Barclays PLC Interim Pillar 3 Report

30 June 2024

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The terms 'Barclays' or 'Group' refer to Barclays PLC together with its subsidiaries. The abbreviations '£m' and '£bn' represents millions and thousands of millions of Pounds Sterling respectively.

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

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

Forward-looking statements

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to the Group. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. Forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as 'may', 'will', 'seek', 'continue', 'aim', 'anticipate', 'target', 'projected', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'achieve' or other words of similar meaning. Forward-looking statements can be made in writing but also may be made verbally by directors, officers and employees of the Group (including during management presentations) in connection with this document. Examples of forward-looking statements include, among others, statements or guidance regarding or relating to the Group's future financial position, business strategy, income levels, costs, assets and liabilities, impairment charges, provisions, capital leverage and other regulatory ratios, capital distributions (including policy on dividends and share buybacks), return on tangible equity, projected levels of growth in banking and financial markets, industry trends, any commitments and targets (including environmental, social and governance (ESG) commitments and targets), plans and objectives for future operations, IFRS and other statements that are not historical or current facts. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. Forward-looking statements speak only as at the date on which they are made. Forward-looking statements may be affected by a number of factors, including, without limitation: changes in legislation, regulations, governmental and regulatory policies, expectations and actions, voluntary codes of practices and the interpretation thereof, changes in IFRS and other accounting standards, including practices with regard to the interpretation and application thereof and emerging and developing ESG reporting standards; the outcome of current and future legal proceedings and regulatory investigations; the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively; environmental, social and geopolitical risks and incidents and similar events beyond the 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 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 the Group's reputation, business or operations; the Group's ability to access funding; and the success of acquisitions, disposals and other strategic transactions. A number of these factors are beyond the Group's control. As a result, the Group's actual financial position, results, financial and non-financial metrics or performance measures or its ability to meet commitments and targets may differ materially from the statements or guidance set forth in the Group's forward-looking statements. In setting its targets and outlook for the period 2024-2026, Barclays has made certain assumptions about the macroeconomic environment, including, without limitation, inflation, interest and unemployment rates, the different markets and competitive conditions in which Barclays operates, and its ability to grow certain businesses and achieve costs savings and other structural actions. Additional risks and factors which may impact the Group's future financial condition and performance are identified in Barclays PLC's filings with the US Securities and Exchange Commission ("SEC") (including, without limitation, Barclays 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.

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

Disclosure Background

Barclays PLC Pillar 3 disclosures complement the Barclays PLC 2024 Interim Results Announcement and provide additional information about Barclays' risk profile, including its regulatory capital, minimum requirements for own funds and eligible liabilities (MREL), risk weighted assets (RWA), liquidity and leverage exposures for Barclays Group.

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. Those regulations came into force on 1 January 2022, and were implemented by the Prudential Regulatory Authority via the PRA Rulebook.

References to CRR, as amended by CRR II, mean the capital regulatory requirements, as they form part of domestic law by virtue of the European Union (Withdrawal) Act 2018, as amended.

The terms 'RWA' and risk weighted exposure amount (RWEA) are used interchangeably throughout the document.

The disclosures included in this report reflect Barclays PLC's interpretation of the current rules and guidance.

Large subsidiaries

The Group's disclosable large subsidiaries as at 30 June 2024 are Barclays Bank PLC, Barclays Bank UK PLC (Barclays UK), Barclays Bank Ireland PLC (BBI) and Barclays Capital Securities Limited (BCSL). Pillar 3 disclosures are published in standalone documents for above entities 'Barclays Bank PLC Pillar 3 Report', 'Barclays Bank UK PLC Pillar 3 Report', 'Barclays Bank Ireland PLC Pillar 3 report' and 'Barclays Capital Securities Limited Pillar 3 Report"respectively. Group relates to Barclays PLC and all its subsidiaries.

Regulatory minimum requirements

Minimum capital requirements

As at 30 June 2024, the Group's Overall Capital Requirement for CET1 remained 12.0% comprising a 4.5% Pillar 1 minimum, a 1.5% Global Systemically Important Institution (G-SII) buffer, a 2.6% Pillar 2A requirement, a 2.5% Capital Conservation Buffer (CCB) and a 0.9% Countercyclical Capital Buffer (CCyB).

The Group's updated Pillar 2A requirement is 4.6% of which at least 56.25% needs to be met with CET1 capital, equating to 2.6% of RWAs. The Pillar 2A requirement, based on a point in time assessment, has been set as a proportion of RWAs and subject to at least annual review.

The Group's CET1 target ratio of 13-14% takes into account headroom above requirements which includes a confidential institution specific PRA buffer. The Group remains above its minimum capital regulatory requirements including the PRA buffer.

Minimum leverage requirements

The Group is subject to a UK leverage ratio requirement of 4.1%. This comprises the 3.25% minimum requirement, a G-SII additional leverage ratio buffer (G-SII ALRB) of 0.53% and a countercyclical leverage ratio buffer (CCLB) of 0.3%.The Group is also required to disclose an average UK leverage ratio which is based on capital on the last day of each month in the quarter and an exposure measure for each day in the quarter.

Minimum requirements for own funds and eligible liabilities (MREL)

As at 30 June 2024, the Group was required to meet the higher of: (i) two times the sum of 8% Pillar 1 and 4.6% Pillar 2A equating to 25.2% of RWAs; and (ii) 6.75% of leverage exposures. In addition, the higher of regulatory capital and leverage buffers apply. CET1 capital cannot be counted towards both MREL and the buffers, meaning that the buffers, including the above mentioned confidential institution-specific PRA buffer, will effectively be applied above MREL requirements.

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 30.06.24 £m	As at 31.03.24 £m	As at 31.12.23 £m	As at 30.09.23 £m	As at 30.06.23 £m
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital[1]	**47,695**	47,144	47,304	47,958	46,640
1a	Fully loaded common Equity Tier 1 (CET1) capital[2]	**47,572**	47,007	47,016	47,668	46,434
2	Tier 1 capital[1]	**60,654**	60,385	60,507	59,755	60,339
2a	Fully loaded tier 1 capital[2]	**60,531**	60,248	60,219	59,465	60,133
3	Total capital[1,3]	**69,871**	68,455	68,882	68,536	69,231
3a	Fully loaded total capital[2,4]	**69,482**	68,051	68,229	67,781	68,548
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount[1]	**351,433**	349,635	342,717	341,868	336,946
4a	Fully loaded total risk-weighted exposure amount[2]	**351,405**	349,604	342,650	341,753	336,868
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)[1]	**13.6%**	13.5%	13.8%	14.0%	13.8%
5a	Fully loaded common Equity Tier 1 ratio (%)[2]	**13.5%**	13.4%	13.7%	13.9%	13.8%
6	Tier 1 ratio (%)[1]	**17.3%**	17.3%	17.7%	17.5%	17.9%
6a	Fully loaded tier 1 ratio (%)[2]	**17.2%**	17.2%	17.6%	17.4%	17.9%
7	Total capital ratio (%)[1,3]	**19.9%**	19.6%	20.1%	20.0%	20.5%
7a	Fully loaded total capital ratio (%)[2,4]	**19.8%**	19.5%	19.9%	19.8%	20.3%
	Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)					
UK 7a	Additional CET1 SREP requirements (%)	**2.6%**	2.6%	2.6%	2.4%	2.4%
UK 7b	Additional AT1 SREP requirements (%)	**0.9%**	0.9%	0.9%	0.8%	0.8%
UK 7c	Additional T2 SREP requirements (%)	**1.1%**	1.1%	1.1%	1.1%	1.1%
UK 7d	Total SREP own funds requirements (%)	**12.6%**	12.6%	12.6%	12.3%	12.3%
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	**2.5%**	2.5%	2.5%	2.5%	2.5%
9	Institution specific countercyclical capital buffer (%)	**0.9%**	0.9%	0.9%	0.9%	0.5%
10	Global Systemically Important Institution buffer (%)	**1.5%**	1.5%	1.5%	1.5%	1.5%
11	Combined buffer requirement (%)	**4.9%**	4.9%	4.9%	4.9%	4.5%
UK 11a	Overall capital requirements (%)	**17.5%**	17.5%	17.5%	17.2%	16.8%
12	CET1 available after meeting the total SREP own funds requirements (%)	**6.5%**	6.4%	6.7%	7.1%	6.9%

Notes

1. Transitional capital and RWAs are calculated 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 grandfathering of UK CRR non-compliant capital instruments included within Tier 2 capital.

The CET1 ratio decreased to 13.6% (December 2023: 13.8%) as RWAs increased by £8.7bn to £351.4bn partially offset by an increase in CET1 capital of £0.4bn to £47.7bn:

- c.80bps increase from attributable profit
- c.50bps decrease driven by shareholder distributions including the £1.0bn share buyback announced with FY23 results and an accrual towards the FY24 dividend
- c.20bps decrease from other capital movements
- c.40bps decrease as a result of an £8.7bn increase in RWAs due to seasonal increases relative to FY23 and elevated client trading activity in the Investment Bank (IB) as well as regulatory model changes in Barclays UK

Table 1: KM1 - Key metrics - Part 2

KM1 ref		As at 30.06.24 £m	As at 31.03.24 £m	As at 31.12.23 £m	As at 30.09.23 £m	As at 30.06.23 £m
	Leverage ratio					
13	Total exposure measure excluding claims on central banks[1]	**1,222,722**	1,226,450	1,168,275	1,202,417	1,183,703
14	Leverage ratio excluding claims on central banks (%)[1]	**5.0%**	4.9%	5.2%	5.0%	5.1%
	Additional leverage ratio disclosure requirements					
UK 14a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)[2]	**5.0%**	4.9%	5.2%	4.9%	5.1%
UK 14b	Leverage ratio including claims on central banks (%)[1]	**4.1%**	4.0%	4.3%	4.0%	4.2%
UK 14c	Average leverage ratio excluding claims on central banks (%)[1,3]	**4.7%**	4.7%	4.8%	4.6%	4.8%
UK 14d	Average leverage ratio including claims on central banks (%)[1,3]	**3.9%**	3.9%	4.0%	3.9%	4.0%
UK 14e	Countercyclical leverage ratio buffer (%)[4]	**0.3%**	0.3%	0.3%	0.3%	0.2%
	Liquidity Coverage Ratio[5]					
15	Total high-quality liquid assets (HQLA) (Weighted value)	**306,983**	305,413	310,328	313,477	319,310
UK 16a	Cash outflows - Total weighted value	**296,444**	286,082	283,268	284,150	286,577
UK 16b	Cash inflows - Total weighted value	**112,266**	98,464	90,627	86,316	83,251
16	Total net cash outflows (adjusted value)	**184,177**	187,618	192,641	197,835	203,326
17	Liquidity coverage ratio (%)	**167.0%**	163.2%	161.4%	158.7%	157.2%
	Net Stable Funding Ratio[6]					
18	Total available stable funding	**622,089**	610,739	606,785	599,820	596,469
19	Total required stable funding	**456,232**	450,337	439,651	434,055	429,846
20	NSFR ratio (%)	**136.4%**	135.7%	138.0%	138.2%	138.8%

Notes

1. Transitional UK leverage ratios are calculated by applying the transitional arrangements in accordance with UK CRR.
2. Fully loaded UK leverage ratio is calculated without applying the transitional arrangements in accordance with UK CRR.
3. Average UK leverage ratio uses capital based on the last day of each month in the quarter and an exposure measure for each day in the quarter.
4. Although the leverage ratio is expressed in terms of T1 capital, the leverage ratio buffers and 75% of the minimum requirement must be covered solely with CET1 capital. The CET1 capital held against the 0.53% G-SII ALRB was £6.4bn and against the 0.3% CCLB was £3.7bn.
5. LCR is computed as a trailing average of the last 12 month-end ratios.
6. NSFR is computed as a trailing average of the last four spot quarter end positions..

The UK leverage ratio decreased to 5.0% (December 2023: 5.2%) primarily due to a £54.4bn increase in leverage exposure to £1,222.7bn (December 2023: £1,168.3bn), largely driven by an increase in trading securities and secured lending in the IB.

Table 2: CC1 – Composition of regulatory own funds

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

		Ref[†]	As at 30.06.24 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
Common Equity Tier 1 (CET1) capital: instruments and reserves						
1	Capital instruments and the related share premium accounts	a	4,256	4,256	4,288	4,288
	of which called up share capital and share premium	a	*4,256*	*4,256*	*4,288*	*4,288*
2	Retained earnings	b	55,358	55,358	52,935	52,935
3	Accumulated other comprehensive income (and other reserves)	b,c	(4,035)	(4,035)	(3,152)	(3,152)
UK-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	b	1,872	1,872	3,393	3,393
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**		**57,451**	**57,451**	57,464	57,464
Common Equity Tier 1 (CET1) capital: regulatory adjustments						
7	Additional value adjustments		(1,887)	(1,887)	(1,901)	(1,901)
8	Intangible assets (net of related tax liability)[1]	d,e,f,g	(7,835)	(7,835)	(7,790)	(7,790)
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	(1,630)	(1,630)	(1,630)	(1,630)
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	i	3,799	3,799	3,707	3,707
12	Negative amounts resulting from the calculation of expected loss amounts		(324)	(324)	(296)	(296)
13	Any increase in equity that results from securitised assets	b	(27)	(27)	—	—
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	b, j	622	622	136	136
15	Defined-benefit pension fund assets[1]	k, g	(2,564)	(2,564)	(2,654)	(2,654)
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments		(33)	(33)	(20)	(20)
27a	Other regulatory adjustments to CET1 capital (including IFRS 9 transitional adjustments when relevant and non-performing exposures)[2]		123	—	288	—
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**		**(9,756)**	**(9,879)**	(10,160)	(10,448)
29	**Common Equity Tier 1 (CET1) capital**		**47,695**	**47,572**	47,304	47,016
Additional Tier 1 (AT1) capital: instruments						
30	Capital instruments and the related share premium accounts	l	13,000	13,000	13,263	13,263
31	*of which: classified as equity under applicable accounting standards*	l	*13,000*	*13,000*	*13,263*	*13,263*
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**		**13,000**	**13,000**	13,263	13,263
Additional Tier 1 (AT1) capital: regulatory adjustments						
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments	l	(41)	(41)	(60)	(60)
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**		**(41)**	**(41)**	(60)	(60)
44	**Additional Tier 1 (AT1) capital**		**12,959**	**12,959**	13,203	13,203
45	**Tier 1 capital (T1 = CET1 + AT1)**		**60,654**	**60,531**	60,507	60,219
Tier 2 (T2) capital: instruments						
46	Capital instruments and the related share premium accounts	m	8,836	8,836	7,966	7,966
UK-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2		—	—	—	—
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties3	m, n	385	119	569	205
50	Credit risk adjustments		39	39	—	—
51	**Tier 2 (T2) capital before regulatory adjustments**		**9,260**	**8,994**	8,535	8,171

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

		Ref†	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
Tier 2 (T2) capital: regulatory adjustments						
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	m	(43)	(43)	(160)	(160)
57	**Total regulatory adjustments to Tier 2 (T2) capital**		**(43)**	**(43)**	(160)	(160)
58	**Tier 2 (T2) capital**		**9,217**	**8,951**	8,375	8,011
59	**Total capital (TC = T1 + T2)**		**69,871**	**69,482**	68,882	68,230
60	**Total Risk exposure amount**		**351,433**	**351,405**	342,717	342,650
Capital ratios and buffers						
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)		13.6%	13.5%	13.8%	13.7%
62	Tier 1 (as a percentage of total risk exposure amount)		17.3%	17.2%	17.7%	17.6%
63	Total capital (as a percentage of total risk exposure amount)		19.9%	19.8%	20.1%	19.9%
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)		12.0%	12.0%	12.0%	12.0%
65	*of which: capital conservation buffer requirement*		*2.5%*	*2.5%*	*2.5%*	*2.5%*
66	*of which: countercyclical buffer requirement*		*0.9%*	*0.9%*	*0.9%*	*0.9%*
UK-67a	*of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer*		*1.5%*	*1.5%*	*1.5%*	*1.5%*
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)**		**6.5%**	**6.5%**	6.7%	6.6%
Amounts below the thresholds for deduction (before risk weighting)						
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)		4,646	4,646	4,730	4,702
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)		279	279	263	263
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)		3,783	3,821	3,621	3,709
Applicable caps on the inclusions of provisions in Tier 2						
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		39	39	—	—
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		860	860	848	848

Notes

† The references (a) – (n) identify balance sheet components in Table 3: CC2 – Reconciliation of regulatory capital to balance sheet on page 10 which are 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 IFRS 9 transitional adjustments of which modified £123m.

3. Row 48 includes £529m of T2 instruments issued by subsidiaries and subject to phase out from T2 under Article 494b(2). They are not reported in row UK-47b to avoid double counting with row 48.

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

This table shows 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 £m	Under regulatory scope of consolidation £m
Assets				
1	Cash and balances at central banks		243,459	243,459
2	Cash collateral and settlement balances		146,754	146,754
3	Loans and advances at amortised cost to banks		8,014	8,118
4	Loans and advances at amortised cost to customers		329,795	319,134
5	Debt Securities at amortised cost		61,700	61,586
6	Reverse repurchase agreements and other similar secured lending at amortised cost		4,724	4,724
7	Trading portfolio assets		197,306	197,392
8	Financial assets at fair value through the income statement		215,206	215,459
9	Derivative financial instruments		253,614	253,451
10	Financial assets at fair value through other comprehensive income		82,747	82,806
11	Investments in subsidiaries, associates and joint ventures	e	876	92
12	Goodwill and intangible assets		7,839	7,866
13	*- Of which: goodwill*	d	*4,179*	*4,204*
14	*- Of which: other intangibles (excluding MSRs)*	f	*3,660*	*3,661*
15	Property, plant and equipment		3,650	3,652
16	Current tax assets		176	176
17	Deferred tax assets	g,h	6,274	6,274
18	Retirement benefit assets	k	3,541	3,541
19	Assets included in disposal groups classified as held for sale		3,725	3,725
20	Other assets		7,234	7,945
21	**Total assets**		**1,576,634**	**1,566,154**
Liabilities				
1	Deposits at amortised cost from banks		19,371	19,371
2	Deposits at amortised cost from customers		538,081	538,081
3	Cash collateral and settlement balances		144,582	144,528
4	Repurchase agreements and other similar secured borrowing		52,352	52,352
5	Debt securities in issue		96,772	83,579
6	Subordinated liabilities	m	11,795	11,794
7	Trading portfolio liabilities		59,315	59,337
8	Financial liabilities designated at fair value		320,957	320,785
9	Derivative financial instruments		242,136	241,939
10	Current tax liabilities		686	676
11	Deferred tax liabilities	g	22	22
12	Retirement benefit liabilities		277	277
13	Provisions		1,292	1,333
14	Liabilities included in disposal groups classified as held for sale		3,984	3,984
15	Other liabilities		13,179	16,307
16	**Total liabilities**		**1,504,801**	**1,494,365**
Equity				
1	Called up share capital and share premium		4,256	4,256
2	*- Of which: amount eligible for CET1*	a	*4,256*	*4,256*
3	Other equity instruments	l	12,959	12,959
4	Other reserves	c,i,j	(882)	(854)
5	Retained earnings	b	54,840	54,768
6	**Total equity excluding non-controlling interests**		**71,173**	**71,129**
7	Non-controlling interests	n	660	660
8	**Total equity**		**71,833**	**71,789**
9	**Total liabilities and equity**		**1,576,634**	**1,566,154**

† The references (a) – (n) identify balance sheet components that are used in the calculation of regulatory capital in Table 2: Composition of regulatory capital on page 8.

Table 4: IFRS 9[1] – 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

	Barclays Group	30.06.24 £m	31.03.24 £m	31.12.23 £m	30.09.23 £m	30.06.23 £m
	Available capital (amounts)					
1	CET1 capital[2]	**47,695**	47,144	47,304	47,958	46,640
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**47,572**	47,007	47,016	47,668	46,434
3	Tier 1 capital[2]	**60,654**	60,385	60,507	59,755	60,339
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**60,531**	60,248	60,219	59,465	60,133
5	Total capital[2,3]	**69,871**	68,455	68,882	68,536	69,231
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**69,748**	68,318	68,594	68,246	69,025
	Risk-weighted assets (amounts)					
7	Total risk-weighted assets[2]	**351,433**	349,635	342,717	341,868	336,946
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**351,405**	349,604	342,650	341,753	336,868
	Capital ratios					
9	CET1 (as a percentage of risk exposure amount)[2]	**13.6%**	13.5%	13.8%	14.0%	13.8%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**13.5%**	13.4%	13.7%	13.9%	13.8%
11	Tier 1 (as a percentage of risk exposure amount)[2]	**17.3%**	17.3%	17.7%	17.5%	17.9%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**17.2%**	17.2%	17.6%	17.4%	17.9%
13	Total capital (as a percentage of risk exposure amount)[2,3]	**19.9%**	19.6%	20.1%	20.0%	20.5%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**19.8%**	19.5%	20.0%	20.0%	20.5%
	Leverage ratio					
15	Leverage ratio total exposure measure[2]	**1,222,722**	1,226,450	1,168,275	1,202,417	1,183,703
16	Leverage ratio[2]	**5.0%**	4.9%	5.2%	5.0%	5.1%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**5.0%**	4.9%	5.2%	4.9%	5.1%

Notes

1. From 1 January 2018, Barclays Group 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 ; 50% applicable for 2023; 25% for 2024 and with no transitional relief from 2025.

2. Transitional CET1 capital, RWAs and leverage ratio are calculated 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.

Table 5: RWAs by risk type and business

This table shows RWAs by business and risk type.

	Credit risk		Counterparty credit risk				Market risk			
	Std	AIRB	Std	AIRB	Settlement risk	CVA	Std	IMA	Operational risk	Total RWAs
As at 30 June 2024	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
Barclays UK	9,349	55,055	101	12	—	72	169	—	11,715	76,473
Barclays UK Corporate Bank	4,033	13,881	91	327	—	12	3	487	3,024	21,858
Barclays Private Bank & Wealth Management	4,612	467	85	33	—	13	—	293	1,546	7,049
Barclays Investment Bank	41,151	50,854	20,426	23,636	159	2,897	14,173	25,811	24,179	203,286
Barclays US Consumer Bank	19,462	917	—	—	—	—	—	—	4,051	24,430
Head Office	6,470	10,609	1	21	—	4	1	188	1,043	18,337
Barclays Group	**85,077**	**131,783**	**20,704**	**24,029**	**159**	**2,998**	**14,346**	**26,779**	**45,558**	**351,433**
As at 31 December 2023										
Barclays UK	10,472	50,761	178	—	—	94	274	—	11,715	73,494
Barclays UK Corporate Bank	3,458	13,415	262	167	—	14	2	541	3,024	20,883
Barclays Private Bank & Wealth Management	4,611	455	182	27	—	30	1	322	1,546	7,174
Barclays Investment Bank	37,749	52,190	18,512	21,873	159	3,248	14,623	24,749	24,179	197,282
Barclays US Consumer Bank	19,824	966	—	—	—	—	—	—	4,051	24,841
Head Office	6,772	10,951	1	21	—	6	1	248	1,043	19,043
Barclays Group	82,886	128,738	19,135	22,088	159	3,392	14,901	25,860	45,558	342,717

Table 6: OV1 – Overview of risk weighted exposure amounts

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

		Risk weighted exposure amounts (RWEAs)			Total own funds requirements		
		As at 30.06.2024	As at 31.03.2024	As at 31.12.2023	As at 30.06.2024	As at 31.03.2024	As at 31.12.2023
		£m	£m	£m	£m	£m	£m
1	Credit risk (excluding CCR)	194,790	198,338	194,004	15,583	15,867	15,520
2	*Of which the standardised approach*	*75,408*	*73,682*	*74,723*	*6,033*	*5,895*	*5,978*
4	*Of which: slotting approach*	*4,328*	*4,737*	*4,296*	*346*	*379*	*344*
5	*Of which the advanced IRB (AIRB) approach*	*115,054*	*119,919*	*114,985*	*9,204*	*9,593*	*9,198*
6	Counterparty credit risk - CCR	47,704	47,403	44,549	3,816	3,792	3,563
7	*Of which the standardised approach*	*3,988*	*4,181*	*3,753*	*319*	*335*	*300*
8	*Of which internal model method (IMM)*	*28,499*	*28,201*	*26,673*	*2,280*	*2,256*	*2,134*
UK 8a	*Of which exposures to a CCP*	*1,954*	*1,952*	*1,701*	*156*	*156*	*136*
UK 8b	*Of which credit valuation adjustment - CVA*	*2,998*	*2,955*	*3,392*	*240*	*236*	*271*
9	*Of which other CCR*	*10,265*	*10,114*	*9,030*	*821*	*809*	*722*
15	Settlement risk	159	48	159	13	4	13
16	Securitisation exposures in the non-trading book (after the cap)	22,097	19,774	17,686	1,768	1,582	1,415
17	*Of which SEC-IRBA approach*	*12,400*	*10,605*	*9,460*	*992*	*848*	*757*
18	*Of which SEC-ERBA (including IAA)*	*2,332*	*2,173*	*2,006*	*187*	*174*	*160*
19	*Of which SEC-SA approach*	*7,350*	*6,957*	*6,169*	*588*	*557*	*494*
UK 19a	*Of which 1250% deduction*	*15*	*39*	*51*	*1*	*3*	*4*
20	Position, foreign exchange and commodities risks (Market risk)	41,125	38,514	40,761	3,290	3,081	3,261
21	*Of which the standardised approach*	*14,346*	*13,920*	*14,901*	*1,148*	*1,114*	*1,192*
22	*Of which IMA*	*26,779*	*24,594*	*25,860*	*2,142*	*1,967*	*2,069*
23	Operational risk	45,558	45,558	45,558	3,645	3,645	3,645
UK 23b	*Of which standardised approach*	*45,558*	*45,558*	*45,558*	*3,645*	*3,645*	*3,645*
24	Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	10,156	9,903	9,708	812	792	777
29	**Total**	**351,433**	349,635	342,717	**28,115**	27,971	27,417

Total RWAs increased over the quarter by £1.8bn to £351.4bn (March 2024: £349.6bn) primarily due to:

- Credit risk RWAs decreased by £3.5bn to £194.8bn due to securitisation of credit risk assets and a decrease due to the sale of the performing Italian mortgage portfolio partially offset by an increase due to regulatory model changes
- Securitisation RWAs increased by £2.3bn to £22.1bn primarily due to securitisation of originated assets
- Market risk RWAs increased by £2.6bn to £41.1bn primarily due to elevated client trading activity

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 AIRB 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 £m	Six months ended 30 June 2024 £m
1	**Risk weighted exposure amount as at the end of the previous reporting period**	**113,038**	**109,868**
2	Asset size	(3,355)	(3,465)
3	Asset quality	(212)	(810)
4	Model updates	—	—
5	Methodology and policy	1,568	5,473
6	Acquisitions and disposals	(2,023)	(2,023)
7	Foreign exchange movements	(148)	(175)
8	Other	—	—
9	**Risk weighted exposure amount as at the end of the reporting period**	**108,868**	**108,868**

Advanced credit risk RWAs decreased by £4.2bn to £108.9bn in the quarter (March 2024: £113.0bn) driven by:

- A £3.4bn decrease in asset size primarily driven by securitisation of credit risk assets
- A £1.6bn increase in methodology and policy primarily driven by regulatory model changes
- A £2.0bn decrease in acquisitions and disposals due to the sale of the performing Italian mortgage portfolio

Advanced credit risk RWAs decreased by £1bn to £108.9bn in the year (December 2023: £109.9bn) driven by:

- A £3.5bn decrease in asset size primarily driven by securitisation of credit risk assets
- A £5.5bn increase in methodology and policy primarily driven by driven by regulatory model changes
- A £2.0bn decrease in acquisitions and disposals driven by the sale of the performing Italian mortgage portfolio

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

The total in this table shows the contribution of IMM exposures to CCR RWAs (under both STD and AIRB) in table 5.

		Three months ended 30 June 2024 £m	Six months ended 30 June 2024 £m
1	**Risk weighted exposure amount as at the end of the previous reporting period**	**28,201**	**26,673**
2	Asset size	374	1,625
3	Credit quality of counterparties	174	562
4	Model updates (IMM only)	—	—
5	Methodology and policy (IMM only)	—	—
6	Acquisitions and disposals	—	—
7	Foreign exchange movements	(251)	(362)
8	Other	—	—
9	**Risk weighted exposure amount as at the end of the reporting period**	**28,498**	**28,498**

IMM RWAs remained broadly stable at £28.5bn in the quarter (March 2024: £28.2bn).

IMM RWAs increased by £1.8bn to £28.5bn in the year (December 2023: £26.7bn) primarily due to seasonal increases in the Investment Bank, relative to FY23.

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

This table shows the contribution of market risk RWAs 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 RWEAs £m	Total own funds requirements £m
1	**RWAs at previous period end**	**4,279**	**9,123**	**6,719**	**4,473**	**24,594**	**1,967**
1a	Regulatory adjustment[1]	(2,489)	(4,168)	(122)	—	(6,779)	(542)
1b	RWAs at the previous quarter-end (end of the day)	1,790	4,955	6,597	4,473	17,815	1,425
2	Movement in risk levels	86	1,232	1,793	(164)	2,947	236
3	Model updates/changes	—	—	—	—	—	—
4	Methodology and policy	—	—	—	—	—	—
5	Acquisitions and disposals	—	—	—	—	—	—
6	Foreign exchange movements	—	—	—	—	—	—
7	Other	—	—	—	—	—	—
8a	RWAs at the end of the reporting period (end of the day)	1,876	6,187	8,390	4,309	20,762	1,661
8b	Regulatory adjustment[2]	2,131	3,886	—	—	6,017	481
8	**RWAs at the end of the disclosure period**	**4,007**	**10,073**	**8,390**	**4,309**	**26,779**	**2,142**

Notes

1. Row 1a reflects the difference between reported RWA (row 1) and the relevant spot measure (row 1b) for the previous period.
2. 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 by £2.2bn to £26.8bn in the quarter (March 2024: £24.6bn) primarily driven by an increase in IRC and SVaR.

		Six months ended 30 June 2024					
		VaR £m	SVaR £m	IRC £m	Other £m	Total RWEAs £m	Total own funds requirements £m
1	**RWAs at previous period end**	**4,244**	**11,208**	**6,181**	**4,227**	**25,860**	**2,069**
1a	Regulatory adjustment[1]	(2,062)	(3,801)	—	—	(5,863)	(469)
1b	RWAs at the previous quarter-end (end of the day)	2,182	7,407	6,181	4,227	19,997	1,600
2	Movement in risk levels	(306)	(1,220)	2,209	82	765	61
3	Model updates/changes	—	—	—	—	—	—
4	Methodology and policy	—	—	—	—	—	—
5	Acquisitions and disposals	—	—	—	—	—	—
6	Foreign exchange movements	—	—	—	—	—	—
7	Other	—	—	—	—	—	—
8a	RWAs at the end of the reporting period (end of the day)	1,876	6,187	8,390	4,309	20,762	1,661
8b	Regulatory adjustment[2]	2,131	3,886	—	—	6,017	481
8	**RWAs at the end of the disclosure period**	**4,007**	**10,073**	**8,390**	**4,309**	**26,779**	**2,142**

Notes

1. Row 1a reflects the difference between reported RWA (row 1) and the relevant spot measure (row 1b) for the previous period.
2. 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 by £0.9bn to £26.8bn in the year (December 2023: £25.9bn) primarily driven by and increase in IRC partially offset by a decrease in SVaR.

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[1]

		As at 30.06.2024 £m	As at 31.12.2023 £m
1	Total assets as per published financial statements	1,576,634	1,477,487
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(10,480)	(9,098)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	(59)	(129)
4	Adjustment for exemption of exposures to central banks	(255,960)	(239,616)
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(71,246)	(23,726)
8	Adjustments for derivative financial instruments	(104,859)	(110,366)
9	Adjustment for securities financing transactions (SFTs)	27,968	23,908
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	128,830	125,730
11	Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(2,294)	(2,349)
12	Other adjustments	(65,812)	(73,566)
13	**Total exposure measure**	**1,222,722**	1,168,275

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

Table 11: LR2 - Leverage ratio common disclosure[1]

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

		As at 30.06.2024 £m	As at 31.12.2023 £m
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	1,039,340	996,518
3	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(32,764)	(34,559)
6	Asset amounts deducted in determining tier 1 capital (leverage)	(14,162)	(14,063)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**992,414**	947,896
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	51,504	47,779
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	108,735	105,172
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	679,013
12	Adjusted effective notional offsets and add-on deductions for written credit derivatives	(697,385)	(662,520)
13	**Total derivatives exposures**	**131,720**	124,143
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	674,079	714,525
15	Netted amounts of cash payables and cash receivables of gross SFT assets	(475,971)	(528,097)
16	Counterparty credit risk exposure for SFT assets	28,018	24,141
18	**Total securities financing transaction exposures**	**226,126**	210,569
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	426,256	402,098
20	Adjustments for conversion to credit equivalent amounts	(297,427)	(276,367)
21	General provisions deducted in determining tier 1 capital (leverage) and specific provisions associated with off-balance sheet exposures	(407)	(448)
22	**Off-balance sheet exposures**	**128,422**	125,283
Capital and total exposure measure			
23	**Tier 1 capital (leverage)**	60,654	60,507
24	Total exposure measure including claims on central banks	1,478,682	1,407,891
UK-24a	(-) Claims on central banks excluded	(255,960)	(239,616)
UK-24b	**Total exposure measure excluding claims on central banks**	**1,222,722**	1,168,275
Leverage ratio			
25	Leverage ratio excluding claims on central banks (%)	5.0%	5.2%
UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	5.0%	5.2%
UK-25c	Leverage ratio including claims on central banks (%)	4.1%	4.3%
26	Regulatory minimum leverage ratio requirement (%)	3.3%	3.3%
Additional leverage ratio disclosure requirements - leverage ratio buffers			
27	Leverage ratio buffer (%)	0.8%	0.8%
UK-27a	*Of which: G-SII or O-SII additional leverage ratio buffer (%)*	*0.5%*	*0.5%*
UK-27b	*Of which: countercyclical leverage ratio buffer (%)*	*0.3%*	*0.3%*

Notes

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

Table 12: LR3 - Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)[1]

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

		As at 30.06.2024 £m	As at 31.12.2023 £m
UK-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**728,062**	693,393
UK-2	Trading book exposures	201,434	181,036
UK-3	Banking book exposures, of which:	526,628	512,357
UK-4	Covered bonds	1,203	2,192
UK-5	Exposures treated as sovereigns	115,832	104,289
UK-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	6,029	8,980
UK-7	Institutions	14,946	13,875
UK-8	Secured by mortgages of immovable properties	168,056	173,486
UK-9	Retail exposures	50,543	50,881
UK-10	Corporates	72,014	71,696
UK-11	Exposures in default	4,736	4,508
UK-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	93,269	82,450

Notes

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

Minimum requirement for own funds and eligible liabilities (MREL)

Table KM2 has been prepared in accordance with UK CRR, using the uniform format set out in the Basel Committee for Banking Supervision (BCBS) Standard on Pillar 3 disclosure requirements.

Table 13: KM2 - Key metrics - TLAC requirements (at resolution group level)[1]

This table shows the key metrics for the Group's own funds and eligible liabilities.

		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
		£m	£m	£m	£m	£m
1	Total Loss Absorbing Capacity (TLAC) available[1]	117,785	116,824	115,308	114,256	111,021
1a	Fully loaded ECL accounting model TLAC available	117,662	116,683	115,012	113,966	110,815
2	Total RWA at the level of the resolution group[1]	351,433	349,635	342,717	341,868	336,946
3	TLAC as a percentage of RWA (row 1 / row 2) (%)[1]	33.5%	33.4%	33.6%	33.4%	32.9%
3a	Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model RWA (%)	33.5%	33.4%	33.6%	33.3%	32.9%
4	Leverage ratio exposure measure at the level of the resolution group	1,222,722	1,226,450	1,168,275	1,202,417	1,183,703
5	TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	9.6%	9.5%	9.9%	9.5%	9.4%
5a	Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model Leverage exposure measure (%)	9.6%	9.5%	9.8%	9.5%	9.4%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognised as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognised as external TLAC if no cap was applied (%)	N/A	N/A	N/A	N/A	N/A

1. Own funds included in TLAC, and RWAs are calculated applying the IFRS9 transitional arrangements in accordance with UK CRR.

As at 30 June 2024, Barclays PLC (the Parent company) held £117.8bn (December 2023: £115.3bn) of own funds and eligible liabilities equating to 33.5% of RWAs. This was in excess of the Group's MREL requirement, excluding the PRA buffer, to hold £105.8bn of own funds and eligible liabilities equating to 30.1% of RWAs. The Group remains above its MREL regulatory requirement including the PRA buffer.

Table 14: TLAC1 - TLAC composition for G-SIBs (at resolution group level)

This table shows the composition of the Group's own funds and eligible liabilities and ratios.

Barclays Group		As at 30 June 2024 £m	As at 31 December 2023 £m
	Regulatory capital elements of TLAC and adjustments		
1	Common Equity Tier 1 capital (CET1)[1]	47,695	47,304
2	Additional Tier 1 capital (AT1) before TLAC adjustment[1]	12,959	13,203
5	AT1 instruments eligible under the TLAC framework[1]	12,959	13,203
6	Tier 2 capital (T2) before TLAC adjustments[1,2]	9,217	8,375
7	Amortised portion of T2 instruments where remaining maturity > 1 year	1,285	985
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(385)	(569)
10	T2 instruments eligible under the TLAC framework	10,117	8,791
11	TLAC arising from regulatory capital	**70,771**	69,298
	Non-regulatory capital elements of TLAC		
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	47,058	46,189
17	TLAC arising from non-regulatory capital instruments before adjustments	**47,058**	46,189
	Non-regulatory capital elements of TLAC: adjustments		
18	TLAC before deductions	117,829	115,487
20	Deduction of investments in own other TLAC liabilities	(44)	(42)
21	Other adjustments to TLAC	—	(137)
22	TLAC after deductions	**117,785**	115,308
	Risk-weighted assets and leverage exposure measure for TLAC purposes		
23	Total risk-weighted assets adjusted as permitted under the TLAC regime[1]	351,433	342,717
24	Leverage exposure measure[1]	1,222,722	1,168,275
	TLAC ratios and buffers		
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	33.5%	33.6%
26	TLAC (as a percentage of leverage exposure)	9.6%	9.9%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	9.1%	9.3%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	4.9%	4.9%
29	*Of which: capital conservation buffer requirement*	*2.5%*	*2.5%*
30	*Of which: bank specific countercyclical buffer requirement*	*0.9%*	*0.9%*
31	*Of which: higher loss absorbency requirement*	*1.5%*	*1.5%*

Notes

1. Own funds included in TLAC, Leverage and RWAs are calculated applying the transitional arrangements in accordance with UK CRR.

2. Tier 2 capita isl calculated applying the grandfathering of UK CRR non-compliant capital instruments included within Tier 2 capital until 28 June 2025..

Table 15: TLAC3 - Resolution entity - creditor ranking at legal entity level

This table shows the nominal values of Barclays PLC's (the Parent company) capital and liabilities and the position in the creditor hierarchy.

Barclays PLC (the Parent company)

		Creditor ranking				
		1	2	3	4	
		Most junior			Most senior	Total
As at 30 June 2024		£m	£m	£m	£m	£m
1	Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Unsecured and Unsubordinated Debt, and other pari passu liabilities	
2	**Total capital and liabilities net of credit risk mitigation**	**3,706**	**13,045**	**11,279**	**53,432**	**81,462**
3	Subset of row 2 that are excluded liabilities	—	—	—	1,349	1,349
4	Total capital and liabilities less excluded liabilities	3,706	13,045	11,279	52,083	80,113
5	Subset of row 4 that are potentially eligible as TLAC	3,706	13,045	11,279	50,501	78,531
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	—	—	1,622	5,445	7,067
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	—	—	1,582	18,823	20,405
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	—	—	4,837	18,098	22,935
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	2,853	8,135	10,988
10	Subset of row 5 that is perpetual securities	3,706	13,045	—	—	16,751

As at 31 December 2023						
1	Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Unsecured and Unsubordinated Debt, and other pari passu liabilities	
2	**Total capital and liabilities net of credit risk mitigation**	3,789	13,310	9,974	51,738	78,811
3	Subset of row 2 that are excluded liabilities	—	—	—	1,339	1,339
4	Total capital and liabilities less excluded liabilities	3,789	13,310	9,974	50,399	77,472
5	Subset of row 4 that are potentially eligible as TLAC	3,789	13,310	9,974	48,931	76,004
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	—	—	—	5,526	5,526
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	—	—	3,180	20,582	23,762
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	—	—	3,664	14,527	18,191
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	2,748	8,296	11,044
10	Subset of row 5 that is perpetual securities	3,789	13,310	—	—	17,099

Table 16: TLAC2 - Material subgroup entity - creditor ranking at legal entity level

This table shows the nominal values of Barclays Bank PLC's capital and liabilities and the position in the creditor hierarchy.

Barclays Bank PLC

		Creditor ranking				
		1	2	3	4	
		Most junior			Most senior	Total
As at 30 June 2024		£m	£m	£m	£m	£m
1	Is the resolution entity the creditor/investor?	Yes	Yes	Yes	Yes	
2	Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Dated secondary non-preferential debt	
3	**Total capital and liabilities net of credit risk mitigation**	**2,343**	**9,970**	**12,409**	**27,194**	**51,916**
4	Subset of row 3 that are excluded liabilities	—	—	—	—	—
5	Total capital and liabilities less excluded liabilities	2,343	9,970	12,409	27,194	51,916
6	Subset of row 5 that are eligible as TLAC	2,343	9,970	12,409	26,481	51,203
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	—	—	1,081	2,996	4,077
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	—	—	949	10,182	11,131
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	—	—	6,314	8,302	14,616
10	Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	4,065	5,001	9,066
11	Subset of row 6 that is perpetual securities	2,343	9,970	—	—	12,313

As at 31 December 2023						
1	Is the resolution entity the creditor/investor?	Yes	Yes	Yes	Yes	
2	Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Dated secondary non-preferential debt	
3	**Total capital and liabilities net of credit risk mitigation**	2,343	10,860	11,125	26,042	50,370
4	Subset of row 3 that are excluded liabilities	—	—	—	—	—
5	Total capital and liabilities less excluded liabilities	2,343	10,860	11,125	26,042	50,370
6	Subset of row 5 that are eligible as TLAC	2,343	10,860	11,125	25,525	49,853
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	—	—	—	4,012	4,012
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	—	—	2,015	11,883	13,898
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	—	—	4,577	5,047	9,624
10	Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	4,533	4,583	9,116
11	Subset of row 6 that is perpetual securities	2,343	10,860	—	—	13,203

Table 17: TLAC2 - Material subgroup entity - creditor ranking at legal entity level

This table shows the nominal values of Barclays Bank UK PLC Group's capital and liabilities and the position in the creditor hierarchy.

Barclays Bank UK PLC Group

		Creditor ranking				
		1	2	3	4	
		Most junior			Most senior	Total
As at 30 June 2024		£m	£m	£m	£m	£m
1	Is the resolution entity the creditor/investor?	Yes	Yes	Yes	Yes	
2	Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Dated secondary non-preferential debt	
3	**Total capital and liabilities net of credit risk mitigation**	**5**	**3,075**	**3,514**	**9,565**	**16,159**
4	Subset of row 3 that are excluded liabilities	—	—			—
5	Total capital and liabilities less excluded liabilities	5	3,075	3,514	9,565	16,159
6	Subset of row 5 that are eligible as TLAC	5	3,075	3,514	8,695	15,289
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	—	—	541	1,384	1,925
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	—	—	633	3,039	3,672
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	—	—	1,164	3,119	4,283
10	Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	791	1,153	1,944
11	Subset of row 6 that is perpetual securities	5	3,075	—	—	3,080

As at 31 December 2023						
1	Is the resolution entity the creditor/investor?	Yes	Yes	Yes	Yes	
2	Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Dated secondary non-preferential debt	
3	**Total capital and liabilities net of credit risk mitigation**	5	2,450	3,491	8,370	14,316
4	Subset of row 3 that are excluded liabilities	—	—	—	—	—
5	Total capital and liabilities less excluded liabilities	5	2,450	3,491	8,370	14,316
6	Subset of row 5 that are eligible as TLAC	5	2,450	3,110	8,370	13,935
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	—	—	—	864	864
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	—	—	1,165	4,040	5,205
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	—	—	657	2,767	3,424
10	Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	1,288	699	1,987
11	Subset of row 6 that is perpetual securities	5	2,450	—	—	2,455

Table 18: LIQ1 - Liquidity coverage ratio

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

LIQ1 - Liquidity coverage ratio (average)

		Total unweighted value (average)				Total weighted value (average)			
UK1a		30.06.24	31.03.24	31.12.23	30.09.23	30.06.24	31.03.24	31.12.23	30.09.23
UK1b	Number of data points used in calculation of averages[1]	12	12	12	12	12	12	12	12
High-quality liquid assets		£m	£m	£m	£m	£m	£m	£m	£m
1	Total high-quality liquid assets (HQLA)					**306,983**	305,413	310,328	313,477
Cash outflows									
2	**Retail deposits and deposits from small business customers, of which:**	**246,254**	250,096	254,869	260,439	**21,437**	21,740	22,207	22,782
3	*Stable deposits*	*123,148*	*125,870*	*128,892*	*132,451*	*6,157*	*6,293*	*6,445*	*6,623*
4	*Less stable deposits*	*112,362*	*113,808*	*115,836*	*118,757*	*14,945*	*15,152*	*15,458*	*15,897*
5	**Unsecured wholesale funding, of which:**	**233,478**	235,548	239,878	244,914	**111,818**	115,972	121,108	125,293
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	*84,489*	*77,654*	*71,614*	*68,187*	*20,824*	*19,117*	*17,607*	*16,745*
7	*Non-operational deposits (all counterparties)*[2]	*137,908*	*146,064*	*155,353*	*163,645*	*79,913*	*85,025*	*90,590*	*95,466*
8	*Unsecured debt*	*11,081*	*11,830*	*12,911*	*13,082*	*11,081*	*11,830*	*12,911*	*13,082*
9	**Secured wholesale funding**					**80,275**	76,986	72,650	68,792
10	Additional requirements, of which:	188,291	184,332	181,096	181,190	59,907	57,065	54,969	54,569
11	*Outflows related to derivative exposures and other collateral requirements*	*28,055*	*26,044*	*24,262*	*23,022*	*22,127*	*20,662*	*19,267*	*18,744*
12	*Outflows related to loss of funding on debt products*	*4,166*	*4,106*	*3,897*	*4,424*	*4,166*	*4,106*	*3,897*	*4,424*
13	*Credit and liquidity facilities*	*156,070*	*154,182*	*152,937*	*153,744*	*33,614*	*32,297*	*31,805*	*31,401*
14	Other contractual funding obligations	16,943	8,448	6,461	6,622	16,091	7,606	5,626	5,786
15	Other contingent funding obligations	213,121	209,909	209,166	208,758	6,916	6,713	6,708	6,928
16	**Total cash outflows**					**296,444**	286,082	283,268	284,150
Cash inflows									
17	**Secured lending (e.g. reverse repos)**	**710,035**	685,403	665,006	639,680	**81,866**	77,952	73,805	69,494
18	**Inflows from fully performing exposures**	**14,079**	13,775	13,309	13,320	**10,249**	9,912	9,678	9,751
19	**Other cash inflows**[3]	**24,653**	15,201	11,922	11,917	**20,151**	10,600	7,144	7,071
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**	**748,767**	714,379	690,237	664,917	**112,266**	98,464	90,627	86,316
UK-20a	*Fully exempt inflows*	—	—	—	—	—	—	—	—
UK-20b	*Inflows subject to 90% cap*	—	—	—	—	—	—	—	—
UK-20c	*Inflows subject to 75% cap*	***630,561***	*599,259*	*577,704*	*555,226*	***112,266***	*98,464*	*90,627*	*86,316*
UK-21	**Liquidity buffer**					**306,983**	305,413	310,328	313,477
22	**Total net cash outflows**					**184,177**	187,618	192,641	197,835
23	**Liquidity coverage ratio (%) (average)**					**167.0%**	163.2%	161.4%	158.7%

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.

Table 18: LIQ1 - Liquidity coverage ratio - continued

As at 30 June 2024, the 12 month trailing average LCR was 167.0% (March 2024: 163.2%), equivalent to a surplus of £122.8bn (March 2024: £117.7bn) above the 100% regulatory requirement. The quarterly increase in LCR was driven by a slight increase in HQLA coupled with 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. As at 30 June 2024, 62.4% (March 2024: 63.1%) of the liquidity pool was located in Barclays Bank PLC, 21.0% (March 2024: 20.6%) in Barclays Bank UK PLC and 8.2% (March 2024: 9.3%) in Barclays Bank Ireland PLC. The residual portion of the liquidity pool is held predominantly in the US subsidiaries to meet entity-specific stress outflows and local regulatory requirements. To the extent the use of this portion of the liquidity pool is restricted due to local regulatory requirements, it is assumed to be unavailable to the rest of the Group in calculating the LCR.

The strong deposit franchises in Barclays Bank PLC and Barclays Bank UK PLC are primary funding sources for Barclays Group. The Group expects to continue issuing public wholesale debt from Barclays PLC (the Parent company), in order to maintain compliance with MREL requirements and maintain a stable and diverse funding base by type, currency and market. Barclays Bank PLC continued to issue in the shorter-term markets and maintain active medium-term note programmes. Barclays Bank UK Group continued to issue in the shorter-term markets and maintain active secured funding programmes. This funding capacity enables the respective entities to maintain their stable and diversified funding base.

Barclays Bank PLC and Barclays Bank UK PLC also support various central bank monetary initiatives, such as the Bank of England's Term Funding Scheme with additional incentives for SMEs (TFSME), and the European Central Bank's Targeted Long-Term Refinancing Operations (TLTRO). These are reported under 'repurchase agreements and other similar secured borrowing' on the balance sheet.

Table 19: LIQ2 - Net Stable Funding Ratio

This table shows the NSFR that the bank requires to maintain a stable balance sheet funding profile.

As at 30 June 2024		Unweighted value by residual maturity (£m)				
	(in currency amount)	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value (£m)
Available stable funding (ASF) Items						
1	Capital items and instruments	57,780	5,186	4,703	57,193	117,324
2	*Own funds*	*57,780*	*1,718*	*1,801*	*20,880*	*79,560*
3	*Other capital instruments*		*3,468*	*2,902*	*36,313*	*37,764*
4	Retail deposits		248,657	11,970	3,702	244,935
5	*Stable deposits*		*127,653*	*5,720*	*1,792*	*128,498*
6	*Less stable deposits*		*121,004*	*6,250*	*1,910*	*116,437*
7	Wholesale funding:		556,538	45,772	107,753	259,730
8	*Operational deposits*		*87,420*	—	—	*43,710*
9	*Other wholesale funding*		*469,118*	*45,772*	*107,753*	*216,020*
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:	3,812	133,763	—	100	100
12	*NSFR derivative liabilities*	*3,812*				
13	*All other liabilities and capital instruments not included in the above categories*		*133,763*	—	*100*	*100*
14	**Total available stable funding (ASF)**					**622,089**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					43,082
UK-15a	Assets encumbered for more than 12m in cover pool	—	30,826	1,232	39,804	60,431
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		212,172	21,470	307,397	272,431
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		*19,263*	*317*	*7,023*	*7,184*
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		*163,471*	*6,786*	*39,202*	*51,380*
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		*25,443*	*11,489*	*104,872*	*108,833*
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		*9,605*	*3,995*	*43,530*	*44,173*
22	*Performing residential mortgages, of which:*		*3,128*	*2,800*	*155,420*	*103,987*
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		*3,128*	*2,800*	*155,420*	*103,987*
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*		*867*	*78*	*880*	*1,047*
25	Interdependent assets		—	—	—	—
26	Other assets:		166,406	—	36,828	70,681
27	*Physical traded commodities*				—	—
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*		*34,071*	—	—	*28,960*
29	*NSFR derivative assets*		—	—	—	—
30	*NSFR derivative liabilities before deduction of variation margin posted*		*78,091*	—	—	*3,905*
31	*All other assets not included in the above categories*		*54,244*	—	*36,828*	*37,816*
32	Off-balance sheet items		198,479	8	38	9,607
33	**Total RSF**					**456,232**
34	**Net Stable Funding Ratio (%)**[1]					**136.4%**

Table 19: LIQ2 - Net Stable Funding Ratio - continued

As at 31 December 2023		Unweighted value by residual maturity (£m)				
	(in currency amount)	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value (£m)
Available stable funding (ASF) Items						
1	Capital items and instruments	56,091	5,777	5,275	54,344	113,072
2	*Own funds*	56,091	*1,500*	*1,790*	*20,754*	*77,739*
3	*Other capital instruments*		*4,277*	*3,485*	*33,590*	*35,333*
4	Retail deposits		254,518	9,422	4,147	248,494
5	*Stable deposits*		*131,674*	*4,351*	*2,090*	*131,313*
6	*Less stable deposits*		*122,844*	*5,071*	*2,057*	*117,181*
7	Wholesale funding:		542,324	48,022	103,707	245,119
8	*Operational deposits*		*74,569*	—	—	*37,284*
9	*Other wholesale funding*		*467,755*	*48,022*	*103,707*	*207,835*
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:	3,299	107,096	—	100	100
12	*NSFR derivative liabilities*	*3,299*				
13	*All other liabilities and capital instruments not included in the above categories*		*107,096*	—	*100*	*100*
14	**Total available stable funding (ASF)**					606,785
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					43,318
UK-15a	Assets encumbered for more than 12m in cover pool	—	55,865	—	—	47,485
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		226,919	23,527	304,923	271,718
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		*37,882*	*255*	*3,782*	*3,911*
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		*154,514*	*7,997*	*34,049*	*46,402*
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		*30,545*	*12,291*	*110,012*	*115,846*
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		*9,166*	*4,216*	*39,543*	*39,335*
22	*Performing residential mortgages, of which:*		*3,175*	*2,862*	*156,400*	*104,679*
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		*3,175*	*2,862*	*156,400*	*104,679*
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*		*803*	*122*	*680*	*880*
25	Interdependent assets		—	—	—	—
26	Other assets:	—	132,335	—	35,799	67,675
27	*Physical traded commodities*				—	—
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*		*32,264*	—	—	*27,424*
29	*NSFR derivative assets*		—	—	—	—
30	*NSFR derivative liabilities before deduction of variation margin posted*		*78,038*	—	—	*3,902*
31	*All other assets not included in the above categories*		*22,033*	—	*35,799*	*36,349*
32	Off-balance sheet items		190,892	13	35	9,455
33	**Total RSF**					439,651
34	**Net Stable Funding Ratio (%)**[1]					138.0%

Note

1. NSFR is computed as a trailing average of the last four spot quarter end positions.

Table 19: LIQ2 - Net Stable Funding Ratio - continued

The NSFR metric requires banks to maintain a stable funding profile taking into account both on-balance sheet exposures 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) (a measure of assets on the balance sheet and certain off-balance sheet exposures which may require longer term funding).

As at 30 June 2024, the trailing average NSFR for the last four spot quarter end positions was 136.4% (December 2023: 138.0%), equivalent to a surplus of £165.9bn (December 2023: 167.1bn) above the 100% regulatory requirement. Average ASF increased by £15.3bn primarily driven by an increase in wholesale funding and capital items and instruments which is partially offset by a reduction in retail deposits, whilst the RSF increased by £16.6bn driven by increased business funding requirements.

IRRBB Economic Value of Equity and Net Interest Income sensitivities

The table below shows the impact on Barclays PLC's Economic Value of Equity (EVE) from the six interest rate shock scenarios defined by Rule 9.7 of the PRA Rulebook: CRR Firms: Internal Capital Adequacy Assessment.

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

Table 20: Quantitative information on IRRBB

	In reporting currency	ΔEVE		ΔNII		Tier 1 capital	
	Period	30.06.24	31.12.23	30.06.24	31.12.23	30.06.24	31.12.23
		£m	£m	£m	£m	£m	£m
10	Parallel shock up	(4,174)	(4,337)	103	154		
20	Parallel shock down	1,599	1,274	(510)	(583)		
30	Steepener shock	(957)	(916)				
40	Flattener shock	(194)	(392)				
50	Short rates shock up	(1,582)	(1,793)				
60	Short rates shock down	559	620				
70	**Maximum**	**(4,174)**	(4,337)	**(510)**	(583)		
80	**Tier 1 capital**					**60,654**	60,507

The maximum EVE loss under the six scenarios was £(4,174)m (December 2023: £(4,337)m) under the parallel up scenario as of 30 June 2024.

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

The maximum one-year loss in NII was £(510)m (December 2023: £(583)m) as of 30 June 2024. The material driver of the parallel down scenario is the exposure to timing of pricing changes to deposits across the Retail, Corporate and Private Bank.

The average repricing maturity assigned to non-maturing deposits is 17 months, with the longest repricing maturity assigned to any portfolio of non-maturing deposits being 120 months. This is calculated using a simple weighted average maturity including all non-maturing deposits, regardless of hedging treatment.

Table 21: CR4 Standardised approach – Credit risk exposure and CRM effects

This table shows the impact of credit risk mitigation (CRM) and credit conversion factors (CCF) on 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
As at 30 June 2024		£m	£m	£m	£m	£m	%
1	Central governments or central banks	250,675	47,372	261,642	60,186	9,759	3%
2	Regional governments or local authorities	4,123	222	4,985	13	699	14%
3	Public sector entities	8,205	198	447	—	111	25%
4	Multilateral development banks	8,108	237	8,108	31	15	0 %
5	International organisations	1,213	—	1,213	—	—	—
6	Institutions	3,430	1,669	3,546	775	1,234	29%
7	Corporates[1]	30,235	83,745	21,730	10,012	29,717	94%
8	Retail	33,823	118,481	30,677	66	22,920	75%
9	Secured by mortgages on immovable property	12,960	665	12,959	96	5,143	39%
10	Exposures in default	2,323	627	1,794	149	2,221	114%
11	Exposures associated with particularly high risk	1,773	15	1,774	15	2,683	150%
12	Covered bonds	762	—	762	—	76	10%
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	263	20	263	20	707	250%
16	Other items	123	—	123	—	123	100%
17	**Total**	**358,016**	**253,251**	**350,023**	**71,363**	**75,408**	**18%**
As at 31 December 2023							
1	Central governments or central banks	251,687	36,730	263,131	46,153	9,268	3%
2	Regional governments or local authorities	5,191	222	5,874	13	788	13%
3	Public sector entities	7,383	366	579	55	127	20%
4	Multilateral development banks	5,975	—	5,975	—	—	—
5	International organisations	1,055	—	1,055	—	—	—
6	Institutions	5,914	1,851	5,859	747	1,651	25%
7	Corporates	28,894	45,335	19,862	10,435	27,897	92%
8	Retail	35,787	115,814	31,922	59	23,858	75%
9	Secured by mortgages on immovable property	12,578	345	12,550	88	4,966	39%
10	Exposures in default	2,292	571	1,615	147	2,107	120%
11	Exposures associated with particularly high risk	1,975	16	1,975	8	2,975	150%
12	Covered bonds	1,169	—	1,169	—	123	11%
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	260	20	260	10	675	250%
16	Other items	288	—	288	—	288	100%
17	**Total**	360,448	201,270	352,114	57,715	74,723	18%

Note:

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

Standardised credit risk RWAs remained broadly stable at £75.4bn (December 2023: £74.7bn).

Table 22: CR5 – Standardised approach

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

		Risk weight															Total	Of which unrated
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others		
As at 30 June 2024		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	Central governments or central banks	317,747	—	—	—	—	—	—	—	—	296	—	3,785	—	—	—	321,828	4,081
2	Regional government or local authorities	1,528	—	—	—	3,464	—	—	—	—	6	—	—	—	—	—	4,998	3,470
3	Public sector entities	—	—	—	—	420	—	1	—	—	26	—	—	—	—	—	447	387
4	Multilateral development banks	8,108	—	—	—	—	—	31	—	—	—	—	—	—	—	—	8,139	—
5	International organisations	1,213	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,213	—
6	Institutions	—	1	—	—	3,181	—	1,086	—	—	53	—	—	—	—	—	4,321	263
7	Corporates	—	—	—	—	1,495	—	1,800	—	—	28,130	310	—	—	7	—	31,742	27,196
8	Retail	—	—	—	—	—	—	—	—	30,743	—	—	—	—	—	—	30,743	30,743
9	Secured by mortgages on immovable property	—	—	—	—	—	12,116	—	—	47	892	—	—	—	—	—	13,055	13,055
10	Exposures in default	—	—	—	—	—	—	—	—	—	1,384	559	—	—	—	—	1,943	1,943
11	Exposures associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	1,789	—	—	—	—	1,789	1,789
12	Covered bonds	—	—	—	762	—	—	—	—	—	—	—	—	—	—	—	762	—
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Unit or shares in collective investment undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity	—	—	—	—	—	—	—	—	—	—	—	283	—	—	—	283	283
16	Other items	—	—	—	—	—	—	—	—	—	123	—	—	—	—	—	123	123
17	**TOTAL**	**328,596**	**1**	**—**	**762**	**8,560**	**12,116**	**2,918**	**—**	**30,790**	**30,910**	**2,658**	**4,068**	**—**	**7**	**—**	**421,386**	**83,333**

Table 22: CR5 – Standardised approach - continued

As at 31 December 2023		Risk weight 0% £m	2% £m	4% £m	10% £m	20% £m	35% £m	50% £m	70% £m	75% £m	100% £m	150% £m	250% £m	370% £m	1250% £m	Others £m	Total £m	Of which unrated £m
1	Central governments or central banks	305,450	—	—	—	—	—	—	—	—	213	—	3,621	—	—	—	309,284	3,899
2	Regional government or local authorities	1,950	—	—	—	3,937	—	—	—	—	—	—	—	—	—	—	5,887	3,922
3	Public sector entities	—	—	—	—	633	—	1	—	—	—	—	—	—	—	—	634	531
4	Multilateral development banks	5,975	—	—	—	—	—	—	—	—	—	—	—	—	—	—	5,975	—
5	International organisations	1,055	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,055	—
6	Institutions	—	—	—	—	5,660	—	853	—	—	93	—	—	—	—	—	6,606	430
7	Corporates	—	—	—	—	2,048	—	1,435	—	—	26,563	249	—	—	2	—	30,297	25,444
8	Retail	—	—	—	—	—	—	—	—	31,981	—	—	—	—	—	—	31,981	31,981
9	Secured by mortgages on immovable property	—	—	—	—	—	11,741	—	—	32	865	—	—	—	—	—	12,638	12,638
10	Exposures in default	—	—	—	—	—	—	—	—	—	1,072	690	—	—	—	—	1,762	1,762
11	Exposures associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	1,983	—	—	—	—	1,983	1,983
12	Covered bonds	—	—	—	1,107	62	—	—	—	—	—	—	—	—	—	—	1,169	—
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Unit or shares in collective investment undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity	—	—	—	—	—	—	—	—	—	—	—	270	—	—	—	270	270
16	Other items	—	—	—	—	—	—	—	—	—	288	—	—	—	—	—	288	288
17	**TOTAL**	314,430	—	—	1,107	12,340	11,741	2,289	—	32,013	29,094	2,922	3,891	—	2	—	409,829	83,148

Standardised Credit Risk Exposure Post-CCF and CRM increased by £11.6bn to £421.4bn (December 2023: £409.8bn) primarily driven by changes in liquidity pool and Bank of England funding scheme partially offset by regulatory model changes.

Table 23: 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	31 December 2023	As at 30 June 2024	31 December 2023
		£m	£m	£m	£m
5	Exposures under AIRB	104,540	105,576	104,540	105,572
6	Central governments and central banks	5,885	4,202	5,885	4,202
7	Institutions	4,024	4,138	4,024	4,138
8	Corporates	47,885	50,554	47,885	50,550
8.1	*of which Corporates - SMEs*	*6,818*	*7,728*	*6,818*	*7,728*
9	Retail	46,746	46,682	46,746	46,682
9.1	*of which Retail – SMEs - Secured by immovable property collateral*	—	—	—	—
9.2	*of which Retail – non-SMEs - Secured by immovable property collateral*	*26,437*	*26,223*	*26,437*	*26,223*
9.3	*of which Retail – Qualifying revolving*	*13,784*	*14,074*	*13,784*	*14,074*
9.4	*of which Retail – SMEs - Other*	*2,866*	*2,883*	*2,866*	*2,883*
9.5	*of which Retail – Non-SMEs - Other*	*3,659*	*3,502*	*3,659*	*3,502*
10	**TOTAL**	**104,540**	105,576	**104,540**	105,572

Table 24: CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

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

	A-IRB	Credit risk Mitigation techniques												Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)			
		Total exposures	Part of exposures covered by Financial Collaterals	Part of exposures covered by Other eligible collaterals	Part of exposure 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	RWEA post all CRM assigned to the obligor exposure class	RWEA with substitution effects
As at 30 June 2024		£m	%	%	%	%	%	%	%	%	%	%	%	£m	£m
1	Central governments and central banks	101,764	—	—	—	—	—	—	—	—	—	—	—	5,885	5,885
2	Institutions	17,756	1.3%	0.7%	0.2%	—	0.5%	1.5%	1.5%	—	—	—	—	4,024	4,024
3	Corporates	77,187	5.1%	18.4%	15.8%	0.3%	2.3%	—	—	—	—	2.5%	—	47,885	47,885
3.1	*Of which Corporates – SMEs*	*8,532*	*1.5%*	*76.6%*	*75.0%*	*1.3%*	*0.3%*	—	—	—	—	*1.4%*	—	*6,818*	*6,818*
3.2	*Of which Corporates – Specialised lending*	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3.3	*Of which Corporates – Other*	*68,655*	*5.5%*	*11.2%*	*8.5%*	*0.2%*	*2.5%*	—	—	—	—	*2.6%*	—	*41,067*	*41,067*
4	Retail	208,754	—	205.8%	205.8%	—	—	—	—	—	—	0.1%	—	46,746	46,746
4.1	*Of which Retail – Immovable property SMEs*	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.2	*Of which Retail – Immovable property non-SMEs*	*164,145*	—	*259.6%*	*259.6%*	—	—	—	—	—	—	*0.2%*	—	*26,437*	*26,437*
4.3	*Of which Retail – Qualifying revolving*	*34,151*	—	—	—	—	—	—	—	—	—	—	—	*13,784*	*13,784*
4.4	*Of which Retail – Other SMEs*	*6,644*	*0.0%*	*53.0%*	*52.9%*	—	*0.1%*	—	—	—	—	*0.2%*	—	*2,866*	*2,866*
4.5	*Of which Retail – Other non-SMEs*	*3,814*	—	—	—	—	—	—	—	—	—	—	—	*3,659*	*3,659*
5	**Total**	**405,461**	**1.0%**	**109.5%**	**109.0%**	**0.1%**	**0.5%**	**0.1%**	**0.1%**	**0.0%**	**0.0%**	**0.5%**	**0.0%**	**104,540**	**104,540**

Table 24: CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques - continued

	A-IRB	Credit risk Mitigation techniques												Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)			
		Total exposures	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	RWEA post all CRM assigned to the obligor exposure class	RWEA with substitution effects
As at 31 December 2023		£m	%	%	%	%	%	%	%	%	%	%	%	£m	£m
1	Central governments and central banks	75,757	0.1%	—	—	—	—	—	—	—	—	—	—	4,202	4,202
2	Institutions	18,103	0.6%	1.0%	0.3%	—	0.7%	1.5%	1.5%	—	—	1.9%	—	4,138	4,138
3	Corporates	79,036	5.7%	19.1%	15.1%	0.6%	3.4%	—	—	—	—	2.4%	0.0%	50,550	50,550
3.1	*Of which Corporates – SMEs*	*9,109*	*2.2%*	*75.9%*	*73.4%*	*2.0%*	*0.6%*	—	—	—	—	*1.6%*	—	*7,728*	*7,728*
3.2	*Of which Corporates – Specialised lending*	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3.3	*Of which Corporates – Other*	*69,927*	*6.2%*	*11.7%*	*7.5%*	*0.4%*	*3.8%*	—	—	—	—	*2.5%*	*0.0%*	*42,822*	*42,822*
4	Retail	211,990	—	206.1%	206.1%	—	—	—	—	—	—	1.1%	—	46,682	46,682
4.1	*Of which Retail – Immovable property SMEs*	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.2	*Of which Retail – Immovable property non-SMEs*	*169,208*	—	*256.1%*	*256.1%*	—	—	—	—	—	—	*1.3%*	—	*26,223*	*26,223*
4.3	*Of which Retail – Qualifying revolving*	*32,333*	—	—	—	—	—	—	—	—	—	—	—	*14,074*	*14,074*
4.4	*Of which Retail – Other SMEs*	*6,817*	—	*53.4%*	*53.4%*	—	*0.1%*	—	—	—	—	*0.2%*	—	*2,883*	*2,883*
4.5	*Of which Retail – Other non-SMEs*	*3,632*	—	—	—	—	—	—	—	—	—	—	—	*3,502*	*3,502*
5	**Total**	384,886	1.2%	117.5%	116.6%	0.1%	0.7%	0.1%	0.1%	0.0%	0.0%	1.2%	0.0%	105,572	105,572

From June 2024, credit risk exposure for central governments are reported under the IRB approach due to regulatory model changes.

AIRB obligor grade disclosure

The following tables show credit risk exposure at default post-CRM for the advanced IRB approach for portfolios within the banking book. Separate tables are provided for the following credit exposure classes: central governments and central banks (table 26), institutions (table 27), corporates - other (table 28), corporates - SMEs (table 29), retail - SME (table 30), secured retail - non SME (table 31), revolving retail (table 32) and other retail - non SME (table 33).

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

Table 25: CR6 – IRB approach - Total Portfolios

	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2024	£m	£m	%	£m	%		%		£m	%	£m	£m
Total (all exposure classes)	**333,322**	**141,044**	**50.3%**	**401,808**		**24,519,024**		**2**	**104,540**	**26.0%**	**2,607**	**(2,441)**
As at 31 December 2023												
Total (all exposure classes)	313,509	134,742	51.8%	380,448		24,028,888		2	105,572	27.7%	2,867	(2,705)

Further information on the key drivers for the RWA density are provided in table 26 - table 33.

Table 26: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for central governments and central banks

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2024	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	101,233	—	60.1%	101,233	—	24	45.0%	2	5,438	5.4%	4	—
0.00 to <0.10	*101,233*	—	*60.1%*	*101,233*	—	*24*	*45.0%*	*2*	*5,438*	*5.4%*	*4*	—
0.10 to <0.15	—	—	—	—	—	—	—	—	—	—	—	—
0.15 to <0.25	11	—	—	11	0.2%	2	45.0%	1	4	38.7%	—	—
0.25 to <0.50	503	—	—	503	0.4%	2	45.0%	2	345	68.6%	1	—
0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	—
0.75 to <2.50	—	—	—	—	—	—	—	—	—	—	—	—
0.75 to <1.75	—	—	—	—	—	—	—	—	—	—	—	—
1.75 to <2.5	—	—	—	—	—	—	—	—	—	—	—	—
2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	—
2.5 to <5	—	—	—	—	—	—	—	—	—	—	—	—
5 to <10	—	—	—	—	—	—	—	—	—	—	—	—
10.00 to <100.00	17	—	—	17	27.2%	1	78.0%	4	98	584.7%	4	—
10 to <20	—	—	—	—	—	—	—	—	—	—	—	—
20 to <30	*17*	—	—	*17*	*27.2%*	*1*	*78.0%*	*4*	*98*	*584.7%*	*4*	—
30.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	—
100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal (exposure class)	**101,764**	**—**	**60.1%**	**101,764**	**—**	**29**	**45.0%**	**2**	**5,885**	**5.8%**	**9**	**—**

Table 26: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for central governments and central banks - continued

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 31 December 2023	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	75,081	97	60.0%	75,030	0.0%	26	45.0%	2	3,667	4.9%	3	—
0.00 to <0.10	*75,081*	*97*	*60.0%*	*75,030*	*0.0%*	*26*	*45.0%*	*2*	*3,667*	*4.9%*	*3*	—
0.10 to <0.15	—	—	—	—	—	—	—	—	—	—	—	—
0.15 to <0.25	11	—	—	11	—	2.00	0.45	1.00	4.00	37.8%	—	—
0.25 to <0.50	590	—	—	590	0.4%	3	45.0%	3	432	73.3%	1	—
0.50 to <0.75	—	—	—	—	—	—	0.0%	—	—	—	—	—
0.75 to <2.50	—	—	—	—	—	—	—	—	—	—	—	—
0.75 to <1.75	—	—	—	—	—	—	—	—	—	—	—	—
1.75 to <2.5	—	—	—	—	—	—	—	—	—	—	—	—
2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	—
2.5 to <5	—	—	—	—	—	—	—	—	—	—	—	—
5 to <10	—	—	—	—	—	—	—	—	—	—	—	—
10.00 to <100.00	17	—	—	17	31.6%	1.00	78.0%	5	98.00	582.3%	4	—
10 to <20	—	—	—	—	—	—	—	—	—	—	—	—
20 to <30	—	—	—	—	—	—	—	—	—	—	—	—
30.00 to <100.00	*17*	—	—	*17*	31.6%	*1*	78.0%	*5*	*98*	582.3%	*4*	—
100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal (exposure class)	75,699	97	60.0%	75,648	0.0%	32	45.0%	2	4,201	5.6%	8	—

The RWA density associated with central governments and central banks remained broadly stable at 5.8% (December 2023: 5.6%).

Table 27: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for institutions

PD range As at 30 June 2024	On-balance sheet exposures £m	Off-balance-sheet exposures pre-CCF £m	Exposure weighted average CCF %	Exposure post CCF and post CRM £m	Exposure weighted average PD %	Number of obligors	Exposure weighted average LGD %	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors £m	Density of risk weighted exposure amount %	Expected loss amount £m	Value adjustments and provisions £m
0.00 to <0.15	12,571	8,284	48.6%	16,595	0.0%	276	43.2%	2	3,218	19.4%	4	(10)
0.00 to <0.10	*12,523*	*8,253*	*48.5%*	*16,528*	*0.0%*	*262*	*43.2%*	*2*	*3,188*	*19.3%*	*4*	*(10)*
0.10 to <0.15	*48*	*31*	*62.8%*	*67*	*0.1%*	*14*	*50.1%*	*1*	*30*	*45.1%*	—	—
0.15 to <0.25	84	79	45.2%	119	0.2%	14	45.2%	1	59	49.8%	—	—
0.25 to <0.50	39	40	47.6%	58	0.3%	23	52.9%	2	46	78.8%	—	—
0.50 to <0.75	77	535	19.0%	179	0.6%	25	34.3%	1	98	54.6%	—	—
0.75 to <2.50	529	479	31.0%	677	1.8%	59	19.9%	2	385	56.8%	2	(1)
0.75 to <1.75	*187*	*148*	*50.5%*	*261*	*1.4%*	*42*	*11.9%*	*1*	*82*	*31.3%*	—	—
1.75 to <2.5	*342*	*331*	*22.2%*	*416*	*2.0%*	*17*	*24.9%*	*3*	*303*	*72.8%*	*2*	*(1)*
2.50 to <10.00	44	55	73.8%	84	5.8%	32	50.0%	2	170	201.5%	3	(3)
2.5 to <5	*14*	*20*	*91.0%*	*32*	*3.4%*	*18*	*59.8%*	*2*	*62*	*193.2%*	*1*	*(1)*
5 to <10	*30*	*35*	*63.6%*	*52*	*7.3%*	*14*	*44.0%*	*2*	*108*	*206.6%*	*2*	*(2)*
10.00 to <100.00	16	9	56.3%	21	13.1%	9	23.3%	4	29	141.5%	1	(2)
10 to <20	*16*	*8*	*57.1%*	*20*	*12.4%*	*6*	*22.2%*	*4*	*27*	*134.3%*	*1*	*(1)*
20 to <30	—	*1*	*47.0%*	*1*	*22.3%*	*2*	*42.6%*	*2*	*1*	*278.1%*	—	*(1)*
30.00 to <100.00	—	—	*770.9%*	—	*33.3%*	*1*	*53.8%*	*4*	*1*	*317.0%*	—	—
100.00 (Default)	23	—	59.6%	23	100.0%	3	10.0%	1	19	82.4%	—	—
Subtotal (exposure class)	**13,383**	**9,481**	**46.1%**	**17,756**	**0.3%**	**441**	**42.2%**	**2**	**4,024**	**22.7%**	**10**	**(16)**

Table 27: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for institutions - continued

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF[1]	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 31 December 2023	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	12,068	9,497	49.3%	16,762	0.1%	412	40.4%	2	3,145	18.8%	3	(11)
0.00 to <0.10	*11,052*	*9,457*	*49.3%*	*15,728*	*0.0%*	*401*	*40.8%*	*2*	*2,925*	*18.6%*	*3*	*(10)*
0.10 to <0.15	*1,016*	*40*	*45.6%*	*1,034*	*0.1%*	*11*	*33.8%*	*1*	*220*	*21.3%*	—	*(1)*
0.15 to <0.25	51	127	54.9%	121	0.2%	32	52.9%	1	73	60.3%	—	—
0.25 to <0.50	102	57	53.4%	133	0.3%	40	50.5%	2	96	71.8%	—	—
0.50 to <0.75	23	1,040	16.8%	198	0.6%	56	40.2%	1	122	61.5%	1	—
0.75 to <2.50	121	437	35.2%	274	1.7%	239	41.9%	2	316	115.7%	2	(1)
0.75 to <1.75	*27*	*70*	*87.2%*	*88*	*1.1%*	*169*	*33.9%*	*1*	*69*	*79.0%*	—	—
1.75 to <2.5	*94*	*367*	*25.3%*	*186*	*1.9%*	*70*	*45.7%*	*2*	*247*	*133.1%*	*2*	*(1)*
2.50 to <10.00	371	168	48.8%	453	3.4%	96	20.2%	1	307	68.0%	3	(3)
2.5 to <5	*355*	*133*	*47.6%*	*418*	*3.1%*	*65*	*18.0%*	*1*	*231*	*55.3%*	*2*	*(1)*
5 to <10	*16*	*35*	*53.3%*	*35*	*7.1%*	*31*	*46.7%*	*2*	*76*	*220.7%*	*1*	*(2)*
10.00 to <100.00	25	34	73.4%	50	14.7%	17	20.6%	3	62	123.3%	1	(2)
10 to <20	*24*	*34*	*73.3%*	*49*	*14.3%*	*14*	*20.5%*	*3*	*61*	*123.5%*	*1*	*(2)*
20 to <30	—	—	—	—	*23.4%*	*1*	*77.7%*	*1*	—	*420.6%*	—	—
30.00 to <100.00	*1*	—	415.0%	*1*	*44.8%*	*2*	*20.2%*	*3*	*1*	*98.0%*	—	—
100.00 (Default)	22	1	49.2%	23	100.0%	6	28.2%	1	17	74.1%	—	—
Subtotal (exposure class)	12,783	11,361	46.7%	18,014	0.3%	898	40.0%	2	4,138	23.0%	10	(17)

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

The RWA density associated with institutions remained broadly stable at 22.7% (December 2023: 23.0%).

Table 28: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for corporates - other

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2024	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	12,836	45,471	46.9%	32,846	0.1%	1,844	41.7%	3	8,397	25.6%	11	(11)
0.00 to <0.10	*11,421*	*40,557*	*46.5%*	*29,198*	*0.1%*	*1,353*	*42.2%*	*3*	*6,939*	*23.8%*	*7*	*(7)*
0.10 to <0.15	*1,415*	*4,914*	*49.5%*	*3,648*	*0.1%*	*491*	*37.3%*	*3*	*1,458*	*40.0%*	*4*	*(4)*
0.15 to <0.25	6,267	6,638	51.2%	8,883	0.2%	629	32.7%	2	3,537	39.8%	6	(9)
0.25 to <0.50	4,376	7,262	48.7%	7,603	0.3%	1,210	40.4%	3	4,994	65.7%	11	(14)
0.50 to <0.75	686	2,472	47.6%	1,751	0.6%	2,249	39.7%	2	1,420	81.1%	5	(8)
0.75 to <2.50	2,841	5,581	50.3%	5,239	1.5%	12,743	32.5%	3	4,964	94.7%	29	(62)
0.75 to <1.75	*1,621*	*4,177*	*49.5%*	*3,482*	*1.2%*	*9,363*	*30.4%*	*2*	*2,750*	*79.0%*	*14*	*(19)*
1.75 to <2.5	*1,220*	*1,404*	*52.4%*	*1,757*	*2.0%*	*3,380*	*36.8%*	*3*	*2,214*	*126.0%*	*15*	*(43)*
2.50 to <10.00	1,637	5,008	48.0%	3,880	5.8%	8,080	31.9%	3	5,315	137.0%	73	(146)
2.5 to <5	*520*	*1,842*	*47.6%*	*1,326*	*3.4%*	*5,955*	*32.0%*	*3*	*1,536*	*115.9%*	*15*	*(32)*
5 to <10	*1,117*	*3,166*	*48.3%*	*2,554*	*7.0%*	*2,125*	*31.9%*	*3*	*3,779*	*147.9%*	*58*	*(114)*
10.00 to <100.00	3,073	2,942	49.3%	4,437	19.9%	1,062	35.8%	3	10,732	241.9%	319	(256)
10 to <20	*2,646*	*2,357*	*49.3%*	*3,725*	*17.6%*	*632*	*36.3%*	*4*	*9,121*	*244.8%*	*242*	*(161)*
20 to <30	*100*	*374*	*50.2%*	*287*	*24.1%*	*108*	*34.2%*	*2*	*662*	*230.6%*	*23*	*(83)*
30.00 to <100.00	*327*	*211*	*48.3%*	*425*	*37.9%*	*322*	*32.1%*	*2*	*949*	*223.3%*	*54*	*(12)*
100.00 (Default)	747	273	48.1%	824	100.0%	330	38.2%	2	1,708	207.5%	89	(109)
Subtotal (exposure class)	**32,463**	**75,647**	**47.9%**	**65,463**	**3.2%**	**28,147**	**38.5%**	**3**	**41,067**	**62.7%**	**543**	**(615)**

Table 28: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for corporates - other - continued

PD range As at 31 December 2023	On-balance sheet exposures £m	Off-balance-sheet exposures pre-CCF £m	Exposure weighted average CCF %	Exposure post CCF and post CRM £m	Exposure weighted average PD %	Number of obligors	Exposure weighted average LGD %	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors £m	Density of risk weighted exposure amount %	Expected loss amount £m	Value adjustments and provisions £m
0.00 to <0.15	12,440	41,274	48.5%	31,316	0.1%	1,755	41.2%	3	8,397	26.8%	8	(11)
0.00 to <0.10	*10,799*	*36,333*	*48.3%*	*27,410*	*0.1%*	*1,335*	*41.4%*	*3*	*6,872*	*25.1%*	*6*	*(6)*
0.10 to <0.15	*1,641*	*4,941*	*49.7%*	*3,906*	*0.1%*	*420*	*39.4%*	*3*	*1,525*	*39.1%*	*2*	*(5)*
0.15 to <0.25	6,114	7,099	57.8%	9,204	0.2%	582	34.1%	2	3,708	40.3%	7	(9)
0.25 to <0.50	4,955	5,754	54.6%	7,899	0.3%	1,072	44.4%	3	5,380	68.1%	12	(11)
0.50 to <0.75	1,115	2,603	49.6%	2,338	0.6%	1,664	36.8%	2	1,771	75.7%	6	(6)
0.75 to <2.50	2,356	4,363	52.9%	4,440	1.4%	7,369	33.9%	3	4,124	92.9%	23	(41)
0.75 to <1.75	*1,672*	*3,124*	*52.6%*	*3,256*	*1.2%*	*5,345*	*33.7%*	*3*	*2,901*	*89.1%*	*14*	*(22)*
1.75 to <2.5	*684*	*1,239*	*53.5%*	*1,184*	*2.0%*	*2,024*	*34.5%*	*2*	*1,223*	*103.4%*	*9*	*(19)*
2.50 to <10.00	2,563	6,312	50.8%	5,408	5.9%	6,082	27.2%	3	6,182	114.3%	91	(202)
2.5 to <5	*880*	*2,516*	*48.9%*	*1,867*	*3.4%*	*4,349*	*25.9%*	*2*	*1,644*	*88.1%*	*17*	*(48)*
5 to <10	*1,683*	*3,796*	*52.0%*	*3,541*	*7.2%*	*1,733*	*27.9%*	*3*	*4,538*	*128.1%*	*74*	*(154)*
10.00 to <100.00	3,630	3,537	48.6%	5,224	18.9%	892	37.2%	4	12,668	242.5%	371	(296)
10 to <20	*3,192*	*3,001*	*48.7%*	*4,530*	*16.6%*	*626*	*37.5%*	*4*	*11,024*	*243.3%*	*288*	*(210)*
20 to <30	*63*	*352*	*48.3%*	*233*	*24.0%*	*65*	*29.8%*	*2*	*458*	*196.6%*	*16*	*(58)*
30.00 to <100.00	*375*	*184*	*47.6%*	*461*	*38.8%*	*201*	*37.8%*	*2*	*1,186*	*257.1%*	*67*	*(28)*
100.00 (Default)	357	153	60.8%	433	100.0%	185	33.2%	2	592	136.7%	87	(110)
Subtotal (exposure class)	33,530	71,095	50.6%	66,262	2.8%	19,601	38.4%	3	42,822	64.6%	605	(686)

The RWA density associated with corporates - other decreased by 1.9% to 62.7% (December 2023: 64.6%) due to movements across PD buckets.

Table 29: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for corporates - SME

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2024	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	943	581	62.8%	1,315	0.1%	313	24.9%	4	307	23.3%	—	—
0.00 to <0.10	*700*	*532*	*64.0%*	*1,048*	*0.1%*	*222*	*23.4%*	*4*	*208*	*19.8%*	—	—
0.10 to <0.15	*243*	*49*	*49.7%*	*267*	*0.1%*	*91*	*30.8%*	*4*	*99*	*37.1%*	—	—
0.15 to <0.25	201	78	47.4%	237	0.2%	100	29.1%	4	87	36.5%	—	—
0.25 to <0.50	888	357	38.0%	1,010	0.4%	837	25.3%	3	344	34.1%	2	(2)
0.50 to <0.75	939	323	38.9%	1,040	0.6%	1,503	26.5%	3	422	40.5%	3	(2)
0.75 to <2.50	2,400	605	42.2%	2,563	1.4%	5,364	26.2%	3	1,969	76.9%	32	(19)
0.75 to <1.75	*1,683*	*437*	*43.4%*	*1,808*	*1.2%*	*4,047*	*25.5%*	*3*	*1,273*	*70.5%*	*18*	*(11)*
1.75 to <2.5	*717*	*168*	*38.8%*	*755*	*2.0%*	*1,317*	*27.9%*	*3*	*696*	*92.1%*	*14*	*(8)*
2.50 to <10.00	1,157	258	39.4%	1,208	4.7%	2,188	30.8%	3	1,853	153.4%	88	(36)
2.5 to <5	*745*	*177*	*39.8%*	*778*	*3.5%*	*1,513*	*30.4%*	*3*	*1,100*	*141.4%*	*39*	*(18)*
5 to <10	*412*	*81*	*38.5%*	*430*	*6.8%*	*675*	*31.5%*	*3*	*753*	*175.2%*	*49*	*(18)*
10.00 to <100.00	454	34	37.4%	458	19.3%	372	30.3%	2	719	157.2%	78	(51)
10 to <20	*281*	*23*	*36.1%*	*282*	*13.5%*	*234*	*35.5%*	*2*	*460*	*163.3%*	*29*	*(24)*
20 to <30	*103*	*1*	*22.1%*	*103*	*21.9%*	*39*	*19.0%*	*2*	*86*	*83.5%*	*5*	*(24)*
30.00 to <100.00	*70*	*10*	*41.4%*	*73*	*37.7%*	*99*	*26.2%*	*3*	*173*	*237.9%*	*44*	*(3)*
100.00 (Default)	499	75	4.5%	497	100.0%	220	12.4%	3	1,117	224.6%	138	(13)
Subtotal (exposure class)	**7,481**	**2,311**	**44.9%**	**8,328**	**8.3%**	**10,897**	**26.1%**	**3**	**6,818**	**81.9%**	**341**	**(123)**

Table 29: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for corporates - SME - continued

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 31 December 2023	£m	£m	%	£m	%		%		£m	%	£m	£m
0.00 to <0.15	1,004	557	64.1%	1,314	0.1%	377	22.4%	4	350	26.7%	—	(29)
0.00 to <0.10	*723*	*463*	*65.2%*	*1,029*	*0.1%*	*262*	*18.8%*	*4*	*237*	*23.1%*	—	*(21)*
0.10 to <0.15	*281*	*94*	*58.8%*	*285*	*0.1%*	*115*	*35.2%*	*4*	*113*	*39.6%*	—	*(8)*
0.15 to <0.25	246	91	54.0%	298	0.2%	118	33.9%	4	133	44.7%	—	(7)
0.25 to <0.50	859	311	39.6%	953	0.4%	1193	29.5%	3	371	39.0%	2	(1)
0.50 to <0.75	952	338	41.0%	1,057	0.6%	2478	26.7%	3	434	41.1%	3	(1)
0.75 to <2.50	2,775	561	45.2%	2,909	1.4%	9397	26.5%	3	2,322	79.8%	38	(17)
0.75 to <1.75	*1,996*	*438*	*44.4%*	*2,109*	*1.2%*	*7295*	*25.9%*	*3*	*1,549*	*73.4%*	*22*	*(6)*
1.75 to <2.5	*779*	*123*	*48.1%*	*800*	*2.0%*	*2102*	*28.1%*	*3*	*773*	*96.7%*	*16*	*(11)*
2.50 to <10.00	1,170	232	50.5%	1,203	4.5%	3419	31.3%	3	1,982	164.7%	102	(55)
2.5 to <5	*742*	*148*	*52.6%*	*758*	*3.4%*	*2384*	*32.1%*	*3*	*1,166*	*153.8%*	*43*	*(14)*
5 to <10	*428*	*84*	*46.8%*	*445*	*6.6%*	*1035*	*29.9%*	*3*	*816*	*183.3%*	*59*	*(41)*
10.00 to <100.00	386	36	35.5%	388	20.1%	541	28.3%	3	608	157.3%	89	(18)
10 to <20	*278*	*25*	*36.7%*	*278*	*14.1%*	*371*	*28.6%*	*3*	*370*	*133.3%*	*31*	*(12)*
20 to <30	*47*	*5*	*14.8%*	*47*	*24.0%*	*62*	*29.3%*	*2*	*51*	*109.2%*	*3*	*(3)*
30.00 to <100.00	*61*	*6*	*47.5%*	*63*	*43.6%*	*108*	*26.5%*	*3*	*187*	*299.3%*	*55*	*(3)*
100.00 (Default)	741	68	13.0%	725	100.0%	409	14.7%	2	1,526	210.6%	183	(36)
Subtotal (exposure class)	8,133	2,194	48.6%	8,847	10.3%	17,932	26.2%	3	7,726	87.4%	417	(164)

The RWA density associated with corporates SME decreased by 5.5% to 81.9% (December 2023: 87.4%) primarily due to regulatory model changes in Barclays UK.

Table 30: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for retail - SME

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF[1]	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2024	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	9	2	13,721.7%	215	0.1%	133,018	46.7%	19	9.0%	—	—
0.00 to <0.10	*4*	*1*	*18,725.9%*	*160*	*0.1%*	*103,224*	*45.5%*	*12*	*7.7%*	—	—
0.10 to <0.15	*5*	*1*	*7,458.9%*	*55*	*0.1%*	*29,794*	*50.0%*	*7*	*12.8%*	—	—
0.15 to <0.25	14	9	420.8%	49	0.2%	17,427	43.8%	8	15.4%	—	—
0.25 to <0.50	162	88	110.3%	258	0.4%	40,148	28.5%	42	16.3%	—	—
0.50 to <0.75	354	141	138.9%	532	0.6%	87,996	32.2%	124	23.3%	1	—
0.75 to <2.50	1,871	664	130.8%	2,637	1.5%	416,591	37.0%	952	36.1%	15	(7)
0.75 to <1.75	*1,193*	*453*	*145.3%*	*1,779*	*1.2%*	*311,449*	*36.8%*	*603*	*33.9%*	*8*	*(3)*
1.75 to <2.5	*678*	*211*	*99.7%*	*858*	*2.1%*	*105,142*	*37.6%*	*349*	*40.6%*	*7*	*(4)*
2.50 to <10.00	1,413	358	127.6%	1,817	4.6%	227,536	41.0%	924	50.9%	36	(18)
2.5 to <5	*940*	*280*	*111.2%*	*1,211*	*3.5%*	*150,237*	*40.2%*	*587*	*48.5%*	*17*	*(10)*
5 to <10	*473*	*78*	*186.3%*	*606*	*6.8%*	*77,299*	*42.6%*	*337*	*55.6%*	*19*	*(8)*
10.00 to <100.00	348	28	238.6%	410	23.9%	45,954	34.7%	248	60.3%	32	(8)
10 to <20	*180*	*13*	*377.3%*	*226*	*13.5%*	*30,059*	*39.1%*	*139*	*61.3%*	*12*	*(3)*
20 to <30	*47*	*4*	*168.2%*	*54*	*24.1%*	*5,336*	*29.8%*	*32*	*59.1%*	*4*	*(1)*
30.00 to <100.00	*121*	*11*	*103.1%*	*130*	*41.8%*	*10,559*	*29.2%*	*77*	*59.1%*	*16*	*(4)*
100.00 (Default)	517	27	35.9%	470	100.0%	53,787	24.7%	549	116.9%	72	(211)
Subtotal (exposure class)	**4,688**	**1,317**	**147.1%**	**6,388**	**10.9%**	**1,022,457**	**36.7%**	**2,866**	**44.9%**	**156**	**(244)**

Table 30: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for retail - SME - continued

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF[1]	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 31 December 2023	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	10	1	19,097.6%	227	0.1%	140,101	47.1%	21	9.0%	—	—
0.00 to <0.10	*4*	—	*109,611.5%*	*171*	*0.1%*	*110,367*	*45.8%*	*13*	*7.5%*	—	—
0.10 to <0.15	*6*	*1*	*5,113.4%*	*56*	*0.1%*	*29,734*	*51.1%*	*8*	*13.4%*	—	—
0.15 to <0.25	15	6	555.8%	46	0.2%	15,122	41.7%	7	15.1%	—	—
0.25 to <0.50	167	92	136.0%	288	0.4%	55,354	32.2%	54	18.8%	—	—
0.50 to <0.75	378	153	145.5%	576	0.6%	94,053	33.0%	139	24.2%	1	—
0.75 to <2.50	1,940	730	117.3%	2,659	1.5%	405,670	36.8%	954	35.9%	15	(9)
0.75 to <1.75	*1,248*	*507*	*129.5%*	*1,808*	*1.2%*	*306,624*	*36.7%*	*616*	*34.1%*	*8*	*(4)*
1.75 to <2.5	*692*	*223*	*89.7%*	*851*	*2.1%*	*99,046*	*37.0%*	*338*	*39.7%*	*7*	*(5)*
2.50 to <10.00	1,430	355	123.1%	1,801	4.6%	216,478	39.8%	882	49.0%	33	(19)
2.5 to <5	*960*	*276*	*106.9%*	*1,204*	*3.5%*	*141,579*	*38.5%*	*554*	*46.0%*	*16*	*(11)*
5 to <10	*470*	*79*	*179.4%*	*597*	*6.9%*	*74,899*	*42.3%*	*328*	*55.0%*	*17*	*(8)*
10.00 to <100.00	359	30	236.6%	422	23.9%	48,083	35.3%	257	60.8%	33	(10)
10 to <20	*187*	*13*	*386.6%*	*235*	*13.6%*	*31,472*	*40.5%*	*148*	*63.0%*	*13*	*(4)*
20 to <30	*49*	*4*	*231.8%*	*56*	*24.2%*	*6,255*	*30.6%*	*35*	*61.3%*	*4*	*(1)*
30.00 to <100.00	*123*	*13*	*87.5%*	*131*	*42.1%*	*10,356*	*28.0%*	*74*	*56.5%*	*16*	*(5)*
100.00 (Default)	528	31	31.9%	486	100.0%	52,545	23.8%	569	117.2%	70	(220)
Subtotal (exposure class)	4,827	1,398	141.0%	6,505	11.0%	1,027,406	36.4%	2,883	44.3%	152	(258)

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

The RWA density associated with retail SMEs remained broadly stable at 44.9% (December 2023: 44.3%).

Table 31: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for secured retail - non SME

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2024	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	20,960	2,303	74.0%	22,842	0.1%	76,520	8.9%	569	2.5%	10	—
0.00 to <0.10	*15,739*	*1,620*	*74.0%*	*17,070*	*0.1%*	*52,332*	*8.2%*	*282*	*1.7%*	*3*	—
0.10 to <0.15	*5,221*	*683*	*74.0%*	*5,772*	*0.1%*	*24,188*	*11.2%*	*287*	*5.0%*	*7*	—
0.15 to <0.25	10,409	1,494	59.6%	11,374	0.2%	67,591	10.7%	649	5.7%	5	(1)
0.25 to <0.50	43,009	2,650	54.2%	44,718	0.4%	269,553	8.9%	3,231	7.2%	16	(3)
0.50 to <0.75	35,600	1,086	63.5%	36,557	0.6%	202,608	11.2%	4,164	11.4%	25	(9)
0.75 to <2.50	32,323	1,452	74.3%	33,694	1.2%	190,506	14.4%	8,823	26.2%	61	(23)
0.75 to <1.75	*27,888*	*1,266*	*73.8%*	*29,060*	*1.1%*	*163,980*	*14.2%*	*7,073*	*24.3%*	*46*	*(17)*
1.75 to <2.5	*4,435*	*186*	*77.7%*	*4,634*	*2.1%*	*26,526*	*15.5%*	*1,750*	*37.8%*	*15*	*(6)*
2.50 to <10.00	7,491	176	82.1%	7,725	4.8%	90,962	14.9%	4,201	54.4%	52	(20)
2.5 to <5	*4,537*	*144*	*82.5%*	*4,712*	*3.4%*	*25,897*	*15.3%*	*2,401*	*51.0%*	*24*	*(11)*
5 to <10	*2,954*	*32*	*80.5%*	*3,013*	*7.0%*	*65,065*	*14.4%*	*1,800*	*59.7%*	*28*	*(9)*
10.00 to <100.00	5,408	182	61.0%	5,575	29.1%	30,729	10.2%	3,546	63.6%	159	(48)
10 to <20	*2,741*	*81*	*61.1%*	*2,813*	*13.5%*	*14,942*	*10.1%*	*1,796*	*63.8%*	*38*	*(11)*
20 to <30	*928*	*37*	*72.1%*	*965*	*24.6%*	*5,822*	*11.6%*	*687*	*71.3%*	*28*	*(8)*
30.00 to <100.00	*1,739*	*64*	*54.4%*	*1,797*	*56.0%*	*9,965*	*9.6%*	*1,063*	*59.1%*	*93*	*(29)*
100.00 (Default)	1,656	1	—	1,660	100.0%	13,690	17.0%	1,254	75.6%	372	(351)
Subtotal (exposure class)	**156,856**	**9,344**	**64.8%**	**164,145**	**2.7%**	**942,159**	**11.1%**	**26,437**	**16.1%**	**700**	**(455)**

Table 31: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for secured retail - non SME - continued

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 31 December 2023	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	22,194	1,530	80.7%	23,596	0.1%	100,436	9.8%	1,569	6.7%	23	(13)
0.00 to <0.10	*15,039*	*1,002*	*80.7%*	*15,957*	*0.1%*	*51,636*	*8.4%*	*483*	*3.0%*	*6*	*(3)*
0.10 to <0.15	*7,155*	*528*	*80.8%*	*7,639*	*0.1%*	*48,800*	*12.8%*	*1,086*	*14.2%*	*17*	*(10)*
0.15 to <0.25	9,528	991	61.9%	10,208	0.2%	64,359	11.6%	888	8.7%	10	(6)
0.25 to <0.50	44,502	2,731	52.4%	46,188	0.4%	278,550	8.9%	3,038	6.6%	20	(7)
0.50 to <0.75	36,956	1,085	63.4%	37,913	0.6%	212,274	11.3%	4,152	11.0%	28	(11)
0.75 to <2.50	34,699	1,244	76.9%	35,933	1.3%	205,071	14.8%	8,369	23.3%	70	(28)
0.75 to <1.75	*29,161*	*1,079*	*75.7%*	*30,200*	*1.1%*	*171,865*	*14.8%*	*6,551*	*21.7%*	*52*	*(20)*
1.75 to <2.5	*5,538*	*165*	*84.9%*	*5,733*	*2.1%*	*33,206*	*14.5%*	*1,818*	*31.7%*	*18*	*(8)*
2.50 to <10.00	7,916	177	84.4%	8,168	4.8%	44,180	14.4%	4,004	49.0%	58	(28)
2.5 to <5	*4,848*	*134*	*87.5%*	*5,027*	*3.5%*	*27,639*	*15.2%*	*2,266*	*45.1%*	*28*	*(13)*
5 to <10	*3,068*	*43*	*74.7%*	*3,141*	*7.0%*	*16,541*	*13.2%*	*1,738*	*55.4%*	*30*	*(15)*
10.00 to <100.00	5,256	191	59.5%	5,424	28.9%	30,891	10.2%	3,066	56.5%	156	(50)
10 to <20	*2,622*	*86*	*62.3%*	*2,697*	*13.3%*	*15,018*	*10.4%*	*1,548*	*57.4%*	*39*	*(16)*
20 to <30	*916*	*34*	*74.0%*	*951*	*24.3%*	*5,960*	*11.2%*	*665*	*69.9%*	*27*	*(10)*
30.00 to <100.00	*1,718*	*71*	*49.1%*	*1,776*	*55.2%*	*9,913*	*9.3%*	*853*	*48.0%*	*90*	*(24)*
100.00 (Default)	1,772	2	—	1,778	100.0%	15,802	17.5%	1,135	63.8%	421	(393)
Subtotal (exposure class)	162,823	7,951	65.2%	169,208	2.7%	951,563	11.3%	26,221	15.5%	786	(536)

The RWA density associated with secured retail non SMEs remained broadly stable at 16.1% (December 2023: 15.5%) as an increase from regulatory model changes in Barclays UK, was partially offset by the sale of the performing Italian Mortgage portfolio.

Table 32: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for revolving retail

PD range As at 30 June 2024	On-balance sheet exposures £m	Off-balance-sheet exposures pre-CCF £m	Exposure weighted average CCF[1] %	Exposure post CCF and post CRM £m	Exposure weighted average PD %	Number of obligors	Exposure weighted average LGD %	Risk weighted exposure amount after supporting factors £m	Density of risk weighted exposure amount %	Expected loss amount £m	Value adjustments and provisions £m
0.00 to <0.15	1,305	17,123	63.7 %	12,214	0.1%	14,004,501	75.2%	568	4.7%	9	(8)
0.00 to <0.10	*817*	*12,637*	*71.4 %*	*9,846*	*0.1%*	*12,229,786*	*74.2%*	*400*	*4.1%*	*6*	*(5)*
0.10 to <0.15	*488*	*4,486*	*41.9 %*	*2,368*	*0.1%*	*1,774,715*	*79.1%*	*168*	*7.1%*	*3*	*(3)*
0.15 to <0.25	971	5,999	36.1 %	3,138	0.2%	1,649,739	79.9%	339	10.8%	6	(8)
0.25 to <0.50	1,799	7,195	36.3 %	4,409	0.4%	1,805,718	80.7%	834	18.9%	16	(22)
0.50 to <0.75	1,057	3,159	36.1 %	2,196	0.6%	817,277	81.9%	563	25.7%	12	(20)
0.75 to <2.50	3,868	6,582	37.5 %	6,336	1.4%	1,978,352	83.2%	3,320	52.4%	86	(118)
0.75 to <1.75	*2,879*	*5,347*	*36.5 %*	*4,830*	*1.1%*	*1,534,159*	*82.9%*	*2,285*	*47.3%*	*56*	*(77)*
1.75 to <2.5	*989*	*1,235*	*41.8 %*	*1,506*	*2.1%*	*444,193*	*84.1%*	*1,035*	*68.8%*	*30*	*(41)*
2.50 to <10.00	2,944	2,608	69.2 %	4,750	4.4%	1,330,613	84.3%	5,346	112.5%	202	(285)
2.5 to <5	*1,859*	*2,230*	*65.2 %*	*3,313*	*3.4%*	*929,374*	*84.0%*	*2,984*	*90.1%*	*102*	*(127)*
5 to <10	*1,085*	*378*	*93.1 %*	*1,437*	*6.9%*	*401,239*	*85.1%*	*2,362*	*164.4%*	*100*	*(158)*
10.00 to <100.00	612	97	184.1 %	791	23.1%	277,217	84.9%	1,887	238.8%	175	(186)
10 to <20	*382*	*69*	*178.5 %*	*505*	*13.5%*	*169,041*	*85.1%*	*1,075*	*213.0%*	*63*	*(101)*
20 to <30	*95*	*14*	*203.5 %*	*124*	*24.0%*	*45,860*	*84.8%*	*322*	*260.4%*	*26*	*(31)*
30.00 to <100.00	*135*	*14*	*192.1 %*	*162*	*52.2%*	*62,316*	*84.6%*	*490*	*302.5%*	*86*	*(54)*
100.00 (Default)	317	181	—	317	100.0%	173,887	69.6%	927	292.2%	189	(215)
Subtotal (exposure class)	**12,873**	**42,944**	**49.5%**	**34,151**	**2.5%**	**22,037,304**	**79.7%**	**13,784**	**40.4%**	**695**	**(862)**

Table 32: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for revolving retail - continued

PD range As at 31 December 2023	On-balance sheet exposures £m	Off-balance-sheet exposures pre-CCF £m	Exposure weighted average CCF[1] %	Exposure post CCF and post CRM £m	Exposure weighted average PD %	Number of obligors	Exposure weighted average LGD %	Risk weighted exposure amount after supporting factors £m	Density of risk weighted exposure amount %	Expected loss amount £m	Value adjustments and provisions £m
0.00 to <0.15	1,190	16,767	64.2%	11,959	0.1%	13,829,098	74.7%	572	4.8%	9	(7)
0.00 to <0.10	*756*	*12,504*	*71.7%*	*9,723*	*—%*	*12,112,500*	*73.9%*	*405*	*4.2%*	*6*	*(5)*
0.10 to <0.15	*434*	*4,263*	*42.3%*	*2,236*	*0.1%*	*1,716,598*	*77.9%*	*167*	*7.4%*	*3*	*(2)*
0.15 to <0.25	850	5,611	36.2%	2,883	0.2%	1,584,075	78.6%	326	11.3%	6	(5)
0.25 to <0.50	1,632	6,701	36.7%	4,092	0.4%	1,739,887	79.6%	818	20.0%	16	(16)
0.50 to <0.75	963	3,007	35.8%	2,039	0.6%	792,642	80.6%	533	26.2%	12	(13)
0.75 to <2.50	3,662	6,228	37.1%	5,970	1.4%	1,926,087	82.3%	3,272	54.8%	87	(119)
0.75 to <1.75	*2,714*	*5,061*	*36.1%*	*4,539*	*1.1%*	*1,488,446*	*82.0%*	*2,241*	*49.4%*	*56*	*(70)*
1.75 to <2.5	*948*	*1,167*	*41.4%*	*1,431*	*2.1%*	*437,641*	*83.2%*	*1,031*	*72.1%*	*31*	*(49)*
2.50 to <10.00	2,854	2,042	70.1%	4,285	4.6%	1,209,646	83.8%	5,309	123.9%	204	(303)
2.5 to <5	*1,775*	*1,678*	*65.1%*	*2,868*	*3.5%*	*814,430*	*83.4%*	*2,820*	*98.3%*	*97*	*(149)*
5 to <10	*1,079*	*364*	*93.0%*	*1,417*	*6.8%*	*395,216*	*84.5%*	*2,489*	*175.6%*	*107*	*(154)*
10.00 to <100.00	598	96	176.8%	769	23.1%	269,209	84.5%	1,925	250.5%	181	(230)
10 to <20	*375*	*67*	*174.6%*	*493*	*13.4%*	*166,711*	*84.6%*	*1,092*	*221.5%*	*64*	*(105)*
20 to <30	*90*	*14*	*188.0%*	*116*	*24.0%*	*43,336*	*84.4%*	*301*	*260.2%*	*24*	*(33)*
30.00 to <100.00	*133*	*15*	*176.3%*	*160*	*52.2%*	*59,162*	*84.4%*	*532*	*333.2%*	*93*	*(92)*
100.00 (Default)	336	190	—	336	100.0%	177,992	68.0%	1,320	392.9%	224	(228)
Subtotal (exposure class)	12,085	40,642	49.8%	32,333	2.6%	21,528,636	78.8%	14,075	43.5%	739	(921)

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

The RWA density associated with revolving retail decreased 3.1% to 40.4% (December 2023: 43.5%) primarily due to a regulatory model changes in Barclays UK and changes in risk parameters.

Table 33: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for other retail - non SME

PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 30 June 2024	£m	£m	%	£m	%		%	£m	%	£m	£m
0.00 to <0.15	223	1	2.4%	223	0.1%	44,205	73.9%	50	22.7%	—	—
0.00 to <0.10	*80*	*1*	*2.4%*	*80*	*0.1%*	*22,613*	*72.6%*	*13*	*16.8%*	—	—
0.10 to <0.15	*143*	—	—	*143*	*0.1%*	*21,592*	*74.6%*	*37*	*26.0%*	—	—
0.15 to <0.25	313	—	3.0%	313	0.2%	44,764	74.7%	112	35.8%	1	—
0.25 to <0.50	600	—	3.8%	600	0.4%	74,580	75.6%	330	55.1%	2	(2)
0.50 to <0.75	408	—	—	408	0.6%	48,041	76.1%	358	87.7%	2	(2)
0.75 to <2.50	1,140	—	—	1,140	1.4%	126,975	76.7%	1,161	101.8%	13	(13)
0.75 to <1.75	*867*	—	—	*867*	*1.2%*	*96,927*	*76.6%*	*831*	*95.8%*	*8*	*(8)*
1.75 to <2.5	*273*	—	—	*273*	*2.1%*	*30,048*	*77.2%*	*330*	*120.6%*	*5*	*(5)*
2.50 to <10.00	760	—	—	760	4.7%	82,337	77.7%	1,028	135.2%	30	(27)
2.5 to <5	*500*	—	—	*500*	*3.5%*	*53,730*	*77.5%*	*660*	*131.8%*	*15*	*(14)*
5 to <10	*260*	—	—	*260*	*7.0%*	*28,607*	*78.1%*	*368*	*141.8%*	*15*	*(13)*
10.00 to <100.00	312	—	—	312	25.8%	36,719	78.3%	564	180.9%	70	(47)
10 to <20	*199*	—	—	*199*	*13.5%*	*22,870*	*78.5%*	*372*	*186.9%*	*27*	*(19)*
20 to <30	*45*	—	—	*45*	*24.0%*	*5,336*	*78.2%*	*88*	*197.5%*	*8*	*(7)*
30.00 to <100.00	*68*	—	—	*68*	*62.8%*	*8,513*	*77.8%*	*104*	*152.4%*	*35*	*(21)*
100.00 (Default)	58	—	—	58	100.0%	20,575	77.1%	56	96.0%	36	(36)
Subtotal (exposure class)	**3,814**	**1**	**2.4%**	**3,814**	**5.1%**	**478,196**	**76.5%**	**3,659**	**95.9%**	**154**	**(127)**

Table 33: CR6 – IRB approach – Credit risk exposures by exposure class and PD range for other retail - non SME - continued

PD range As at 31 December 2023	On-balance sheet exposures £m	Off-balance-sheet exposures pre-CCF £m	Exposure weighted average CCF %	Exposure post CCF and post CRM £m	Exposure weighted average PD %	Number of obligors	Exposure weighted average LGD %	Risk weighted exposure amount after supporting factors £m	Density of risk weighted exposure amount %	Expected loss amount £m	Value adjustments and provisions £m
0.00 to <0.15	186	1	2.4%	186	0.1%	42,038	73.5%	41	22.3%	—	—
0.00 to <0.10	*67*	*1*	*2.4%*	*67*	*0.1%*	*21,684*	*72.0%*	*11*	*16.4%*	—	—
0.10 to <0.15	*119*	—	—	*119*	*0.1%*	*20,354*	*74.3%*	*30*	*25.6%*	—	—
0.15 to <0.25	273	—	2.0%	273	0.2%	43,294	74.5%	97	35.6%	—	—
0.25 to <0.50	554	—	—	554	0.4%	74,530	75.3%	301	54.2%	2	(1)
0.50 to <0.75	395	—	23.5%	395	0.6%	49,124	75.8%	342	86.6%	2	(2)
0.75 to <2.50	1,134	—	—	1,134	1.4%	131,873	76.5%	1,147	101.1%	13	(13)
0.75 to <1.75	*860*	—	—	*860*	*1.2%*	*100,655*	*76.4%*	*820*	*95.3%*	*8*	*(8)*
1.75 to <2.5	*274*	—	—	*274*	*2.1%*	*31,218*	*76.9%*	*327*	*119.2%*	*5*	*(5)*
2.50 to <10.00	732	—	—	732	4.7%	83,639	77.4%	977	133.4%	28	(27)
2.5 to <5	*487*	—	—	*487*	*3.5%*	*55,293*	*77.2%*	*633*	*129.9%*	*14*	*(14)*
5 to <10	*245*	—	—	*245*	*7.0%*	*28,346*	*77.7%*	*344*	*140.4%*	*14*	*(13)*
10.00 to <100.00	297	—	—	297	27.2%	37,118	77.7%	536	180.6%	67	(45)
10 to <20	*177*	—	—	*177*	*13.6%*	*21,631*	*77.9%*	*331*	*186.6%*	*23*	*(18)*
20 to <30	*46*	—	—	*46*	*24.2%*	*5,633*	*77.9%*	*90*	*197.0%*	*9*	*(6)*
30.00 to <100.00	*74*	—	—	*74*	*61.9%*	*9,854*	*77.2%*	*115*	*155.8%*	*35*	*(21)*
100.00 (Default)	60	—	—	60	100.0%	21,270	76.6%	62	102.2%	35	(35)
Subtotal (exposure class)	3,631	1	2.5%	3,631	5.4%	482,886	76.2%	3,503	96.4%	147	(123)

The RWA density associated with other retail non SME remained broadly stable at 95.9% (December 2023: 96.4%).

Table 34: CR10 – Specialised lending and equity exposures under the simple risk weighted approach[1]

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

	Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach)						
Regulatory categories	Remaining maturity	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
As at 30 June 2024		£m	£m		£m	£m	£m
Category 1	Less than 2.5 years	1,605	766	50%	1,972	912	—
	Equal to or more than 2.5 years	1,477	231	70%	1,634	1,094	7
Category 2	Less than 2.5 years	967	110	70%	1,030	678	4
	Equal to or more than 2.5 years	846	170	90%	892	754	7
Category 3	Less than 2.5 years	334	38	115%	361	408	10
	Equal to or more than 2.5 years	298	2	115%	299	334	8
Category 4	Less than 2.5 years	20	—	250%	20	72	2
	Equal to or more than 2.5 years	51	—	250%	51	124	4
Category 5	Less than 2.5 years	152	5	—	153	—	76
	Equal to or more than 2.5 years	36	—	—	36	—	18
Total	**Less than 2.5 years**	**3,078**	**919**	—	**3,536**	**2,070**	**92**
	Equal to or more than 2.5 years	**2,708**	**403**	—	**2,912**	**2,306**	**44**
As at 31 December 2023							
Category 1	Less than 2.5 years	1,646	694	50%	2,031	937	—
	Equal to or more than 2.5 years	1,043	258	70%	1,265	827	5
Category 2	Less than 2.5 years	1,080	164	70%	1,174	778	5
	Equal to or more than 2.5 years	782	84	90%	867	718	7
Category 3	Less than 2.5 years	434	150	115%	511	576	15
	Equal to or more than 2.5 years	338	—	115%	338	377	9
Category 4	Less than 2.5 years	20	—	250%	20	49	2
	Equal to or more than 2.5 years	50	—	250%	50	121	4
Category 5	Less than 2.5 years	137	1	—	138	—	69
	Equal to or more than 2.5 years	36	2	—	37	—	19
Total	Less than 2.5 years	3,317	1,009	—	3,874	2,340	91
	Equal to or more than 2.5 years	2,249	344	—	2,557	2,043	44

Notes

1. The table includes specialised lending CCR exposures.

Table 35: CR1 - Performing and non-performing exposures and related provisions[1]

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							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			Accumulated partial write-off	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
005	**Cash balances at central banks and other demand deposits**	**242,286**	**242,286**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
010	**Loans and advances**	**682,360**	**439,066**	**39,831**	**7,467**	**120**	**7,329**	**(2,959)**	**(875)**	**(2,084)**	**(2,907)**	**(8)**	**(2,899)**	**(19)**	**436,203**	**3,555**
020	*Central banks*	*22,250*	*18,180*	—	—	—	—	—	—	—	—	—	—	—	*4,066*	—
030	*General governments*	*7,748*	*6,239*	*60*	*1*	—	*1*	*(10)*	*(1)*	*(9)*	—	—	—	—	*4,804*	—
040	*Credit institutions*	*59,868*	*30,234*	*23*	*40*	—	*40*	*(1)*	*(1)*	—	*(36)*	—	*(36)*	—	*30,554*	—
050	*Other financial corporations*	*302,768*	*140,101*	*1,650*	*132*	—	*132*	*(62)*	*(51)*	*(12)*	*(45)*	—	*(45)*	*(1)*	*188,288*	*68*
060	*Non-financial corporations*	*76,096*	*59,423*	*10,585*	*2,464*	—	*2,464*	*(524)*	*(204)*	*(319)*	*(585)*	—	*(585)*	*(18)*	*40,111*	*1,418*
070	*Of which SMEs*	*13,959*	*10,354*	*3,474*	*1,213*	—	*1,213*	*(215)*	*(99)*	*(116)*	*(258)*	—	*(258)*	—	*10,151*	*881*
080	*Households*	*213,630*	*184,889*	*27,513*	*4,830*	*120*	*4,692*	*(2,362)*	*(618)*	*(1,744)*	*(2,241)*	*(8)*	*(2,233)*	—	*168,380*	*2,069*
090	**Debt securities**	**146,709**	**137,986**	**4,679**	**—**	**—**	**—**	**(29)**	**(17)**	**(12)**	**—**	**—**	**—**	**—**	**1,484**	**—**
100	*Central banks*	*1,986*	*1,986*	—	—	—	—	—	—	—	—	—	—	—	—	—
110	*General governments*	*98,814*	*94,744*	*3,043*	—	—	—	*(16)*	*(8)*	*(8)*	—	—	—	—	*22*	—
120	*Credit institutions*	*13,446*	*13,446*	—	—	—	—	*(1)*	*(1)*	—	—	—	—	—	—	—
130	*Other financial corporations*	*26,295*	*23,212*	*1,625*	—	—	—	*(8)*	*(4)*	*(4)*	—	—	—	—	*1,423*	—
140	*Non-financial corporations*	*6,168*	*4,598*	*11*	—	—	—	*(4)*	*(4)*	—	—	—	—	—	*39*	—
150	**Off-balance-sheet exposures**	**441,397**	**421,442**	**19,955**	**1,033**	**—**	**1,033**	**(442)**	**(186)**	**(256)**	**(32)**	**—**	**(32)**		**48,530**	**42**
160	*Central banks*	*591*	*591*	—	—	—	—	—	—	—	—	—	—		—	—
170	*General governments*	*2,151*	*2,124*	*27*	*15*	—	*15*	—	—	—	—	—	—		—	—
180	*Credit institutions*	*2,633*	*2,410*	*223*	—	—	—	*(3)*	*(2)*	*(1)*	—	—	—		*12*	—
190	*Other financial corporations*	*87,293*	*84,954*	*2,339*	*480*	—	*480*	*(27)*	*(20)*	*(7)*	*(12)*	—	*(12)*		*23,597*	*5*
200	*Non-financial corporations*	*177,145*	*163,449*	*13,696*	*360*	—	*360*	*(301)*	*(99)*	*(202)*	*(20)*	—	*(20)*		*20,658*	*31*
210	*Households*	*171,584*	*167,914*	*3,670*	*178*	—	*178*	*(111)*	*(65)*	*(46)*	—	—	—		*4,263*	*6*
220	**Total**	**1,512,752**	**1,240,780**	**64,465**	**8,500**	**120**	**8,362**	**(3,430)**	**(1,078)**	**(2,352)**	**(2,939)**	**(8)**	**(2,931)**	**(19)**	**486,217**	**3,597**

Table 35: 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							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			Accumulated partial write-off	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 31 December 2023	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
005	**Cash balances at central banks and other demand deposits**	223,949	223,949	—	—	—	—	—	—	—	—	—	—	—	—	—
010	**Loans and advances**	640,659	404,960	39,773	7,455	40	7,367	(3,241)	(947)	(2,294)	(2,638)	(2)	(2,636)	(22)	427,575	3,965
020	*Central banks*	*23,251*	*17,889*	—	—	—	—	—	—	—	—	—	—	—	*5,362*	—
030	*General governments*	*6,204*	*5,057*	*57*	*1*	—	*1*	*(15)*	*(4)*	*(11)*	—	—	—	—	*4,642*	—
040	*Credit institutions*	*49,476*	*22,946*	*2*	*41*	—	*41*	*(1)*	*(1)*	—	*(36)*	—	*(36)*	—	*26,731*	—
050	*Other financial corporations*	*264,445*	*107,524*	*1,622*	*148*	—	*148*	*(55)*	*(43)*	*(12)*	*(36)*	—	*(36)*	*(6)*	*176,494*	*55*
060	*Non-financial corporations*	*77,861*	*59,756*	*11,663*	*2,535*	—	*2,535*	*(644)*	*(251)*	*(393)*	*(551)*	—	*(551)*	*(16)*	*40,760*	*1,673*
070	*Of which SMEs*	*14,698*	*10,458*	*4,240*	*1,346*	—	*1,346*	*(258)*	*(118)*	*(140)*	*(273)*	—	*(273)*	—	*10,994*	*492*
080	*Households*	*219,422*	*191,788*	*26,429*	*4,730*	*40*	*4,642*	*(2,526)*	*(648)*	*(1,878)*	*(2,015)*	*(2)*	*(2,013)*	—	*173,586*	*2,237*
090	**Debt securities**	130,551	123,264	4,513	—	—	—	(35)	(17)	(18)	—	—	—	—	1,346	—
100	*Central banks*	*1,762*	*1,762*	—	—	—	—	—	—	—	—	—	—	—	—	—
110	*General governments*	*89,702*	*86,441*	*2,727*	—	—	—	*(16)*	*(7)*	*(9)*	—	—	—	—	*24*	—
120	*Credit institutions*	*13,088*	*12,252*	*836*	—	—	—	*(2)*	*(1)*	*(1)*	—	—	—	—	*354*	—
130	*Other financial corporations*	*19,188*	*17,465*	*950*	—	—	—	*(12)*	*(4)*	*(8)*	—	—	—	—	*678*	—
140	*Non-financial corporations*	*6,811*	*5,344*	—	—	—	—	*(5)*	*(5)*	—	—	—	—	—	*290*	—
150	**Off-balance-sheet exposures**	425,184	400,969	24,215	1,037	—	1,037	(460)	(173)	(287)	(44)	—	(44)		35,637	69
160	*Central banks*	*665*	*665*	—	—	—	—	—	—	—	—	—	—		—	—
170	*General governments*	*1,798*	*1,771*	*27*	*15*	—	*15*	—	—	—	—	—	—		—	—
180	*Credit institutions*	*3,207*	*2,976*	*231*	—	—	—	*(2)*	*(1)*	*(1)*	—	—	—		*10*	—
190	*Other financial corporations*	*80,290*	*77,773*	*2,517*	*543*	—	*543*	*(33)*	*(20)*	*(13)*	*(19)*	—	*(19)*		*18,476*	*9*
200	*Non-financial corporations*	*174,273*	*156,628*	*17,645*	*287*	—	*287*	*(303)*	*(93)*	*(210)*	*(25)*	—	*(25)*		*12,716*	*41*
210	*Households*	*164,951*	*161,156*	*3,795*	*192*	—	*192*	*(122)*	*(59)*	*(63)*	—	—	—		*4,435*	*19*
220	**Total**	1,420,343	1,153,142	68,501	8,492	40	8,404	(3,736)	(1,137)	(2,599)	(2,682)	(2)	(2,680)	(22)	464,558	4,034

Notes:

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.

- Cash balances with central bank and other demand deposits increased by £18.3bn to £242.3bn (December 2023: £223.9bn) due to movement within the Group liquidity pool
- Performing loans and advances increased by £41.7bn to £682.4bn (December 2023: £640.7bn) primarily due to increased lending activities
- Debt securities increased by £16.2bn to £146.7bn (December 2023: £130.6bn) driven by increased investment in debt securities

Table 36: CR1-A Maturity of exposures

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

		Net Exposure Value					
As at 30 June 2024		On demand	<= 1 year	> 1 year <= 5	> 5 years	No stated	Total
		£m	£m	£m	£m	£m	£m
1	Loans and advances	555,025	273,061	93,231	204,600	—	1,125,917
2	Debt securities	—	22,999	71,174	52,507	—	146,680
3	**Total**	**555,025**	**296,060**	**164,405**	**257,107**	**—**	**1,272,597**
As at 31 December 2023							
1	Loans and advances	482,517	283,695	93,296	208,444	—	1,067,952
2	Debt securities	—	23,818	59,162	47,536	—	130,516
3	**Total**	482,517	307,513	152,458	255,980	—	1,198,468

Loans and advances increased by £58bn to £1,126bn (December 2023: £1,068bn) driven by increased settlement balances due to seasonal increases relative to FY23.

Debt securities increased by £16.2bn to £146.7bn (December 2023: £130.5bn) driven by increased investment in debt securities.

Table 37: 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
As at 30 June 2024		£m
010	**Initial stock of non-performing loans and advances**	**7,455**
020	Inflows to non-performing portfolios	2,401
030	Outflows from non-performing portfolios	(505)
040	Outflows due to write-offs	(774)
050	Outflow due to other situations[1]	(1,110)
060	**Final stock of non-performing loans and advances**	**7,467**

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.

Table 38: CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

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

		Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
As at 30 June 2024		£m	£m	£m	£m	£m
1	Loans and advances	492,355	439,758	427,635	12,123	
2	Debt securities	145,225	1,484	1,047	437	
3	**Total**	**637,580**	**441,242**	**428,682**	**12,560**	
4	*Of which non-performing exposures*	*3,912*	*3,555*	*3,104*	*451*	
5	*Of which defaulted*	*3,912*	*3,551*			
As at 31 December 2023						
1	Loans and advances	440,523	431,540	420,950	10,590	—
2	Debt securities	129,205	1,346	992	354	
3	**Total**	569,728	432,886	421,942	10,944	—
4	*Of which non-performing exposures*	*3,490*	*3,965*	*3,391*	*574*	—
5	*Of which defaulted*	*3,476*	*3,955*			

- Unsecured loans and advances increased by £51.8bn to £492.4bn (December 2023: £440.6bn) due to increased lending activities and movement within the Group liquidity pool.
- Secured Loans and advances increased by £8.3bn to £439.8bn (December 2023: £431.5bn) due to increased lending activities partially offset by repayments and government claims against guaranteed scheme lending.
- Unsecured debt securities increased by £16.0bn to £145.2bn (December 2023: £129.2bn) driven by increased investment in debt securities.

Table 39: CQ1 Credit quality of forborne exposures

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

		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
			Non-performing forborne						
		Performing forborne		Of which defaulted	Of which impaired	On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
As at 30 June 2024		£m	£m	£m	£m	£m	£m	£m	£m
005	Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—
010	Loans and Advances	1,896	1,856	1,691	1,677	(167)	(437)	1,726	892
020	*Central banks*	—	—	—	—	—	—	—	—
030	*General governments*	—	*1*	*1*	*1*	—	—	—	—
040	*Credit institutions*	—	—	—	—	—	—	—	—
050	*Other financial corporations*	*11*	*42*	*41*	*41*	*(1)*	*(26)*	*4*	*2*
060	*Non-financial corporations*	*1,424*	*1,049*	*951*	*950*	*(49)*	*(209)*	*1,199*	*541*
070	*Households*	*461*	*764*	*698*	*685*	*(117)*	*(202)*	*523*	*349*
080	Debt securities	—	—	—	—	—	—	—	—
090	Loan commitments given	548	131	126	126	(7)	—	75	8
100	Total	2,444	1,987	1,817	1,803	(174)	(437)	1,801	900
As at 31 December 2023									
005	Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—
010	Loans and Advances	2,044	1,765	1,555	1,529	(165)	(340)	1,799	993
020	*Central banks*	—	—	—	—	—	—	—	—
030	*General governments*	—	*1*	*1*	*1*	—	—	—	—
040	*Credit institutions*	—	—	—	—	—	—	—	—
050	*Other financial corporations*	*42*	*69*	*68*	*68*	*(1)*	*(14)*	*4*	*2*
060	*Non-financial corporations*	*1,529*	*981*	*829*	*829*	*(49)*	*(141)*	*1,268*	*648*
070	*Households*	*473*	*714*	*657*	*631*	*(115)*	*(185)*	*527*	*343*
080	Debt securities	—	—	—	—	—	—	—	—
090	Loan commitments given	689	154	150	149	(7)	—	67	6
100	Total	2,733	1,919	1,705	1,678	(172)	(340)	1,866	999

Forbearance balances remained broadly stable at £4.4bn (December 2023 £4.7bn).

Table 40: CQ4 - Quality of non-performing exposures by geography[1]

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			
			of which: defaulted				
As at 30 June 2024	£m	£m	£m	£m	£m	£m	£m
On balance sheet exposures	**1,089,629**	**7,467**	**7,463**	**871,296**	**(5,895)**		**—**
UNITED KINGDOM	*485,710*	*3,576*	*3,575*	*456,746*	*(1,834)*		*—*
UNITED STATES	*322,376*	*2,283*	*2,283*	*211,774*	*(3,297)*		*—*
FRANCE	*47,595*	*297*	*297*	*39,710*	*(95)*		*—*
GERMANY	*45,781*	*9*	*9*	*43,075*	*(11)*		*—*
JAPAN	*25,163*	*—*	*—*	*15,669*	*(1)*		*—*
ITALY	*14,488*	*419*	*416*	*9,549*	*(291)*		*—*
CANADA	*13,697*	*25*	*25*	*8,533*	*(25)*		*—*
SINGAPORE	*12,042*	*3*	*3*	*5,924*	*(3)*		*—*
Other Countries[1]	*122,777*	*855*	*855*	*80,316*	*(338)*		*—*
Off balance sheet exposures	**442,430**	**1,033**	**1,033**			**(474)**	
UNITED STATES	*264,875*	*178*	*178*			*(290)*	
UNITED KINGDOM	*102,888*	*338*	*338*			*(110)*	
GERMANY	*12,033*	*32*	*32*			*(8)*	
FRANCE	*6,488*	*1*	*1*			*(6)*	
LUXEMBOURG	*6,352*	*1*	*1*			*(7)*	
IRELAND	*5,475*	*—*	*—*			*(5)*	
SWITZERLAND	*4,494*	*—*	*—*			*(2)*	
Other Countries[1]	*39,825*	*483*	*483*			*(46)*	
Total	**1,532,059**	**8,500**	**8,496**	**871,296**	**(5,895)**	**(474)**	**—**

Table 40: CQ4 - Quality of non-performing exposures by geography - continued

	Gross carrying/Nominal amount						
		of which: non-performing					
			of which: defaulted	of which: subject to impairment	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
As at 31 December 2023	£m	£m	£m	£m	£m	£m	£m
On balance sheet exposures	1,012,349	7,455	7,431	803,867	(5,914)		—
UNITED KINGDOM	*463,122*	*3,767*	*3,766*	*424,466*	*(1,979)*		—
UNITED STATES	*276,090*	*1,951*	*1,951*	*170,184*	*(3,113)*		—
FRANCE	*58,395*	*226*	*226*	*51,418*	*(63)*		—
GERMANY	*49,089*	*15*	*15*	*46,373*	*(15)*		—
JAPAN	*27,817*	—	—	*19,345*	*(1)*		—
CANADA	*12,622*	*2*	*2*	*7,857*	*(6)*		—
ITALY	*11,906*	*619*	*596*	*8,557*	*(369)*		—
Other Countries[1]	*113,308*	*875*	*875*	*75,667*	*(368)*		—
Off balance sheet exposures	426,221	1,037	1,037			(504)	
UNITED STATES	*248,788*	*118*	*118*			*(296)*	
UNITED KINGDOM	*100,194*	*315*	*315*			*(117)*	
GERMANY	*11,950*	*35*	*35*			*(7)*	
FRANCE	*6,567*	*1*	*1*			*(6)*	
LUXEMBOURG	*6,507*	*3*	*3*			*(7)*	
IRELAND	*6,136*	*2*	*2*			*(4)*	
SWITZERLAND	*4,385*	*3*	*3*			*(2)*	
Other Countries[1]	*41,694*	*560*	*560*			*(65)*	
Total	1,438,570	8,492	8,468	803,867	(5,914)	(504)	—

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".

Table 41: 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					
			of which: non-performing				
				of which: defaulted	of which: loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	As at 30 June 2024	£m	£m	£m	£m	£m	£m
010	Agriculture, forestry and fishing	3,754	311	311	3,751	(94)	—
020	Mining and quarrying	1,827	—	—	1,817	(7)	—
030	Manufacturing	8,148	204	204	7,689	(134)	—
040	Electricity, gas, steam and air conditioning supply	2,942	3	3	2,927	(7)	—
050	Water supply	983	2	2	983	(10)	—
060	Construction	2,909	86	86	2,862	(61)	—
070	Wholesale and retail trade	5,772	171	171	5,603	(106)	—
080	Transport and storage	1,693	35	35	1,678	(30)	—
090	Accommodation and food service activities	3,657	203	203	3,512	(38)	—
100	Information and communication	5,286	282	282	5,199	(148)	—
110	Financial and insurance actvities	790	8	8	782	(4)	—
120	Real estate activities	22,974	601	601	19,620	(204)	—
130	Professional, scientific and technical activities	2,186	73	73	2,133	(42)	—
140	Administrative and support service activities	4,220	82	82	3,997	(58)	—
150	Public administration and defense, compulsory social security	206	—	—	47	—	—
160	Education	2,822	38	38	1,581	(10)	—
170	Human health services and social work activities	2,908	81	81	2,828	(43)	—
180	Arts, entertainment and recreation	1,143	40	40	1,143	(21)	—
190	Other services	4,340	244	244	4,320	(92)	—
200	**Total**	**78,560**	**2,464**	**2,464**	**72,472**	**(1,109)**	—

Table 41: CQ5 - Credit quality of loans and advances to non-financial corporations by industry - continued

As at 31 December 2023		Gross carrying amount	of which: non-performing	of which: defaulted	of which: loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		£m	£m	£m	£m	£m	£m
010	Agriculture, forestry and fishing	3,709	319	319	3,707	(105)	—
020	Mining and quarrying	1,992	4	4	1,760	(13)	—
030	Manufacturing	8,272	235	235	7,193	(152)	—
040	Electricity, gas, steam and air conditioning supply	2,986	2	2	2,971	(8)	—
050	Water supply	946	7	7	946	(5)	—
060	Construction	3,156	96	96	3,121	(65)	—
070	Wholesale and retail trade	6,330	172	172	6,236	(125)	—
080	Transport and storage	1,826	58	58	1,786	(49)	—
090	Accommodation and food service activities	3,738	245	245	3,635	(53)	—
100	Information and communication	5,304	114	114	5,121	(121)	—
110	Financial and insurance actvities	580	11	11	578	(6)	—
120	Real estate activities	22,531	645	645	19,290	(200)	—
130	Professional, scientific and technical activities	2,547	76	76	2,547	(44)	—
140	Administrative and support service activities	4,732	89	89	4,467	(69)	—
150	Public administration and defense, compulsory social security	489			439		—
160	Education	2,783	38	38	1,796	(16)	—
170	Human health services and social work activities	3,097	90	90	2,992	(58)	—
180	Arts, entertainment and recreation	1,228	47	47	1,228	(21)	—
190	Other services	4,150	287	287	4,141	(85)	—
200	**Total**	80,396	2,535	2,535	73,954	(1,195)	—

Total gross carrying amount decreased by £1.8bn to £78.6bn (December 2023: £80.4bn) primarily due to repayments.

Table 42: 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
As at 30 June 2024		£m	£m
010	Property, plant and equipment (PP&E)	—	—
020	Other than PP&E	7	(2)
030	Residential immovable property	2	—
040	Commercial Immovable property	—	—
050	Movable property (auto, shipping, etc.)	—	—
060	Equity and debt instruments	—	—
070	Other collateral	5	(2)
080	**Total**	**7**	**(2)**
As at 31 December 2023			
010	Property, plant and equipment (PP&E)	—	—
020	Other than PP&E	8	(2)
030	Residential immovable property	3	—
040	Commercial Immovable property	—	—
050	Movable property (auto, shipping, etc.)	—	—
060	Equity and debt instruments	—	—
070	Other collateral	5	(2)
080	**Total**	8	(2)

Table 43: CCR1 – Analysis of CCR exposure by approach

This table provides a comprehensive view of the methods used to calculate Counterparty Credit Risk (CCR) regulatory requirements (excluding central clearing counterparties) and the main parameters used within each method.

	As at 30 June 2024	Replacement cost (RC) £m	Potential future exposure (PFE) £m	EEPE £m	Alpha used for computing regulatory exposure value	Exposure value pre-CRM £m	Exposure value post-CRM £m	Exposure value £m	RWEA £m
1	SA-CCR (for derivatives)	1,201	4,307		1.4	15,489	7,709	7,709	3,988
2	IMM (for derivatives and SFTs)			70,595	1.4	122,701	98,834	98,624	28,498
2a	*Of which securities financing transactions netting sets*			37,458			52,442	52,442	7,609
2b	*Of which derivatives and long settlement transactions netting sets*			33,137		122,701	46,392	46,182	20,889
4	Financial collateral comprehensive method (for SFTs)					73,516	20,317	20,317	10,265
6	**Total**					**211,706**	**126,860**	**126,650**	**42,751**

	As at 31 December 2023	Replacement cost (RC) £m	Potential future exposure (PFE) £m	EEPE £m	Alpha used for computing regulatory exposure value	Exposure value pre-CRM £m	Exposure value post-CRM £m	Exposure value £m	RWEA £m
1	SA-CCR (for derivatives)	1,810	3,493		1.4	14,722	7,421	7,421	3,753
2	IMM (for derivatives and SFTs)			67,251	1.4	122,913	94,384	94,152	26,673
2a	*Of which securities financing transactions netting sets*			34,270			47,979	47,979	6,271
2b	*Of which derivatives and long settlement transactions netting sets*			32,981		122,913	46,405	46,173	20,402
4	Financial collateral comprehensive method (for SFTs)					71,265	18,624	18,624	9,030
6	**Total**					208,900	120,429	120,197	39,456

CCR RWAs increased by £3.3bn to £42.8bn (December 2023: £39.5bn) primarily due to seasonal increases in the Investment Bank, relative to FY23.

Table 44: CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

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

	Exposure classes	Risk weight											
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	others	Total exposure value
As at 30 June 2024		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	Central governments or central banks	1,662	—	—	—	—	3	—	—	46	—	—	1,711
2	Regional government or local authorities	242	—	—	—	3	—	—	—	—	—	—	245
3	Public sector entities	—	—	—	—	378	—	—	—	320	—	—	698
4	Multilateral development banks	491	—	—	—	25	1	—	—	—	—	—	517
5	International organisations	652	—	—	—	—	—	—	—	—	—	—	652
6	Institutions	—	22,958	—	—	630	929	—	—	47	—	—	24,564
7	Corporates	—	—	—	—	86	437	—	—	17,482	8	—	18,013
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—
9	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—
10	Other items	—	—	—	—	—	—	—	—	—	5	—	5
11	**Total exposure value**	**3,047**	**22,958**	**—**	**—**	**1,122**	**1,370**	**—**	**—**	**17,895**	**13**	**—**	**46,405**
As at 31 December 2023													
1	Central governments or central banks	2,938	—	—	—	—	2	—	—	65	—	—	3,005
2	Regional governments or local authorities	375	—	—	—	2	—	—	—	1	—	—	378
3	Public sector entities	—	—	—	—	201	1	—	—	—	—	—	202
4	Multilateral development banks	436	—	—	—	13	—	—	—	—	—	—	449
5	International Organisations	831	—	—	—	—	—	—	—	—	—	—	831
6	Institutions	—	24,764	—	—	844	548	—	—	12	—	—	26,168
7	Corporates	—	—	—	—	60	282	—	—	16,653	7	—	17,002
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—
9	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—
10	Other items	—	—	—	—	—	—	—	—	—	7	—	7
11	**Total exposure value**	4,580	24,764	—	—	1,120	833	—	—	16,731	14	—	48,042

Standardised CCR EAD decreased by £1.6bn to £46.4bn (December 2023: £48.0bn) primarily due to decreased exposures in Institutions.

IRB obligor grade disclosure

The following tables show counterparty credit risk exposure at default post-CRM for the IRB approach for portfolios within both the trading and banking books. Separate tables are provided for the following exposure classes: central governments and central banks (table 45), institutions (table 46) and corporates (table 47).

Table 45: CCR4 – IRB approach – CCR exposures by portfolio and PD range for central governments and central banks

	PD scale	Exposure value	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
As at 30 June 2024		£m	%		%		£m	%
1	0.00 to <0.15	14,599	0.0%	46	50.4%	1	822	5.6%
2	0.15 to <0.25	770	0.2%	6	46.1%	1	254	33.0%
3	0.25 to <0.50	91	0.4%	4	46.8%	1	37	40.8%
4	0.50 to <0.75	—	0.7%	1	45.0%	1	—	72.2%
5	0.75 to <2.50	202	1.6%	3	45.0%	1	185	91.4%
6	2.50 to <10.00	2	5.4%	3	45.2%	1	3	162.8%
7	10.00 to <100.00	—	17.2%	1	58.0%	1	—	333.5%
8	100.00 (Default)	—	—	—	—	—	—	—
	Total	**15,664**	**0.1%**	**64**	**50.1%**	**1**	**1,301**	**8.3%**
As at 31 December 2023								
1	0.00 to <0.15	13,166	0.0%	48	49.7%	1	862	6.5%
2	0.15 to <0.25	312	0.2%	3	45.1%	1	111	35.7%
3	0.25 to <0.50	251	0.3%	6	51.3%	1	99	39.4%
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	72	1.5%	4	45.1%	1	64	88.3%
6	2.50 to <10.00	1	5.4%	2	45.1%	1	2	159.9%
7	10.00 to <100.00	0	19.8%	2	61.6%	1	1	361.5%
8	100.00 (Default)	—	—	—	—	—	—	—
	Total	13,802	0.0%	65	49.6%	1	1,139	8.3%

The RWA density associated with central government and central banks remains at 8.3% (December 2023: 8.3%).

Table 46: CCR4 – IRB approach – CCR exposures by portfolio and PD range for institutions

	PD scale	Exposure value	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
As at 30 June 2024		£m	%		%		£m	%
1	0.00 to <0.15	23,984	0.1%	565	46.5%	1	4,666	19.5%
2	0.15 to <0.25	1,106	0.2%	83	46.2%	1	481	43.6%
3	0.25 to <0.50	783	0.3%	80	50.3%	1	479	61.2%
4	0.50 to <0.75	809	0.6%	23	49.3%	1	444	54.9%
5	0.75 to <2.50	767	1.6%	79	47.4%	1	544	70.9%
6	2.50 to <10.00	430	6.4%	47	46.0%	1	582	135.5%
7	10.00 to <100.00	8	17.7%	17	33.6%	1	10	121.4%
8	100.00 (Default)	—	100.0%	2	48.5%	2	—	263.8%
	Total	**27,887**	**0.2%**	**896**	**46.7%**	**1**	**7,206**	**25.8%**
As at 31 December 2023								
1	0.00 to <0.15	23,572	0.1%	575	46.8%	1	4,587	19.5%
2	0.15 to <0.25	980	0.2%	82	45.5%	2	442	45.1%
3	0.25 to <0.50	953	0.3%	84	48.9%	1	579	60.8%
4	0.50 to <0.75	861	0.6%	24	45.1%	1	472	54.8%
5	0.75 to <2.50	609	1.8%	82	48.2%	1	431	70.7%
6	2.50 to <10.00	138	8.0%	44	45.8%	1	243	176.2%
7	10.00 to <100.00	7	18.0%	17	35.2%	1	11	153.8%
8	100.00 (Default)	0	100.0%	2	47.9%	3	0	228.1%
	Total	27,120	0.2%	910	46.8%	1	6,765	24.9%

The RWA density associated with institutions remained broadly stable at 25.8% (December 2023: 24.9%).

Table 47: CCR4 – IRB approach – CCR exposures by portfolio and PD range for corporates

PD scale		Exposure value	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
As at 30 June 2024		£m	%		%		£m	%
1	0.00 to <0.15	50,797	0.1%	5,810	44.9%	1	7,521	14.8%
2	0.15 to <0.25	3,132	0.2%	619	44.6%	2	1,344	42.9%
3	0.25 to <0.50	1,707	0.3%	397	48.3%	2	1,230	72.1%
4	0.50 to <0.75	706	0.6%	149	42.4%	2	513	72.7%
5	0.75 to <2.50	1,715	1.4%	342	42.0%	2	1,813	105.7%
6	2.50 to <10.00	1,469	5.8%	271	42.2%	1	2,670	181.7%
7	10.00 to <100.00	175	19.8%	133	43.6%	2	375	213.9%
8	100.00 (Default)	1	100.0%	15	54.7%	2	5	418.5%
	Total	**59,702**	**0.3%**	**7,736**	**44.8%**	**1**	**15,471**	**25.9%**
As at 31 December 2023								
1	0.00 to <0.15	45,727	0.1%	5,844	45.7%	1	7,017	15.3%
2	0.15 to <0.25	4,280	0.2%	572	35.2%	2	1,428	33.4%
3	0.25 to <0.50	1,870	0.3%	371	38.0%	2	1,051	56.2%
4	0.50 to <0.75	818	0.6%	177	42.0%	2	630	77.0%
5	0.75 to <2.50	1,932	1.3%	352	35.6%	2	1,696	87.8%
6	2.50 to <10.00	1,112	5.2%	310	40.8%	2	1,843	165.8%
7	10.00 to <100.00	204	16.7%	168	39.4%	2	426	208.2%
8	100.00 (Default)	1	100.0%	12	52.0%	3	6	528.3%
	Total	55,944	0.3%	7,806	44.1%	1	14,097	25.2%

The RWA density associated with corporates remained broadly stable at 25.9% (December 2023: 25.2%).

Table 48: CCR5 – Composition of collateral for CCR exposures

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

		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
As at 30 June 2024		£m	£m	£m	£m	£m	£m
1	Cash[1]	—	75,043	—	40,477	—	2,476
2	Debt	25,562	21,491	15,162	5,674	757,244	787,851
3	Equity	5,415	—	3,907	—	263,608	251,057
4	Others	1,186	1,120	261	459	46,259	15,126
5	**Total**	**32,163**	**97,654**	**19,330**	**46,610**	**1,067,111**	**1,056,510**
As at 31 December 2023							
1	Cash	—	90,471	—	85,415	—	3,501
2	Debt	15,930	20,063	3,404	4,635	847,208	854,893
3	Equity	5,372	1	2,954	—	235,214	231,815
4	Others	130	1,053	—	97	21,423	12,119
5	**Total**	21,432	111,588	6,358	90,147	1,103,845	1,102,328

Note:
1. June 2024 is presented to reflect lower collateral due to the exclusion of settled collateral (and the associated MTM) on Settled-to-Market derivative transactions.

Table 49: CCR6 - Credit derivatives exposures

This table provides a breakdown of the exposures to credit derivatives products split into protection bought and sold.

		Protection bought		Protection sold	
		As at 30 June 2024	As at 31 December 2023	As at 30 June 2024	As at 31 December 2023
		£m	£m	£m	£m
Notionals					
1	Single-name credit default swaps	181,649	172,362	200,361	189,798
2	Index credit default swaps	371,185	355,391	327,550	311,363
3	Total return swaps	4,625	4,564	2,021	5,245
4	Credit options	52,796	65,155	45,185	53,514
5	Other credit derivatives	—	—	—	—
6	**Total notionals**	**610,255**	597,472	**575,117**	559,920
Fair value					
7	Positive fair value (asset)	3,001	3,172	10,071	11,918
8	Negative fair value (liability)	(11,793)	(14,041)	(1,544)	(1,770)

Table 50: CCR8 - Exposures to CCPs

This table provides a breakdown of exposures and RWAs to CCPs.

		As at 30 June 2024		As at 31 December 2023	
		Exposure value	RWEA	Exposure value	RWEA
		£m	£m	£m	£m
1	**Exposures to QCCPs (total)**		1,853		1,678
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	14,135	283	10,067	201
3	(i) OTC derivatives	5,447	109	3,526	71
4	(ii) Exchange-traded derivatives	6,951	139	4,672	93
5	(iii) SFTs	1,737	35	1,869	37
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	703		1,150	
8	Non-segregated initial margin	8,823	176	14,697	294
9	Prefunded default fund contributions	5,214	1,394	4,880	1,183
10	Unfunded default fund contributions	12,858	—	12,045	—
11	**Exposures to non-QCCPs (total)**		101		23
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	93	93	23	23
13	(i) OTC derivatives	47	47	—	—
14	(ii) Exchange-traded derivatives	—	—	—	—
15	(iii) SFTs	46	46	23	23
16	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
17	Segregated initial margin	—		—	
18	Non-segregated initial margin	8	8	—	—
19	Prefunded default fund contributions	—	—	—	—
20	Unfunded default fund contributions	—	—	—	—

Credit valuation adjustments (CVA)

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

Table 51: CCR2 Transactions subject to own funds requirements for CVA risk

Two approaches can be used to calculate the adjustment:

- Standardised approach: this approach takes account of the external credit rating of each counterparty, EAD from the calculation of the CCR and the effective maturity
- Advanced approach: this approach requires the calculation of the charge as (a) a 10-day 99% Value at Risk (VaR) measure for the most recent one-year period and (b) the same measure for a one-year stressed period. The sum of the 60 day averages for the two VaR measures is multiplied with the relevant multiplication factor, based on the number of market risk back-testing exceptions for the most recent 250 business days, to yield the capital charge

	Credit valuation adjustment (CVA) capital charge	Exposure Value	RWEA
	As at 30 June 2024	£m	£m
1	Total transactions subject to the Advanced method	**21,278**	**2,254**
2	(i) VaR component (including the 3× multiplier)		313
3	(ii) stressed VaR component (including the 3× multiplier)		1,941
4	Transactions subject to the Standardised method	2,693	744
5	**Total transactions subject to own funds requirements for CVA risk**	**23,971**	**2,998**
	As at 31 December 2023		
1	Total transactions subject to the Advanced method	19,287	2,753
2	(i) VaR component (including the 3× multiplier)		686
3	(ii) stressed VaR component (including the 3× multiplier)		2,067
4	Transactions subject to the Standardised method	1,962	640
5	**Total transactions subject to own funds requirements for CVA risk**	21,249	3,393

RWAs have decreased by £0.4bn to £3.0bn (December 2023 £3.4bn) due to market volatility.

Review of market risk regulatory measures

The following disclosures provide details of regulatory measures of market risk. Refer to pages 157 and 158 of Barclays PLC Pillar 3 Report 2023 for more detail on regulatory measures and the differences when compared to management measures.

Barclays Group's market risk capital requirement comprises two elements:
- the market risk of trading book positions booked to legal entities are measured under a PRA approved internal model approach, including Regulatory VaR, SVaR and IRC as required
- the trading book positions that do not meet the conditions for inclusion within the approved internal models approach are calculated using standardised rules

The table below summarises the regulatory market risk measures, under the internal model approach. Refer to Table 54 and Table 55 on page 74 for a breakdown of RWAs by approach.

Table 52: MR3 - IMA values for trading portfolios

	Period-end	Avg.	Max	Min
As at 30 June 2024	£m	£m	£m	£m
Regulatory VaR- 1 day	30	36	59	28
Regulatory VaR- 10 day[1]	95	115	185	89
SVaR - 1 day	84	92	119	66
SVaR - 10 day[1]	266	290	377	209
IRC	655	532	655	410
As at 31 December 2023				
Regulatory VaR- 1 day	37	46	63	29
Regulatory VaR- 10 day[1]	118	146	200	93
SVaR - 1 day	113	88	117	63
SVaR - 10 day[1]	359	278	369	199
IRC	430	297	452	184

Notes
1. 10-day VaR results reported above are based on 1-day VaR multiplied by the square root of 10.

Average Regulatory VaR decreased principally due to lower volatility and credit spread levels in H1 2024, as geopolitical tensions eased (relative to H223), inflation continued to decline and central banks started to cut rates.

Average SVaR has remained stable over the period.

IRC increased primarily due to higher default exposure in the Macro and Credit business during the period.

Table 53: Breakdown of the major regulatory risk measures by portfolio[1]

	Macro	Equities	Credit	Securitized Products	Cross Markets	Fixed Income Financing	Banking	Barclays Group Treasury
As at 30 June 2024	£m	£m	£m	£m	£m	£m	£m	£m
Regulatory VaR- 1 day	13	10	20	5	7	3	—	9
Regulatory VaR - 10 day[2]	42	33	64	16	23	9	1	27
SVaR- 1 day	34	37	27	11	15	10	1	38
SVaR- 10 day	109	118	87	33	47	32	4	121
IRC	369	119	473	8	138	5	2	13
As at 31 December 2023								
Regulatory VaR- 1 day	32	13	14	5	9	3	—	10
Regulatory VaR - 10 day[2]	100	40	43	17	28	8	1	31
SVaR- 1 day	43	51	22	11	17	11	1	31
SVaR- 10 day	136	161	70	36	54	34	3	96
IRC	162	134	417	60	111	1	1	2

Notes

1. The table above shows the primary portfolios which are driving the trading businesses' modelled capital requirement as at 30 June 2024 The standalone portfolio results diversify at the total level and are not additive. Regulatory VaR, SVaR and IRC in the prior table show the diversified results at a Group level.

2. 10-day VaR results reported above are based on 1-day VaR multiplied by the square root of 10.

Table 54: MR1 – Market risk under the standardised approach

This table shows the RWAs and capital requirements for standardised market risk split between outright products, options and securitisation. This table includes exposures subject to the standardised approach only.

		As at 30 June 2024 RWEAs £m	As at 31 December 2023 RWEAs £m
	Outright products		
1	Interest rate risk (general and specific)	6,724	7,380
2	Equity risk (general and specific)	4,006	3,494
3	Foreign exchange risk	1,296	1,217
4	Commodity risk	—	—
	Options		
5	Simplified approach	—	—
6	Delta-plus approach	883	900
7	Scenario approach	375	286
8	**Securitisation (specific risk)**	1,062	1,624
9	**Total**	**14,346**	14,901

Standardised market risk RWAs remained broadly stable at £14.3bn (December 2023: £14.9bn).

Table 55: MR2-A – Market risk under the internal model approach (IMA)

This table shows RWAs and capital requirements under the IMA. The table shows the calculation of capital requirements as a function of latest and average values for each component.

		As at 30 June 2024		As at 31 December 2023	
		RWEAs £m	Own funds requirements £m	RWEAs £m	Own funds requirements £m
1	**VaR (higher of values a and b)**	**4,007**	**321**	4,244	340
(a)	Previous day's VaR (VaR_{t-1})		150		175
(b)	Multiplication factor (mc) x average of previous 60 working days (VaR_{avg})		321		340
2	**SVaR (higher of values a and b)**	**10,073**	**806**	11,208	897
(a)	Latest available SVaR ($SVaR_{t-1}$))		495		593
(b)	Multiplication factor (ms) x average of previous 60 working days ($sVaR_{avg}$)		806		897
3	**IRC (higher of values a and b)**	**8,390**	**671**	6,181	494
(a)	Most recent IRC measure		671		494
(b)	12 weeks average IRC measure		575		427
4	**Comprehensive risk measure (higher of values a, b and c)**	—	—	—	—
(a)	Most recent risk measure of comprehensive risk measure		—		—
(b)	12 weeks average of comprehensive risk measure		—		—
(c)	Comprehensive risk measure Floor		—		—
5	**Other**	**4,309**	**345**	4,227	338
6	**Total**	**26,779**	**2,143**	25,860	2,069

Modelled market risk RWAs increased by £0.9bn to £26.8bn (December 2023: £25.9bn) primarily due to an increase in IRC partially offset by a decrease in SVaR.

Regulatory backtesting

Backtesting is the method by which the Group checks and affirms that its procedures for estimating VaR are reasonable and serve its purpose of estimating the potential loss arising from unfavourable market movements. The backtesting process is a regulatory requirement and seeks to estimate the performance of the regulatory VaR model. Performance is measured by the number of exceptions to the model, i.e. actual or hypothetical P&L loss in one trading day is greater than the estimated VaR for the same trading day.The Group's procedures could be underestimating VaR if exceptions occur more frequently than expected (a 99% confidence interval indicates that one exception will occur in 100 days).

Backtesting is performed at a legal entity level, sub-portfolio levels and business-aligned portfolios (shown in the table below and in the charts on the next page) using the Group's regulatory VaR model. Regulatory backtesting compares Regulatory VaR at 99% confidence level (one-day holding period equivalent) to actual and hypothetical changes in portfolio value as defined in CRR Article 366. The consolidated Barclays Bank PLC, BCSL and BBI position is the highest level of consolidation for the VaR model that is used in the calculation of regulatory capital.

The Intermediate Holding Company (IHC) backtesting process compares IHC 99% Regulatory VaR against Hypothetical P&L. The definition of Hypothetical P&L and the scope of Regulatory VaR for IHC are consistent with the Federal Reserve's Market Risk Rule. From the perspective of internal model approval, IHC is not part of the Group's regulatory capital calculation, however, it is included below for the purposes of a comprehensive view of model performance and usage across legal entities.

A backtesting exception is generated when a loss is greater than the daily VaR for any given day.

As defined by the PRA, a green status is consistent with a good working VaR model and is achieved for models that have four or fewer backtesting exceptions in a 250-day period. Backtesting counts the number of days when a loss exceeds the corresponding VaR estimate, measured at the 99% regulatory confidence level.

Backtesting is also performed on management VaR to validate it remains reasonable and fit for purpose.

The table below shows the VaR backtesting exceptions on legal entities aligned to the Group's business as at 30 June 2024. Model performance at a legal entity level determines regulatory capital within those entities. Legal entity disclosure is also relevant from a management perspective as the Group's VaR and model performance of VaR for a legal entity across asset class are key metrics, in addition to asset class metrics across legal entity.

The Group's regulatory VaR model at the consolidated legal entity level maintained green model status throughout the half year to 30 June 2024.

	Actual P&L		Hypo P&L	
Portfolios	Total Exceptions	Status	Total Exceptions	Status
BBPLC SOLO + BCSL + BBI	0	G	2	G
BBPLC SOLO	0	G	2	G
BCSL	1	G	3	G
BBI	0	G	0	G
IHC	N/A	N/A	0	G

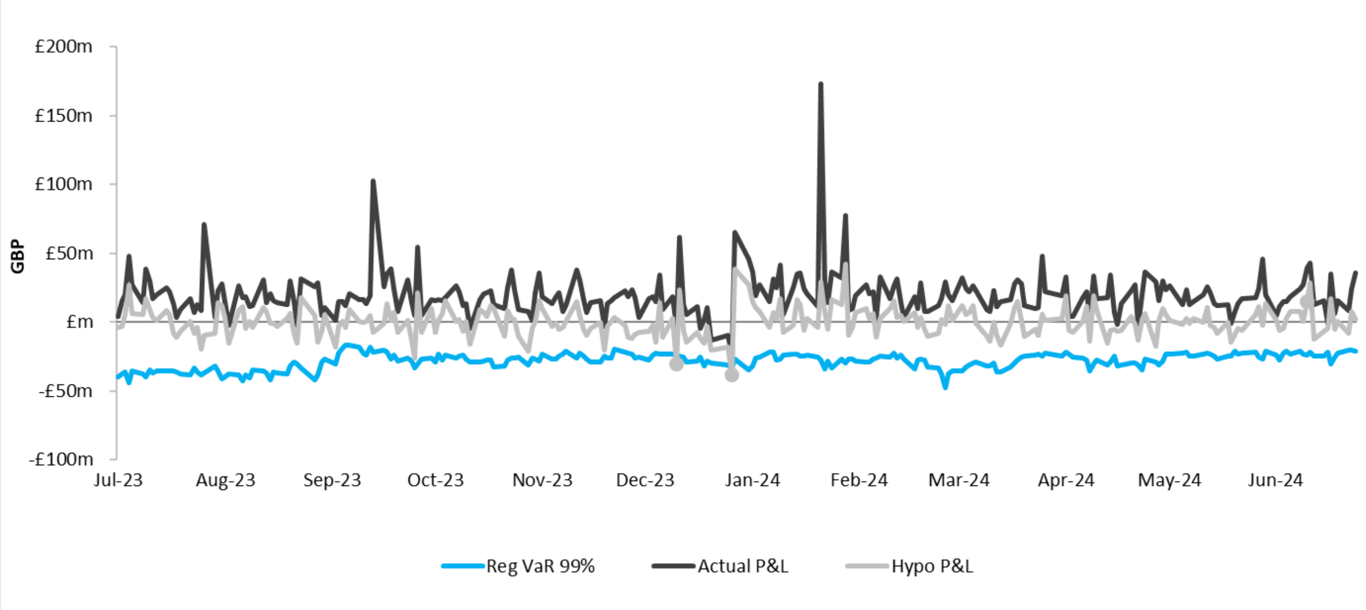
The charts below show VaR for the Group's regulatory portfolios aligned by legal entity. The black and grey points on the charts indicate losses on those days on which actual and hypothetical P&L respectively exceeded the VaR amount.

In addition to being driven by market moves in excess of the 99% confidence level, backtesting exceptions can be caused by risks that impact P&L which is not captured directly in the VaR itself but separately captured as non VaR-type, namely Risks Not in VaR (RNIVs).

Exceptions are reported to internal management and regulators according to a CRR prescribed schedule as and when they occur, and are investigated to ensure the model performs as expected. In the half year to 30 June 2024, The Group did not experience any back testing exceptions against either actual or hypothetical P&L. For the half year to 30 June 2024, Barclays' regulatory DVaR model remained in green status.

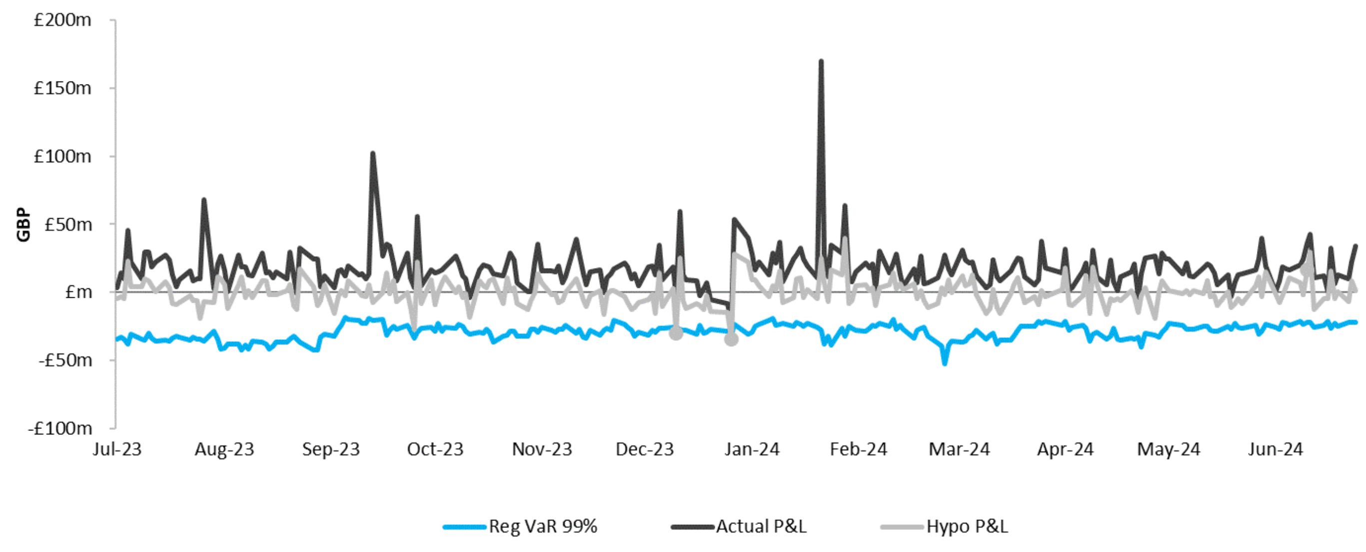
Table 56: MR4 - Comparison of VaR estimates with gains/losses

BBPLC SOLO, BCSL and BBI

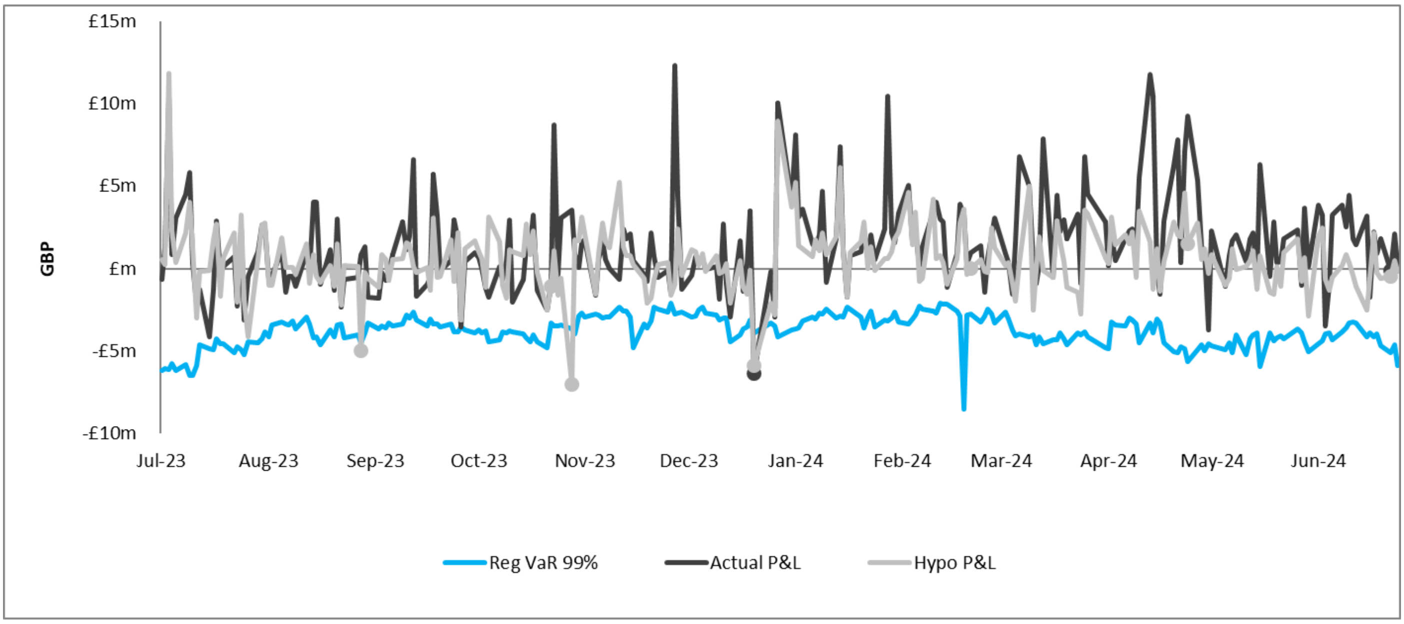


Note: Data reported between the period 1 July 2023 and 30 June 2024 is at BBPLC solo, BCSL and BBI entity.

BBPLC SOLO



BCSL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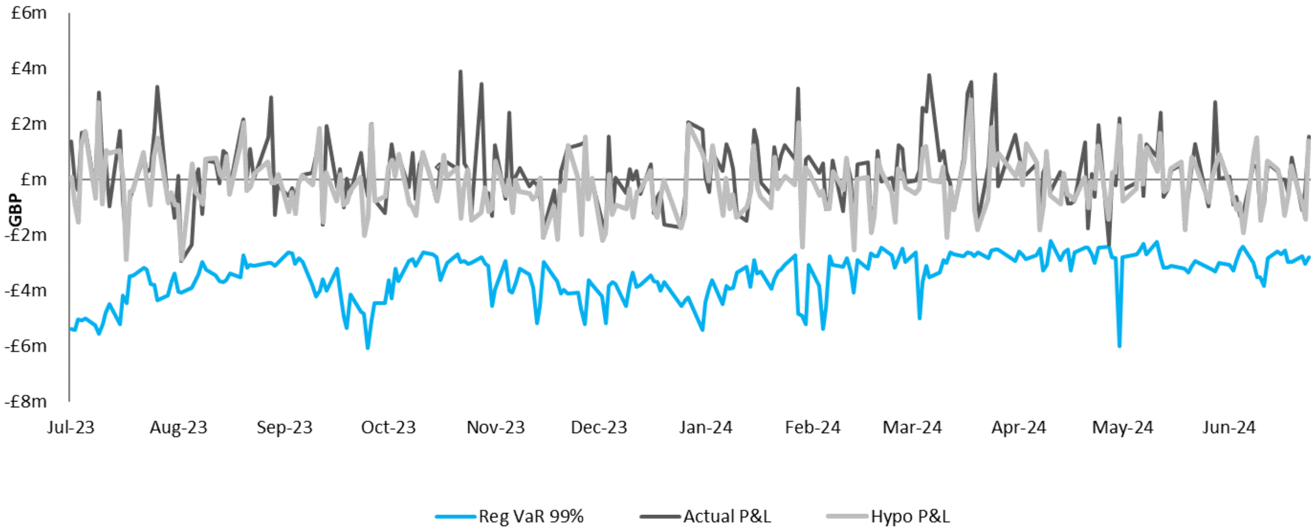
£10m
£5m
£m
-£5m
-£10m
GBP
Jul-23
Aug-23
Sep-23
Oct-23
Nov-23
Dec-23
Jan-24
Feb-24
Mar-24
Apr-24
May-24
Jun-24
Reg VaR 99%
Actual P&L
Hypo P&L

BBI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£4m
£2m
£m
-£2m
-£4m
-£6m
-£8m
GBP
Jul-23
Aug-23
Sep-23
Oct-23
Nov-23
Dec-23
Jan-24
Feb-24
Mar-24
Apr-24
May-24
Jun-24
Reg VaR 99%
Actual P&L
Hypo P&L

IHC

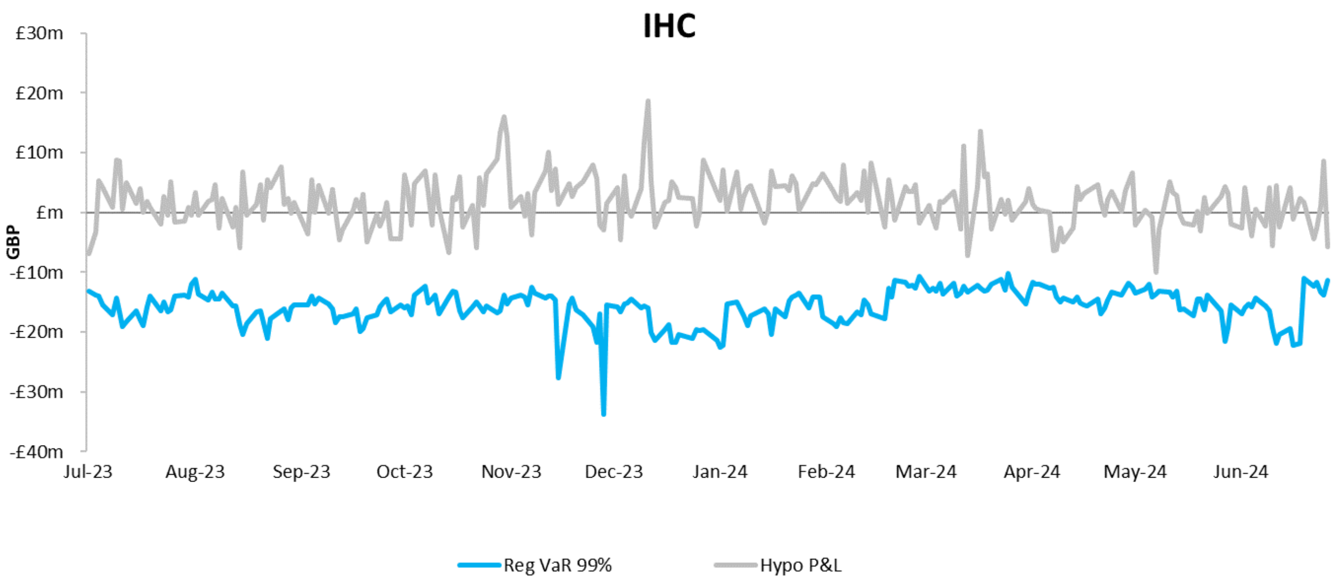
IHC
£30m
£20m
£10m
£m
-£10m
-£20m
-£30m
-£40m
GBP
Jul-23
Aug-23
Sep-23
Oct-23
Nov-23
Dec-23
Jan-24
Feb-24
Mar-24
Apr-24
May-24
Jun-24
Reg VaR 99%
Hypo P&L

Table 57: SEC1 - Securitisation exposures in the non-trading book

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

		Institution acts as originator							Institution acts as sponsor				Institution acts as investor			
		Traditional				Synthetic			Traditional				Traditional			
		STS	of which SRT[1]	Non-STS	of which SRT[1]		of which SRT	Sub-total	STS	Non-STS	Synthetic	Sub-total	STS	Non-STS	Synthetic	Sub-total
As at 30 June 2024		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	**Total exposures**	**318**	**—**	**46,337**	**3,343**	**49,756**	**49,756**	**96,411**	**5**	**10,808**	**—**	**10,813**	**3,057**	**42,376**	**—**	**45,433**
2	Retail (total)	318	—	18,447	2,894	—	—	18,765	5	10,808	—	10,813	3,057	11,169	—	14,226
3	Residential mortgage	318	—	9,552	2,879	—	—	9,870	5	1,360	—	1,365	2,857	7,800	—	10,657
4	Credit card	—	—	7,727	—	—	—	7,727	—	—	—	—	—	—	—	—
5	Other retail exposures	—	—	1,168	15	—	—	1,168	—	9,448	—	9,448	200	3,369	—	3,569
6	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Wholesale (total)	—	—	27,890	449	49,756	49,756	77,646	—	—	—	—	—	31,207	—	31,207
8	Loans to corporates	—	—	24,422	—	47,100	47,100	71,522	—		—	—	—	19,172	—	19,172
9	Commercial mortgage	—	—	3,413	394	—	—	3,413	—	—	—	—	—	8,928	—	8,928
10	Lease and receivables	—	—	—	—	—	—	—	—		—	—	—	1,075	—	1,075
11	Other wholesale	—	—	55	15	2,656	2,656	2,711	—		—	—	—	2,032	—	2,032
12	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
As at 31 December 2023																
1	Total exposures	482	—	43,594	4,266	47,441	47,441	91,517	5	9,024	—	9,029	2,168	34,488	—	36,656
2	Retail (total)	482	—	17,084	4,214	—	—	17,566	5	9,024	—	9,029	2,168	8,532	—	10,700
3	Residential mortgage	482	—	7,678	4,135	—	—	8,160	5	1,112	—	1,117	1,968	5,533	—	7,501
4	Credit card	—	—	8,147	—	—	—	8,147	—	—	—	—	—	—	—	—
5	Other retail exposures	—	—	1,259	79	—	—	1,259	—	7,912	—	7,912	200	2,999	—	3,199
6	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Wholesale (total)	—	—	26,510	52	47,441	47,441	73,951	—	—	—	—	—	25,956	—	25,956
8	Loans to corporates	—	—	23,438	—	44,867	44,867	68,305	—	—	—	—	—	16,615	—	16,615
9	Commercial mortgage	—	—	3,072	52	—	—	3,072	—	—	—	—	—	5,655	—	5,655
10	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—	1,625	—	1,625
11	Other wholesale	—	—	—	—	2,574	2,574	2,592	—	—	—	—	—	2,061	—	2,061
12	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Notes:

1. Prior period represented to exclude securitisations that have achieved accounting de-recognition but not regulatory SRT.

The value of securitised assets in the banking book, where the Group is the Originator, exposure has increased by £4.9bn to £96.4bn (December 2023: £91.5bn) primarily driven by traditional securitisations of residential mortgages and synthetic securitisations of corporate loans where Barclays retained the senior notes.

The value of securitised assets in the banking book, where the Group is the Sponsor, exposure has increased by £1.8bn to £10.8bn (December 2023: £9bn) primarily due to an increase in business activity.

The value of securitised assets in the banking book, where the Group is the Investor, exposure has increased by £8.8bn to £45.4bn (December 2023: £36.6bn) primarily due to an increase in senior lending.

Table 58: SEC2 - Securitisation exposures in the trading book

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

		Institution acts as originator				Institution acts as sponsor				Institution acts as investor			
		Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total
		STS	Non-STS			STS	Non-STS			STS	Non-STS		
As at 30 June 2024		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	**Total exposures**	—	—	—	—	—	—	—	—	—	**55**	—	**55**
2	Retail (total)	—	—	—	—	—	—	—	—	—	40	—	40
3	Residential mortgage	—	—	—	—	—	—	—	—	—	26	—	26
4	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
5	Other retail exposures	—	—	—	—	—	—	—	—	—	14	—	14
6	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—
7	Wholesale (total)	—	—	—	—	—	—	—	—	—	15	—	15
8	Loans to corporates	—	—	—	—	—	—	—	—	—	—	—	—
9	Commercial mortgage	—	—	—	—	—	—	—	—	—	2	—	2
10	Lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—
11	Other wholesale	—	—	—	—	—	—	—	—	—	13	—	13
12	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—
As at 31 December 2023													
1	Total exposures	—	—	—	—	—	—	—	—	—	63	—	63
2	Retail (total)	—	—	—	—	—	—	—	—	—	47	—	47
3	Residential mortgage	—	—	—	—	—	—	—	—	—	25	—	25
4	Credit card	—	—	—	—	—	—	—	—	—	—	—	—
5	Other retail exposures	—	—	—	—	—	—	—	—	—	22	—	22
6	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—
7	Wholesale (total)	—	—	—	—	—	—	—	—	—	16	—	16
8	Loans to corporates	—	—	—	—	—	—	—	—	—	—	—	—
9	Commercial mortgage	—	—	—	—	—	—	—	—	—	3	—	3
10	Lease and receivables	—	—	—	—	—	—	—	—	—	1	—	1
11	Other wholesale	—	—	—	—	—	—	—	—	—	12	—	12
12	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—

Table 59: SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor

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

		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions
As at 30 June 2024		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	**Total exposures**	**54,401**	**10,992**	**424**	**326**	—	**52,724**	**9,955**	**3,464**	—	**11,490**	**1,953**	**808**	—	**919**	**156**	**65**	—
2	Traditional transactions	10,922	5,182	319	70	—	3,086	9,955	3,452	—	1,177	1,953	719	—	94	156	58	—
3	Securitisation	10,922	5,182	319	70	—	3,086	9,955	3,452	—	1,177	1,953	719	—	94	156	58	—
4	Retail underlying	8,680	4,306	264	60	—	3,086	7,281	2,943	—	1,177	1,382	636	—	94	110	51	—
5	*Of which STS*	*302*	—	—	—	—	—	*5*	*297*	—	—	—	*30*	—	—	—	*2*	—
6	Wholesale	2,242	876	55	10	—	—	2,674	509	—	—	571	83	—	—	46	7	—
7	*Of which STS*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic transactions	43,479	5,810	105	256	—	49,638	—	12	—	10,313	—	89	—	825	—	7	—
10	Securitisation	43,479	5,810	105	256	—	49,638	—	12	—	10,313	—	89	—	825	—	7	—
11	Retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Wholesale	*43,479*	*5,810*	*105*	*256*	—	*49,638*	—	*12*	—	*10,313*	—	*89*	—	*825*	—	*7*	—
13	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
As at 31 December 2023																		
1	**Total exposures**	58,284	1,148	749	246	—	47,512	8,313	4,602	—	8,850	1,829	797	—	708	146	64	—
2	Traditional transactions	11,712	600	629	121	—	147	8,313	4,602	—	22	1,829	797	—	2	146	64	—
3	Securitisation	11,712	600	629	121	—	147	8,313	4,602	—	22	1,829	797	—	2	146	64	—
4	Retail underlying	9,784	186	323	105	—	147	6,139	4,112	—	22	1,253	724	—	2	100	58	—
5	*Of which STS*	*459*	—	—	—	—	—	*5*	*454*	—	—	—	*45*	—	—	—	*4*	—
6	Wholesale	1,928	414	306	16	—	—	2,174	490	—	—	576	73	—	—	46	6	—
7	*Of which STS*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic transactions	46,572	548	120	125	—	47,365	—	—	—	8,828	—	—	—	706	—	—	—
10	Securitisation	46,572	548	120	125	—	47,365	—	—	—	8,828	—	—	—	706	—	—	—
11	Retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Wholesale	*46,572*	*548*	*120*	*125*	—	*47,365*	—	—	—	*8,828*	—	—	—	*706*	—	—	—
13	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

The value of securitised assets in the banking book, where the Group is the Originator or as Sponsor, exposure has increased by £5.7bn to £66.1bn (December 2023: £60.4bn) and RWA increased by £2.7bn to £14.2bn(December 2023:£11.5bn) primarily driven by securitisation of originated assets where Barclays retained the senior notes.

Table 60: SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

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

		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions
As at 30 June 2024		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
1	**Total exposures**	**42,526**	**2,040**	**736**	**130**	**—**	**3,469**	**1,888**	**40,076**	**—**	**910**	**370**	**6,536**	**2**	**73**	**30**	**523**	**—**
2	Traditional transactions	42,526	2,040	736	130	—	3,469	1,888	40,076	—	910	370	6,536	2	73	30	523	—
3	Securitisation	42,526	2,040	736	130	—	3,469	1,888	40,076	—	910	370	6,536	2	73	30	523	—
4	Retail underlying	13,766	331	121	8	—	—	1,469	12,758	—	—	275	1,884	1	—	22	151	—
5	*Of which STS*	*3,058*	—	—	—	—	—	*200*	*2,858*	—	—	*20*	*286*	—	—	*2*	*23*	—
6	Wholesale	28,760	1,709	615	122	—	3,469	419	27,318	—	910	95	4,652	1	73	8	372	—
7	*Of which STS*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic transactions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
As at 31 December 2023																		
1	**Total exposures**	34,285	1,935	327	108	—	1,523	902	34,230	—	611	167	5,365	1	49	13	429	—
2	Traditional transactions	34,285	1,935	327	108	—	1,523	902	34,230	—	611	167	5,365	1	49	13	429	—
3	Securitisation	34,285	1,935	327	108	—	1,523	902	34,230	—	611	167	5,365	1	49	13	429	—
4	Retail underlying	9,893	802	4	—	—	—	525	10,175	—	—	88	1,572	1	—	7	126	—
5	*Of which STS*	*2,168*	—	—	—	—	—	*200*	*1,968*	—	—	*20*	*197*	—	—	*2*	*16*	—
6	Wholesale	24,392	1,133	323	108	—	1,523	377	24,055	—	611	79	3,793	—	49	6	303	—
7	*Of which STS*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic transactions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

The value of securitised assets in the banking book, where the Group is the Investor, exposure has increased by £8.8bn to £45.5bn (December 2023: £36.7bn) primarily due to an increase in senior lending.

Table 61: SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments

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

		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
			Of which exposures in default	
As at 30 June 2024		£m	£m	£m
1	**Total exposures**	**159,955**	**2,838**	**—**
2	Retail (total)	50,052	1,534	—
3	Residential mortgage	29,275	1,399	—
4	Credit card	8,546	41	—
5	Other retail exposures	10,776	92	—
6	Re-securitisation	1,455	2	—
7	Wholesale (total)	109,903	1,304	—
8	Loans to corporates	76,930	281	—
9	Commercial mortgage	29,729	883	—
10	Lease and receivables	—	—	—
11	Other wholesale	3,244	140	—
12	Re-securitisation	—	—	—
As at 31 December 2023				
1	Total exposures	154,468	2,846	—
2	Retail (total)	48,063	1,943	—
3	Residential mortgage	28,999	1,747	—
4	Credit card	8,147	45	—
5	Other retail exposures	9,418	148	—
6	Re-securitisation	1,499	3	—
7	Wholesale (total)	106,405	903	—
8	Loans to corporates	73,427	209	—
9	Commercial mortgage	29,847	524	—
10	Lease and receivables	—	—	—
11	Other wholesale	3,131	170	—
12	Re-securitisation	—	—	—

The value of exposures securitised, where the Group acts as either originator or sponsor, increased by £5.5bn to £160bn (December 2023: £154.5bn) primarily driven by traditional securitisations of residential mortgages and synthetic securitisations of corporate loans where Barclays retained the senior notes.

Table 62: 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. 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 (Refer page 30).

As at 30 June 2024	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			
Breakdown by country	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	%	%
DENMARK	294	90	11	36	—	431	25	4	—	29	356	0.20%	2.50%
NORWAY	159	461	7	79	—	706	19	4	—	23	298	0.10%	2.50%
ICELAND	—	—	—	1	—	1	—	—	—	—	1	0.00%	2.50%
UNITED KINGDOM	26,772	249,285	732	761	22,617	300,167	7,203	75	304	7,582	94,779	40.90%	2.00%
NETHERLANDS	890	1,642	103	187	261	3,083	116	32	2	150	1,877	0.80%	2.00%
SWEDEN	1,080	307	48	168	379	1,982	77	15	5	97	1,208	0.50%	2.00%
BULGARIA	—	—	—	—	—	—	—	—	—	—	—	0.00%	2.00%
CZECH REPUBLIC	—	177	—	35	—	212	4	2	—	6	77	0.00%	1.75%
IRELAND	601	3,400	175	15	1,242	5,433	121	15	23	159	1,991	0.90%	1.50%
ESTONIA	—	3	—	2	—	5	—	—	—	—	7	0.00%	1.50%
SLOVAKIA	—	—	—	—	—	—	—	—	—	—	—	0.00%	1.50%
CROATIA	—	—	—	—	—	—	—	—	—	—	—	0.00%	1.50%
FRANCE	2,002	3,259	398	145	915	6,719	200	36	11	247	3,092	1.30%	1.00%
AUSTRALIA	590	1,798	54	162	718	3,322	94	8	9	111	1,383	0.60%	1.00%
HONG KONG	458	711	24	82	—	1,275	48	4	—	52	647	0.30%	1.00%
REPUBLIC OF KOREA	8	616	40	22	—	686	8	5	—	13	162	0.10%	1.00%
CYPRUS	26	1	—	4	—	31	2	1	—	3	36	0.00%	1.00%
ROMANIA	—	—	1	7	—	8	—	—	—	—	6	0.00%	1.00%
LITHUANIA	—	—	—	—	—	—	—	—	—	—	—	0.00%	1.00%
GERMANY	2,169	6,846	331	363	259	9,968	365	52	4	421	5,257	2.30%	0.75%
LUXEMBOURG	3,396	2,781	15	16	460	6,668	296	11	8	315	3,935	1.70%	0.50%
BELGIUM	215	163	94	88	311	871	21	9	4	34	422	0.20%	0.50%
CHILE	9	79	2	6	—	96	5	2	—	7	84	0.00%	0.50%
SLOVENIA	—	—	—	—	—	—	—	—	—	—	—	0.00%	0.50%
Total (countries with existing CCyB rate)	**38,669**	**271,619**	**2,035**	**2,179**	**27,162**	**341,664**	**8,604**	**275**	**370**	**9,249**	**115,618**	**49.90%**	
UNITED STATES	46,003	56,832	11,676	3,354	77,999	195,864	5,503	472	1,261	7,236	90,460	39.10%	n/a
INDIA	3,297	224	59	88	138	3,806	280	16	2	298	3,724	1.60%	n/a
ITALY	735	1,027	154	605	2,960	5,481	97	41	93	231	2,875	1.20%	n/a
Total (countries with own funds requirements weights 1% or above)	**50,035**	**58,083**	**11,889**	**4,047**	**81,097**	**205,151**	**5,880**	**529**	**1,356**	**7,765**	**97,059**	**41.90%**	
Total (rest of the world less than 1% requirement)	**9,754**	**18,738**	**1,754**	**2,321**	**3,373**	**35,940**	**1,181**	**295**	**42**	**1,518**	**18,964**	**8.20%**	
TOTAL	**98,458**	**348,440**	**15,678**	**8,547**	**111,632**	**582,755**	**15,665**	**1,099**	**1,768**	**18,532**	**231,641**	**100.00%**	

Table 62: CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer - Continued

As at 31 December 2023	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			
Breakdown by country	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	%	%
DENMARK	311	130	9	23	—	473	27	3	—	31	386	0.17%	2.50%
NORWAY	319	421	19	84	—	843	26	4	—	31	382	0.17%	2.50%
UNITED KINGDOM	26,808	247,521	647	2,013	21,426	298,415	6,962	63	282	7,307	91,332	40.43%	2.00%
SWEDEN	1,123	242	24	278	397	2,063	77	4	5	86	1,078	0.48%	2.00%
CZECH REPUBLIC	—	102	2	74	—	178	8	7	—	15	186	0.08%	2.00%
ICELAND	—	—	—	4	—	5	—	—	—	—	2	0.00%	2.00%
BULGARIA	—	—	—	—	—	—	—	—	—	—	—	0.00%	2.00%
ESTONIA	—	3	—	—	—	3	—	—	—	—	4	0.00%	1.50%
SLOVAKIA	—	—	—	5	—	5	—	—	—	—	4	0.00%	1.50%
IRELAND	513	3,746	36	82	1,247	5,623	139	7	21	166	2,080	0.92%	1.00%
NETHERLANDS	839	2,197	145	672	121	3,974	133	17	1	151	1,882	0.83%	1.00%
AUSTRALIA	291	1,749	51	153	571	2,814	73	6	7	86	1,081	0.48%	1.00%
HONG KONG	348	539	16	146	—	1,048	39	2	—	41	515	0.23%	1.00%
ROMANIA	—	—	—	2	—	2	—	—	—	—	2	0.00%	1.00%
CROATIA	—	—	—	—	—	—	—	—	—	—	—	0.00%	1.00%
LITHUANIA	—	—	—	—	—	—	—	—	—	—	—	0.00%	1.00%
GERMANY	2,341	6,901	259	1,159	172	10,831	370	32	3	406	5,071	2.24%	0.75%
LUXEMBOURG	3,432	2,426	109	161	382	6,509	298	12	7	317	3,967	1.76%	0.50%
FRANCE	2,080	2,954	290	1,851	936	8,112	200	36	20	255	3,184	1.41%	0.50%
CYPRUS	42	—	—	6	—	49	3	1	—	4	55	0.02%	0.50%
SLOVENIA	—	—	—	—	—	—	—	—	—	—	—	0.00%	0.50%
Total (countries with existing CCyB rate)	38,447	268,931	1,607	6,713	25,252	340,947	8,355	194	346	8,896	111,211	49.23%	
UNITED STATES	44,855	56,199	11,107	3,031	69,370	184,563	5,468	561	1,036	7,065	88,315	39.10%	n/a
ITALY	727	4,334	165	46	—	5,272	270	31	—	301	3,764	1.67%	n/a
INDIA	2,588	216	153	146	198	3,301	221	20	3	244	3,052	1.35%	n/a
Total (countries with own funds requirements weights 1% or above)	48,170	60,749	11,425	3,223	69,568	193,136	5,959	612	1,039	7,610	95,131	42.11%	
Total (rest of the world less than 1% requirement)	10,782	19,484	1,473	2,392	2,329	36,460	1,319	215	30	1,564	19,553	8.66%	
TOTAL	97,399	349,164	14,505	12,328	97,149	570,543	15,633	1,021	1,415	18,070	225,895	100.00%	

Table 63: UK CCyB2 - Amount of institution-specific countercyclical capital buffer

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

		As at 30 June 2024	As at 31 December 2023
1	Total risk exposure amount	**351,433**	342,717
2	Institution specific countercyclical capital buffer rate	**0.9%**	0.9%
3	Institution specific countercyclical capital buffer requirement	**3,216**	3,036