	17	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) ²	5.2%	5.1%			
UK 14b		Leverage ratio including claims on central banks (%) ¹	4.3%	4.2%			
Liquidity Coverage Ratio							
15		Total high-quality liquid assets (HQLA) (Weighted value) ⁴	76,341	79,425	81,791	82,528	81,548
UK 16a		Cash outflows - Total weighted value	43,193	44,228	45,306	44,584	43,766
UK 16b		Cash inflows - Total weighted value	1,009	1,127	1,340	1,401	1,432
16		Total net cash outflows (adjusted value) ⁴	42,184	43,101	43,966	43,183	42,334
17		Liquidity coverage ratio (%) ⁵	181%	184%	186%	191%	193%
17a		Liquidity coverage ratio (%) (period-end)	175%	179%	183%	182%	185%
Net Stable Funding Ratio⁶							
18		Total available stable funding	263,570	265,539	266,421		
19		Total required stable funding	157,961	158,384	158,156		
20		NSFR ratio (%)	167%	168%	168%		

Notes

1. Transitional UK leverage ratios are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.
2. Fully loaded UK leverage ratio is calculated without applying the IFRS9 transitional arrangements of the CRR as amended by CRR II.
3. Average UK leverage ratio uses capital based on the last day of each month in the quarter and an exposure measure for each day in the quarter.
4. Prior period comparatives have been updated to reflect the average measures as amended by CRR II.
5. Liquidity Coverage Ratio computed as a trailing average of 12 month-end observations to the reporting date.
6. Net Stable Funding Ratio is computed as a trailing average of the last four spot quarter end positions.

The UK leverage ratio of Barclays Bank UK Group decreased to 5.2% (December 2022: 5.3%) due to a £2.4bn increase in leverage exposure to £252.4bn (December 2022: £250.0bn). This is largely driven by increases in loans and advances due to acquisition of KMC and securities financing transactions during the current period.

Capital

Table 2: CC1 – Composition of regulatory own funds

This table shows the components of regulatory capital presented on both a transitional and fully loaded basis.

	Ref [†]	As at 30.06.23 Transitional position £m	As at 30.06.23 Fully loaded position £m	As at 31.12.22 Transitional position £m	As at 31.12.22 Fully loaded position £m
Common Equity Tier 1 (CET1) capital: instruments and reserves					
1	a	5	5	5	5
		5	5	5	5
2	b	14,430	14,430	13,492	13,492
3	c	(2,496)	(2,496)	(2,177)	(2,177)
UK-5a	b	313	313	934	934
6		12,252	12,252	12,254	12,254
Common Equity Tier 1 (CET1) capital: regulatory adjustments					
7		(34)	(34)	(48)	(48)
8	d,e,f, h	(3,971)	(3,971)	(3,629)	(3,629)
11	g	2,486	2,486	2,146	2,146
12		(96)	(96)	(73)	(73)
21	h	—	—	—	(17)
27a		(9)	(9)	51	(5)
28		(1,624)	(1,624)	(1,553)	(1,626)
29		10,628	10,628	10,701	10,628
Additional Tier 1 (AT1) capital: instruments					
30	i	2,429	2,429	2,560	2,560
31		2,429	2,429	2,560	2,560
36		2,429	2,429	2,560	2,560
44		2,429	2,429	2,560	2,560
45		13,057	13,057	13,261	13,188
Tier 2 (T2) capital: instruments					
46	j	2,775	2,775	2,548	2,548
50		34	34	19	68
51		2,809	2,809	2,567	2,616
58		2,809	2,809	2,567	2,616
59		15,866	15,866	15,828	15,804
60		71,489	71,489	72,719	72,707
Capital ratios and buffers					
61		14.9%	14.9%	14.7%	14.6%
62		18.3%	18.3%	18.2%	18.1%
63		22.2%	22.2%	21.8%	21.7%
64		11.8%	11.8%	11.8%	11.8%

Capital

Table 2: CC1 – Composition of regulatory own funds (continued)

	As at 30.06.23 Transitional position	As at 30.06.23 Fully loaded position	As at 31.12.22 Transitional position	As at 31.12.22 Fully loaded position
	£m	£m	£m	£m
65	2.5%	2.5%	2.5%	2.5%
66	1.0%	1.0%	1.0%	1.0%
UK-67a	1.0%	1.0%	1.0%	1.0%
68	7.5%	7.5%	7.4%	7.3%
Amounts below the thresholds for deduction (before risk weighting)				
72	1	1	1	1
73	20	20	20	20
75	1,058	1,058	1,062	1,065
Applicable caps on the inclusions of provisions in Tier 2				
78	34	34	19	68
79	315	315	324	324

Notes
 †. The references (a) – (j) identify balance sheet components in Table 3: CC2 – Reconciliation of regulatory capital to balance sheet which are used in the calculation of regulatory capital.
 1. As at 30 June 2023 transitional relief was £0m.

Capital

Table 3: CC2 – Reconciliation of regulatory own funds to balance sheet in the audited financial statements

These tables show the reconciliation between the balance sheet prepared for statutory and regulatory scope of consolidation. The amount shown under the regulatory scope of consolidation is not a RWA measure; it is based on an accounting measure and cannot be directly reconciled to other tables in this report.

As at 30 June 2023		Ref ^f	Balance sheet as in published financial statements £m	Under regulatory scope of consolidation £m
Assets				
1	Cash and balances at central banks		41,185	41,126
2	Cash collateral and settlement balances		6,791	6,791
3	Loans and advances at amortised cost to banks		1,207	1,207
4	Loans and advances at amortised cost to customers		204,268	204,338
5	Debt Securities at amortised cost		18,123	18,123
6	Reverse repurchase agreements and other similar secured lending		2,222	2,222
7	Trading portfolio assets		773	773
8	Financial assets at fair value through the income statement		1,782	1,782
9	Derivative financial instruments		1,348	1,348
10	Financial assets at fair value through other comprehensive income		19,031	19,031
11	Investments in subsidiaries, associates and joint ventures	d	—	129
12	Goodwill and intangible assets		3,874	3,874
13	<i>Of which: goodwill</i>	e	3,839	3,839
14	<i>Of which: other intangibles (excluding MSRs)</i>	f	35	35
15	Property, plant and equipment		326	326
17	Deferred tax assets	h	2,020	2,020
19	Other assets		559	536
20	Total assets		303,509	303,626
Liabilities				
1	Deposits at amortised cost from banks		22	22
2	Deposits at amortised cost from customers		249,709	249,738
3	Cash collateral and settlement balances		1,176	1,176
4	Repurchase agreements and other similar secured borrowing		17,765	17,765
5	Debt securities in issue		2,257	2,257
6	Subordinated liabilities	j	9,858	9,858
7	Trading portfolio liabilities		711	711
8	Financial liabilities designated at fair value		3,966	3,966
9	Derivative financial instruments		481	481
10	Current tax liabilities		351	350
13	Other liabilities		1,637	1,617
14	Provisions		402	398
15	Total liabilities		288,335	288,339
Equity				
1	Called up share capital and share premium	a	5	5
2	<i>- Of which: amount eligible for CET1</i>		5	5
3	Other equity instruments	i	2,429	2,429
4	Other reserves	c,g	(2,598)	(2,496)
5	Retained earnings	b	15,338	15,349
6	Total equity excluding non-controlling interests		15,174	15,287
7	Non-controlling interests		—	—
8	Total equity		15,174	15,287
9	Total liabilities and equity		303,509	303,626

Note

^f The references (a) – (j) identify balance sheet components that are used in the calculation of regulatory capital in Table 2: Composition of regulatory own funds on page 7-9.

Risk weighted assets

Table 4: RWAs by risk type

This table shows RWAs by risk type.

	Credit risk		Counterparty credit risk				Market risk		Operational risk £m	Total RWAs £m
	Std £m	AIRB £m	Std £m	AIRB £m	Settlement risk £m	CVA £m	Std £m	IMA £m		
As at 30 June 2023										
Barclays Bank UK Group	6,634	52,864	275	—	—	256	374	—	11,086	71,489
As at 31 December 2022										
Barclays Bank UK Group	5,606	54,716	348	—	0	735	233	—	11,081	72,719

Risk weighted assets

Table 5: OV1 – Overview of risk weighted exposure amounts

The table shows RWEAs and minimum capital requirement by risk type and approach.

		Risk weighted exposure amounts (RWEAs)			Minimum capital requirements		
		As at	As at	As at	As at	As at	As at
		30.06.2023	31.03.2023	31.12.2022	30.06.2023	31.03.2023	31.12.2022
		£m	£m	£m	£m	£m	£m
1	Credit risk (excluding CCR)	58,126	59,997	58,885	4,650	4,800	4,711
2	<i>Of which the standardised approach (SA)</i>	5,697	5,518	4,827	456	441	387
4	<i>Of which: slotting approach</i>	474	495	491	38	40	39
5	<i>Of which the advanced IRB (AIRB)</i>	51,955	53,984	53,567	4,156	4,319	4,285
6	Counterparty credit risk - CCR	532	574	1,083	42	45	87
7	<i>Of which the standardised approach</i>	245	256	225	20	20	18
UK 8a	<i>Of which exposures to a CCP</i>	14	14	16	1	1	1
UK 8b	<i>Of which credit valuation adjustment - CVA</i>	256	293	735	20	23	59
9	<i>Of which other CCR</i>	17	11	107	1	1	9
15	Settlement risk	—	0	0	—	0	0
16	Securitisation exposures in the non-trading book (after the cap)	1,371	1,382	1,437	110	110	115
17	<i>Of which SEC-IRBA approach</i>	434	576	658	35	46	53
18	<i>Of which SEC-ERBA (including IAA)</i>	—	—	—	—	—	—
19	<i>Of which SEC-SA approach</i>	937	806	779	75	64	62
UK 19a	<i>Of which 1250%/ deduction</i>	—	—	—	—	—	—
20	Position, foreign exchange and commodities risks (Market risk)	374	196	233	30	16	19
21	<i>Of which the standardised approach</i>	374	196	233	30	16	19
23	Operational risk	11,086	11,086	11,081	887	887	887
UK 23b	<i>Of which standardised approach</i>	11,086	11,086	11,081	887	887	887
24	(subject to 250% risk weight) (For information)	2,694	2,621	2,704	216	210	216
29	Total	71,489	73,235	72,719	5,719	5,858	5,819

Overall RWAs decreased £1.7bn to £71.5bn in the quarter (March 2023: £73.2bn). Credit risk RWAs decreased £1.9bn to £58.1bn (December 2022: £60.0bn) primarily driven by capital LGD model update for the mortgage portfolio to reflect the significant decrease in repossession volume during and post the COVID pandemic, partially offset by changes in risk parameters.

Risk weighted assets

Table 6: CR8 – RWEA flow statements of credit risk exposures under the IRB approach

The total in this table shows the contribution of credit risk RWEAs under the IRB approach and will not directly reconcile to the Credit Risk AIRB RWEAs in Table 4.

	Three months ended 30.06.2023 £m	Six months ended 30.06.2023 £m
1 Risk weighted exposure amount as at the end of the previous reporting period	51,433	50,815
2 Asset size	(709)	(702)
3 Asset quality	957	1,758
4 Model updates	(2,600)	(2,600)
5 Methodology and policy	252	164
6 Acquisitions and disposals	—	(102)
7 Foreign exchange movements	—	—
8 Other	—	—
9 Risk weighted exposure amount as at the end of the reporting period	49,333	49,333

Advanced credit risk RWAs decreased by £2.1bn to £49.3bn in the quarter (March 2023: £51.4bn) driven by:

- A £0.7bn decrease in asset size primarily driven by business activity
- A £1.0bn increase in asset quality primarily driven by changes in risk parameters
- A £2.6bn decrease in model updates primarily driven by capital LGD model update for the mortgage portfolio to reflect the significant decrease in repossession volume during and post the COVID pandemic
- A £0.3bn increase in methodology and policy primarily driven by the recalibration of the post model adjustment (PMA) introduced to address the IRB roadmap changes

Advanced credit risk RWAs decreased by £1.5bn to £49.3bn (December 2022: £50.8bn) driven by:

- A £0.7bn decrease in asset size primarily driven by business activity
- A £1.8bn increase in asset quality primarily driven by changes in risk parameters and House Price Index (HPI) refresh
- A 2.6bn decrease in model updates primarily driven by capital LGD model update for the mortgage portfolio to reflect the significant decrease in repossession volume during and post the COVID pandemic

Leverage

Leverage ratio and exposures

The following leverage tables show the components of the leverage ratio using the UK Leverage Ratio Framework (UKLRF) definition for leverage exposure and Tier 1 capital.

Table 7: LR1 - Summary reconciliation of accounting assets and leverage ratio exposures

Barclays Bank UK Group ¹		As at 30.06.2023	As at 31.12.2022
		£m	£m
1	Total assets as per published financial statements ³	303,509	312,179
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	117	116
4	Adjustment for exemption of exposures to central banks	(48,512)	(59,778)
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	—	(58)
8	Adjustments for derivative financial instruments	(648)	185
9	Adjustment for securities financing transactions (SFTs)	17	3
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	7,828	8,193
11	Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(116)	(95)
12	Other adjustments	(9,753)	(10,653)
13	Total exposure measure	252,442	250,092

Barclays Bank UK PLC ^{1,2}		As at 30.06.2023
		£m
1	Total assets as per published financial statements ⁴	303,823
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(3)
4	Adjustment for exemption of exposures to central banks	(48,512)
8	Adjustments for derivative financial instruments	(643)
9	Adjustment for securities financing transactions (SFTs)	17
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	7,996
11	Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(116)
12	Other adjustments	(9,876)
13	Total exposure measure	252,686

- Notes**
- Capital and leverage measures are calculated applying the IFRS 9 transitional arrangements of the CRR amended by CRR II,
 - No comparatives are provided for Barclays Bank UK PLC given this is the first reporting period
 - The Barclays Bank UK Group total assets represents the Barclays Bank UK Group total assets as published in page 23 of the Interim Results Announcement document
 - Under IAS34, there is no requirement to publish the Barclays Bank UK PLC parent company balance sheet as part of the interim Barclays Bank UK PLC Results Announcement.

Leverage

Table 8: LR2 - Leverage ratio common disclosure

This table shows the leverage ratio calculation and includes additional breakdowns for the leverage exposure measure.

Barclays Bank UK Group ¹		As at 30.06.2023	As at 31.12.2022
		£m	£m
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	294,620	304,562
3	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(247)	(415)
6	Asset amounts deducted in determining tier 1 capital (leverage)	(4,105)	(3,699)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	290,268	300,448
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	47	33
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	653	763
13	Total derivatives exposures	700	796
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	2,418	2,547
15	Netted amounts of cash payables and cash receivables of gross SFT assets	(196)	(2,070)
16	Counterparty credit risk exposure for SFT assets	17	3
18	Total securities financing transaction exposures	2,239	480
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	54,541	59,073
20	Adjustments for conversion to credit equivalent amounts	(46,713)	(50,880)
21	General provisions deducted in determining tier 1 capital (leverage) and specific provisions associated with off-balance sheet exposures	(81)	(47)
22	Off-balance sheet exposures	7,747	8,146
Capital and total exposure measure			
23	Tier 1 capital (leverage)	13,057	13,261
24	Total exposure measure including claims on central banks	300,954	309,870
UK-24a	(-) Claims on central banks excluded	(48,512)	(59,778)
UK-24b	Total exposure measure excluding claims on central banks	252,442	250,092
Leverage ratio			
25	Leverage ratio excluding claims on central banks (%)	5.2%	5.3%
UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	5.2%	5.3%
UK-25c	Leverage ratio including claims on central banks (%)	4.3%	4.3%
26	Regulatory minimum leverage ratio requirement (%)	3.3%	3.3%
Additional leverage ratio disclosure requirements - leverage ratio buffers			
27	Leverage ratio buffer (%)	0.7%	0.7%
UK-27a	<i>Of which: G-SII or O-SII additional leverage ratio buffer (%)</i>	0.4%	0.4%
UK-27b	<i>Of which: countercyclical leverage ratio buffer (%)</i>	0.3%	0.3%

Note

1. Capital and leverage measures are calculated applying the IFRS 9 transitional arrangements of the CRR amended by CRR II.

Leverage

Table 8: LR2 - Leverage ratio common disclosure (continued)

Barclays Bank UK PLC ^{1,2}		As at 30.06.2023
		£m
On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	294,523
3	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(247)
6	Asset amounts deducted in determining tier 1 capital (leverage)	(3,936)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	290,340
Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	47
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	658
13	Total derivatives exposures	705
Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	2,418
15	Netted amounts of cash payables and cash receivables of gross SFT assets	(196)
16	Counterparty credit risk exposure for SFT assets	17
18	Total securities financing transaction exposures	2,239
Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	54,744
20	Adjustments for conversion to credit equivalent amounts	(46,749)
21	General provisions deducted in determining tier 1 capital (leverage) and specific provisions associated with off-balance sheet exposures	(81)
22	Off-balance sheet exposures	7,914
Capital and total exposure measure		
23	Tier 1 capital (leverage)	13,073
24	Total exposure measure including claims on central banks	301,198
UK-24a	(-) Claims on central banks excluded	(48,512)
UK-24b	Total exposure measure excluding claims on central banks	252,686
Leverage ratio		
25	Leverage ratio excluding claims on central banks (%)	5.2%
UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	5.2%
UK-25c	Leverage ratio including claims on central banks (%)	4.3%

Notes

1. Capital and leverage measures are calculated applying the IFRS 9 transitional arrangements of the CRR amended by CRR II
 2. No comparatives are provided for Barclays Bank UK PLC given this is the first reporting period

Leverage

Table 9: LR3 - Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

The table shows a breakdown of the on-balance sheet exposures excluding derivatives, SFTs and exempted exposures, by regulatory asset class.

Barclays Bank UK Group ¹		As at 30.06.2023	As at 31.12.2022
		£m	£m
UK-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	245,862	244,369
UK-2	Trading book exposures	773	54
UK-3	Banking book exposures, of which:	245,089	244,315
UK-4	Covered bonds	472	294
UK-5	Exposures treated as sovereigns	23,141	25,892
UK-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	4,156	4,622
UK-7	Institutions	4,905	4,111
UK-8	Secured by mortgages of immovable properties	165,378	161,551
UK-9	Retail exposures	17,681	18,086
UK-10	Corporates	10,124	10,897
UK-11	Exposures in default	2,232	2,195
UK-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	17,000	16,667

Barclays Bank UK PLC ^{1,2}		As at 30.06.2023
		£m
UK-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	245,764
UK-2	Trading book exposures	773
UK-3	Banking book exposures, of which:	244,991
UK-4	Covered bonds	472
UK-5	Exposures treated as sovereigns	23,141
UK-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	4,155
UK-7	Institutions	5,154
UK-8	Secured by mortgages of immovable properties	165,124
UK-9	Retail exposures	17,681
UK-10	Corporates	10,167
UK-11	Exposures in default	2,232
UK-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	16,865

Note

1. Capital and leverage measures are calculated applying the IFRS 9 transitional arrangements of the CRR amended by CRR II.

2. No comparatives are provided for Barclays Bank UK PLC given this is the first reporting period.

Liquidity

Table 10: LIQ1 - Liquidity coverage ratio

This table shows the level and components of the Liquidity Coverage Ratio (LCR).

Liquidity coverage ratio (period end)		Total period end value			
		30.06.23	31.03.23	31.12.22	30.09.22
		£m	£m	£m	£m
Liquidity buffer		68,467	73,095	79,442	81,750
Total net cash outflows		39,187	40,778	43,411	44,802
Liquidity coverage ratio (%) (period end)		175%	179%	183%	182%

Liquidity coverage ratio (average)		Total unweighted value (average)				Total weighted value (average)			
		30.06.23	31.03.23	31.12.22	30.09.22	30.06.23	31.03.23	31.12.22	30.09.22
		£m	£m	£m	£m	£m	£m	£m	£m
UK1a									
UK1b	Number of data points used in calculation of averages ¹	12	12	12	12	12	12	12	12
High-quality liquid assets									
1	Total high-quality liquid assets (HQLA)					76,341	79,425	81,791	82,528
Cash outflows									
2	Retail deposits and deposits from small business customers, of which:								
3	Stable deposits	214,825	218,998	221,979	223,600	16,609	16,996	17,207	17,246
4	Less stable deposits	134,995	137,393	138,939	139,543	6,750	6,870	6,947	6,977
5	Unsecured wholesale funding, of which:	79,791	81,569	82,286	82,119	9,847	10,115	10,248	10,256
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	37,795	38,869	39,619	38,807	18,231	18,582	18,912	18,203
7	Non-operational deposits (all counterparties) ²	6,840	7,022	7,070	6,945	1,579	1,621	1,629	1,596
8	Unsecured debt	25,895	26,669	27,266	27,229	11,592	11,783	12,000	11,974
9	Secured wholesale funding	5,060	5,178	5,283	4,633	5,060	5,178	5,283	4,633
10	Additional requirements, of which:					34	35	81	74
11	Outflows related to derivative exposures and other collateral requirements	4,553	5,648	9,285	12,869	3,680	3,918	4,553	4,904
12	Outflows related to loss of funding on debt products	3,648	3,756	3,889	4,057	3,399	3,627	3,889	4,057
13	Credit and liquidity facilities	146	104	286	264	146	104	285	264
14	Other contractual funding obligations	759	1,788	5,110	8,548	135	187	379	583
15	Other contingent funding obligations	587	537	467	353	223	156	91	21
16	Total cash outflows	56,688	56,873	54,509	49,017	4,416	4,541	4,462	4,137
Cash inflows									
17	Secured lending (e.g. reverse repos)								
18	Inflows from fully performing exposures	1,821	1,725	2,003	1,979	1	1	0	—
19	Other cash inflows ³	591	826	1,259	1,438	386	474	679	745
UK-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)	2,365	2,433	2,458	2,467	622	652	661	657
UK-19b	(Excess inflows from a related specialised credit institution)					—	—	0	—
20	Total cash inflows	4,777	4,984	5,720	5,883	1,009	1,127	1,340	1,401
UK-20a	Fully exempt inflows	—	—	—	—	—	—	—	—
UK-20b	Inflows subject to 90% cap	—	—	—	—	—	—	—	—
UK-20c	Inflows subject to 75% cap	4,644	4,851	5,720	5,883	1,009	1,127	1,340	1,401
UK-21	Liquidity buffer					76,341	79,425	81,791	82,528
22	Total net cash outflows					42,184	43,101	43,966	43,183
23	Liquidity coverage ratio (%) (average)					181%	184%	186%	191%

Notes

1. Trailing average of 12 month-end observations to the reporting date.

2. Non-operational deposits in row 7 also includes excess operational deposits as defined in the PRA Rulebook (Liquidity Coverage Ratio - CRR) Article 27(4).

3. Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies.

Liquidity

Table 10: LIQ1 - Liquidity coverage ratio (continued)

As at 30 June 2023, the LCR was 175% (March 2023: 179%), equivalent to a surplus of £29bn (March 2023: £32bn) above the 100% regulatory requirement. The decrease in HQLA was driven by lower customer deposits and expected covered bond maturities, this also led to lower net cash outflows resulting in a lower LCR.

The average LCR for the 12 months to 30 June 2023 was 181% (March 2023: 184%).

The composition of the liquidity pool is subject to limits set by the Board and the independent liquidity risk, credit risk and market risk functions. In addition, the investment of the liquidity pool is monitored for concentration risk by issuer, currency and asset type. Given the returns generated by these highly liquid assets, the risk and reward profile is continuously managed.

The strong deposit franchise is a primary funding source for Barclays Bank UK Group. Barclays Bank UK Group continued to issue in the shorter-term markets and maintain capacity to issue from secured funding programmes. This funding capacity enables Barclays Bank UK Group to maintain its stable and diversified funding base.

Barclays Bank UK Group also supports various central bank monetary initiatives, such as the Bank of England's Term Funding Scheme with additional incentives for SMEs (TFSME). These are reported under 'repurchase agreements and other similar secured borrowing' on the balance sheet.

Liquidity

Table 11: LIQ2 - Net Stable Funding Ratio (NSFR)

This table shows the net stable funding ratio that the bank requires to maintain a stable funding profile in relation to their on- and certain off-balance sheet activities.

As at 30 June 2023		Unweighted value by residual maturity (£m)				Weighted value (£m)
(in currency amount)		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	12,502	560	276	11,546	24,188
2	<i>Own funds</i>	12,502	375	—	6,028	18,531
3	<i>Other capital instruments</i>		185	276	5,518	5,657
4	Retail deposits		215,693	4,654	2,795	208,043
5	<i>Stable deposits</i>		135,693	3,006	1,631	133,395
6	<i>Less stable deposits</i>		80,000	1,648	1,164	74,648
7	Wholesale funding:		41,191	192	16,604	31,339
8	<i>Operational deposits</i>		6,781	—	2	3,392
9	<i>Other wholesale funding</i>		34,410	192	16,602	27,947
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:	75	3,091	—	—	—
12	<i>NSFR derivative liabilities</i>	75				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		3,091	—	—	—
14	Total available stable funding (ASF)		260,535	5,122	30,945	263,570
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					4,038
UK-15a	Assets encumbered for more than 12m in cover pool	—	209	—	—	177
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		9,552	6,083	187,836	141,430
18	<i>Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut</i>		344	—	—	—
19	<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i>		1,527	112	100	281
20	<i>Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:</i>		4,339	3,009	31,626	36,525
21	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		—	—	—	—
22	<i>Performing residential mortgages, of which:</i>		3,342	2,962	156,110	104,624
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		3,342	2,962	156,110	104,624
24	<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>		—	—	—	—
25	Interdependent assets		—	—	—	—
26	Other assets:	—	6,282	—	10,267	11,547
27	<i>Physical traded commodities</i>					
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>		1,207	—	—	1,026
29	<i>NSFR derivative assets</i>		—	—	—	—
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>		5,075	—	—	254
31	<i>All other assets not included in the above categories</i>		—	—	10,267	10,267
32	Off-balance sheet items		15,405	—	—	770
33	Total RSF		31,448	6,083	198,103	157,962
34	Net Stable Funding Ratio (%)¹					167%

Note

1. Net Stable Funding Ratio is computed as a trailing average of the last four spot quarter end positions.

Liquidity

Table 11: LIQ2 - Net Stable Funding Ratio (NSFR) (continued)

As at 31 December 2022		Unweighted value by residual maturity (£m)				Weighted value (£m)
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
(in currency amount)						
Available stable funding (ASF) Items						
1	Capital items and instruments	12,775	592	620	10,318	23,403
2	<i>Own funds</i> ²	12,775	375	375	5,574	18,536
3	<i>Other capital instruments</i> ²		217	245	4,744	4,867
4	Retail deposits		222,986	1,768	1,402	210,723
5	<i>Stable deposits</i>		139,814	1,039	846	134,656
6	<i>Less stable deposits</i>		83,172	729	556	76,067
7	Wholesale funding:		43,799	906	16,410	32,295
8	<i>Operational deposits</i>		7,034	—	—	3,517
9	<i>Other wholesale funding</i>		36,765	906	16,410	28,778
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:	38	3,492	—	—	—
12	<i>NSFR derivative liabilities</i>	38				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		3,492	—	—	—
14	Total available stable funding (ASF)					266,421
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					3,203
UK-15a	Assets encumbered for more than 12m in cover pool	—	93	—	—	79
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		11,900	6,495	184,464	140,988
18	<i>Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut</i> ²		689	—	—	—
19	<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i> ²		2,488	301	19,413	19,795
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:</i> ²		5,238	3,073	11,577	18,132
21	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i> ²					
22	<i>Performing residential mortgages, of which:</i> ²		3,485	3,120	153,473	103,060
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i> ²		3,485	3,120	153,473	103,060
24	<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>		—	—	—	—
25	Interdependent assets		—	—	—	—
26	Other assets:	—	6,598	—	10,366	11,635
27	<i>Physical traded commodities</i>					
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>		1,171	—	—	996
29	<i>NSFR derivative assets</i>		10	—	—	10
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>		5,417	—	—	272
31	<i>All other assets not included in the above categories</i>		—	—	10,366	10,357
32	Off-balance sheet items		45,016	—	—	2,251
33	Total RSF					158,156
34	Net Stable Funding Ratio (%)¹					168%

Note

1. Net Stable Funding Ratio is computed as a trailing average of the last four spot quarter end positions.
2. The prior period comparative has been restated. This has no impact on the Net Stable Funding Ratio.

The external NSFR metric requires banks to maintain a stable funding profile taking into account both on- and certain off-balance sheet exposures over the medium to long term. The ratio is defined as the Available Stable Funding ('ASF') (capital and certain liabilities which are treated as stable sources of funding) relative to the Required Stable Funding ('RSF') (assets on-balance sheet and certain off-balance sheet exposures).

As at 30 June 2023, the trailing average NSFR for the last four spot quarter end positions, remained stable at 167% (December 2022: 168%), equivalent to a surplus of £106bn (December 2022: £108bn) above the 100% regulatory requirement.

Interest Rate Risk in the Banking Book

Interest rate risk in the banking book

The table below shows the impact on the Bank's economic value of equity (EVE) from the six Basel Standard Outlier interest rate shock scenarios defined by Rule 9.7 of the PRA Rulebook.

For net interest income (NII) there are two prescribed parallel shocks. An immediate parallel shock of +/-250bps is applied to GBP, and +/-200bps to USD and EUR. Other currencies are shocked as per regulatory guidelines (prescribed by Rule 9.11). This metric is a risk evaluation of the Bank's balance sheet and does not factor in the impact of management and mitigating actions expected in the respective interest rate environments.

Table 12: IRRBB1 - Quantitative information on IRRBB

In reporting currency Period		ΔEVE		ΔNII		Tier 1 capital	
		30.06.23	31.12.22	30.06.23	31.12.22	30.06.23	31.12.22
		£m	£m	£m	£m	£m	£m
10	Parallel shock up	(1,324)	(1,072)	108	310		
20	Parallel shock down	541	369	(378)	(654)		
30	Steeper shock	(335)	(336)				
40	Flattener shock	(368)	(387)				
50	Short rates shock up	(1,068)	(980)				
60	Short rates shock down	256	173				
70	Maximum	(1,324)	(1,072)	(378)	(654)		
80	Tier 1 capital					13,057	13,261

The maximum EVE loss under the six scenarios was £1,324m (December 2022: £1,072m) under the parallel up scenario as of 30 June 2023.

The material driver of the parallel up scenario is the sensitivity of the Bank's structural hedging of its equity position and the fixed interest rate positions held within the liquidity pool.

The maximum one-year loss in NII was £378m (December 2022: £654m) as of 30 June 2023. The material driver of the parallel down scenario is the Bank's exposure to margin compression risk and timing of pricing changes to deposits across the Retail and Business Banking.

The average repricing maturity assigned to non-maturing deposits is 20 months, with the longest repricing maturity assigned to any portfolio of non-maturing deposits being 120 months. This is calculated using a simple weighted average maturity including all non-maturing deposits, regardless of hedging treatment.

Analysis of credit risk

Table 13: CR4 Standardised approach – Credit risk exposure and CRM effects

This table shows the impact of Credit Risk Mitigation (CRM) and credit conversion factors (CCF) on exposure values, broken down by regulatory exposure class. This table includes exposures subject to the standardised approach only.

The term 'before CCF and CRM' means the original gross exposures before the application of credit conversion factor and before the application of risk mitigation techniques.

		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		£m	£m	£m	£m	£m	£m
As at 30 June 2023							
1	Central governments or central banks	68,296	26,838	75,559	34,532	—	0%
2	Regional governments or local authorities	4,675	—	4,803	—	740	15%
3	Public sector entities	1,619	—	434	—	87	20%
4	Multilateral development banks	1,183	—	1,183	—	—	0%
5	International organisations	12	—	12	—	—	0%
6	Institutions	4,905	463	4,583	38	992	21%
7	Corporates	2,103	652	1,593	13	538	33%
8	Retail	5,433	3,468	878	1	657	75%
9	Secured by mortgages on immovable property	4,823	676	4,823	48	2,038	42%
10	Exposures in default	957	1	261	—	333	128%
11	Exposures associated with particularly high risk	8	—	8	—	12	150%
12	Covered bonds	472	—	472	—	57	12%
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	0.00
14	Collective investment undertakings	—	—	—	—	—	0.00
15	Equity	20	—	20	—	49	250%
16	Other items	777	—	777	—	194	25%
17	Total	95,283	32,098	95,406	34,632	5,697	4%
As at 31 December 2022							
1	Central governments or central banks	82,422	27,787	90,913	36,379	—	0%
2	Regional governments or local authorities	4,990	—	5,168	—	815	16%
3	Public sector entities	1,704	3	526	1	105	20%
4	Multilateral development banks	1,157	—	1,157	—	—	0%
5	International organisations	—	—	—	—	—	0%
6	Institutions	4,108	344	3,769	38	819	22%
7	Corporates	2,907	1,555	2,432	506	946	32%
8	Retail	6,286	3,532	832	—	622	75%
9	Secured by mortgages on immovable property	2,427	412	2,428	—	918	38%
10	Exposures in default	1,143	1	217	—	271	125%
11	Exposures associated with particularly high risk	8	—	8	—	12	150%
12	Covered bonds	294	—	294	—	29	10%
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	20	—	20	—	49	250%
16	Other items	944	—	944	—	241	26%
17	Total	108,410	33,634	108,708	36,924	4,827	3%

Standardised credit risk RWAs increased by £0.9bn to £5.7bn (December 2022: £4.8bn) primarily due to acquisition of KMC.

Analysis of credit risk

Table 14: CR5 – Standardised approach

This table shows exposure at default post-CCF and CRM, broken down by Credit Exposure Class and risk weight. This table includes exposures subject to the standardised approach only.

As at 30 June 2023	Risk weight															Total	Of which unrated	
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others			
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Central governments or central banks	110,091	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	110,091	—
2 Regional government or local authorities	1,105	—	—	—	3,698	—	—	—	—	—	—	—	—	—	—	—	4,803	3,594
3 Public sector entities	—	—	—	—	434	—	—	—	—	—	—	—	—	—	—	—	434	413
4 Multilateral development banks	1,183	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,183	—
5 International organisations	12	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	12	—
6 Institutions	—	—	—	—	4,396	—	225	—	—	—	—	—	—	—	—	—	4,621	2
7 Corporates	—	—	—	—	1,298	—	8	—	—	300	—	—	—	—	—	—	1,606	300
8 Retail	—	—	—	—	—	—	—	—	880	—	—	—	—	—	—	—	880	880
9 Secured by mortgages on immovable property	—	—	—	—	—	4,314	—	—	70	487	—	—	—	—	—	—	4,871	4,871
10 Exposures in default	—	—	—	—	—	—	—	—	—	117	142	—	—	—	—	—	259	259
11 Exposures associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	8	—	—	—	—	—	8	8
12 Covered bonds	—	—	—	378	94	—	—	—	—	—	—	—	—	—	—	—	472	—
13 Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14 Unit or shares in collective investment undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15 Equity	—	—	—	—	—	—	—	—	—	—	—	20	—	—	—	—	20	20
16 Other items	389	—	—	—	242	—	—	—	—	146	—	—	—	—	—	—	777	777
17 TOTAL	112,780	—	—	378	10,162	4,314	233	—	950	1,050	150	20	—	—	—	—	130,037	11,124

Analysis of credit risk

Table 14: CR5 – Standardised approach (continued)

As at 31 December 2022	Risk weight															Total	Of which unrated	
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others			
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1 Central governments or central banks	127,292	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	127,292	—
2 Regional government or local authorities	1,091	—	—	—	4,077	—	—	—	—	—	—	—	—	—	—	—	5,168	3,967
3 Public sector entities	—	—	—	—	527	—	—	—	—	—	—	—	—	—	—	—	527	511
4 Multilateral development banks	1,157	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,157	—
5 International organisations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6 Institutions	—	—	—	—	3,616	—	191	—	—	—	—	—	—	—	—	—	3,807	—
7 Corporates	457	—	—	—	1,414	—	767	—	—	300	—	—	—	—	—	—	2,938	758
8 Retail	—	—	—	—	—	—	—	—	832	—	—	—	—	—	—	—	832	832
9 Secured by mortgages on immovable property	—	—	—	—	—	2,303	—	—	8	117	—	—	—	—	—	—	2,428	2,428
10 Exposures in default	—	—	—	—	—	—	—	—	—	108	109	—	—	—	—	—	217	217
11 Exposures associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	8	—	—	—	—	—	8	8
12 Covered bonds	—	—	—	294	—	—	—	—	—	—	—	—	—	—	—	—	294	—
13 Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14 Unit or shares in collective investment undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15 Equity	—	—	—	—	—	—	—	—	—	—	—	20	—	—	—	—	20	20
16 Other items	528	—	—	—	218	—	—	—	—	198	—	—	—	—	—	—	944	944
17 TOTAL	130,525	—	—	294	9,852	2,303	958	—	840	723	117	20	—	—	—	—	145,632	9,685

Standardised credit risk exposure Post-CCF and CRM decreased by £15.6bn to £130.0bn (December 2022: £145.6bn) primarily due to movement in the Barclays Bank UK Group liquidity pool within the 0% risk weight category partially offset by the acquisition of KMC.

Analysis of credit risk

Table 15: CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques

This table shows the effect of credit derivatives on the AIRB credit risk approach and will not directly reconcile to the credit risk AIRB RWAs in table 4.

	Pre-credit derivatives risk weighted exposure amount		Actual risk weighted exposure amount	
	As at 30.06.23	As at 31.12.22	As at 30.06.23	As at 31.12.22
	£m	£m	£m	£m
5 Exposures under AIRB	48,858	50,326	48,858	50,326
6 Central governments and central banks	—	—	—	—
7 Institutions	40	38	40	38
8 Corporates ¹	6,118	6,453	6,118	6,453
8.1 of Corporates - which SMEs	4,981	5,173	4,981	5,173
9 Retail	42,700	43,835	42,700	43,835
9.1 of which Retail – SMEs - Secured by immovable property collateral	—	—	—	—
9.2 of which Retail – non-SMEs - Secured by immovable property collateral	24,326	25,436	24,326	25,436
9.3 of which Retail – Qualifying revolving	12,017	11,799	12,017	11,799
9.4 of which Retail – SMEs - Other	2,816	2,892	2,816	2,892
9.5 of which Retail – Non-SMEs - Other	3,541	3,708	3,541	3,708
10 TOTAL	48,858	50,326	48,858	50,326

Note

1. Corporate specialised lending exposures under the slotting approach is excluded from this table and disclosed separately in CR10.

Analysis of credit risk

Table 16: CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

This table shows the extent of the use of CRM techniques broken down by exposure classes under the IRB approach. The exposure classes captures both secured and unsecured balances, resulting in the CRM coverage percentages being calculated on an aggregate basis.

AIRB	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs		
		Funded credit Protection (FCP)										Unfunded credit Protection (UFCP)		RWEA post all CRM assigned to the obligor exposure class	RWEA with substitution effects
		Part of exposures covered by Financial Collaterals	Part of exposures covered by Other eligible collaterals	Part of exposures covered by Immovable property Collaterals	Part of exposures covered by Receivables	Part of exposures covered by Other physical collateral	Part of exposures covered by Other funded credit protection	Part of exposures covered by Cash on deposit	Part of exposures covered by Life insurance policies	Part of exposures covered by Instruments held by a third party	Part of exposures covered by Guarantees	Part of exposures covered by Credit Derivatives			
£m	%	%	%	%	%	%	%	%	%	%	%	£m	£m		
As at 30 June 2023															
1 Central governments and central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
2 Institutions	42	—	62.2%	62.2%	—	—	—	—	—	—	—	—	40	40	
3 Corporates	8,527	0.1%	73.4%	73.2%	0.2%	0.0%	—	—	—	—	1.0 %	—	6,118	6,118	
3.1 <i>Of which Corporates – SMEs</i>	5,626	0.2%	69.3%	68.9%	0.3%	0.0%	—	—	—	—	1.6 %	—	4,981	4,981	
3.2 <i>Of which Corporates – Specialised lending</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
3.3 <i>Of which Corporates – Other</i>	2,901	0.0%	81.4%	81.4%	—	0.0%	—	—	—	—	0.0 %	—	1,137	1,137	
4 Retail	207,785	0.0%	213.7%	213.7%	—	0.0%	—	—	—	—	0.0 %	—	42,700	42,700	
4.1 <i>Of which Retail – Immovable property SMEs</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4.2 <i>Of which Retail – Immovable property non-SMEs</i>	169,103	—	260.5%	260.5%	—	—	—	—	—	—	—	—	24,327	24,327	
4.3 <i>Of which Retail – Qualifying revolving</i>	28,035	—	—	—	—	—	—	—	—	—	—	—	12,017	12,017	
4.4 <i>Of which Retail – Other SMEs</i>	6,940	0.0%	50.0%	49.8%	—	0.1%	—	—	—	—	0.3 %	—	2,816	2,816	
4.5 <i>Of which Retail – Other non-SMEs</i>	3,707	—	—	—	0.0	—	—	—	—	—	—	—	3,540	3,540	
5 Total	216,354	0.0%	208.2%	208.1%	0.0%	0.0%	—	—	—	—	0.0 %	—	48,858	48,858	

Table 16: CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques (continued)

AIRB	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
		Funded credit Protection (FCP)							Unfunded credit Protection (UFCP)				RWEA post all CRM assigned to the obligor exposure class	RWEA with substitution effects
		Part of exposures covered by Financial Collaterals	Part of exposures covered by Other eligible collaterals	Part of exposures covered by Immovable property Collaterals	Part of exposures covered by Receivables	Part of exposures covered by Other physical collateral	Part of exposures covered by Other funded credit protection	Part of exposures covered by Cash on deposit	Part of exposures covered by Life insurance policies	Part of exposures covered by Instruments held by a third party	Part of exposures covered by Guarantees	Part of exposures covered by Credit Derivatives		
£m	%	%	%	%	%	%	%	%	%	%	%	£m	£m	
As at 31 December 2022														
1	Central governments and central banks	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Institutions	39	—	61.0%	61.0%	—	—	—	—	—	—	—	38	38
3	Corporates	8,624	0.1%	74.6%	74.3%	0.2%	0.0%	—	—	—	—	1.1%	6,453	6,453
3.1	<i>Of which Corporates – SMEs</i>	5,744	0.2%	71.4%	70.9%	0.4%	0.0%	—	—	—	—	1.6%	5,173	5,173
3.2	<i>Of which Corporates – Specialised lending</i>	—	—	—	—	—	—	—	—	—	—	—	—	—
3.3	<i>Of which Corporates – Other</i>	2,880	0.0%	81.1%	81.1%	—	0.0%	—	—	—	—	0.0%	1,280	1,280
4	Retail	208,442	0.0%	230.8%	230.8%	—	0.0%	—	—	—	—	0.0%	43,835	43,835
4.1	<i>Of which Retail – Immovable property SMEs</i>	—	—	—	—	—	—	—	—	—	—	—	—	—
4.2	<i>Of which Retail – Immovable property non-SMEs</i>	168,839	—	282.8%	282.8%	—	—	—	—	—	—	—	25,436	25,436
4.3	<i>Of which Retail – Qualifying revolving</i>	28,325	—	—	—	—	—	—	—	—	—	—	11,799	11,799
4.4	<i>Of which Retail – Other SMEs</i>	7,267	0.0%	50.9%	50.8%	—	0.1%	—	—	—	—	0.4%	2,892	2,892
4.5	<i>Of which Retail – Other non-SMEs</i>	4,011	—	—	—	—	—	—	—	—	—	—	3,708	3,708
5	Total	217,105	0.0%	224.6%	224.6%	0.0%	0.0%	—	—	—	—	0.1%	50,326	50,326

Other eligible collaterals exposure cover decreased by 16% to 208.2% (December 2022: 224.6%) primarily driven by HPI refresh.

Analysis of credit risk

AIRB obligor grade disclosure

The following tables show credit risk exposure at default post-CRM for the advanced IRB approach for portfolios within the banking book. Separate tables are provided for the following credit exposure classes: institutions (Table 18), corporates-other (Table 19), corporates-SME (Table 20), retail SME (Table 21), secured retail (Table 22), revolving retail (Table 23) and other retail-non SME (Table 24).

Barclays' Model Risk Management group reviews and approves the application of post model adjustments to models that do not fully reflect the risk of the underlying exposures.

Table 17: CR6 – IRB approach - Total Portfolios

	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2023	£m	£m	%	£m	%		%		£m	%	£m	£m
Total (all exposure classes)	188,276	48,562	55.9%	215,866		22,829,623		4	48,858	22.6%	1,614	(1,603)
As at 31 December 2022												
Total (all exposure classes)	187,273	53,157	54.9%	216,502		23,380,437		4	50,326	23.2%	1,559	(1,601)

Further information on the key drivers for the RWA density are provided in Table 18 - Table 24.

Analysis of credit risk

Table 18: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for institutions

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2023	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	0	—	—	0	0.1%	4	31.9%	2	0	13.2%	0	—
0.00 to <0.10	—	—	—	0	0.1%	3	50.6%	1	0	15.5%	0	—
0.10 to <0.15	0	—	—	0	0.1%	1	19.9%	2	0	11.6%	0	—
0.15 to <0.25	—	3	14.3%	0	0.2%	3	59.2%	1	0	38.8%	0	0
0.25 to <0.50	2	1	96.2%	2	0.4%	3	22.3%	4	1	30.7%	0	0
0.50 to <0.75	3	0	207.8%	3	0.7%	14	39.2%	3	3	77.9%	0	0
0.75 to <2.50	11	1	278.8%	15	1.5%	29	32.9%	3	11	78.4%	0	0
0.75 to <1.75	7	1	280.0%	11	1.2%	23	32.6%	3	7	70.6%	0	0
1.75 to <2.5	4	0	274.3%	4	2.2%	6	33.7%	4	4	96.6%	0	0
2.50 to <10.00	8	0	308.7%	9	4.6%	8	35.0%	4	12	127.1%	0	0
2.5 to <5	5	0	304.7%	6	3.6%	6	37.6%	4	8	130.3%	0	0
5 to <10	3	0	317.9%	3	6.5%	2	30.2%	4	4	120.9%	0	0
10.00 to <100.00	1	0	1,288.7%	1	25.6%	6	32.9%	3	1	162.9%	0	0
10 to <20	0	0	9,216.2%	0	15.0%	3	56.2%	2	1	280.2%	0	0
20 to <30	0	0	1,088.0%	0	25.5%	1	20.8%	2	0	113.3%	0	0
30.00 to <100.00	1	0	88.5%	1	35.5%	2	14.4%	3	0	66.9%	0	0
100.00 (Default)	9	1	1.2%	10	100.0%	3	11.6%	2	12	127.2%	0	0
Subtotal (exposure class)	34	6	138.7%	40	26.0%	70	28.5%	3	40	98.8%	0	0

Analysis of credit risk

Table 18: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for institutions (continued)

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 31 December 2022	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	0	—	—	0	0.1%	5	35.2%	3	0	15.5%	0	0
0.00 to <0.10	—	—	—	0	0.1%	4	53.5%	1	0	17.0%	0	—
0.10 to <0.15	0	—	—	0	0.1%	1	23.2%	4	0	14.6%	0	0
0.15 to <0.25	—	0	79.8%	0	0.2%	1	56.9%	1	0	35.5%	0	0
0.25 to <0.50	0	0	176.0%	0	0.5%	1	42.8%	2	0	50.0%	0	0
0.50 to <0.75	1	0	463.1%	1	0.6%	10	57.4%	3	1	102.5%	0	0
0.75 to <2.50	14	1	220.4%	18	1.5%	36	30.4%	3	14	74.8%	0	0
0.75 to <1.75	7	1	236.0%	10	1.1%	28	33.8%	3	8	72.4%	0	0
1.75 to <2.5	7	0	180.7%	8	2.1%	8	26.3%	4	6	77.7%	0	0
2.50 to <10.00	4	0	341.3%	5	3.8%	7	39.1%	3	7	129.2%	0	0
2.5 to <5	4	0	287.8%	4	3.2%	6	36.9%	3	5	119.0%	0	0
5 to <10	0	0	526.0%	1	6.6%	1	49.3%	2	2	176.8%	0	0
10.00 to <100.00	2	0	1,065.8%	2	27.9%	6	32.0%	4	4	175.9%	0	0
10 to <20	1	0	5,415.5%	1	17.0%	3	43.4%	4	3	248.6%	0	0
20 to <30	0	—	—	0	23.3%	1	8.3%	5	0	49.1%	0	0
30.00 to <100.00	1	0	73.3%	1	44.3%	2	29.6%	2	1	147.3%	0	0
100.00 (Default)	10	1	0.9%	10	100.0%	3	12.2%	3	12	128.7%	0	0
Subtotal (exposure class)	31	2	183.4%	36	29.0%	69	28.2%	3	38	103.2%	0	0

Note

1. CCF is calculated on a weighted average and also reflects where the modelled EAD is higher than the on and off balance sheet exposures pre CCF.

The RWA density associated with institutions decreased 4.4% to 98.8% (December 2022: 103.2%) primarily driven by immaterial movements across PD bands.

Analysis of credit risk

Table 19: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for corporates - other

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2023	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	2,467	83	61.3%	2,529	0.1%	166	12.6%	5	843	33.3%	1	(1)
0.00 to <0.10	2,183	83	61.1%	2,243	0.1%	146	12.9%	5	752	33.5%	1	(1)
0.10 to <0.15	284	—	—	286	0.1%	20	10.0%	4	91	31.9%	0	0
0.15 to <0.25	126	25	62.2%	142	0.2%	56	7.6%	4	43	30.1%	0	0
0.25 to <0.50	4	—	—	5	0.4%	87	30.0%	3	2	37.8%	0	0
0.50 to <0.75	3	0	9,059.1%	7	0.6%	175	35.2%	3	4	55.2%	0	0
0.75 to <2.50	66	1	860.5%	74	1.7%	349	17.1%	4	83	112.8%	0	0
0.75 to <1.75	18	0	3,688.8%	24	1.2%	275	24.9%	3	13	54.8%	0	0
1.75 to <2.5	48	1	246.4%	50	1.9%	74	13.4%	5	70	140.4%	0	0
2.50 to <10.00	41	12	71.1%	49	4.8%	139	27.7%	3	56	111.8%	0	0
2.5 to <5	22	9	78.1%	29	3.7%	87	31.6%	3	31	104.3%	0	0
5 to <10	19	3	46.7%	20	6.4%	52	22.1%	4	25	122.6%	0	0
10.00 to <100.00	6	0	2,569.1%	6	21.6%	14	21.8%	3	7	116.1%	0	0
10 to <20	4	0	1,766.0%	4	14.4%	7	22.8%	3	5	118.5%	0	0
20 to <30	1	—	—	1	27.1%	1	19.4%	4	1	116.3%	0	0
30.00 to <100.00	1	0	20,870.7%	1	45.8%	6	19.3%	4	1	106.8%	0	0
100.00 (Default)	88	1	6.2%	75	100.0%	54	37.4%	3	99	132.3%	21	(40)
Subtotal (exposure class)	2,801	122	71.8%	2887	2.8%	1040	13.5%	5	1,137	39.4%	22	(41)

Analysis of credit risk

Table 19: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for corporates - other (continued)

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 31 December 2022	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	2,574	180	60.6%	2,695	0.1%	200	10.5%	5	1,065	39.5%	2	(1)
0.00 to <0.10	2,299	180	60.5%	2,418	0.0%	178	10.5%	5	881	36.4%	1	(1)
0.10 to <0.15	275	—	—	277	0.1%	22	10.0%	5	184	66.5%	1	0
0.15 to <0.25	1	0	517,595.8%	2	0.2%	69	20.7%	3	0	16.4%	0	—
0.25 to <0.50	2	—	—	3	0.4%	78	43.0%	1	4	124.5%	0	0
0.50 to <0.75	10	—	—	14	0.6%	213	24.5%	3	6	41.9%	0	0
0.75 to <2.50	37	3	255.9%	44	1.5%	412	27.4%	4	35	81.4%	0	0
0.75 to <1.75	21	3	210.7%	27	1.1%	334	28.2%	4	17	65.5%	0	0
1.75 to <2.5	16	0	2,326.6%	17	2.0%	78	26.3%	4	18	106.0%	0	0
2.50 to <10.00	30	9	99.6%	39	4.6%	157	25.4%	3	53	137.3%	0	0
2.5 to <5	17	7	96.4%	24	3.4%	101	23.4%	3	36	150.2%	0	0
5 to <10	13	2	111.5%	15	6.6%	56	28.6%	3	17	116.6%	0	0
10.00 to <100.00	3	3	63.9%	4	29.1%	20	26.0%	3	6	122.2%	0	0
10 to <20	2	3	59.9%	3	14.5%	10	30.4%	3	5	153.5%	0	0
20 to <30	0	0	2,503.2%	0	27.7%	2	19.5%	4	0	108.9%	0	0
30.00 to <100.00	1	0	39,380.1%	1	63.9%	8	16.9%	4	1	50.8%	0	0
100.00 (Default)	78	0	30.9%	71	100.0%	30	36.6%	3	108	153.2%	17	(32)
Subtotal (exposure class)	2,735	195	68.3%	2872	2.6%	1179	11.7%	5	1,277	44.5%	19	(33)

Note

1. CCF is calculated on a weighted average and also reflects where the modelled EAD is higher than the on and off balance sheet exposures pre CCF.

The RWA density associated with corporates other decreased 5.1% to 39.4% (December 2022: 44.5%) primarily due to changes in risk parameters.

Analysis of credit risk

Table 20: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for corporates - SME

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2023	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	494	41	61.5%	522	0.1%	257	15.2%	4	184	35.3%	0	0
0.00 to <0.10	392	38	65.1%	418	0.1%	204	15.4%	4	140	33.6%	0	0
0.10 to <0.15	102	3	16.6%	104	0.1%	53	14.3%	5	44	42.3%	0	0
0.15 to <0.25	107	37	34.8%	120	0.2%	55	13.6%	4	42	34.6%	0	0
0.25 to <0.50	485	118	19.0%	494	0.4%	276	21.1%	4	166	33.7%	1	(2)
0.50 to <0.75	636	108	17.9%	638	0.6%	551	22.2%	4	230	36.0%	2	(2)
0.75 to <2.50	2,042	208	26.1%	2,053	1.4%	2,027	24.3%	3	1,573	76.6%	36	(36)
0.75 to <1.75	1,500	165	22.9%	1,502	1.2%	1,622	23.9%	3	1,067	71.0%	21	(17)
1.75 to <2.5	542	43	38.2%	551	2.1%	405	25.3%	4	506	91.9%	15	(19)
2.50 to <10.00	841	56	36.0%	847	4.7%	595	28.0%	3	1,335	157.7%	101	(64)
2.5 to <5	571	36	36.7%	575	3.5%	402	28.1%	3	814	141.7%	44	(33)
5 to <10	270	20	34.8%	272	7.1%	193	27.8%	3	521	191.7%	57	(31)
10.00 to <100.00	315	23	16.5%	311	19.7%	203	26.5%	3	451	145.0%	92	(81)
10 to <20	237	19	17.7%	236	14.4%	151	25.9%	3	282	119.4%	32	(35)
20 to <30	34	1	13.7%	33	23.2%	17	27.2%	3	32	98.9%	2	(44)
30.00 to <100.00	44	3	10.1%	42	46.7%	35	29.5%	3	137	322.8%	58	(2)
100.00 (Default)	532	33	0.8%	511	100.0%	170	15.8%	3	1,000	195.6%	104	(48)
Subtotal (exposure class)	5,452	624	25.4%	5,496	11.8%	4,134	22.6%	3	4,981	90.6%	336	(233)

Analysis of credit risk

Table 20: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for corporates - SME (continued)

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 31 December 2022	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	452	72	63.5%	500	0.1%	306	13.4%	4	159	31.8%	0	0
0.00 to <0.10	343	71	63.9%	390	0.1%	243	13.8%	4	112	28.7%	0	0
0.10 to <0.15	109	1	43.8%	110	0.1%	63	12.1%	5	47	42.9%	0	0
0.15 to <0.25	99	29	40.7%	111	0.2%	64	17.0%	4	41	37.1%	0	0
0.25 to <0.50	411	101	20.8%	418	0.4%	299	22.7%	3	150	35.9%	1	(2)
0.50 to <0.75	631	121	19.5%	628	0.6%	642	21.6%	4	216	34.5%	2	(2)
0.75 to <2.50	2,216	254	23.8%	2,212	1.4%	2,497	23.4%	3	1,582.3	71.6%	35	(45)
0.75 to <1.75	1,676	208	22.0%	1,669	1.2%	2,013	23.3%	3	1,100.3	65.9%	21	(21)
1.75 to <2.5	540	46	31.9%	543	2.1%	484	23.6%	3	482	88.8%	14	(24)
2.50 to <10.00	878	76	33.0%	882	4.7%	724	30.1%	3	1,481	167.9%	104	(81)
2.5 to <5	573	51	31.0%	572	3.4%	488	28.6%	3	866	151.4%	45	(40)
5 to <10	305	25	37.0%	310	7.0%	236	32.9%	3	615	198.4%	59	(41)
10.00 to <100.00	267	15	16.6%	259	19.9%	202	31.0%	3	458	177.1%	89	(91)
10 to <20	180	11	17.4%	174	14.3%	147	31.5%	3	264	151.7%	30	(38)
20 to <30	41	2	8.6%	41	24.0%	21	29.2%	3	44	107.6%	3	(51)
30.00 to <100.00	46	2	18.4%	44	38.6%	34	30.5%	3	150	343.0%	56	(2)
100.00 (Default)	587	35	0.4%	562	100.0%	213	15.2%	3	1,086	193.1%	106	(51)
Subtotal (exposure class)	5,541	703	27.1%	5,572	12.4%	4,947	22.7%	3	5,173	92.9%	337	(272)

The RWA density associated with corporates SME decreased 2.3% to 90.6% (December 2022: 92.9%) primarily due to business activities within higher PD bands.

Analysis of credit risk

Table 21: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for retail SME

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2023	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	17	4	6,040.5%	249	0.1%	151,121	45.6%	21	8.7%	0	0
0.00 to <0.10	5	1	31,717.9%	182	0.1%	118,918	44.9%	13	7.4%	0	0
0.10 to <0.15	12	3	1,697.2%	67	0.1%	32,203	47.5%	8	12.5%	0	0
0.15 to <0.25	42	22	179.4%	81	0.2%	19,376	32.8%	9	11.6%	0	0
0.25 to <0.50	253	152	93.1%	381	0.4%	56,976	30.3%	65	17.2%	0	0
0.50 to <0.75	369	180	120.3%	553	0.6%	98,033	33.5%	132	23.8%	1	(1)
0.75 to <2.50	1,973	706	124.5%	2,685	1.5%	431,298	37.1%	971	36.1%	17	(10)
0.75 to <1.75	1,243	523	131.5%	1,816	1.2%	327,811	37.3%	629	34.6%	9	(5)
1.75 to <2.5	730	183	104.4%	869	2.1%	103,487	36.5%	342	39.3%	8	(5)
2.50 to <10.00	1,475	255	160.7%	1,807	4.7%	215,345	39.4%	877	48.5%	33	(19)
2.5 to <5	978	196	138.2%	1,189	3.5%	140,651	39.0%	554	46.6%	16	(11)
5 to <10	497	59	234.7%	618	6.9%	74,694	40.2%	323	52.3%	17	(8)
10.00 to <100.00	375	25	302.9%	441	23.5%	50,732	36.7%	278	63.0%	35	(11)
10 to <20	208	11	494.4%	258	13.6%	32,752	40.0%	161	62.6%	14	(5)
20 to <30	46	3	277.0%	54	23.9%	6,926	34.2%	37	67.8%	4	(1)
30.00 to <100.00	121	11	118.9%	129	43.1%	11,054	31.0%	80	61.7%	17	(5)
100.00 (Default)	414	33	31.5%	399	100.0%	20,550	17.3%	463	116.0%	32	(150)
Subtotal (exposure class)	4,918	1,377	145.6%	6,596	9.6%	1,043,431	36.1%	2,816	42.7%	118	(191)

Analysis of credit risk

Table 21: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for retail SME (continued)

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 31 December 2022	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	21	4	6,425.3%	260	0.1%	155,583	45.3%	22	8.6%	0	0
0.00 to <0.10	7	1	15,310.1%	188	0.1%	121,628	44.3%	13	7.2%	0	0
0.10 to <0.15	14	3	2,317.2%	72	0.1%	33,955	47.9%	9	12.4%	0	0
0.15 to <0.25	44	24	176.8%	85	0.2%	19,700	32.5%	10	11.3%	0	0
0.25 to <0.50	257	167	84.1%	376	0.4%	56,944	31.2%	65	17.3%	0	0
0.50 to <0.75	358	206	119.6%	566	0.6%	104,739	35.0%	141	24.8%	1	(1)
0.75 to <2.50	2,037	771	115.3%	2,713	1.5%	443,601	36.5%	957	35.3%	14	(17)
0.75 to <1.75	1,314	582	119.1%	1,860	1.2%	335,564	36.9%	630	33.8%	8	(9)
1.75 to <2.5	723	189	103.8%	853	2.1%	108,037	35.5%	327	38.4%	6	(8)
2.50 to <10.00	1,657	256	163.9%	1,983	4.6%	216,717	38.5%	939	47.4%	35	(25)
2.5 to <5	1,140	196	139.6%	1,343	3.5%	141,483	37.9%	608	45.3%	18	(15)
5 to <10	517	60	243.6%	640	6.9%	75,234	39.6%	331	51.8%	17	(10)
10.00 to <100.00	373	28	286.6%	443	24.0%	51,998	37.1%	285	64.2%	38	(14)
10 to <20	199	13	456.7%	253	13.6%	33,919	40.2%	161	63.5%	14	(6)
20 to <30	53	3	289.1%	62	24.0%	7,357	38.8%	48	76.7%	6	(2)
30.00 to <100.00	121	12	104.1%	128	44.7%	10,722	30.3%	76	59.6%	18	(6)
100.00 (Default)	432	35	31.7%	419	100.0%	21,698	17.1%	473	113.0%	34	(150)
Subtotal (exposure class)	5,179	1,491	138.8%	6,845	9.7%	1,070,980	35.8%	2,892	42.2%	122	(207)

Note

1. CCF is calculated on a weighted average and also reflects where the modelled EAD is higher than the on and off balance sheet exposures pre CCF.

The RWA density associated with retail SMEs remained broadly stable at 42.7% (December 2022: 42.2%).

Analysis of credit risk

Table 22: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for secured retail - non SME

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2023	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	20,325	2,198	76.2%	22,094	0.1%	64,024	8.4%	432	2.0%	2	—
0.00 to <0.10	14,846	1,490	76.2%	16,049	0.1%	43,113	7.8%	247	1.5%	1	—
0.10 to <0.15	5,479	708	76.3%	6,045	0.1%	20,911	10.2%	185	3.1%	1	—
0.15 to <0.25	8,674	1,116	65.6%	9,445	0.2%	49,226	10.9%	445	4.7%	2	(1)
0.25 to <0.50	33,408	2,764	54.8%	35,068	0.4%	212,431	8.8%	2,061	5.9%	11	(2)
0.50 to <0.75	42,567	1,784	57.4%	43,806	0.6%	252,943	9.9%	4,124	9.4%	26	(10)
0.75 to <2.50	41,991	1,654	75.8%	43,519	1.2%	246,809	14.3%	9,831	22.6%	79	(24)
0.75 to <1.75	36,501	1,479	75.3%	37,845	1.1%	213,067	14.1%	7,875	20.8%	60	(18)
1.75 to <2.5	5,490	175	79.8%	5,674	2.1%	33,742	15.8%	1,956	34.5%	19	(6)
2.50 to <10.00	8,558	189	81.4%	8,786	4.6%	48,453	14.0%	4,046	46.0%	55	(24)
2.5 to <5	5,486	126	85.7%	5,640	3.4%	31,427	14.6%	2,386	42.3%	28	(11)
5 to <10	3,072	63	72.8%	3,146	6.9%	17,026	12.7%	1,660	52.7%	27	(13)
10.00 to <100.00	5,139	147	77.0%	5,296	28.3%	30,061	9.6%	2,787	52.6%	135	(47)
10 to <20	2,677	78	69.9%	2,749	13.6%	15,068	9.9%	1,484	54.0%	37	(15)
20 to <30	898	33	73.7%	930	24.9%	5,608	10.8%	616	66.3%	25	(10)
30.00 to <100.00	1,564	36	95.3%	1,617	55.2%	9,385	8.5%	687	42.5%	73	(22)
100.00 (Default)	1,089	2	—	1,089	100.0%	7,657	9.6%	601	55.3%	68	(68)
Subtotal (exposure class)	161,751	9,854	65.6%	169,103	2.3%	911,604	10.9%	24,327	14.4%	378	(176)

Analysis of credit risk

Table 22: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for secured retail - non SME (continued)

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 31 December 2022	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	19,592	2,349	78.0%	21,468	0.1%	62,457	10.6%	475	2.2%	2	0
0.00 to <0.10	14,509	1,702	78.0%	15,871	0.1%	43,261	9.8%	259	1.6%	1	0
0.10 to <0.15	5,083	647	78.1%	5,597	0.1%	19,196	12.9%	216	3.9%	1	0
0.15 to <0.25	9,667	1,398	64.1%	10,585	0.2%	61,942	12.3%	554	5.2%	3	(1)
0.25 to <0.50	36,396	2,979	58.9%	38,274	0.4%	221,354	10.1%	2,644	6.9%	15	(3)
0.50 to <0.75	41,291	1,868	59.6%	42,579	0.6%	252,875	10.5%	4,283	10.1%	28	(3)
0.75 to <2.50	38,434	2,564	78.1%	40,605	1.3%	233,090	15.0%	9,570	23.6%	79	(18)
0.75 to <1.75	32,495	2,317	78.0%	34,436	1.1%	195,724	14.7%	7,407	21.5%	58	(13)
1.75 to <2.5	5,939	247	79.3%	6,169	2.0%	37,366	16.6%	2,163	35.0%	21	(5)
2.50 to <10.00	8,959	386	80.7%	9,320	4.5%	51,803	15.3%	4,461	47.9%	60	(14)
2.5 to <5	6,452	301	81.7%	6,734	3.4%	37,226	16.5%	3,155	46.9%	38	(9)
5 to <10	2,507	85	77.2%	2,586	7.3%	14,577	12.1%	1,306	50.5%	22	(5)
10.00 to <100.00	4,852	145	76.8%	4,995	29.0%	29,056	9.1%	2,469	49.4%	123	(27)
10 to <20	2,544	76	68.1%	2,608	14.7%	14,255	9.2%	1,325	50.8%	35	(8)
20 to <30	749	33	76.6%	779	25.0%	4,994	9.5%	453	58.2%	18	(1)
30.00 to <100.00	1,559	36	95.2%	1,608	54.1%	9,807	8.6%	691	43.0%	70	(18)
100.00 (Default)	1,013	3	—	1,013	100.0%	7,404	8.9%	980	96.8%	29	(50)
Subtotal (exposure class)	160,204	11,692	68.6%	168,839	2.3%	919,981	11.8%	25,436	15.1%	339	(116)

The RWA density associated with secured retail non SMEs decreased by 0.7% to 14.4% (December 2022: 15.1%) primarily driven by capital LGD model update for the mortgage portfolio, partially offset by changes in risk parameters, IRB repair PMA and HPI refresh.

Analysis of credit risk

Table 23: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for revolving retail

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2023	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	673	13,067	66.9%	9,418	0.1%	12,477,069	74.8%	422	4.5%	7	(5)
0.00 to <0.10	271	8,672	77.8%	7,016	0.1%	10,534,187	73.4%	246	3.5%	4	(3)
0.10 to <0.15	402	4,395	45.5%	2,402	0.1%	1,942,882	78.8%	176	7.3%	3	(2)
0.15 to <0.25	726	5,638	39.1%	2,930	0.2%	1,808,508	79.8%	308	10.5%	6	(5)
0.25 to <0.50	1,156	6,416	38.0%	3,591	0.4%	1,706,705	80.6%	614	17.1%	13	(14)
0.50 to <0.75	781	2,989	36.6%	1,876	0.6%	788,204	81.2%	449	23.9%	10	(13)
0.75 to <2.50	2,881	6,071	37.9%	5,181	1.4%	1,878,898	82.8%	2,533	48.9%	70	(105)
0.75 to <1.75	2,061	4,909	36.7%	3,862	1.2%	1,399,277	82.5%	1,654	42.8%	43	(58)
1.75 to <2.5	820	1,162	42.9%	1,319	2.1%	479,621	83.8%	879	66.7%	27	(47)
2.50 to <10.00	2,563	2,125	68.8%	4,026	4.6%	1,203,797	84.6%	4,633	115.1%	181	(291)
2.5 to <5	1,592	1,740	64.1%	2,707	3.4%	819,345	84.3%	2,561	94.6%	89	(140)
5 to <10	971	385	90.4%	1,319	6.9%	384,452	85.4%	2,072	157.0%	92	(151)
10.00 to <100.00	580	110	163.6%	760	23.0%	273,717	85.4%	1,809	237.8%	170	(235)
10 to <20	365	77	160.0%	488	13.5%	167,712	85.4%	1,047	214.4%	62	(108)
20 to <30	88	16	173.5%	116	24.1%	45,481	85.3%	294	252.3%	24	(35)
30.00 to <100.00	127	17	170.4%	156	52.0%	60,524	85.4%	468	300.4%	84	(92)
100.00 (Default)	253	162	—	253	100.0%	230,890	82.0%	1,249	494.1%	158	(156)
Subtotal (exposure class)	9,613	36,578	50.4%	28,035	2.6%	20,367,788	79.7%	12,017	42.9%	615	(824)

Analysis of credit risk

Table 23: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for revolving retail (continued)

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF ¹	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 31 December 2022	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	696	15,541	58.0%	9,706	0.1%	12,065,847	74.6%	432	4.4%	7	(5)
0.00 to <0.10	294	10,366	65.8%	7,114	0.1%	9,951,391	73.4%	247	3.5%	4	(3)
0.10 to <0.15	402	5,175	42.3%	2,592	0.1%	2,114,456	77.8%	185	7.1%	3	(2)
0.15 to <0.25	712	6,198	41.2%	3,263	0.2%	2,433,109	78.1%	347	10.6%	6	(5)
0.25 to <0.50	1,160	6,572	38.4%	3,682	0.4%	1,885,237	79.5%	626	17.0%	13	(15)
0.50 to <0.75	808	2,995	35.7%	1,876	0.6%	837,185	79.9%	444	23.7%	10	(13)
0.75 to <2.50	2,845	5,662	37.8%	4,983	1.4%	1,883,174	81.7%	2,436	48.9%	67	(113)
0.75 to <1.75	2,039	4,595	36.7%	3,723	1.2%	1,406,224	81.4%	1,595	42.8%	42	(63)
1.75 to <2.5	806	1,067	42.6%	1,260	2.1%	476,950	82.7%	841	66.7%	25	(50)
2.50 to <10.00	2,517	1,847	69.9%	3,807	4.6%	1,220,906	83.7%	4,415.2	116.0%	173	(293)
2.5 to <5	1,556	1,522	63.9%	2,528	3.4%	837,325	83.3%	2,390	94.6%	83	(142)
5 to <10	961	325	97.9%	1,279	6.9%	383,581	84.5%	2,025	158.3%	90	(151)
10.00 to <100.00	575	95	178.4%	747	23.1%	278,858	84.6%	1,784	238.9%	168	(231)
10 to <20	365	65	178.2%	482	13.4%	171,090	84.5%	1,029	213.5%	61	(111)
20 to <30	87	14	191.6%	114	24.0%	46,616	84.5%	285	249.8%	23	(37)
30.00 to <100.00	123	16	167.6%	151	53.2%	61,152	84.6%	470	311.8%	84	(83)
100.00 (Default)	261	163	—	261	100.0%	242,910	81.7%	1,315	503.5%	158	(172)
Subtotal (exposure class)	9,574	39,073	48.0%	28,325	2.5%	20,847,226	78.8%	11,799	41.7%	602	(847)

Note

1. CCF is calculated on a weighted average and also reflects where the modelled EAD is higher than the on and off balance sheet exposures pre CCF.

The RWA density associated with revolving retail increased 1.2% to 42.9% (December 2022: 41.7%) primarily due to a reduction in balances within lower PD bands and changes in the risk parameters.

Analysis of credit risk

Table 24: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for other retail - non SME

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2023	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	237	1	2.7%	237	0.1%	51,350	73.6%	53	22.3%	0	0
0.00 to <0.10	100	1	2.7%	100	0.1%	28,230	72.6%	17	16.6%	0	0
0.10 to <0.15	137	—	—	137	0.1%	23,120	74.4%	36	26.4%	0	0
0.15 to <0.25	247	—	—	247	0.2%	43,084	73.9%	90	36.4%	0	0
0.25 to <0.50	584	—	—	584	0.4%	78,353	75.1%	315	53.9%	2	(2)
0.50 to <0.75	412	—	—	412	0.6%	51,407	75.6%	360	87.4%	2	(2)
0.75 to <2.50	1,133	0	0	1,133	1.4%	132,975	76.3%	1,144	101.0%	13	(15)
0.75 to <1.75	860	0	0	860	1.2%	101,490	76.2%	817	95.1%	8	(9)
1.75 to <2.5	273	—	—	273	2.1%	31,485	76.7%	327	119.7%	5	(6)
2.50 to <10.00	738	—	—	738	4.6%	85,191	77.2%	985	133.6%	28	(32)
2.5 to <5	499	—	—	499	3.5%	57,278	77.1%	650	130.2%	14	(17)
5 to <10	239	—	—	239	7.0%	27,913	77.5%	335	140.6%	14	(15)
10.00 to <100.00	296	—	—	296	26.5%	37,659	77.6%	534	180.2%	64	(50)
10 to <20	184	—	—	184	13.5%	22,460	77.8%	342	186.1%	22	(21)
20 to <30	43	—	—	43	24.2%	5,437	77.6%	85	196.2%	8	(7)
30.00 to <100.00	69	—	—	69	62.3%	9,762	77.1%	107	154.5%	34	(22)
100.00 (Default)	60	—	—	60	100.0%	21,583	76.7%	60	99.0%	36	(36)
Subtotal (exposure class)	3,707	1	2.9%	3,707	5.2%	501,602	76.0%	3,541	95.5%	145	(137)

Analysis of credit risk

Table 24: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for other retail - non SME (continued)

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 31 December 2022	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	336	1	2.3%	336	0.1%	65,087	73.6%	71	21.3%	0	0
<i>0.00 to <0.10</i>	160	1	2.3%	160	0.1%	37,667	72.9%	26	16.4%	0	0
<i>0.10 to <0.15</i>	176	—	—	176	0.1%	27,420	74.3%	45	25.8%	0	0
0.15 to <0.25	311	—	—	311	0.2%	50,615	74.2%	115	36.9%	0	0
0.25 to <0.50	649	—	—	649	0.4%	85,062	75.2%	352	54.3%	2	(2)
0.50 to <0.75	434	0	—	434	0.6%	53,592	75.7%	387	89.1%	2	(3)
0.75 to <2.50	1,195	0	—	1,195	1.4%	138,075	76.4%	1,215	101.7%	14	(15)
<i>0.75 to <1.75</i>	909	0	—	909	1.2%	105,602	76.3%	869	95.7%	9	(9)
<i>1.75 to <2.5</i>	286	0	—	286	2.1%	32,473	76.8%	346	120.8%	5	(6)
2.50 to <10.00	736	0	—	736	4.6%	84,674	77.3%	994	135.1%	28	(30)
<i>2.5 to <5</i>	496	0	—	496	3.5%	56,548	77.2%	653	131.7%	14	(16)
<i>5 to <10</i>	240	—	—	240	7.0%	28,126	77.6%	341	142.1%	14	(14)
10.00 to <100.00	291	—	—	291	27.9%	37,314	77.8%	529	181.9%	67	(51)
<i>10 to <20</i>	172	—	—	172	13.5%	21,197	77.9%	327	190.1%	22	(27)
<i>20 to <30</i>	43	—	—	43	24.2%	5,624	77.9%	84	197.1%	8	(5)
<i>30.00 to <100.00</i>	76	—	—	76	62.6%	10,493	77.5%	118	154.9%	37	(19)
100.00 (Default)	59	—	—	59	100.0%	21,691	76.8%	45	75.0%	23	(23)
Subtotal (exposure class)	4,011	1	2.5%	4,011	4.9%	536,110	76.0%	3,708	92.5%	136	(124)

The RWA density associated with other retail non SME increased by 3.0% to 95.5% (December 2022: 92.5%) primarily due to immaterial movements across PD bands.

Table 25: CR10 – Specialised lending and equity exposures under the simple risk weighted approach

Slotting is an approach that is applied to financing of individual projects where the repayment is highly dependent on the performance of the underlying pool or collateral, known as specialised lending. It uses a standard set of rules for the calculation of RWAs, based upon an assessment of factors such as the financial strength of the counterparty. The requirements for the application of the Slotting approach are detailed in CRR article 153.

Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach)							
Regulatory categories	Remaining maturity	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure	Expected loss amount
As at 30 June 2023							
		£m	£m		£m	£m	£m
Category 1	Less than 2.5 years	75	20	50%	79	30	—
	Equal to or more than 2.5 years	135	—	70%	136	75	1
Category 2	Less than 2.5 years	150	14	70%	154	84	1
	Equal to or more than 2.5 years	272	—	90%	272	192	2
Category 3	Less than 2.5 years	36	1	115%	36	32	1
	Equal to or more than 2.5 years	38	—	115%	38	34	1
Category 4	Less than 2.5 years	5	—	250%	5	10	—
	Equal to or more than 2.5 years	9	—	250%	9	17	1
Category 5	Less than 2.5 years	57	2	—	58	—	29
	Equal to or more than 2.5 years	35	—	—	35	—	18
Total	Less than 2.5 years	323	37	—	332	156	31
	Equal to or more than 2.5 years	489	—	—	490	318	23
As at 31 December 2022							
		£m	£m		£m	£m	£m
Category 1	Less than 2.5 years	97	15	50%	98	39	—
	Equal to or more than 2.5 years	203	—	70%	204	113	1
Category 2	Less than 2.5 years	152	24	70%	156	85	1
	Equal to or more than 2.5 years	253	—	90%	253	177	2
Category 3	Less than 2.5 years	28	—	115%	29	26	1
	Equal to or more than 2.5 years	28	—	115%	28	27	1
Category 4	Less than 2.5 years	6	—	250%	6	11	—
	Equal to or more than 2.5 years	7	—	250%	7	13	1
Category 5	Less than 2.5 years	48	5	—	48	—	24
	Equal to or more than 2.5 years	38	—	—	38	—	19
Total	Less than 2.5 years	331	44	—	337	161	26
	Equal to or more than 2.5 years	529	—	—	530	330	23

Analysis of credit risk

Table 26: CR1-A Maturity of exposures

This table has replaced table CRB-E, representing the on and off balance sheet net credit risk exposures by residual contractual maturity split by either loans and advances or debt securities. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

	Net Exposure Value					Total
	On demand	<= 1 year	> 1 year <= 5	> 5 years	No stated	
As at 30 June 2023	£m	£m	£m	£m	£m	£m
1 Loans and advances	56,621	12,411	19,751	181,553	—	270,336
2 Debt securities	—	5,028	21,982	10,144	—	37,154
3 Total	56,621	17,439	41,733	191,697	—	307,490
As at 31 December 2022						
1 Loans and advances	61,457	10,153	21,382	178,234	—	271,226
2 Debt securities	—	9,726	19,886	8,895	—	38,507
3 Total	61,457	19,879	41,268	187,129	—	309,733

Loans and advances decreased by £0.9bn to £270.3bn (December 2022: £271.2bn) driven by a decrease in off-balance sheet commitments, partially offset by increased cash collateral balances and secured lending.

Debt securities decreased by £1.3bn to £37.2bn (December 2022: £38.5bn) driven by reduced investment in debt securities in Treasury.

Table 27: CR2 – Changes in the stock of non-performing loans and advances

This table shows information on changes in the institutions stock of on balance sheet non-performing loans and advances. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

		Gross carrying amount
As at 30 June 2023		£m
010	Initial stock of non-performing loans and advances	3,487
020	Inflows to non-performing portfolios	1,103
030	Outflows from non-performing portfolios	(283)
040	Outflows due to write-offs	(171)
050	Outflow due to other situations ¹	(907)
060	Final stock of non-performing loans and advances	3,229

Note

1. Other situations include repayments, disposals and net increase in existing loans and debt securities.

Analysis of credit risk

Table 28: CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

This table shows a breakdown of on balance sheet unsecured and secured credit risk exposures secured by various methods of collateral for both loans and advances and debt securities. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

	Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
	£m	£m	£m	£m	£m
As at 30 June 2023					
1 Loans and advances	67,451	191,659	181,604	10,055	—
2 Debt securities	36,901	258	—	258	—
3 Total	104,352	191,917	181,604	10,313	—
4 <i>Of which non-performing exposures</i>	<i>862</i>	<i>2,367</i>	<i>1,892</i>	<i>475</i>	<i>—</i>
5 <i>Of which defaulted</i>	<i>862</i>	<i>2,367</i>	<i>—</i>	<i>—</i>	<i>—</i>
As at 31 December 2022					
1 Loans and advances	80,159	188,032	176,442	11,590	—
2 Debt securities	38,211	299	—	299	—
3 Total	118,370	188,331	176,442	11,889	—
4 <i>Of which non-performing exposures</i>	<i>869</i>	<i>2,618</i>	<i>1,969</i>	<i>649</i>	<i>—</i>
5 <i>Of which defaulted</i>	<i>869</i>	<i>2,618</i>	<i>—</i>	<i>—</i>	<i>—</i>

Decrease in unsecured loans and advances by £14.0bn to £104.4bn (December 2022: £118.4bn) due to repayments and decrease in liquidity pool due to decline in customer deposits.

Increase in Loans and advances secured by collateral by £5.2bn to £181.6bn (December 2022: £176.4bn) due to increased lending.

Decrease in Loans and advances secured by financial guarantees by £1.6bn to £10.3bn (December 2022: £11.9bn) due to repayments and government claims against guaranteed scheme lending.

Analysis of credit risk

Table 29: CQ4 - Quality of non-performing exposures by geography

This table shows the credit quality of on balance sheet and off balance sheet exposure for loans and advances, debt securities, derivatives and equity instruments by geography. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

	Gross carrying/Nominal amount				Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	of which: non-performing		of which: subject to impairment				
	£m	£m	£m	£m			
As at 30 June 2023	£m	£m	£m	£m	£m	£m	£m
On balance sheet exposures	297,373	3,229	3,229	294,488	(1,686)		—
UNITED KINGDOM	269,574	3,153	3,153	266,702	(1,676)		—
JAPAN	10,168	0	0	10,168	(1)		—
UNITED STATES	6,528	4	4	6,528	(1)		—
CANADA	4,326	1	1	4,326	(1)		—
Other Countries	6,777	71	71	6,764	(7)		—
Off balance sheet exposures	54,078	277	277			(81)	
UNITED KINGDOM	54,039	276	276			(81)	
Other Countries ¹	39	1	1			—	
Total	351,451	3,506	3,506	294,488	(1,686)	(81)	—
As at 31 December 2022	£m	£m	£m	£m	£m	£m	£m
On balance sheet exposures	307,131	3,487	3,487	304,722	(1,712)		—
UNITED KINGDOM	276,620	3,408	3,408	274,211	(1,703)		—
JAPAN	15,072	0	0	15,072	0		—
UNITED STATES	5,101	3	3	5,101	0		—
CANADA	3,720	0	0	3,720	0		—
Other Countries	6,618	76	76	6,618	(9)		—
Off balance sheet exposures	58,882	289	289			(47)	
UNITED KINGDOM	58,825	287	287			(47)	
Other Countries ¹	57	2	2			—	
Total	366,013	3,776	3,776	304,722	(1,712)	(47)	—

Note

1. Countries that have more than 1% of the total gross exposure are disclosed in the table and countries with <1% gross exposure are aggregated within "other countries."

Analysis of credit risk

Table 30: CQ5 - Credit quality of loans and advances by industry

This table shows the credit quality of loans and advances on balance sheet exposure to non-financial corporation by industry types. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

	Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	of which: non-performing		of which: loans and advances subject to impairment			
	£m	£m	£m	£m		
As at 30 June 2023	£m	£m	£m	£m	£m	£m
010 Agriculture, forestry and fishing	3,800	333	333	3,797	(109)	—
020 Mining and quarrying	9	—	—	9	—	—
030 Manufacturing	615	53	53	615	(21)	—
040 Electricity, gas, steam and air conditioning supply	29	4	4	29	(1)	—
050 Water supply	39	3	3	39	(1)	—
060 Construction	1,205	102	102	1,166	(44)	—
070 Wholesale and retail trade	1,891	150	150	1,891	(57)	—
080 Transport and storage	418	43	43	418	(14)	—
090 Accommodation and food service activities	998	142	142	998	(30)	—
100 Information and communication	373	34	34	373	(14)	—
110 Financial and insurance activities	—	—	—	—	—	—
120 Real estate activities	9,484	253	253	7,890	(87)	—
130 Professional, scientific and technical activities	879	76	76	879	(28)	—
140 Administrative and support service activities	687	70	70	687	(25)	—
Public administration and defense, compulsory social security	46	—	—	46	—	—
150						
160 Education	523	35	35	389	(10)	—
170 Human health services and social work activities	1,035	51	51	1,031	(21)	—
180 Arts, entertainment and recreation	310	32	32	310	(10)	—
190 Other services	435	55	55	435	(15)	—
200 Total	22,776	1,436	1,436	21,002	(487)	—
As at 31 December 2022	£m	£m	£m	£m	£m	£m
010 Agriculture, forestry and fishing	3,822	365	365	3,820	(147)	—
020 Mining and quarrying	8	—	—	8	—	—
030 Manufacturing	698	58	58	698	(19)	—
040 Electricity, gas, steam and air conditioning supply	33	4	4	33	(1)	—
050 Water supply	45	4	4	45	(1)	—
060 Construction	1,448	145	145	1,401	(35)	—
070 Wholesale and retail trade	2,126	170	170	2,126	(52)	—
080 Transport and storage	496	60	60	496	(12)	—
090 Accommodation and food service activities	1,154	167	167	1,154	(30)	—
100 Information and communication	433	42	42	433	(12)	—
110 Financial and insurance activities	—	—	—	—	—	—
120 Real estate activities	10,033	265	265	8,264	(123)	—
130 Professional, scientific and technical activities	1,028	90	90	1,028	(26)	—
140 Administrative and support service activities	1,545	88	88	1,545	(23)	—
Public administration and defense, compulsory social security	49	—	—	49	—	—
150						
160 Education	558	31	31	412	(14)	—
170 Human health services and social work activities	1,069	64	64	1,065	(27)	—
180 Arts, entertainment and recreation	345	41	41	345	(11)	—
190 Other services	521	58	58	521	(14)	—
200 Total	25,411	1,652	1,652	23,443	(547)	—

Decrease in total gross carrying amount by £2.6bn to £22,8bn (December 2022: £25,4bn) primarily due to repayments.

Analysis of credit risk

Table 31: CQ1 Credit quality of forborne exposures

This table provides an overview of the quality of on and off balance sheet forborne exposures. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Of which defaulted	Of which impaired					
	£m	£m	£m	£m	£m	£m	£m	£m
As at 30 June 2023								
005 Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—
010 Loans and Advances	569	710	630	590	(66)	(106)	756	395
020 Central banks	—	—	—	—	—	—	—	—
030 General governments	—	—	—	—	—	—	—	—
040 Credit institutions	—	—	—	—	—	—	—	—
050 Other financial corporations	—	1	1	1	—	—	1	1
060 Non-financial corporations	300	330	308	276	(20)	(25)	483	247
070 Households	269	379	321	313	(46)	(81)	272	147
080 Debt securities	—	—	—	—	—	—	—	—
090 Loan commitments given	108	48	39	38	—	—	7	2
100 Total	677	758	669	628	(66)	(106)	763	397
As at 31 December 2022								
005 Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—
010 Loans and Advances	634	741	701	613	(75)	(139)	784	393
020 Central banks	—	—	—	—	—	—	—	—
30 General governments	—	—	—	—	—	—	—	—
40 Credit institutions	—	—	—	—	—	—	—	—
50 Other financial corporations	1	1	—	—	—	—	1	—
60 Non-financial corporations	354	347	342	286	(22)	(30)	524	260
70 Households	279	393	359	327	(53)	(109)	259	133
080 Debt securities	—	—	—	—	—	—	—	—
090 Loan commitments given	117	49	41	40	—	—	8	2
100 Total	751	790	742	653	(75)	(139)	792	395

Analysis of credit risk

Table 32: CR1 - Performing and non-performing exposures and related provisions¹

This table provides an overview of the credit quality of on and off balance sheet non-performing exposures and related impairments, provisions and valuation adjustments by portfolio and exposure class.

	Gross carrying amount/nominal						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received		
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures	
	Of which Stage 1	Of which Stage 2		Of which Stage 2	Of which Stage 3		Of which Stage 1	Of which Stage 2		Of which Stage 2	Of which Stage 3					
£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
As at 30 June 2023																
005 Cash balances at central banks and other demand deposits	41,090	41,090	—	—	—	—	—	—	—	—	—	—	—	—	—	—
010 Loans and advances	214,791	187,552	25,458	3,229	115	3,114	(1,106)	(378)	(728)	(575)	(4)	(571)	—	189,292	2,367	
020 Central banks	7,328	7,328	—	—	—	—	—	—	—	—	—	—	—	—	—	
030 General governments	3,594	3,576	11	—	—	—	(12)	(4)	(8)	—	—	—	—	3,563	—	
040 Credit institutions	1,473	1,473	—	—	—	—	—	—	—	—	—	—	—	915	—	
050 Other financial corporations	1,699	1,663	36	11	—	11	(2)	(2)	(1)	(1)	—	(1)	—	1,418	9	
060 Non-financial corporations	21,340	14,666	4,900	1,436	—	1,436	(231)	(132)	(99)	(256)	—	(256)	—	18,108	982	
070 Of which SMEs	15,070	10,344	4,726	1,422	—	1,422	(218)	(128)	(91)	(253)	—	(253)	—	12,237	497	
080 Households	179,357	158,846	20,511	1,782	115	1,667	(861)	(240)	(620)	(318)	(4)	(314)	—	165,288	1,376	
090 Debt securities	37,159	36,585	574	—	—	—	(5)	(5)	(1)	—	—	—	—	258	—	
100 Central banks	26	26	—	—	—	—	—	—	—	—	—	—	—	—	—	
110 General governments	22,293	22,293	—	—	—	—	(2)	(3)	—	—	—	—	—	—	—	
120 Credit institutions	6,148	5,574	574	—	—	—	(1)	—	(1)	—	—	—	—	258	—	
130 Other financial corporations	8,403	8,403	—	—	—	—	(2)	(2)	—	—	—	—	—	—	—	
140 Non-financial corporations	289	289	—	—	—	—	—	—	—	—	—	—	—	—	—	
150 Off-balance-sheet exposures	53,801	49,694	4,107	277	—	277	(81)	(13)	(68)	—	—	—	—	4,539	16	
160 Central banks	550	550	—	—	—	—	—	—	—	—	—	—	—	—	—	
170 General governments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
180 Credit institutions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
190 Other financial corporations	10	9	1	—	—	—	—	—	—	—	—	—	—	—	—	
200 Non-financial corporations	2,318	2,040	278	46	—	46	—	—	—	—	—	—	—	194	12	
210 Households	50,923	47,095	3,828	231	—	231	(81)	(13)	(68)	—	—	—	—	4,345	4	
220 Total	346,841	314,921	30,139	3,506	115	3,391	(1,192)	(396)	(797)	(575)	(4)	(571)	—	194,089	2,383	

Analysis of credit risk

Table 32: CR1 - Performing and non-performing exposures and related provisions (continued)

	Gross carrying amount/nominal						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	£m	Of which Stage 1	Of which Stage 2	£m	Of which Stage 2	Of which Stage 3	£m	Of which Stage 1	Of which Stage 2	£m	Of which Stage 2	Of which Stage 3			
As at 31 December 2022	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
005 Cash balances at central banks and other demand deposits	54,090	54,090	—	—	—	—	—	—	—	—	—	—	—	—	—
010 Loans and advances	210,614	181,001	27,634	3,487	4	3,483	(1,152)	(339)	(813)	(556)	(2)	(554)	—	185,414	2,618
020 Central banks	5,571	5,571	—	—	—	—	—	—	—	—	—	—	—	—	—
030 General governments	3,967	3,944	14	—	—	—	(4)	(2)	(2)	—	—	—	—	3,954	—
040 Credit institutions	1,336	1,336	—	—	—	—	(1)	(1)	—	—	—	—	—	477	—
050 Other financial corporations	298	244	54	12	—	12	(3)	(2)	(1)	(2)	—	(2)	—	116	9
060 Non-financial corporations	23,762	15,525	6,266	1,651	—	1,651	(296)	(150)	(146)	(252)	—	(252)	—	19,481	1,219
070 Of which SMEs	16,334	10,370	5,964	1,630	—	1,630	(266)	(146)	(120)	(251)	—	(251)	—	13,535	553
080 Households	175,680	154,381	21,300	1,824	4	1,820	(848)	(184)	(664)	(302)	(2)	(300)	—	161,386	1,390
090 Debt securities	38,510	38,006	504	—	—	—	(3)	(2)	(1)	—	—	—	—	299	—
100 Central banks	48	48	—	—	—	—	—	—	—	—	—	—	—	—	—
110 General governments	24,423	24,423	—	—	—	—	(1)	(1)	—	—	—	—	—	—	—
120 Credit institutions	5,923	5,419	504	—	—	—	(1)	—	(1)	—	—	—	—	299	—
130 Other financial corporations	7,780	7,780	—	—	—	—	(1)	(1)	—	—	—	—	—	—	—
140 Non-financial corporations	336	336	—	—	—	—	—	—	—	—	—	—	—	—	—
150 Off-balance-sheet exposures	58,593	53,902	4,691	289	—	289	(47)	(9)	(38)	—	—	—	—	4,717	15
160 Central banks	810	810	—	—	—	—	—	—	—	—	—	—	—	150	—
170 General governments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
180 Credit institutions	100	100	—	—	—	—	—	—	—	—	—	—	—	—	—
190 Other financial corporations	11	9	2	—	—	—	—	—	—	—	—	—	—	—	—
200 Non-financial corporations	2,531	2,114	417	53	—	53	—	—	—	—	—	—	—	200	13
210 Households	55,141	50,869	4,272	236	—	236	(47)	(9)	(38)	—	—	—	—	4,367	2
220 Total	361,807	326,999	32,829	3,776	4	3,772	(1,202)	(350)	(852)	(556)	(2)	(554)		190,430	2,633

Note

1. Loans at fair value through profit and loss are included in the total performing and non-performing exposures but no staging analysis is provided as these instruments are not eligible for staging.

Decrease in Cash balances with Central bank and other demand deposits by £13.0bn to £41.1bn (December 2022: £54.1bn) due to decrease in liquidity pool.

Increase in performing Loans and advances by £4.2bn to £214.8bn (December 2022: £210.6bn) primarily due to increased lending.

Analysis of counterparty credit risk

Table 33: CCR1 – Analysis of CCR exposure by approach

This table provides a comprehensive view of the methods used to calculate CCR regulatory requirements and the main parameters used within each method.

	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
	£m	£m	£m		£m	£m	£m	£m
As at 30 June 2023								
1 SA-CCR (for derivatives)	78	320		1.4	2,356	557	557	245
4 Financial collateral comprehensive method (for SFTs)					3,708	91	91	17
6 Total					6,064	648	648	262
As at 31 December 2022								
1 SA-CCR (for derivatives)	39	306		1.4	866	483	483	225
4 Financial collateral comprehensive method (for SFTs)					6,164	536	536	107
6 Total					7,030	1,019	1,019	332

Analysis of counterparty credit risk

Table 34: CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

This table shows exposure at default, broken down by exposure class and risk weight. This table includes exposures subject to the standardised approach only.

Exposure classes		Risk weight											Total exposure value
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
As at 30 June 2023													
1	Central governments or central banks	9	—	—	—	—	—	—	—	—	—	—	9
2	Regional government or local authorities	—	—	—	—	—	—	—	—	—	—	—	—
3	Public sector entities	—	—	—	—	—	—	—	—	—	—	—	—
4	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—
5	International organisations	—	—	—	—	—	—	—	—	—	—	—	—
6	Institutions	—	218	—	—	196	443	—	—	—	—	—	857
7	Corporates	—	—	—	—	—	—	—	1	—	—	—	1
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—
9	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—
10	Other items	—	—	—	—	—	—	—	—	—	—	—	—
11	Total exposure value	9	218	—	—	196	443	—	—	1	—	—	867
As at 31 December 2022													
1	Central governments or central banks	—	—	—	—	—	—	—	—	—	—	—	—
2	Regional government or local authorities	—	—	—	—	—	—	—	—	—	—	—	—
3	Public sector entities	—	—	—	—	—	—	—	—	—	—	—	—
4	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—
5	International organisations	—	—	—	—	—	—	—	—	—	—	—	—
6	Institutions	—	203	—	—	593	424	—	—	—	—	—	1,220
7	Corporates	—	—	—	—	—	—	—	1	—	—	—	1
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—
9	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—
10	Other items	—	—	—	—	—	—	—	—	—	—	—	—
11	Total exposure value	—	203	—	—	593	424	—	—	1	—	—	1,221

Analysis of counterparty credit risk

Table 35: CCR5 – Composition of collateral for CCR exposures

This table shows the types of collateral posted or received to support or reduce CCR exposures relating to derivative transactions or SFTs, including transactions cleared through a CCP.

	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
As at 30 June 2023	£m	£m	£m	£m	£m	£m
1 Cash	—	1,171	—	4,954	—	—
2 Debt	1	13	1,140	—	1,414	2,699
3 Equity	—	—	—	—	—	—
4 Others	—	—	—	—	1,103	8
5 Total	1	1,184	1,140	4,954	2,517	2,707
As at 31 December 2022						
1 Cash	—	432	—	5,174	—	—
2 Debt	1	11	1,298	—	2,054	4,611
3 Equity	—	—	—	—	—	—
4 Others	—	—	—	—	471	—
5 Total	1	443	1,298	5,174	2,525	4,611

Analysis of counterparty credit risk

Table 36: CCR8 - Exposures to CCPs

This table provides a breakdown of Barclays Bank UK Group exposures and RWAs to CCPs.

	As at 30 June 2023		As at 31 December 2022	
	Exposure value	RWEA	Exposure value	RWEA
	£m	£m	£m	£m
1 Exposures to QCCPs (total)		14		16
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	218	4	203	4
3 (i) OTC derivatives	173	3	182	4
4 (ii) Exchange-traded derivatives	—	—	—	—
5 (iii) SFTs	45	1	21	—
6 (iv) Netting sets where cross-product netting has been approved	—	—	—	—
7 Segregated initial margin	1,139		1,297	
8 Non-segregated initial margin	—	—	—	—
9 Prefunded default fund contributions	19	10	24	12
10 Unfunded default fund contributions	480	—	480	—

Analysis of counterparty credit risk

Credit valuation adjustments (CVA)

CVA measures the risk from MTM losses due to deterioration in the credit quality of a counterparty to over-the-counter derivative transactions with Barclays Bank UK Group. It is a complement to the counterparty credit risk charge, that accounts for the risk of outright default of a counterparty.

Table 37: CCR2 Transactions subject to own funds requirements for CVA risk

Barclays Bank UK Group uses the standardised approach to calculate CVA capital charge: This approach takes account of the external credit rating of each counterparty, EAD from the calculation of the CCR and the effective maturity.

Credit valuation adjustment (CVA) capital charge		Exposure value	RWEA
As at 30 June 2023		£m	£m
4	Transactions subject to the Standardised method	554	256
5	Total transactions subject to own funds requirements for CVA risk	554	256
As at 31 December 2022		Exposure value	RWEA
		£m	£m
4	Transactions subject to the Standardised method	480	735
5	Total transactions subject to own funds requirements for CVA risk	480	735

RWAs decreased by £0.4bn to £0.3bn (December 2022: £0.7bn) primarily driven by decrease in exposures with intra-group counterparties.

Analysis of market risk

Table 38: MR1 – Market risk under the standardised approach

This table shows the RWAs and capital requirements for standardised market risk. This table includes exposures subject to the standardised approach only.

	As at 30 June 2023 RWEAs £m	As at 31 December 2022 RWEAs £m
Outright products		
1 Interest rate risk (general and specific)	202	30
2 Equity risk (general and specific)	—	—
3 Foreign exchange risk	172	203
4 Commodity risk	—	—
9 Total	374	233

Analysis of securitisation

Table 39: SEC1 - Securitisation exposures in the non-trading book

This table shows the non-trading book securitisation exposure split by exposure type and associated regulatory capital requirements

	Institution acts as originator							Institution acts as sponsor				Institution acts as investor				
	Traditional				Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total	
	STS		Non-STS		of which SRT	of which SRT		STS	Non-STS			STS	Non-STS			
	£m	of which SRT	£m	of which SRT			£m			£m	£m			£m		
As at 30 June 2023	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Total exposures	—	—	6,094	303	2,600	2,600	8,694	—	—	—	—	1,468	5,258	—	6,726
2	Retail (total)	—	—	6,094	303	—	—	6,094	—	—	—	—	1,468	5,258	—	6,726
3	residential mortgage	—	—	795	303	—	—	795	—	—	—	—	1,468	5,258	—	6,726
4	credit card	—	—	5,299	—	—	—	5,299	—	—	—	—	—	—	—	—
5	other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Wholesale (total)	—	—	—	—	2,600	2,600	2,600	—	—	—	—	—	—	—	—
8	loans to corporates	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	other wholesale	—	—	—	—	2,600	2,600	2,600	—	—	—	—	—	—	—	—
12	re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
As at 31 December 2022																
1	Total exposures	—	—	8,034	489	3,929	3,929	11,963	—	—	—	—	1,144	4,429	—	5,573
2	Retail (total)	—	—	8,034	489	—	—	8,034	—	—	—	—	1,144	4,429	—	5,573
3	residential mortgage	—	—	988	489	—	—	988	—	—	—	—	1,144	4,429	—	5,573
4	credit card	—	—	7,046	—	—	—	7,046	—	—	—	—	—	—	—	—
5	other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Wholesale (total)	—	—	—	—	3,929	3,929	3,929	—	—	—	—	—	—	—	—
8	loans to corporates	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	other wholesale	—	—	—	—	3,929	3,929	3,929	—	—	—	—	—	—	—	—
12	re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

The value of securitised assets in the banking book, where Barclays Bank UK Group acts as originator, EAD decreased by £3.2bn to £8.7bn (December 2022: £11.9bn) primarily due to asset amortisation.

The value of securitised assets in the banking book, where Barclays Bank UK Group is the Investor, EAD has increased by £1.2bn to £6.7bn (December 2022: £5.5bn) primarily due to an increase in investments.

Analysis of securitisation

Table 40: SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor

This table shows the non-trading book securitisation exposures, where the institution acts as originator or as sponsor

		Exposure values (by RW bands/deductions)					Exposure values (by regulatory)				RWEA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/deductions
As at 30 June 2023		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	Total exposures	2,893	—	—	—	—	2,893	—	—	—	434	—	—	—	35	—	—	—
2	Traditional transactions	286	—	—	—	—	286	—	—	—	43	—	—	—	4	—	—	—
3	Securitisation	286	—	—	—	—	286	—	—	—	43	—	—	—	4	—	—	—
4	Retail underlying	286	—	—	—	—	286	—	—	—	43	—	—	—	4	—	—	—
5	Of which STS	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Of which STS	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic transactions	2,607	—	—	—	—	2,607	—	—	—	391	—	—	—	31	—	—	—
10	Securitisation	2,607	—	—	—	—	2,607	—	—	—	391	—	—	—	31	—	—	—
11	Retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Wholesale	2,607	—	—	—	—	2,607	—	—	—	391	—	—	—	31	—	—	—
13	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
As at 31 December 2022																		
1	Total exposures	4,388	—	—	—	—	4,388	—	—	—	658	—	—	—	53	—	—	—
2	Traditional transactions	459	—	—	—	—	459	—	—	—	69	—	—	—	6	—	—	—
3	Securitisation	459	—	—	—	—	459	—	—	—	69	—	—	—	6	—	—	—
4	Retail underlying	459	—	—	—	—	459	—	—	—	69	—	—	—	6	—	—	—
5	Of which STS	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Of which STS	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic transactions	3,929	—	—	—	—	3,929	—	—	—	589	—	—	—	47	—	—	—
10	Securitisation	3,929	—	—	—	—	3,929	—	—	—	589	—	—	—	47	—	—	—
11	Retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Wholesale	3,929	—	—	—	—	3,929	—	—	—	589	—	—	—	47	—	—	—
13	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

The banking book's securitised assets, where Barclays Bank UK Group acts as either originator under Securitisation risk weight treatment, EAD decreased by £1.5bn to £2.9bn (December 2022: £4.4bn) and RWA by £0.3bn to £0.4bn (December 2022: £0.7bn) primarily due to asset amortisation.

Analysis of securitisation

Table 41: SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

This table shows the non-trading book securitisation exposures, where the institution acts as investor

		Exposure values (by RW bands/deductions)				Exposure values (by regulatory approach)				RWEA (by regulatory approach)			Capital charge after cap					
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions
As at 30 June 2023		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	Total exposures	6,726	—	—	—	—	—	—	6,726	—	—	—	937	—	—	—	75	—
2	Traditional transactions	6,726	—	—	—	—	—	—	6,726	—	—	—	937	—	—	—	75	—
3	Securitisation	6,726	—	—	—	—	—	—	6,726	—	—	—	937	—	—	—	75	—
4	Retail underlying	6,726	—	—	—	—	—	—	6,726	—	—	—	937	—	—	—	75	—
5	Of which STS	1,468	—	—	—	—	—	—	1,468	—	—	—	147	—	—	—	12	—
6	Wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Of which STS	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic transactions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
As at 31 December 2022																		
1	Total exposures	5,573	—	—	—	—	—	—	5,573	—	—	—	779	—	—	—	62	—
2	Traditional transactions	5,573	—	—	—	—	—	—	5,573	—	—	—	779	—	—	—	62	—
3	Securitisation	5,573	—	—	—	—	—	—	5,573	—	—	—	779	—	—	—	62	—
4	Retail underlying	5,573	—	—	—	—	—	—	5,573	—	—	—	779	—	—	—	62	—
5	Of which STS	1,144	—	—	—	—	—	—	1,144	—	—	—	114	—	—	—	9	—
6	Wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Of which STS	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic transactions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

The banking book's securitised assets, where Barclays Bank UK Group acts as investor under Securitisation risk weight treatment, EAD increased by £1.2bn to £6.7bn (December 2022: £5.5bn) primarily due to an increase in investments.

Analysis of securitisation

Table 42: SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments

This table shows the outstanding nominal amounts where the institution acts as originator or as sponsor together with those exposures that are deemed as defaulted, where specific credit risk adjustments have been raised

		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
			Of which exposures in default	
As at 30 June 2023		£m	£m	£m
1	Total exposures	8,915	14	—
2	Retail (total)	6,165	14	—
3	residential mortgage	866	—	—
4	credit card	5,299	14	—
5	other retail exposures	—	—	—
6	re-securitisation	—	—	—
7	Wholesale (total)	2,750	—	—
8	loans to corporates	—	—	—
9	commercial mortgage	—	—	—
10	lease and receivables	—	—	—
11	other wholesale	2,750	—	—
12	re-securitisation	—	—	—
As at 31 December 2022				
1	Total exposures	12,171	24	—
2	Retail (total)	8,100	24	—
3	residential mortgage	1,054	—	—
4	credit card	7,046	24	—
5	other retail exposures	—	—	—
6	re-securitisation	—	—	—
7	Wholesale (total)	4,071	—	—
8	loans to corporates	—	—	—
9	commercial mortgage	—	—	—
10	lease and receivables	—	—	—
11	other wholesale	4,071	—	—
12	re-securitisation	—	—	—

The value of exposures securitised, where Barclays Bank UK Group acts as either originator or sponsor, has decreased by £3.3bn to £8.9bn (December 2022: £12.2bn) primarily due to asset amortisation.

Countercyclical Capital Buffer

Table 43: CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

The below table shows the geographical distribution of credit exposures relevant to the calculation of the countercyclical buffer in line with CRR Article 440. Note that exposures in the below table are prepared in accordance with CRD Article 140 and as such exclude exposures to central governments/banks, regional governments, local authorities, public sector entities, multilateral development banks, international organisations and institutions and hence the exposure values differ to those found in the Analysis of credit risk section.

	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights	Counter-cyclical buffer rate
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
As at 30 June 2023													
Breakdown by country	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	%	%
NORWAY	30	—	—	—	—	30	0	—	—	0	6	0.01%	2.50%
SWEDEN	32	—	—	—	—	32	1	—	—	1	6	0.01%	2.00%
UNITED KINGDOM	7,589	216,586	—	—	9,619	233,794	4,231	—	110	4,341	54,253	99.47%	1.00%
AUSTRALIA	0	—	—	—	—	0	0	—	—	0	0	—	1.00%
NETHERLANDS	0	—	—	—	—	0	0	—	—	0	0	—	1.00%
GERMANY	0	—	—	—	—	0	0	—	—	0	0	—	0.75%
FRANCE	169	—	—	—	—	169	3	—	—	3	34	0.06%	0.50%
IRELAND	0	0	—	—	—	0	0	—	—	0	0	—	0.50%
Total (countries with existing CCyB rate)	7,820	216,586	—	—	9,619	234,025	4,235	—	110	4,345	54,299	99.55%	
Total (rest of the world less than 1% requirement)	1,075	61	—	—	—	1,136	19	—	—	18	243	0.45%	n/a
TOTAL	8,895	216,647	—	—	9,619	235,161	4,254	—	110.00	4,363	54,542	100.00%	

Countercyclical Capital Buffer

Table 43: CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer (continued)

	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights	Counter-cyclical buffer rate
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
As at 31 December 2022													
Breakdown by country	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	%	%
Norway	104	—	—	—	—	104	2	—	—	2	21	0.04%	2.0%
Denmark	—	—	—	—	—	—	—	—	—	—	—	—	2.0%
United Kingdom	6,258	217,269	—	—	9,962	233,489	4,283	—	115	4,398	54,976	99.40%	1.0%
Sweden	52	—	—	—	—	52	1	—	—	1	10	0.02%	1.0%
Hong Kong	—	—	—	—	—	—	—	—	—	—	—	—	1.0%
Luxembourg	—	—	—	—	—	—	—	—	—	—	—	—	0.5%
Total (countries with existing CCyB rate)	6,414	217,269	—	—	9,962	233,645	4,286	—	115	4,401	55,007	99.46%	
Total (countries with own funds requirements weights 1% or above)	1,267	63	34	—	—	1,364	24	1	—	25	303	0.54%	n/a
Total (countries with own funds requirements weights 1% or above)	1,267	63	34	—	—	1,364	24	1	—	25	303	0.54%	n/a
Total	7,681	217,332	34	—	9,962	235,009	4,310	1	115	4,426	55,310	100 %	

Countercyclical Capital Buffer

Table 44: CCyB2 - Amount of institution-specific countercyclical capital buffer

This table shows an overview of institution specific countercyclical exposure and buffer requirements

		As at 30.6.2023	As At 31.12.2022
1	Total risk exposure amount	71,489	72,719
2	Institution specific countercyclical capital buffer rate	1.00%	0.99%
3	Institution specific countercyclical capital buffer requirement	712	723