

# **Barclays Bank PLC Interim Pillar 3 Report**

30 June 2024

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## Notes

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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 available at [home.barclays/investorrelations/reports-and-events](https://home.barclays/investorrelations/reports-and-events).

### Forward-looking statements

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to Barclays Bank PLC Group. Barclays Bank PLC Group 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 PLC 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 PLC Group's future financial position, business strategy, income levels, costs, assets and liabilities, impairment charges, provisions, capital leverage and other regulatory ratios, capital distributions (including policy on dividends and share buybacks), return on tangible equity, projected levels of growth in banking and financial markets, industry trends, any commitments and targets (including environmental, social and governance (ESG) commitments and targets), plans and objectives for future operations, International Financial Reporting Standards ("IFRS") and other statements that are not historical or current facts. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. Forward-looking statements speak only as at the date on which they are made. Forward-looking statements may be affected by a number of factors, including, without limitation: changes in legislation, regulations, governmental and regulatory policies, expectations and actions, voluntary codes of practices and the interpretation thereof, changes in IFRS and other accounting standards, including practices with regard to the interpretation and application thereof and emerging and developing ESG reporting standards; the outcome of current and future legal proceedings and regulatory investigations; the Barclays Bank PLC 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 PLC Group's control; the impact of competition in the banking and financial services industry; capital, liquidity, leverage and other regulatory rules and requirements applicable to past, current and future periods; UK, US, Eurozone and global macroeconomic and business conditions, including inflation; volatility in credit and capital markets; market related risks such as changes in interest rates and foreign exchange rates reforms to benchmark interest rates and indices; higher or lower asset valuations; changes in credit ratings of any entity within the Barclays Bank PLC Group or any securities issued by it; changes in counterparty risk; changes in consumer behaviour; the direct and indirect consequences of the conflicts in Ukraine and the Middle East on European and global macroeconomic conditions, political stability and financial markets; political elections, including the impact of the UK, European and US elections in 2024; developments in the UK's relationship with the European Union ("EU"); the risk of cyberattacks, information or security breaches, technology failures or operational disruptions and any subsequent impact on Barclays Bank PLC's reputation, business or operations; Barclays Bank PLC Group's ability to access funding; and the success of acquisitions, disposals and other strategic transactions. A number of these factors are beyond Barclays Bank PLC's control. As a result, Barclays Bank PLC 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 PLC Group's forward-looking statements. Additional risks and factors which may impact the Barclays Bank PLC Group's future financial condition and performance are identified in Barclays Bank PLC's filings with the US Securities and Exchange Commission ("SEC") (including, without limitation, Barclays Bank PLC's Annual Report on Form 20-F for the financial year ended 31 December 2023), which are available on the SEC's website at [www.sec.gov](https://www.sec.gov).

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

### Disclosure Background

Barclays Bank PLC is a wholly-owned subsidiary of Barclays PLC and is the non ring-fenced bank within the Barclays PLC Group.

Barclays Bank PLC capital requirements are set by the Prudential Regulation Authority (PRA) at a solo-consolidated level. Barclays Bank PLC solo-consolidated comprises Barclays Bank PLC, the parent, plus certain additional subsidiaries, whose inclusion within the consolidation is subject to PRA approval. The disclosures provided in this document for Barclays Bank PLC are based on this regulatory scope of consolidation. This differs from the accounting disclosures, where Barclays Bank PLC Group refers to Barclays Bank PLC, the parent, and all its subsidiaries.

For the purpose of liquidity management, Barclays Bank PLC and its subsidiary Barclays Capital Securities Limited, a UK broker dealer entity, are monitored on a combined basis by the PRA under a Domestic Liquidity Sub-Group arrangement ('DoLSub') (Barclays Bank PLC DoLSub). The liquidity disclosures (Liquidity Coverage Ratio and Net Stable Funding Ratio) provided in this document for Barclays Bank PLC are based on this regulatory scope of consolidation, unless otherwise specified.

Leverage minimum requirements are set at the sub-consolidated level for Barclays Bank PLC. The sub-consolidated group represents the Barclays Bank PLC Group on a regulatory scope of consolidation per PRA approval. As a result, the Barclays Bank PLC leverage disclosures contained within this document are presented on both the Barclays Bank PLC solo-consolidated basis and Barclays Bank PLC sub-consolidated basis. Capital and Risk Weighted Assets disclosure requirements remain set at the Barclays Bank PLC solo-consolidated level.

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 terms Risk Weighted Asset (RWA) and Risk Weighted Exposure Amount (RWEA) are used interchangeably throughout the document.

## Introduction

**Table 1: KM1 - Key Metrics - 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, liquidity coverage ratio (LCR) and net stable funding ratio (NSFR).

KM1 ref		As at	As at	As at	As at	As at
		30.06.24	31.03.24	31.12.23	30.09.23	30.06.23
		£m	£m	£m	£m	£m
	<b>Available own funds (amounts)</b>					
1	Common Equity Tier 1 (CET1) capital <sup>1</sup>	25,223	24,845	25,470	26,129	25,607
1a	Fully loaded Common Equity Tier 1 (CET1) capital <sup>2</sup>	25,221	24,836	25,450	26,105	25,581
2	Tier 1 (T1) capital <sup>1</sup>	32,693	33,239	33,864	33,082	34,546
2a	Fully loaded tier 1 capital <sup>2</sup>	32,691	33,230	33,844	33,058	34,520
3	Total capital <sup>1,3</sup>	40,183	39,589	40,530	39,349	41,068
3a	Fully loaded total capital <sup>2,4</sup>	39,652	39,051	39,981	38,796	40,474
	<b>Risk-weighted exposure amounts</b>					
4	Total risk-weighted exposure amount <sup>1</sup>	216,117	209,219	211,193	206,569	204,351
4a	Fully loaded total risk-weighted exposure amount <sup>2</sup>	216,114	209,209	211,173	206,542	204,325
	<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>					
5	Common Equity Tier 1 ratio (%) <sup>1</sup>	11.7%	11.9%	12.1%	12.6%	12.5%
5a	Fully loaded Common Equity Tier 1 ratio (%) <sup>2</sup>	11.7%	11.9%	12.1%	12.6%	12.5%
6	Tier 1 ratio (%) <sup>1</sup>	15.1%	15.9%	16.0%	16.0%	16.9%
6a	Fully loaded tier 1 ratio (%) <sup>2</sup>	15.1%	15.9%	16.0%	16.0%	16.9%
7	Total capital ratio (%) <sup>1,3</sup>	18.6%	18.9%	19.2%	19.0%	20.1%
7a	Fully loaded total capital ratio (%) <sup>2,4</sup>	18.3%	18.7%	18.9%	18.8%	19.8%
	<b>Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)</b>					
UK 7a	Additional CET1 SREP requirements (%)	2.9%	2.9%	2.9%	2.5%	2.5%
UK 7b	Additional AT1 SREP requirements (%)	1.0%	1.0%	1.0%	0.8%	0.8%
UK 7c	Additional Tier 2 SREP requirements (%)	1.3%	1.3%	1.3%	1.1%	1.1%
UK 7d	Total SREP own funds requirements (%)	13.1%	13.1%	13.1%	12.5%	12.5%
	<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>					
8	Capital conservation buffer (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Institution specific countercyclical capital buffer (%)	0.7%	0.7%	0.7%	0.7%	0.4%
11	Combined buffer requirement (%)	3.2 %	3.2%	3.2%	3.2%	2.9%
UK 11a	Overall capital requirements (%)	16.3%	16.3%	16.3%	15.7%	15.4%
12	CET1 available after meeting the total SREP own funds requirements (%)	4.3%	4.5%	4.7%	5.6%	5.5%

### Notes

1. Transitional capital and RWAs are calculated by applying the IFRS 9 transitional arrangements in accordance with UK CRR.
2. Fully loaded capital and RWAs are calculated without applying the IFRS 9 transitional arrangements in accordance with UK CRR.
3. Total capital is calculated applying the grandfathering of UK CRR non-compliant capital instruments included within Tier 2 capital until 28 June 2025.
4. Fully loaded total capital is calculated without applying the transitional arrangements in accordance with UK CRR.

The CET1 ratio decreased by c.40bps to 11.7% (December 2023: 12.1%) as CET1 capital decreased by £0.3bn to £25.2bn (December 2023: £25.5bn) and RWAs increased by £4.9bn to £216.1bn (December 2023: £211.2bn):

- c.70bps increase from attributable profit generated in the period
- c.50bps decrease due to dividends paid and foreseen
- c.30bps decrease in other qualifying reserves including a reduction in the fair value through other comprehensive reserve
- c.30bps decrease as a result of a £4.9bn increase in RWAs primarily driven by seasonal increases relative to FY23 and elevated client trading activity in the Investment Bank

## Introduction

### Table 1: KM1 - Key metrics - Part 2

		As at 30.06.24	As at 31.03.24	As at 31.12.23	As at 30.09.23	As at 30.06.23
KM1 ref		£m	£m	£m	£m	£m
<b>Leverage ratio</b>						
<b>Barclays Bank PLC sub-consolidated group<sup>1</sup></b>						
13	Total exposure measure excluding claims on central banks <sup>2</sup>	<b>973,952</b>	980,494	924,826	955,650	937,242
14	Leverage ratio excluding claims on central banks (%) <sup>2</sup>	<b>5.6%</b>	5.6%	6.0%	5.6%	5.9%
<b>Additional leverage ratio disclosure requirements</b>						
UK 14a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) <sup>3</sup>	<b>5.6%</b>	5.6%	6.0%	5.6%	5.9%
UK 14b	Leverage ratio including claims on central banks (%) <sup>2</sup>	<b>4.6%</b>	4.6%	4.9%	4.5%	4.8%
UK 14c	Average leverage ratio excluding claims on central banks (%) <sup>2,5</sup>	<b>5.2%</b>	5.3%	5.4%	5.2%	5.4%
UK 14d	Average leverage ratio including claims on central banks (%) <sup>2,5</sup>	<b>4.3%</b>	4.4%	4.5%	4.3%	4.6%
UK 14e	Countercyclical leverage ratio buffer (%) <sup>4</sup>	<b>0.2%</b>	0.2%	0.2%	0.2%	0.1%
<b>Barclays Bank PLC solo-consolidated</b>						
13	Total exposure measure excluding claims on central banks <sup>2</sup>	<b>824,757</b>	834,464	785,494	802,919	790,000
14	Leverage ratio excluding claims on central banks (%) <sup>2</sup>	<b>4.0%</b>	4.0%	4.3%	4.1%	4.4%
<b>Additional leverage ratio disclosure requirements</b>						
UK 14a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) <sup>3</sup>	<b>4.0%</b>	4.0%	4.3%	4.1%	4.4%
UK 14b	Leverage ratio including claims on central banks (%) <sup>2</sup>	<b>3.2%</b>	3.2%	3.6%	3.3%	3.5%
<b>Liquidity Coverage Ratio<sup>5</sup></b>						
15	Total high-quality liquid assets (HQLA) (Weighted value)	<b>206,681</b>	206,432	210,787	211,673	212,767
UK 16a	Cash outflows - Total weighted value	<b>269,973</b>	251,894	245,582	244,891	245,648
UK 16b	Cash inflows - Total weighted value	<b>134,337</b>	115,706	105,530	101,268	96,466
16	Total net cash outflows (adjusted value)	<b>135,635</b>	136,188	140,053	143,623	149,182
17	Liquidity coverage ratio (%)	<b>152.6%</b>	151.8%	150.7%	147.8%	143.2%
<b>Net Stable Funding Ratio<sup>6</sup></b>						
18	Total available stable funding	<b>359,802</b>	345,884	338,765	329,589	322,872
19	Total required stable funding	<b>324,658</b>	317,952	307,648	301,474	297,393
20	NSFR ratio (%)	<b>110.9%</b>	108.9%	110.1%	109.3%	108.6%

#### Notes

- The fully loaded Barclays Bank PLC solo-consolidated and Barclays Bank PLC sub-consolidated CET1 ratios, as are relevant for assessing against the conversion triggers in Barclays Bank PLC AT1 securities (all of which are held by Barclays PLC), were 11.7% and 16.2% respectively calculated without applying the transitional arrangements in accordance with UK CRR.
- Transitional UK leverage ratios are calculated by applying the IFRS 9 transitional arrangements in accordance with UK CRR.
- Fully loaded UK leverage ratio is calculated without applying the transitional arrangements in accordance with UK CRR.
- Although the leverage ratio is expressed in terms of Tier 1 capital, 75% of the minimum requirement and countercyclical leverage ratio buffer (CCLB) must be covered solely with CET1 capital. The CET1 capital held against the 0.2% CCLB was £1.9bn.
- 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.
- Liquidity coverage ratio computed as a trailing average of 12 month-end observations to the reporting date.
- Net Stable Funding Ratio is computed as a trailing average of the last four spot quarter end positions.

The Barclays Bank PLC sub-consolidated group UK leverage ratio decreased to 5.6% (December 2023: 6.0%) primarily due to a £49.2bn increase in leverage exposure to £974bn (December 2023: £924.8bn), largely driven by an increase in trading securities and secured lending in the Investment Bank.

### Table 2: CC1 – Composition of regulatory own funds

## Capital

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

	Ref <sup>†</sup>	As at 30.06.24 Transitional position £m	As at 30.06.24 Fully loaded position £m	As at 31.12.23 Transitional position £m	As at 31.12.23 Fully loaded position £m	
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>						
1	Capital instruments and the related share premium accounts <i>of which: called up share capital and share premium</i>	a	2,343	2,343	2,343	2,343
2	Retained earnings	b	40,433	40,433	39,821	39,821
3	Accumulated other comprehensive income (and other reserves)	b,c	(7,066)	(7,066)	(6,210)	(6,210)
UK-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	b	661	661	1,068	1,068
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>		<b>36,371</b>	<b>36,371</b>	<b>37,022</b>	<b>37,022</b>
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>						
7	Additional value adjustments		(1,383)	(1,383)	(1,406)	(1,406)
8	Intangible assets (net of related tax liability) <sup>1</sup>	d,f, g	(104)	(104)	(104)	(104)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met)	h	(1,284)	(1,284)	(1,210)	(1,210)
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	i	2,806	2,806	2,697	2,697
12	Negative amounts resulting from the calculation of expected loss amounts		(121)	(121)	(144)	(144)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	j	580	580	120	120
15	Defined-benefit pension fund assets <sup>1</sup>	k, g	(2,518)	(2,518)	(2,609)	(2,609)
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions)	e	(8,267)	(8,267)	(8,165)	(8,166)
22	Amount exceeding the 17,65% threshold		(858)	(859)	(744)	(750)
23	<i>of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities</i>	e	(635)	(635)	(560)	(564)
25	<i>of which: deferred tax assets arising from temporary differences</i>	h	(223)	(223)	(184)	(186)
27a	Other regulatory adjustments to CET1 capital (including IFRS 9 transitional adjustments when relevant and non-performing exposures) <sup>2</sup>		2	—	13	—
<b>28</b>	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>		<b>(11,148)</b>	<b>(11,150)</b>	<b>(11,552)</b>	<b>(11,572)</b>
<b>29</b>	<b>Common Equity Tier 1 (CET1) capital</b>		<b>25,223</b>	<b>25,221</b>	<b>25,470</b>	<b>25,450</b>
<b>Additional Tier 1 (AT1) capital: instruments</b>						
30	Capital instruments and the related share premium accounts	l	9,875	9,875	10,765	10,765
31	<i>of which: classified as equity under applicable accounting standards</i>	l	9,875	9,875	10,765	10,765
<b>36</b>	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>		<b>9,875</b>	<b>9,875</b>	<b>10,765</b>	<b>10,765</b>
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>						
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions)		(2,405)	(2,405)	(2,371)	(2,371)
<b>43</b>	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>		<b>(2,405)</b>	<b>(2,405)</b>	<b>(2,371)</b>	<b>(2,371)</b>
<b>44</b>	<b>Additional Tier 1 (AT1) capital</b>		<b>7,470</b>	<b>7,470</b>	<b>8,394</b>	<b>8,394</b>
<b>45</b>	<b>Tier 1 capital (T1 = CET1 + AT1)</b>		<b>32,693</b>	<b>32,691</b>	<b>33,864</b>	<b>33,844</b>

### Notes

<sup>†</sup> The references (a) – (m) identify balance sheet components in Table 3: CC2 – Reconciliation of regulatory capital to balance sheet on page 8 which is used in the calculation of regulatory capital.

1. Deferred tax liabilities on intangible assets and pension fund assets are included as either a negative component of the deferred tax asset or a deferred tax liability on the balance sheet depending on the net deferred tax position of the bank at the time of reporting.

2. Other regulatory adjustments to CET1 capital represents IFRS9 transitional adjustment of which modified £2m.

## Capital

**Table 2: CC1 – Composition of regulatory own funds – continued**

	Ref <sup>f</sup>	As at 30.06.24 Transitional position £m	As at 30.06.24 Fully loaded position £m	As at 31.12.23 Transitional position £m	As at 31.12.23 Fully loaded position £m	
<b>Tier 2 (T2) capital: instruments</b>						
46	Capital instruments and the related share premium accounts	m	10,550	10,550	9,805	9,805
UK-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2		529	—	529	—
50	Credit risk adjustments		58	58	47	47
<b>51</b>	<b>Tier 2 (T2) capital before regulatory adjustments</b>		<b>11,137</b>	<b>10,608</b>	10,381	9,852
<b>Tier 2 (T2) capital: regulatory adjustments</b>						
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans		(0)	(0)	(160)	(160)
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions)		(3,646)	(3,646)	(3,555)	(3,555)
<b>57</b>	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>		<b>(3,646)</b>	<b>(3,646)</b>	(3,715)	(3,715)
<b>58</b>	<b>Tier 2 (T2) capital</b>		<b>7,490</b>	<b>6,961</b>	6,666	6,137
<b>59</b>	<b>Total capital (TC = T1 + T2)</b>		<b>40,183</b>	<b>39,652</b>	40,530	39,981
<b>60</b>	<b>Total Risk exposure amount</b>		<b>216,117</b>	<b>216,114</b>	211,193	211,173
<b>Capital ratios and buffers</b>						
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)		11.7%	11.7%	12.1%	12.1%
62	Tier 1 (as a percentage of total risk exposure amount)		15.1%	15.1%	16.0%	16.0%
63	Total capital (as a percentage of total risk exposure amount)		18.6%	18.3%	19.2%	18.9%
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with Article 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Article 104(1) CRD, plus combined buffer requirement in accordance with Article 128(6) CRD) expressed as a percentage of risk exposure amount)		10.6%	10.6%	10.5%	10.5%
65	<i>of which: capital conservation buffer requirement</i>		2.5%	2.5%	2.5%	2.5%
66	<i>of which: countercyclical buffer requirement</i>		0.7%	0.7%	0.7%	0.7%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)		4.3%	4.3%	4.7%	4.7%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>						
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		3,435	3,435	3,438	3,437
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		2,800	2,799	2,877	2,872
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)		984	984	942	946
<b>Applicable caps on the inclusions of provisions in Tier 2</b>						
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		58	58	47	47
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		431	431	437	437



## 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 2024		Ref†	Balance sheet as in published financial statements <sup>1</sup> £m	Under regulatory scope of consolidation £m
<b>Assets</b>				
1	Cash and balances at central banks		179,603	179,603
2	Cash collateral and settlement balances		75,470	75,470
3	Loans and advances at amortised cost to banks		15,441	15,441
4	Loans and advances at amortised cost to customers		225,570	223,134
5	Debt Securities at amortised cost		33,308	33,308
6	Reverse repurchase agreements and other similar secured lending		6,073	6,073
7	Trading portfolio assets		111,532	111,532
8	Financial assets at fair value through the income statement		280,515	280,002
9	Derivative financial instruments		219,836	219,836
10	Financial assets at fair value through other comprehensive income		52,864	52,864
11	Investments in subsidiaries, associates and joint ventures	e	19,211	13,211
12	Goodwill and intangible assets		104	104
13	- Of which: goodwill	d	95	95
14	- Of which: other intangibles (excluding MSRs)	f	9	9
15	Property, plant and equipment		121	121
16	Current tax assets		667	675
17	Deferred tax assets	g,h	2,906	2,906
18	Retirement benefit assets	k	3,495	3,495
19	Other assets		4,070	4,070
20	<b>Total assets</b>		<b>1,230,786</b>	<b>1,221,845</b>
<b>Liabilities</b>				
1	Deposits at amortised cost from banks		17,884	8,855
2	Deposits at amortised cost from customers		341,743	341,743
3	Cash collateral and settlement balances		73,348	73,348
4	Repurchase agreements and other similar secured borrowing		55,861	55,861
5	Debt securities in issue		20,492	20,492
6	Subordinated liabilities	m	37,104	37,104
7	Trading portfolio liabilities		41,792	41,792
8	Financial liabilities designated at fair value		372,172	371,660
9	Derivative financial instruments		210,691	210,691
10	Current tax liabilities		454	519
11	Deferred tax liabilities	g	2	2
12	Retirement benefit liabilities		72	72
13	Other liabilities		445	445
14	Provisions		6,910	6,912
15	<b>Total liabilities</b>		<b>1,178,970</b>	<b>1,169,496</b>
<b>Equity</b>				
1	Called up share capital and share premium		2,348	2,348
2	- Of which: amount eligible for CET1	a	2,343	2,343
3	Other equity instruments	l	14,582	14,582
4	Other reserves	c,i,j	(3,973)	(3,981)
5	Retained earnings	b	38,859	39,400
6	Total equity excluding non-controlling interests		51,816	52,349
7	Non-controlling interests		—	—
8	<b>Total equity</b>		<b>51,816</b>	<b>52,349</b>
9	<b>Total liabilities and equity</b>		<b>1,230,786</b>	<b>1,221,845</b>

### Notes

† The references (a) – (m) identify balance sheet components that are used in the calculation of regulatory capital in Table 2: Composition of regulatory capital on page 6-7. 1. Under IAS 34, there is no requirement to publish the Barclays Bank PLC parent company balance sheet as part of the interim Barclays Bank PLC Results Announcement.

## Capital

**Table 4: IFRS 9<sup>1</sup> – Comparison of institution’s own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs**

	30.06.24	31.03.24	31.12.23	30.09.23	30.06.23	
	£m	£m	£m	£m	£m	
<b>Available capital (amounts)</b>						
1	CET1 capital <sup>2</sup>	25,223	24,845	25,470	26,129	25,607
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25,221	24,836	25,450	26,105	25,581
3	Tier 1 capital <sup>2</sup>	32,693	33,239	33,864	33,082	34,546
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	32,691	33,230	33,844	33,058	34,520
5	Total capital <sup>2,3</sup>	40,183	39,589	40,530	39,349	41,068
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	40,181	39,579	40,510	39,325	41,042
<b>Risk weighted assets (amounts)</b>						
7	Total risk-weighted assets <sup>2</sup>	216,117	209,219	211,193	206,569	204,351
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	216,114	209,209	211,173	206,542	204,325
<b>Capital ratios</b>						
9	CET1 (as a percentage of risk exposure amount) <sup>2</sup>	11.7%	11.9%	12.1%	12.6%	12.5%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.7%	11.9%	12.1%	12.6%	12.5%
11	Tier 1 (as a percentage of risk exposure amount) <sup>2</sup>	15.1%	15.9%	16.0%	16.0%	16.9%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.1%	15.9%	16.0%	16.0%	16.9%
13	Total capital (as a percentage of risk exposure amount) <sup>2,3</sup>	18.6%	18.9%	19.2%	19.0%	20.1%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.6%	18.9%	19.2%	19.0%	20.1%
<b>Leverage ratio</b>						
<b>Barclays Bank PLC sub-consolidated group</b>						
15	Leverage ratio total exposure measure <sup>2</sup>	973,952	980,494	924,826	955,650	937,242
16	Leverage ratio <sup>2</sup>	5.6%	5.6%	6.0%	5.6%	5.9%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional	5.6%	5.6%	6.0%	5.6%	5.9%
<b>Barclays Bank PLC solo-consolidated</b>						
15	Leverage ratio total exposure measure <sup>2</sup>	824,757	834,464	785,494	802,919	790,000
16	Leverage ratio <sup>2</sup>	4.0%	4.0%	4.3%	4.1%	4.4%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4.0%	4.0%	4.3%	4.1%	4.4%

### Notes

1. From 1 January 2018, Barclays Bank PLC elected to apply the IFRS 9 transitional arrangements of the 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 50% for 2023; 25% for 2024 and with no transitional relief from 2025.

2. Transitional CET1 capital, RWAs and leverage ratios are calculated by applying the IFRS 9 transitional arrangements in accordance with UK CRR.

3. Total capital is calculated by applying the transitional arrangements in accordance with UK CRR. This includes the grandfathering of certain capital instruments included within Tier 2 capital, until 28 June 2025.

## Risk weighted assets

**Table 5: RWAs by risk type**

This table shows RWAs by risk type.

	Credit risk		Counterparty credit risk				Market risk		Operational risk	Total RWAs
	Std £m	AIRB £m	Std £m	AIRB £m	Settlement risk £m	CVA £m	Std £m	IMA £m		
<b>As at 30 June 2024</b>										
Barclays Bank PLC	60,221	64,145	17,653	18,548	94	2,063	6,070	26,464	20,859	216,117
<b>As at 31 December 2023</b>										
Barclays Bank PLC	50,854	65,173	17,976	16,743	67	2,510	7,979	29,031	20,860	211,193

## Risk weighted assets

**Table 6: 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 June	31 March	December	30 June	31 March	December
	2024	2024	2023	2024	2024	2023
	£m	£m	£m	£m	£m	£m
1 Credit risk (excluding CCR)	105,143	101,330	99,934	8,412	8,106	7,994
2 <i>Of which the standardised approach</i>	51,872	44,480	43,812	4,150	3,558	3,505
4 <i>Of which slotting approach</i>	3,671	3,977	3,580	294	318	286
5 <i>Of which the advanced IRB (AIRB) approach</i>	49,600	52,873	52,542	3,968	4,230	4,203
6 Counterparty credit risk - CCR	38,241	38,300	37,163	3,060	3,064	2,973
7 <i>Of which the standardised approach</i>	3,127	3,642	3,322	250	291	266
8 <i>Of which internal model method (IMM)</i>	23,870	23,730	23,212	1,910	1,899	1,857
UK 8a <i>Of which exposures to a CCP</i>	1,048	1,078	942	84	86	75
UK 8b <i>Of which credit valuation adjustment - CVA</i>	2,063	2,162	2,510	165	173	201
9 <i>Of which other CCR</i>	8,133	7,688	7,177	651	615	574
15 Settlement risk	94	61	67	8	5	5
16 Securitisation exposures in the non-trading book (after the cap)	19,246	18,198	16,159	1,540	1,456	1,293
17 <i>Of which SEC-IRBA approach</i>	10,874	10,184	9,051	870	815	724
18 <i>Of which SEC-ERBA (including IAA)</i>	2,062	1,917	1,956	165	153	157
19 <i>Of which SEC-SA approach</i>	6,300	6,058	5,101	504	485	408
UK 19a <i>Of which 1250%/ deduction</i>	10	39	51	1	3	4
20 Position, foreign exchange and commodities risks (Market risk)	32,534	30,471	37,010	2,603	2,438	2,961
21 <i>Of which the standardised approach</i>	6,070	5,854	7,979	486	469	639
22 <i>Of which IMA</i>	26,464	24,617	29,031	2,117	1,969	2,322
23 Operational risk	20,859	20,859	20,860	1,669	1,669	1,669
UK 23b <i>Of which standardised approach</i>	20,859	20,859	20,860	1,669	1,669	1,669
24 Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	9,461	9,320	9,553	757	746	764
29 Total	216,117	209,219	211,193	17,292	16,738	16,895

Total RWAs increased £6.9bn to £216.1bn in the quarter (March 2024: £209.2bn) primarily due to:

- Credit risk RWAs increased £3.8bn to £105.2bn primarily driven by increased RWAs to intra-group exposures
- Securitisation RWAs increased £1.0bn to £19.2bn primarily driven by securitisation of originated assets
- Market risk RWAs increased by £2.1bn to £32.5bn primarily driven by elevated client trading activity

## Risk weighted assets

Tables 7, 8 and 9 below show a subset of the information included in table 5, focused on positions captured under modelled treatment.

### Table 7: CR8 – RWEA flow statements of credit risk exposures under the IRB approach

The total in this table shows the contribution of credit risk RWAs under the AIRB approach excluding Securitisation and non-credit obligation assets and hence will not directly reconcile to the credit risk AIRB RWAs in table 5.

	Three months ended 30 June 2024	Six months ended 30 June 2024
	£m	£m
<b>1 Risk weighted exposure amount as at the end of the previous reporting period</b>	<b>52,326</b>	<b>53,229</b>
2 Asset size	(2,994)	(4,463)
3 Asset quality	265	71
4 Model updates	—	—
5 Methodology and policy	194	889
6 Acquisitions and disposals	—	—
7 Foreign exchange movements	(102)	(37)
8 Other	—	—
<b>9 Risk weighted exposure amount as at the end of the reporting period</b>	<b>49,689</b>	<b>49,689</b>

Advanced credit risk RWAs decreased by £2.6bn to £49.7bn in the quarter (March 2024 £52.3bn) primarily driven by securitisation of credit risk assets.

Advanced credit risk RWAs decreased by £3.5bn to £49.7bn in the year (December 2023: £53.2bn primarily driven by securitisation of credit risk assets).

### Table 8: CCR7– RWEA flow statements of CCR exposures under the IMM

The total in this table shows the contribution of Internal Model Method (IMM) exposures (excluding central clearing counterparties) to CCR RWAs (under both standardised and AIRB) and will not directly reconcile to the CCR AIRB RWAs in table 5.

	Three months ended 30 June 2024	Six months ended 30 June 2024
	£m	£m
<b>1 Risk weighted exposure amount as at the end of the previous reporting period</b>	<b>23,730</b>	<b>23,212</b>
2 Asset size	119	416
3 Asset quality	204	512
4 Model updates	—	—
5 Methodology and policy	—	—
6 Acquisitions and disposals	—	—
7 Foreign exchange movements	(183)	(270)
8 Other	—	—
<b>9 Risk weighted exposure amount as at the end of the reporting period</b>	<b>23,870</b>	<b>23,870</b>

IMM RWAs remained broadly stable at £23.9bn in the quarter (March 2024: £23.7bn).

IMM RWAs remained broadly stable at £23.9bn in the year (December 2023: £23.2bn).

## Risk weighted assets

**Table 9: MR2-B – RWA flow statements of market risk exposures under the IMA**

This table shows the contribution of market risk RWA covered by internal models (i.e. value at risk (VaR), stressed value at risk (SVaR) and incremental risk charge (IRC)).

Three months ended 30 June 2024						
	VaR £m	SVaR £m	IRC £m	Other £m	Total RWAs £m	Total own funds requirements £m
<b>1 RWAs at previous period end</b>	<b>4,152</b>	<b>9,992</b>	<b>6,504</b>	<b>3,969</b>	<b>24,617</b>	<b>1,969</b>
1a Regulatory adjustment <sup>1</sup>	(2,554)	(4,651)	—	—	(7,205)	(576)
1b RWAs at the previous quarter-end (end of the day)	1,598	5,341	6,504	3,969	17,412	1,393
2 Movement in risk levels	263	394	1,614	(169)	2,102	168
3 Model updates/changes	—	—	—	—	—	—
4 Methodology and policy	—	—	—	—	—	—
5 Acquisitions and disposals	—	—	—	—	—	—
8a RWAs at the end of the reporting period (end of the day)	1,861	5,735	8,118	3,800	19,514	1,561
8b Regulatory adjustment <sup>2</sup>	2,221	4,729	—	—	6,950	556
<b>8 RWAs at the end of the disclosure period</b>	<b>4,082</b>	<b>10,464</b>	<b>8,118</b>	<b>3,800</b>	<b>26,464</b>	<b>2,117</b>

**Notes**

- Row 1a reflects the difference between reported RWA (row 1) and the relevant spot measure (row 1b) for the previous period.
- Row 8b reflects the difference between the relevant spot measure (row 8a) and reported RWA (row 8) for the current period.

Modelled Market risk RWAs increased £1.9bn to £26.5bn in the quarter (March 2024: £24.6bn) primarily driven by an increase IRC and SVaR.

Six months ended 30 June 2024						
	VaR £m	SVaR £m	IRC £m	Other £m	Total RWAs £m	Total own funds requirements £m
<b>1 RWAs at previous period end</b>	<b>4,099</b>	<b>14,872</b>	<b>6,325</b>	<b>3,735</b>	<b>29,031</b>	<b>2,322</b>
1a Regulatory adjustment <sup>1</sup>	(2,409)	(7,529)	—	—	(9,938)	(795)
1b RWAs at the previous quarter-end (end of the day)	1,690	7,343	6,325	3,735	19,093	1,527
2 Movement in risk levels	171	(1,608)	1,793	65	421	34
3 Model updates/changes	—	—	—	—	—	—
4 Methodology and policy	—	—	—	—	—	—
5 Acquisitions and disposals	—	—	—	—	—	—
8a RWAs at the end of the reporting period (end of the day)	1,861	5,735	8,118	3,800	19,514	1,561
8b Regulatory adjustment <sup>2</sup>	2,221	4,729	—	—	6,950	556
<b>8 RWAs at the end of disclosure period</b>	<b>4,082</b>	<b>10,464</b>	<b>8,118</b>	<b>3,800</b>	<b>26,464</b>	<b>2,117</b>

**Notes**

- Row 1a reflects the difference between reported RWA (row 1) and the relevant spot measure (row 1b) for the previous period.
- Row 8b reflects the difference between the relevant spot measure (row 8a) and reported RWA (row 8) for the current period.

Modelled market risk RWAs decreased £2.5bn to £26.5bn (December 2023: £29.0bn) primarily driven by a decrease in SVaR partially offset by an increase in IRC.

## 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 10: LR1 - Summary reconciliation of accounting assets and leverage ratio exposures**

Barclays Bank PLC sub-consolidated group <sup>1</sup>		As at 30 June 2024 £m	As at 31 December 2023 £m
1	Total assets as per published financial statements <sup>2</sup>	1,283,964	1,185,166
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(10,559)	(9,120)
4	Adjustment for exemption of exposures to central banks	(219,402)	(198,621)
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date	(71,160)	(23,818)
8	Adjustments for derivative financial instruments	(103,080)	(109,280)
9	Adjustment for securities financing transactions (SFTs)	28,298	24,578
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance	122,826	119,861
11	Adjustment for prudent valuation adjustments and specific and general provisions which have	(2,144)	(2,163)
12	Other adjustments	(54,791)	(61,777)
13	<b>Total exposure measure</b>	<b>973,952</b>	<b>924,826</b>

Barclays Bank PLC solo-consolidated <sup>1</sup>		As at 30 June 2024 £m	As at 31 December 2023 £m
1	Total assets as per published financial statements <sup>3</sup>	1,230,786	1,193,738
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(8,941)	(5,642)
4	Adjustment for exemption of exposures to central banks	(187,183)	(162,728)
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date	(17,941)	(9,096)
8	Adjustments for derivative financial instruments	(72,446)	(81,805)
9	Adjustment for securities financing transactions (SFTs)	38,091	38,946
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance	125,086	125,425
11	Adjustment for prudent valuation adjustments and specific and general provisions which have	(1,647)	(1,704)
UK-11a	Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR	(226,377)	(252,344)
12	Other adjustments	(54,671)	(59,296)
13	<b>Total exposure measure</b>	<b>824,757</b>	<b>785,494</b>

#### Notes

1. Leverage measures are calculated applying the transitional arrangements in accordance with UK CRR.

2. The Barclays Bank PLC sub-consolidated group total assets represents the Barclays Bank Group total assets as published in page 28 of the Interim Results Announcement document.

3. Under IAS 34, there is no requirement to publish the Barclays Bank PLC parent company balance sheet as part of the interim Barclays Bank PLC Results Announcement.

## Leverage

**Table 11: LR2 - Leverage ratio common disclosure**

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

Barclays Bank PLC sub-consolidated group <sup>1</sup>		As at 30 June 2024	As at 31 December 2023
		£m	£m
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	753,572	710,948
3	Deductions of receivables assets for cash variation margin provided in derivatives	(32,736)	(34,501)
6	Asset amounts deducted in determining tier 1 capital (leverage)	(6,779)	(6,695)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>714,057</b>	<b>669,752</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	52,165	48,292
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives	108,484	105,020
10	Exempted CCP leg of client-cleared trade exposures (SA-CCR)	(45,986)	(45,301)
11	Adjusted effective notional amount of written credit derivatives	714,852	679,015
12	Adjusted effective notional offsets and add-on deductions for written credit derivatives	(697,385)	(662,521)
13	<b>Total derivatives exposures</b>	<b>132,130</b>	<b>124,505</b>
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting	672,145	714,605
15	Netted amounts of cash payables and cash receivables of gross SFT assets	(475,767)	(529,669)
16	Counterparty credit risk exposure for SFT assets	28,349	24,811
18	<b>Total securities financing transaction exposures</b>	<b>224,727</b>	<b>209,747</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	377,495	355,283
20	Adjustments for conversion to credit equivalent amounts	(254,670)	(235,422)
21	General provisions deducted in determining tier 1 capital (leverage) and specific provisions associated with off-balance sheet exposures	(385)	(418)
22	<b>Off-balance sheet exposures</b>	<b>122,440</b>	<b>119,443</b>
<b>Capital and total exposure measure</b>			
23	<b>Tier 1 capital (leverage)</b>	<b>54,709</b>	<b>55,560</b>
24	Total exposure measure including claims on central banks	1,193,354	1,123,447
UK-24a	(-) Claims on central banks excluded	(219,402)	(198,621)
UK-24b	<b>Total exposure measure excluding claims on central banks</b>	<b>973,952</b>	<b>924,826</b>
<b>Leverage ratio</b>			
25	Leverage ratio excluding claims on central banks (%)	5.6%	6.0%
UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	5.6%	6.0%
UK-25c	Leverage ratio including claims on central banks (%)	4.6%	4.9%
26	Regulatory minimum leverage ratio requirement (%)	3.3%	3.3%
<b>Additional leverage ratio disclosure requirements - leverage ratio buffers</b>			
27	Leverage ratio buffer (%)	0.2%	0.2%
UK-27b	Of which: countercyclical leverage ratio buffer (%)	0.2%	0.2%

### Notes

1. Capital and leverage measures are calculated applying the transitional arrangements in accordance with UK CRR.



## Leverage

**Table 11: LR2 - Leverage ratio common disclosure (continued)**

Barclays Bank PLC solo-consolidated <sup>1</sup>		As at 30 June 2024	As at 31 December 2023
		£m	£m
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	748,137	720,958
3	Deductions of receivables assets for cash variation margin provided in derivatives	(30,245)	(31,161)
6	Asset amounts deducted in determining tier 1 capital (leverage)	(16,939)	(16,741)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>700,953</b>	<b>673,056</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	42,802	41,531
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives	96,267	92,987
10	Exempted CCP leg of client-cleared trade exposures (SA-CCR)	(18,524)	(21,067)
11	Adjusted effective notional amount of written credit derivatives	512,725	488,525
12	Adjusted effective notional offsets and add-on deductions for written credit derivatives	(494,749)	(471,279)
13	<b>Total derivatives exposures</b>	<b>138,520</b>	<b>130,697</b>
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting	708,659	765,229
15	Netted amounts of cash payables and cash receivables of gross SFT assets	(472,778)	(532,721)
16	Counterparty credit risk exposure for SFT assets	38,142	39,179
18	<b>Total securities financing transaction exposures</b>	<b>274,022</b>	<b>271,687</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	275,750	273,400
20	Adjustments for conversion to credit equivalent amounts	(150,664)	(147,976)
21	General provisions deducted in determining tier 1 capital (leverage) and specific provisions associated with off-balance sheet exposures	(264)	(298)
22	<b>Off-balance sheet exposures</b>	<b>124,822</b>	<b>125,126</b>
<b>Excluded exposures</b>			
UK-22a	Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) of the CRR	(226,377)	(252,344)
UK-22k	<b>Total exempted exposures</b>	<b>(226,377)</b>	<b>(252,344)</b>
<b>Capital and total exposure measure</b>			
23	<b>Tier 1 capital (leverage)</b>	<b>32,693</b>	<b>33,864</b>
24	Total exposure measure including claims on central banks	1,011,940	948,222
UK-24a	(-) Claims on central banks excluded	(187,183)	(162,728)
UK-24b	<b>Total exposure measure excluding claims on central banks</b>	<b>824,757</b>	<b>785,494</b>
<b>Leverage ratio</b>			
25	Leverage ratio excluding claims on central banks (%)	<b>4.0%</b>	4.3%
UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	<b>4.0%</b>	4.3%
UK-25c	Leverage ratio including claims on central banks (%)	<b>3.2%</b>	3.6%

**Note**

1. Capital and leverage measures are calculated applying the transitional arrangements in accordance with UK CRR.

## Leverage

**Table 12: 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.

<b>Barclays Bank PLC sub-consolidated group<sup>1</sup></b>		<b>As at 30 June 2024</b>	<b>As at 31 December 2023</b>
		<b>£m</b>	<b>£m</b>
UK-1	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	<b>478,879</b>	<b>448,876</b>
UK-2	Trading book exposures	201,514	180,918
UK-3	Banking book exposures, of which:	277,365	267,958
UK-4	Covered bonds	441	1,024
UK-5	Exposures treated as sovereigns	82,721	78,037
UK-6	Exposures to regional governments, MDB, international organisations and PSE not treated as	1,970	4,692
UK-7	Institutions	10,916	10,451
UK-8	Secured by mortgages of immovable properties	7,936	10,947
UK-9	Retail exposures	29,220	29,699
UK-10	Corporates	71,175	70,935
UK-11	Exposures in default	2,358	2,092
UK-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	70,628	60,081

  

<b>Barclays Bank PLC solo-consolidated<sup>1</sup></b>		<b>As at 30 June 2024</b>	<b>As at 31 December 2023</b>
		<b>£m</b>	<b>£m</b>
UK-1	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	<b>367,484</b>	349,709
UK-2	Trading book exposures	111,009	116,017
UK-3	Banking book exposures, of which:	256,475	233,692
UK-4	Covered bonds	441	1,024
UK-5	Exposures treated as sovereigns	75,575	73,595
UK-6	Exposures to regional governments, MDB, international organisations and PSE not treated as	1,880	4,347
UK-7	Institutions	18,311	13,774
UK-8	Secured by mortgages of immovable properties	7,008	6,763
UK-9	Retail exposures	1,783	1,440
UK-10	Corporates	68,490	60,884
UK-11	Exposures in default	1,455	1,244
UK-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	81,532	70,621

### Notes

1. Capital and leverage measures are calculated applying the transitional arrangements in accordance with UK CRR.

## Liquidity

**Table 13: LIQ1 - Liquidity coverage ratio**

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

Liquidity coverage ratio (average)		Total unweighted value (average)				Total weighted value (average)			
		30.06.24	31.03.24	31.12.23	30.09.23	30.06.24	31.03.24	31.12.23	30.09.23
UK1a									
UK1b	Number of data points used in calculation of averages <sup>1</sup>	12	12	12	12	12	12	12	12
<b>High-quality liquid assets</b>		<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>
1	Total high-quality liquid assets (HQLA)					206,681	206,432	210,787	211,673
<b>Cash outflows</b>									
2	Retail deposits and deposits from small business customers, of which:	29,448	29,516	30,028	30,068	3,105	3,138	3,276	3,369
3	Stable deposits	723	720	720	724	36	36	36	36
4	Less stable deposits	18,463	18,665	19,429	19,991	3,068	3,102	3,240	3,332
5	Unsecured wholesale funding, of which:	195,880	196,036	198,627	202,360	100,337	102,378	105,772	108,999
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	70,253	65,039	60,531	57,911	17,399	16,093	14,963	14,304
7	Non-operational deposits (all counterparties) <sup>2</sup>	119,558	124,375	130,443	136,963	76,869	79,664	83,156	87,209
8	Unsecured debt	6,069	6,622	7,653	7,486	6,069	6,621	7,653	7,486
9	Secured wholesale funding					84,839	81,796	78,196	74,814
10	Additional requirements, of which:	160,738	156,780	153,688	154,110	51,741	48,888	47,003	46,690
11	Outflows related to derivative exposures and other collateral requirements	23,192	21,119	19,452	18,568	17,596	16,157	14,887	14,603
12	Outflows related to loss of funding on debt products	4,658	4,419	4,113	4,328	4,658	4,419	4,113	4,328
13	Credit and liquidity facilities	132,888	131,242	130,123	131,214	29,487	28,312	28,003	27,759
14	Other contractual funding obligations	27,023	12,732	8,243	7,827	26,312	12,034	7,553	7,136
15	Other contingent funding obligations	73,455	71,404	70,657	68,937	3,639	3,660	3,782	3,883
16	Total cash outflows					269,973	251,894	245,582	244,891
<b>Cash inflows</b>									
17	Secured lending (e.g. reverse repos)	699,369	670,844	648,911	618,610	84,521	80,910	77,001	72,617
18	Inflows from fully performing exposures	22,283	22,060	21,268	22,078	19,654	19,240	18,428	19,125
19	Other cash inflows <sup>3</sup>	32,666	18,109	12,784	12,316	30,162	15,556	10,101	9,526
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)					—	—	—	—
UK-19b	(Excess inflows from a related specialised credit institution)					—	—	—	—
20	Total cash inflows	754,318	711,013	682,963	653,004	134,337	115,706	105,530	101,268
UK-20a	Fully exempt inflows	—	—	—	—	—	—	—	—
UK-20b	Inflows subject to 90% cap	—	—	—	—	—	—	—	—
UK-20c	Inflows subject to 75% cap	640,722	601,661	577,013	550,771	134,337	115,706	105,530	101,268
UK-21	Liquidity buffer					206,681	206,432	210,787	211,673
22	Total net cash outflows					135,635	136,188	140,053	143,623
23	Liquidity coverage ratio (%) (average)					152.6%	151.8%	150.7%	147.8%

### Notes

1. The LCR is computed as a trailing average of the last 12 month-end ratios.

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

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### Table 13: LIQ1 - Liquidity coverage ratio (continued)

As at 30 June 2024, the LCR remained stable at 152.6% (March 2024: 151.8%), equivalent to a surplus of £71.1bn (March 2024: £70.2bn) above the 100% regulatory requirement. The increase was primarily driven by a reduction in total net cash outflows.

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 PLC. Barclays Bank PLC continued to issue in the shorter-term markets and maintained active medium-term note programmes. This funding capacity enables Barclays Bank PLC to maintain their stable and diversified funding base.

Barclays Bank PLC also support 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 14: LIQ2 - Net stable Funding Ratio**

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

As at 30 June 2024		Unweighted value by residual maturity (£m)				Weighted value (£m)
(in currency amount)		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments:	38,843	4,752	3,107	44,385	84,781
2	Own funds	38,843	1,898	962	18,981	58,304
3	Other capital instruments		2,854	2,145	25,404	26,477
4	Retail deposits:		29,538	2,487	322	29,194
5	Stable deposits		966	15	—	933
6	Less stable deposits		28,572	2,472	322	28,261
7	Wholesale funding:		542,054	43,535	119,545	245,726
8	Operational deposits		72,526	—	—	36,263
9	Other wholesale funding		469,528	43,535	119,545	209,463
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:	601	97,915	—	100	101
12	NSFR derivative liabilities	601				
13	All other liabilities and capital instruments not included in the above categories		97,915	—	100	101
14	<b>Total available stable funding (ASF)</b>					<b>359,802</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					25,917
UK-15a	Assets encumbered for more than 12m in cover pool	—	24,607	1,225	28,509	45,711
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		263,266	17,516	159,781	183,961
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0%		37,284	708	7,393	7,748
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		209,924	11,835	100,477	120,082
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		15,220	4,902	51,047	55,108
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		2,572	388	7,952	7,402
22	Performing residential mortgages, of which:		—	—	—	—
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		—	—	—	—
24	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		838	71	864	1,023
25	Interdependent assets		—	—	—	—
26	Other assets:		133,208	—	29,505	61,126
27	Physical traded commodities					—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		31,927	—	—	27,138
29	NSFR derivative assets		430	—	—	430
30	NSFR derivative liabilities before deduction of variation margin posted		62,053	—	—	3,103
31	All other assets not included in the above categories		38,798	—	29,505	30,455
32	Off-balance sheet items		162,682	—	24	7,943
33	<b>Total RSF</b>					<b>324,658</b>
34	<b>Net Stable Funding Ratio (%)<sup>1</sup></b>					<b>110.9%</b>

## Liquidity

**Table 14: LIQ2 - Net Stable Funding Ratio (continued)**

As at 31 December 2023		Unweighted value by residual maturity (£m)				Weighted value (£m)
(in currency amount)	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
<b>Available stable funding (ASF) Items</b>						
1 Capital items and instruments:	38,688	5,574	4,000	42,089	82,777	
2 Own funds	38,688	2,108	1,126	18,768	58,019	
3 Other capital instruments		3,466	2,874	23,321	24,758	
4 Retail deposits:		28,977	2,299	289	28,487	
5 Stable deposits		983	22	3	957	
6 Less stable deposits		27,994	2,277	286	27,530	
7 Wholesale funding:		517,857	45,371	111,576	227,401	
8 Operational deposits		62,747	—	—	31,373	
9 Other wholesale funding		455,110	45,371	111,576	196,028	
10 Interdependent liabilities		—	—	—	—	
11 Other liabilities:	572	75,984	—	100	100	
12 NSFR derivative liabilities	572					
13 All other liabilities and capital instruments not included in the above categories		75,984	—	100	100	
<b>14 Total available stable funding (ASF)</b>					<b>338,765</b>	
<b>Required stable funding (RSF) Items</b>						
15 Total high-quality liquid assets (HQLA)					25,247	
UK-15a Assets encumbered for more than 12m in cover pool	—	45,040	—	—	38,284	
16 Deposits held at other financial institutions for operational purposes		—	—	—	—	
17 Performing loans and securities:		260,224	17,267	153,238	176,046	
18 Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		56,659	851	5,338	5,762	
19 Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		186,287	11,161	95,150	112,789	
20 Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		15,975	5,116	51,829	56,252	
21 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		2,591	381	7,466	6,904	
22 Performing residential mortgages, of which:		—	—	—	—	
23 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		—	—	—	—	
24 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		1,303	139	921	1,243	
25 Interdependent assets		—	—	—	0	
26 Other assets:		108,931	—	30,310	60,454	
27 Physical traded commodities				—	0	
28 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		30,341	—	—	25,790	
29 NSFR derivative assets		765	—	—	765	
30 NSFR derivative liabilities before deduction of variation margin posted		60,776	—	—	3,039	
31 All other assets not included in the above categories		17,049	—	30,310	30,860	
32 Off-balance sheet items		156,065	—	24	7,617	
<b>33 Total RSF</b>					<b>307,648</b>	
<b>34 Net Stable Funding Ratio (%)<sup>1</sup></b>					<b>110.1%</b>	

Note

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

### Table 14: LIQ2 - Net stable Funding Ratio (continued)

The external NSFR metric requires banks to maintain a stable funding profile taking into account both on-balance sheet 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 2024, the trailing average NSFR for the last four spot quarter end positions remained stable at 110.9% (December 2023: 110.1%), equivalent to a surplus of £35.1bn (December 2023: £31.1bn) above the 100% regulatory requirement.

## Analysis of credit risk

**Table 15: CR4 – Standardised – Credit risk exposure and CRM effects**

This table shows the impact of credit risk mitigation (CRM) and credit conversion factors (CCF) on standardised exposure values excluding securitisation.

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
<b>As at 30 June 2024</b>							
1	Central governments or central banks	166,921	10,909	171,452	12,782	2,560	1%
2	Regional governments or local authorities	426	207	939	13	22	2%
3	Public sector entities	5,094	1	151	—	34	23%
4	Multilateral development banks	4,778	237	4,778	31	15	—
5	International organisations	947	—	947	—	—	—
6	Institutions	60,804	28,519	56,887	14,231	4,860	7%
7	Corporates <sup>1</sup>	133,968	89,199	103,426	11,061	32,312	28%
8	Retail	1,783	2,323	1,721	60	1,218	68%
9	Secured by mortgages on immovable property	6,861	79	6,860	38	2,583	37%
10	Exposures in default	659	588	610	138	871	117%
11	Exposures associated with particularly high risk	260	—	257	—	388	150%
12	Covered bonds	—	—	—	—	—	—
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	2,803	—	2,803	—	7,007	250%
16	Other items	2	—	2	—	2	100%
17	<b>Total</b>	<b>385,306</b>	<b>132,062</b>	<b>350,833</b>	<b>38,354</b>	<b>51,872</b>	<b>13%</b>

		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
<b>As at 31 December 2023</b>							
1	Central governments or central banks	149,733	10,437	154,640	12,385	2,380	1%
2	Regional governments or local authorities	421	219	1,004	13	18	2%
3	Public sector entities	5,327	169	117	55	35	20%
4	Multilateral development banks	4,801	—	4,801	—	—	—
5	International organisations	966	—	966	—	—	—
6	Institutions	75,377	32,262	70,728	13,789	2,145	3%
7	Corporates	116,038	63,602	92,638	12,652	27,125	26%
8	Retail	1,440	2,232	1,356	121	996	67%
9	Secured by mortgages on immovable property	6,763	105	6,763	50	2,503	37%
10	Exposures in default	702	546	677	137	976	120%
11	Exposures associated with particularly high risk	246	—	246	—	369	150%
12	Covered bonds	—	—	—	—	—	—
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	2,901	—	2,901	—	7,252	250%
16	Other items	13	—	13	—	13	100%
17	<b>Total</b>	<b>364,728</b>	<b>109,572</b>	<b>336,850</b>	<b>39,202</b>	<b>43,812</b>	<b>12%</b>

**Note**

1. Includes unconditionally cancellable exposures with certain SPVs that are subject to a 0% CCF.

Standardised credit risk RWAs increased by £8.1bn to £51.9bn (December 2023: £43.8bn) primarily driven by increased RWAs to intra-group exposures across Institutions and Corporates.



## Analysis of credit risk

**Table 16: 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 excluding securitisation, specialised lending exposures and non-credit obligation assets and hence will not directly reconcile to the credit risk AIRB RWAs in table 5.

	Pre-credit derivatives risk weighted exposure amount		Actual risk weighted exposure amount	
	As at 30 June 2024 £m	As at 31 December 2023 £m	As at 30 June 2024 £m	As at 31 December 2023 £m
5 Exposures under AIRB	46,018	49,653	46,018	49,649
6 Central governments and central banks	3,836	4,066	3,836	4,066
7 Institutions	2,697	3,362	2,697	3,362
8 Corporates	39,270	42,091	39,270	42,087
8.1 of Corporates - which SMEs	1,558	1,843	1,558	1,843
8.2 of which Corporates - Specialised lending	—	—	—	—
9 Retail	215	134	215	134
9.1 of which Retail – SMEs - Secured by immovable property collateral	—	—	—	—
9.2 of which Retail – non-SMEs - Secured by immovable property collateral	215	134	215	134
9.3 of which Retail – Qualifying revolving	—	—	—	—
9.4 of which Retail – SMEs - Other	—	—	—	—
9.5 of which Retail – Non-SMEs - Other	—	—	—	—
10 TOTAL	46,018	49,653	46,018	49,649

## Analysis of credit risk

**Table 17: 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 AIRB approach. The exposure classes capture 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	
<b>As at 30 June 2024</b>														
1 Central governments and central banks	83,486	—	—	—	—	—	—	—	—	—	—	—	3,836	3,836
2 Institutions	10,720	2.2%	1.0%	0.1%	—	0.9%	2.5 %	2.5 %	—	—	0.0%	—	2,697	2,697
3 Corporates	65,828	8.2%	11.0%	8.0%	0.5%	2.5%	—	—	—	—	2.5%	—	39,270	39,270
3.1 <i>Of which Corporates – SMEs</i>	3,472	10.7%	55.4%	50.6%	4.0%	0.8%	—	—	—	—	1.1%	—	1,558	1,558
3.2 <i>Of which Corporates – Specialised lending</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3.3 <i>Of which Corporates – Other</i>	62,356	8.1%	8.5%	5.6%	0.3%	2.6%	—	—	—	—	2.6%	—	37,712	37,712
4 Retail	502	—	209.3%	209.3%	—	—	—	—	—	—	20.8%	—	215	215
4.1 <i>Of which Retail – Immovable property SMEs</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.2 <i>Of which Retail – Immovable property non-SMEs</i>	502	—	209.3%	209.3%	—	—	—	—	—	—	20.8%	—	215	215
4.3 <i>Of which Retail – Qualifying revolving</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.4 <i>Of which Retail – Other SMEs</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.5 <i>Of which Retail – Other non-SMEs</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>5 Total</b>	<b>160,536</b>	<b>3.5%</b>	<b>5.2%</b>	<b>3.9%</b>	<b>0.2%</b>	<b>1.1%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>—</b>	<b>—</b>	<b>1.1%</b>	<b>0.0%</b>	<b>46,018</b>	<b>46,018</b>

Table 17: 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	
<b>As at 31 December 2023</b>														
1 Central governments and central banks	74,419	0.2%	—	—	—	—	—	—	—	—	—	—	4,066	4,066
2 Institutions	14,117	0.8%	1.1%	0.2%	—	0.9%	1.9%	1.9%	—	—	—	2.4%	3,362	3,362
3 Corporates	68,192	6.5%	11.9%	7.5%	0.6%	3.8%	—	—	—	—	—	2.6%	42,087	42,087
3.1 <i>Of which Corporates – SMEs</i>	3,901	4.9%	55.9%	50.4%	4.2%	1.3%	—	—	—	—	—	1.5%	1,843	1,843
<i>Of which Corporates – Specialised lending</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3.2														
3.3 <i>Of which Corporates – Other</i>	64,291	6.6%	9.3%	4.9%	0.4%	3.9%	—	—	—	—	—	2.7%	40,244	40,244
4 Retail	386	—	170.2%	170.2%	—	—	—	—	—	—	—	29.4%	134	134
4.1 <i>Of which Retail – Immovable property SMEs</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.2 <i>Of which Retail – Immovable property non-SMEs</i>	386	—	170.2%	170.2%	—	—	—	—	—	—	—	29.4%	134	134
4.3 <i>Of which Retail – Qualifying revolving</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.4 <i>Of which Retail – Other SMEs</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.5 <i>Of which Retail – Other non-SMEs</i>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 <b>Total</b>	157,114	3.0%	5.7%	3.7%	0.3%	1.7%	0.2%	0.2%	—	—	—	1.4%	49,649	49,649

## Analysis of credit risk

**Table 18: CR10 – Specialised lending and equity exposures under the simple risk weighted approach<sup>1</sup>**

Slotting is an approach that is applied to the 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	Off-balance sheet	Risk weight	Exposure value	Risk weighted	Expected loss amount
As at 30 June 2024		£m	£m		£m	£m	£m
Category 1	Less than 2.5 years	1,432	728	50%	1,779	823	—
	Equal to or more than 2.5 years	1,278	221	70%	1,292	873	5
Category 2	Less than 2.5 years	775	99	70%	835	565	3
	Equal to or more than 2.5 years	636	169	90%	680	605	5
Category 3	Less than 2.5 years	288	38	115%	315	366	10
	Equal to or more than 2.5 years	266	2	115%	266	306	7
Category 4	Less than 2.5 years	19	—	250%	19	69	1
	Equal to or more than 2.5 years	44	—	250%	44	111	4
Category 5	Less than 2.5 years	109	—	—	109	—	54
	Equal to or more than 2.5 years	—	—	—	—	—	—
<b>Total</b>	Less than 2.5 years	<b>2,623</b>	<b>865</b>	<b>—</b>	<b>3,057</b>	<b>1,823</b>	<b>68</b>
	Equal to or more than 2.5 years	<b>2,224</b>	<b>392</b>	<b>—</b>	<b>2,282</b>	<b>1,895</b>	<b>21</b>
<b>As at 31 December 2023</b>							
Category 1	Less than 2.5 years	1,494	631	50 %	1,838	849	—
	Equal to or more than 2.5 years	838	202	70 %	853	565	4
Category 2	Less than 2.5 years	904	151	70 %	994	677	4
	Equal to or more than 2.5 years	543	82	90 %	625	547	5
Category 3	Less than 2.5 years	392	150	115 %	469	538	13
	Equal to or more than 2.5 years	293	—	115 %	293	337	8
Category 4	Less than 2.5 years	18	—	250 %	18	45	1
	Equal to or more than 2.5 years	44	—	250 %	44	109	4
Category 5	Less than 2.5 years	88	—	—	88	—	44
	Equal to or more than 2.5 years	2	2	—	3	—	2
<b>Total</b>	Less than 2.5 years	<b>2,896</b>	<b>932</b>	<b>—</b>	<b>3,407</b>	<b>2,109</b>	<b>62</b>
	Equal to or more than 2.5 years	<b>1,720</b>	<b>286</b>	<b>—</b>	<b>1,818</b>	<b>1,558</b>	<b>23</b>

**Note**

1. The table includes specialised lending counterparty credit risk exposures.

## Analysis of credit risk

**Table 19: CR1 - Performing and non-performing exposures and related provisions**

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						Accumulat ed 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			
As at 30 June 2024	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
<b>005 Cash balances at central banks and other demand deposits</b>	<b>178,507</b>	<b>178,507</b>	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>010 Loans and advances</b>	<b>594,629</b>	<b>312,452</b>	<b>8,709</b>	<b>1,749</b>	—	<b>1,749</b>	<b>(404)</b>	<b>(176)</b>	<b>(229)</b>	<b>(640)</b>	—	<b>(640)</b>	<b>(19)</b>	<b>318,919</b>	<b>815</b>
020 Central banks	14,817	10,986	—	—	—	—	—	—	—	—	—	—	—	3,831	—
030 General governments	1,958	1,729	1	1	—	1	—	—	—	—	—	—	—	500	—
040 Credit institutions	64,101	29,179	23	32	—	32	(2)	(2)	—	(30)	—	(30)	—	36,952	—
050 Other financial corporations	451,104	220,078	1,582	106	—	106	(63)	(52)	(12)	(36)	—	(36)	(1)	247,665	52
060 Non-financial corporations	53,937	43,198	6,664	972	—	972	(326)	(112)	(214)	(279)	—	(279)	(18)	22,847	424
070 <i>Of which SMEs</i>	973	780	194	31	—	31	(67)	(16)	(51)	(21)	—	(21)	—	13	—
080 Households	8,712	7,282	439	638	—	638	(13)	(10)	(3)	(295)	—	(295)	—	7,124	339
<b>090 Debt securities</b>	<b>90,842</b>	<b>81,362</b>	<b>3,076</b>	—	—	—	<b>(15)</b>	<b>(9)</b>	<b>(5)</b>	—	—	—	—	<b>1,144</b>	—
100 Central banks	1,723	1,723	—	—	—	—	—	—	—	—	—	—	—	—	—
110 General governments	65,149	62,546	1,574	—	—	—	(8)	(6)	(2)	—	—	—	—	—	—
120 Credit institutions	6,904	5,463	—	—	—	—	—	—	—	—	—	—	—	—	—
130 Other financial corporations	15,780	10,942	1,491	—	—	—	(6)	(2)	(3)	—	—	—	—	1,144	—
140 Non-financial corporations	1,286	688	11	—	—	—	(1)	(1)	—	—	—	—	—	—	—
<b>150 Off-balance-sheet exposures</b>	<b>286,346</b>	<b>271,956</b>	<b>14,390</b>	<b>790</b>	—	<b>790</b>	<b>(302)</b>	<b>(113)</b>	<b>(189)</b>	<b>(31)</b>	—	<b>(31)</b>		<b>64,734</b>	<b>25</b>
160 Central banks	1	1	—	—	—	—	—	—	—	—	—	—	—	—	—
170 General governments	1,953	1,926	27	15	—	15	—	—	—	—	—	—	—	—	—
180 Credit institutions	11,269	11,052	217	—	—	—	(4)	(3)	(1)	—	—	—	—	9	—
190 Other financial corporations	119,891	117,647	2,244	477	—	477	(27)	(20)	(7)	(12)	—	(12)	—	44,687	5
200 Non-financial corporations	151,015	139,228	11,787	291	—	291	(267)	(86)	(181)	(19)	—	(19)	—	19,604	18
210 Households	2,217	2,102	115	7	—	7	(4)	(4)	—	—	—	—	—	434	2
<b>220 Total</b>	<b>1,150,324</b>	<b>844,277</b>	<b>26,175</b>	<b>2,539</b>	—	<b>2,539</b>	<b>(721)</b>	<b>(298)</b>	<b>(423)</b>	<b>(671)</b>	—	<b>(671)</b>	<b>(19)</b>	<b>384,797</b>	<b>840</b>

## Analysis of credit risk

Table 19: 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						Accumulat ed 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				£m
<b>As at 31 December 2023</b>	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
<b>Cash balances at central banks and other demand deposits</b>	153,129	153,129	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>005</b>																
<b>010 Loans and advances<sup>1</sup></b>	583,902	317,008	8,431	1,854	—	1,854	(461)	(194)	(268)	(626)	—	(626)	(22)	297,307	963	
020 Central banks	16,141	11,739	—	—	—	—	—	—	—	—	—	—	—	4,408	—	
030 General governments	578	313	1	1	—	1	—	—	—	—	—	—	—	272	—	
040 Credit institutions	55,819	26,923	2	34	—	34	(3)	(3)	—	(29)	—	(29)	—	31,186	—	
050 Other financial corporations	448,049	227,162	1,479	127	—	127	(57)	(47)	(11)	(27)	—	(27)	(5)	231,886	46	
060 Non-financial corporations	54,830	43,594	6,653	992	—	992	(388)	(133)	(255)	(261)	—	(261)	(17)	22,674	530	
070 <i>Of which SMEs</i>	891	738	152	32	—	32	(62)	(17)	(45)	(20)	—	(20)	—	34	—	
080 Households	8,485	7,277	296	700	—	700	(13)	(11)	(2)	(309)	—	(309)	—	6,881	387	
<b>090 Debt securities</b>	88,095	80,382	2,827	—	—	—	(22)	(10)	(12)	—	—	—	—	1,044	—	
100 Central banks	1,559	1,559	—	—	—	—	—	—	—	—	—	—	—	—	—	
110 General governments	62,729	60,628	1,566	—	—	—	(10)	(5)	(4)	—	—	—	—	—	—	
120 Credit institutions	8,309	6,715	311	—	—	—	(1)	(1)	—	—	—	—	—	213	—	
130 Other financial corporations	12,489	8,978	950	—	—	—	(9)	(2)	(8)	—	—	—	—	578	—	
140 Non-financial corporations	3,009	2,502	—	—	—	—	(2)	(2)	—	—	—	—	—	253	—	
<b>150 Off-balance-sheet exposures</b>	274,721	256,790	17,931	759	—	759	(311)	(109)	(202)	(44)	—	(44)		49,156	39	
160 Central banks	5	5	—	—	—	—	—	—	—	—	—	—	—	—	—	
170 General governments	1,602	1,575	27	15	—	15	—	—	—	—	—	—	—	—	—	
180 Credit institutions	11,382	11,157	225	—	—	—	(4)	(3)	(1)	—	—	—	—	7	—	
190 Other financial corporations	113,113	110,778	2,335	542	—	542	(31)	(19)	(12)	(19)	—	(19)	—	37,175	9	
200 Non-financial corporations	146,795	131,517	15,278	189	—	189	(270)	(83)	(187)	(25)	—	(25)	—	11,724	20	
210 Households	1,824	1,758	66	13	—	13	(6)	(4)	(2)	—	—	—	—	250	10	
<b>220 Total</b>	<b>1,099,847</b>	<b>807,309</b>	<b>29,189</b>	<b>2,613</b>	<b>—</b>	<b>2,613</b>	<b>(794)</b>	<b>(313)</b>	<b>(482)</b>	<b>(670)</b>	<b>—</b>	<b>(670)</b>	<b>(22)</b>	<b>347,507</b>	<b>1,002</b>	

### 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.

Performing gross carrying exposures increased by £50.5bn to £1,150.3bn (December 2023: £1,099.8bn) primarily driven by:

- Cash balances with central bank and other demand deposits increased by £25.4bn to £178.5bn (December 2023: £153.1bn) due to increase in liquidity pool driven by deposit growth
- Performing loans and advances increased by £10.7bn to £594.6bn (December 2023: £583.9bn) primarily due to increased lending
- Debt securities increased by £2.7bn to £90.8bn (December 2023: £88.1bn) driven by increased investment in debt securities

## Analysis of credit risk

### Table 20: 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.

	On demand £m	<= 1 year £m	> 1 year <= 5 £m	> 5 years £m	Total £m
<b>As at 30 June 2024</b>					
1 Loans and advances	377,272	390,924	91,220	22,721	882,137
2 Debt securities	—	13,111	42,210	35,506	90,827
<b>3 Total</b>	<b>377,272</b>	<b>404,035</b>	<b>133,430</b>	<b>58,227</b>	<b>972,964</b>
<b>As at 31 December 2023</b>					
1 Loans and advances	356,584	387,647	87,851	27,712	859,794
2 Debt securities	—	15,036	37,937	35,100	88,073
<b>3 Total</b>	<b>356,584</b>	<b>402,683</b>	<b>125,788</b>	<b>62,812</b>	<b>947,867</b>

Loans and advances increased by £22.3bn to £882.1bn (December 2023: £859.8bn) driven by increase in funding to subsidiaries and off-balance sheet commitments.

Debt securities increased by £2.8bn to £90.8bn (December 2023: £88.1bn) driven by increased investment in debt securities.

### Table 21: CR2 – Changes in the stock of non-performing loans and advances

This table shows information on changes in the institution's 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 £m
<b>As at 30 June 2024</b>	
<b>010 Initial stock of non-performing loans and advances</b>	<b>1,854</b>
020 Inflows to non-performing portfolios	314
030 Outflows from non-performing portfolios	(191)
040 Outflows due to write-offs	(98)
050 Outflow due to other situations <sup>1</sup>	(130)
<b>060 Final stock of non-performing loans and advances</b>	<b>1,749</b>

1. Other changes include repayments, disposals and other adjustments, partly offset by a net increase in the non-performing exposure on existing loans and debt.

## Analysis of credit risk

**Table 22: CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques**

This table shows a breakdown of on-balance sheet and off-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
As at 30 June 2024	£m	£m	£m	£m	£m
1 Loans and advances	455,151	319,734	307,546	12,188	—
2 Debt securities	89,698	1,144	831	313	—
3 Total	544,849	320,878	308,377	12,501	—
4 <i>Of which non-performing exposures</i>	934	815	799	16	—
5 <i>Of which defaulted</i>	934	815	—	—	—

  

	Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
As at 31 December 2023	£m	£m	£m	£m	£m
1 Loans and advances	440,615	298,270	293,468	4,802	—
2 Debt securities	87,051	1,044	831	213	—
3 Total	527,666	299,314	294,299	5,015	—
4 <i>Of which non-performing exposures</i>	891	963	952	11	—
5 <i>Of which defaulted</i>	891	963	—	—	—

Unsecured loans and advances increased by £14.6bn to £455.2bn (December 2023: £440.6) due to increased lending.

Loans and advances secured by collateral increased by £14bn to £307.5bn (December 2023: £293.5bn) due to increased lending.

Loans and advances secured by financial guarantees increased by £7.4bn to £12.2bn (December 2023: £4.8bn) due to increased business activity partially offset by repayments.

Unsecured debt securities increased by £2.6bn to £89.7bn (December 2023: £87.1bn) due to increased investments debt securities.



## Analysis of credit risk

**Table 23: CQ1 Credit quality of forborne exposures**

This table provides an overview of the quality of on-balance sheet 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
<b>As at 30 June 2024</b>								
005 Cash balances at central banks and other demand deposits								
010 Loans and Advances	978	543	542	541	(24)	(152)	596	240
020 Central banks	—	—	—	—	—	—	—	—
030 General governments	—	1	1	1	—	—	—	—
040 Credit institutions	—	—	—	—	—	—	—	—
050 Other financial corporations	10	40	40	40	(1)	(26)	2	—
060 Non-financial corporations	963	434	433	433	(23)	(121)	526	178
070 Households	5	68	68	67	—	(5)	68	62
080 Debt securities	—	—	—	—	—	—	—	—
090 Loan commitments given	306	85	84	85	(5)	—	46	5
100 Total	1,284	628	626	626	(29)	(152)	642	245
<b>As at 31 December 2023</b>								
005 Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—
010 Loans and Advances	892	504	503	503	(26)	(100)	619	256
020 Central banks	—	—	—	—	—	—	—	—
030 General governments	—	1	1	1	—	—	—	—
040 Credit institutions	—	—	—	—	—	—	—	—
050 Other financial corporations	24	67	67	67	(1)	(14)	2	1
060 Non-financial corporations	862	368	367	367	(25)	(82)	551	195
070 Households	6	68	68	68	—	(4)	66	60
080 Debt securities	—	—	—	—	—	—	—	—
090 Loan commitments given	384	106	106	106	(5)	—	45	2
100 Total	1,276	610	609	609	(31)	(100)	664	258

## Analysis of credit risk

**Table 24: CQ4 - Quality of non-performing exposures by geography<sup>1</sup>**

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				
As at 30 June 2024	£m	£m	£m	£m	£m	£m	£m
<b>On balance sheet exposures</b>	<b>866,636</b>	<b>1,749</b>	<b>1,749</b>	<b>585,856</b>	<b>(1,059)</b>		—
UNITED KINGDOM	396,054	345	345	309,277	(276)		—
UNITED STATES	249,809	432	432	141,909	(293)		—
FRANCE	39,101	69	69	33,052	(26)		—
JAPAN	28,460	0	0	12,421	0		—
IRELAND	24,569	0	0	10,570	(2)		—
LUXEMBOURG	11,914	36	36	6,692	(12)		—
GERMANY	10,901	9	9	8,855	(2)		—
SINGAPORE	10,251	2	2	6,362	(3)		—
CAYMAN ISLANDS	10,035	6	6	2,272	(4)		—
CANADA	9,334	25	25	4,281	(25)		—
Other Countries	76,208	825	825	50,165	(416)		—
<b>Off balance sheet exposures</b>	<b>287,136</b>	<b>790</b>	<b>790</b>			<b>(333)</b>	
UNITED STATES	152,880	177	177			(204)	
UNITED KINGDOM	85,943	153	153			(88)	
IRELAND	11,691	—	—			(1)	
LUXEMBOURG	4,773	—	—			(5)	
SWITZERLAND	4,260	—	—			(2)	
Other Countries <sup>1</sup>	27,589	460	460			(33)	
<b>Total</b>	<b>1,153,772</b>	<b>2,539</b>	<b>2,539</b>	<b>585,856</b>	<b>(1,059)</b>	<b>(333)</b>	<b>—</b>

Table 24: CQ4 - Quality of non-performing exposures by geography<sup>1</sup> (continued)

	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: defaulted	of which: subject to impairment			
As at 31 December 2023	£m	£m	£m	£m	£m	£m	£m
<b>On balance sheet exposures</b>	<b>827,924</b>	<b>1,854</b>	<b>1,854</b>	<b>563,630</b>	<b>(1,109)</b>		—
UNITED KINGDOM	386,172	393	393	289,932	(284)		—
UNITED STATES	221,936	422	422	127,126	(313)		—
FRANCE	50,005	99	99	46,895	(27)		—
JAPAN	29,019	0	0	12,851	0		—
IRELAND	24,095	0	0	10,796	(3)		—
GERMANY	14,188	15	15	11,952	(8)		—
LUXEMBOURG	13,093	31	31	4,528	(10)		—
SINGAPORE	9,506	2	2	6,877	(3)		—
CANADA	8,789	0	0	4,173	(6)		—
Other Countries	71,121	892	892	48,500	(455)		—
<b>Off balance sheet exposures</b>	<b>275,480</b>	<b>759</b>	<b>759</b>			<b>(355)</b>	
UNITED STATES	141,136	117	117			(207)	
UNITED KINGDOM	84,445	115	115			(88)	
IRELAND	11,116	2	2			(1)	
LUXEMBOURG	4,528	—	—			(5)	
SWITZERLAND	4,270	—	—			(2)	
CANADA	2,976	—	—			(7)	
BERMUDA	2,827	—	—			(2)	
Other Countries <sup>1</sup>	24,182	525	525			(43)	
<b>Total</b>	<b>1,103,404</b>	<b>2,613</b>	<b>2,613</b>	<b>563,630</b>	<b>(1,109)</b>	<b>(355)</b>	<b>—</b>

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 25: CQ5 - Credit quality of loans and advances to non-financial corporations 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		
<b>As at 30 June 2024</b>						
010 Agriculture, forestry and fishing	117	—	—	117	(2)	—
020 Mining and quarrying	1,490	—	—	1,480	(7)	—
030 Manufacturing	6,758	130	130	6,323	(89)	—
040 Electricity, gas, steam and air conditioning supply	2,726	—	—	2,712	(6)	—
050 Water supply	956	—	—	956	(9)	—
060 Construction	1,908	10	10	1,908	(25)	—
070 Wholesale and retail trade	3,965	49	49	3,814	(54)	—
080 Transport and storage	1,153	3	3	1,141	(19)	—
090 Accommodation and food service activities	2,826	67	67	2,681	(18)	—
100 Information and communication	4,480	116	116	4,403	(86)	—
110 Financial and insurance activities	572	7	7	564	(3)	—
120 Real estate activities	14,000	376	376	12,161	(136)	—
130 Professional, scientific and technical activities	1,459	12	12	1,439	(18)	—
140 Administrative and support service activities	4,625	31	31	4,407	(36)	—
Public administration and defense, compulsory social security	5	—	—	5	—	—
160 Education	2,313	—	—	1,224	(3)	—
170 Human health services and social work activities	1,877	27	27	1,823	(28)	—
180 Arts, entertainment and recreation	854	16	16	854	(14)	—
190 Other services	2,825	128	128	2,822	(52)	—
<b>200 Total</b>	<b>54,909</b>	<b>972</b>	<b>972</b>	<b>50,834</b>	<b>(605)</b>	<b>—</b>

## Analysis of credit risk

**Table 25: CQ5 - Credit quality of loans and advances to non-financial corporations by industry (continued)**

	Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	£m	of which: non-performing		of which: loans and advances subject to impairment		
		£m	of which: defaulted			
<b>As at 31 December 2023</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>
010 Agriculture, forestry and fishing	86			86	(2)	—
020 Mining and quarrying	1,716	4	4	1,484	(12)	—
030 Manufacturing	6,955	156	156	5,893	(101)	—
040 Electricity, gas, steam and air conditioning supply	2,707			2,692	(7)	—
050 Water supply	912	5	5	912	(4)	—
060 Construction	2,055	8	8	2,055	(25)	—
070 Wholesale and retail trade	4,381	36	36	4,287	(67)	—
080 Transport and storage	1,240	23	23	1,200	(35)	—
090 Accommodation and food service activities	2,746	28	28	2,643	(19)	—
100 Information and communication	4,549	82	82	4,366	(94)	—
110 Financial and insurance activities	522	9	9	520	(5)	—
120 Real estate activities	13,027	386	386	11,370	(115)	—
130 Professional, scientific and technical activities	1,744	9	9	1,744	(19)	—
140 Administrative and support service activities	5,013	33	33	4,749	(43)	—
150 Public administration and defense, compulsory social security	386			368		—
160 Education	2,246	5	5	1,435	(7)	—
170 Human health services and social work activities	2,029	37	37	1,931	(36)	—
180 Arts, entertainment and recreation	909	19	19	909	(13)	—
190 Other services	2,599	152	152	2,596	(45)	—
<b>200 Total</b>	<b>55,822</b>	<b>992</b>	<b>992</b>	<b>51,240</b>	<b>(649)</b>	<b>—</b>

Decrease in total gross carrying amount by £0.9bn to £54.9bn (December 2023: £55.8bn) primarily due to repayments.

## Table 26: CQ7 - Collateral obtained by taking possession and execution processes

This table provides an overview of foreclosed assets obtained from non-performing exposures. The amounts shown are based on IFRS accounting values according to the regulatory scope of consolidation.

		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
		£m	£m
<b>As at 30 June 2024</b>			
010	Property, plant and equipment (PP&E)	—	—
020	Other than PP&E	2	—
030	Residential immovable property	2	—
040	Commercial Immovable property	—	—
050	Movable property (auto, shipping, etc.)	—	—
060	Equity and debt instruments	—	—
070	Other collateral	—	—
<b>080</b>	<b>Total</b>	<b>2</b>	<b>—</b>
<b>As at 31 December 2023</b>			
010	Property, plant and equipment (PP&E)	—	—
020	Other than PP&E	3	—
030	Residential immovable property	3	—
040	Commercial Immovable property	—	—
050	Movable property (auto, shipping, etc.)	—	—
060	Equity and debt instruments	—	—
070	Other collateral	—	—
<b>080</b>	<b>Total</b>	<b>3</b>	<b>—</b>

## Countercyclical Capital Buffer

**Table 27: 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. Hence exclude exposures to central governments/banks, regional governments, local authorities, public sector entities, multilateral development banks, international organisations and institutions and as such 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			
<b>As at 30 June 2024</b>													
<b>Breakdown by country</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>%</b>	<b>%</b>
DENMARK	96	48	6	58	0	208	9	3	0	12	155	0.10 %	2.50 %
NORWAY	4	125	5	64	0	198	2	4	0	6	77	0.10 %	2.50 %
ICELAND	0	0	0	1	0	1	0	0	0	0	1	— %	2.50 %
UNITED KINGDOM	105,591	34,706	506	844	12,138	153,785	3,032	55	178	3,265	40,808	29.00 %	2.00 %
NETHERLANDS	617	723	66	62	256	1,724	69	32	2	103	1,284	0.90 %	2.00 %
SWEDEN	47	91	20	183	286	627	6	12	3	21	269	0.20 %	2.00 %
BULGARIA	0	0	0	0	0	0	0	0	0	0	0	— %	2.00 %
CZECH REPUBLIC	0	175	0	23	0	198	3	2	0	5	72	0.10 %	1.75 %
IRELAND	208	1,964	79	18	1,199	3,468	60	13	23	96	1,192	0.90 %	1.50 %
ESTONIA	0	0	0	2	0	2	0	0	0	0	5	— %	1.50 %
ARMENIA	0	0	0	0	0	0	0	0	0	0	0	— %	1.50 %
CROATIA	0	0	0	0	0	0	0	0	0	0	0	— %	1.50 %
SLOVAKIA	0	0	0	0	0	0	0	0	0	0	0	— %	1.50 %
FRANCE	1,094	1,191	85	19	711	3,100	98	22	9	129	1,610	1.10 %	1.00 %
AUSTRALIA	527	1,589	39	153	414	2,722	77	7	5	89	1,106	0.80 %	1.00 %
HONG KONG	519	686	11	98	0	1,314	54	2	0	56	698	0.50 %	1.00 %
REPUBLIC OF KOREA	4	373	4	24	0	405	3	2	0	5	51	— %	1.00 %
ROMANIA	0	0	0	7	0	7	0	0	0	0	5	— %	1.00 %
CYPRUS	3	0	0	0	0	3	0	0	0	0	3	— %	1.00 %
LITHUANIA	0	0	0	0	0	0	0	0	0	0	0	— %	1.00 %
GERMANY	140	644	153	375	171	1,483	36	37	2	75	952	0.70 %	0.75 %
LUXEMBOURG	5,588	1,605	10	3	460	7,666	465	10	8	483	6,038	4.30 %	0.50 %
BELGIUM	48	45	79	104	311	587	5	7	4	16	200	0.10 %	0.50 %
CHILE	9	79	2	6	0	96	5	2	0	7	83	0.10 %	0.50 %
SLOVENIA	0	0	0	0	0	0	0	0	0	0	0	— %	0.50 %
<b>Total (countries with existing CCyB rate)</b>	<b>114,495</b>	<b>44,044</b>	<b>1,065</b>	<b>2,044</b>	<b>15,946</b>	<b>177,594</b>	<b>3,924</b>	<b>210</b>	<b>234</b>	<b>4,368</b>	<b>54,609</b>	<b>38.90 %</b>	
UNITED STATES	21,891	51,533	1,877	3,441	77,998	156,740	4,012	167	1,261	5,440	68,001	48.30%	n/a
INDIA	1,953	224	8	88	138	2,411	173	12	2	186	2,328	1.70%	n/a
CANADA	1,544	726	20	47	0	2,337	127	3	0	130	1,621	1.20 %	n/a
<b>Total (countries with own funds requirements weights 1% or above)</b>	<b>25,388</b>	<b>52,483</b>	<b>1,905</b>	<b>3,576</b>	<b>78,136</b>	<b>161,488</b>	<b>4,312</b>	<b>182</b>	<b>1,263</b>	<b>5,756</b>	<b>71,950</b>	<b>51.20%</b>	
<b>Total (rest of the world less than 1% requirement)</b>	<b>6,354</b>	<b>14,461</b>	<b>1,321</b>	<b>2,986</b>	<b>3,235</b>	<b>28,357</b>	<b>819</b>	<b>285</b>	<b>43</b>	<b>1,147</b>	<b>14,324</b>	<b>9.90%</b>	
<b>TOTAL</b>	<b>146,237</b>	<b>110,988</b>	<b>4,291</b>	<b>8,606</b>	<b>97,317</b>	<b>367,439</b>	<b>9,055</b>	<b>677</b>	<b>1,540</b>	<b>11,271</b>	<b>140,883</b>	<b>100.00 %</b>	

## Countercyclical Capital Buffer

Table 27: 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 2023													
<b>Breakdown by country</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>%</b>	<b>%</b>
DENMARK	93	81	5	54	—	232	11	3	—	13	168	0.13 %	2.50 %
NORWAY	40	133	6	94	—	273	6	3	—	9	111	0.08 %	2.50 %
UNITED KINGDOM	104,179	33,546	469	2,093	11,236	151,527	2,941	52	165	3,159	39,473	29.74 %	2.00 %
CZECH REPUBLIC	—	99	2	68	—	169	8	7	—	15	184	0.14 %	2.00 %
SWEDEN	28	95	12	256	301	692	5	3	4	12	153	0.12 %	2.00 %
ICELAND	—	—	—	—	—	—	—	—	—	—	—	— %	2.00 %
BULGARIA	—	—	—	—	—	—	—	—	—	—	—	— %	2.00 %
SLOVAKIA	—	—	—	5	—	5	—	—	—	—	4	— %	1.50 %
ESTONIA	—	—	—	—	—	—	—	—	—	—	—	— %	1.50 %
IRELAND	234	2,195	23	64	1,246	3,762	73	6	21	99	1,243	0.94 %	1.00 %
NETHERLANDS	651	883	97	758	121	2,509	81	12	1	94	1,181	0.89 %	1.00 %
AUSTRALIA	236	1,594	21	96	420	2,367	58	5	5	67	843	0.64 %	1.00 %
HONG KONG	411	503	5	153	—	1,072	43	1	—	45	557	0.42 %	1.00 %
ROMANIA	—	—	—	1	—	2	—	—	—	—	1	— %	1.00 %
LITHUANIA	—	—	—	—	—	—	—	—	—	—	—	— %	1.00 %
CROATIA	—	—	—	—	—	—	—	—	—	—	—	— %	1.00 %
GERMANY	113	918	167	1,088	172	2,457	35	24	3	63	782	0.59 %	0.75 %
LUXEMBOURG	2,192	1,470	103	150	382	4,297	190	11	7	208	2,601	1.96 %	0.50 %
FRANCE	1,009	1,531	212	2,048	798	5,597	108	28	18	154	1,922	1.45 %	0.50 %
CYPRUS	18	—	—	7	—	25	1	1	—	2	31	0.02 %	0.50 %
SLOVENIA	—	—	—	—	—	—	—	—	—	—	—	— %	0.50 %
<b>Total (countries with existing CCyB rate)</b>	<b>109,204</b>	<b>43,048</b>	<b>1,122</b>	<b>6,935</b>	<b>14,676</b>	<b>174,986</b>	<b>3,560</b>	<b>156</b>	<b>224</b>	<b>3,940</b>	<b>49,254</b>	<b>37.12%</b>	
UNITED STATES	19,590	51,052	3,317	3,186	69,331	146,477	3,886	280	1,036	5,203	65,030	48.99%	n/a
INDIA	1,899	216	12	146	198	2,470	166	9	3	178	2,223	1.68%	n/a
CANADA	300	2,148	61	21	8	2,538	135	8	—	143	1,789	1.35%	n/a
CAYMAN ISLANDS	1,383	581	8	35	—	2,006	118	3	—	120	1,503	1.13%	n/a
<b>Total (countries with own funds requirements weights 1% or above)</b>	<b>23,172</b>	<b>53,997</b>	<b>3,398</b>	<b>3,388</b>	<b>69,537</b>	<b>153,491</b>	<b>4,305</b>	<b>300</b>	<b>1,039</b>	<b>5,644</b>	<b>70,545</b>	<b>53.15%</b>	<b>n/a</b>
<b>Total (rest of the world less than 1% requirement)</b>	<b>6,743</b>	<b>13,428</b>	<b>1,054</b>	<b>2,494</b>	<b>2,274</b>	<b>25,993</b>	<b>815</b>	<b>191</b>	<b>29</b>	<b>1,035</b>	<b>12,941</b>	<b>9.73%</b>	<b>n/a</b>
<b>Total</b>	<b>139,119</b>	<b>110,473</b>	<b>5,574</b>	<b>12,817</b>	<b>86,487</b>	<b>354,470</b>	<b>8,680</b>	<b>647</b>	<b>1,292</b>	<b>10,619</b>	<b>132,740</b>	<b>100.00%</b>	



## Other Information

### Table 28: CCyB2 - Amount of institution-specific countercyclical capital buffer

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

		As at 30.6.2024	As at 31.12.2023
1	Total risk exposure amount	216,117	211,193
2	Institution specific countercyclical capital buffer rate	0.7%	0.7%
3	Institution specific countercyclical capital buffer requirement	1,451	1,384