

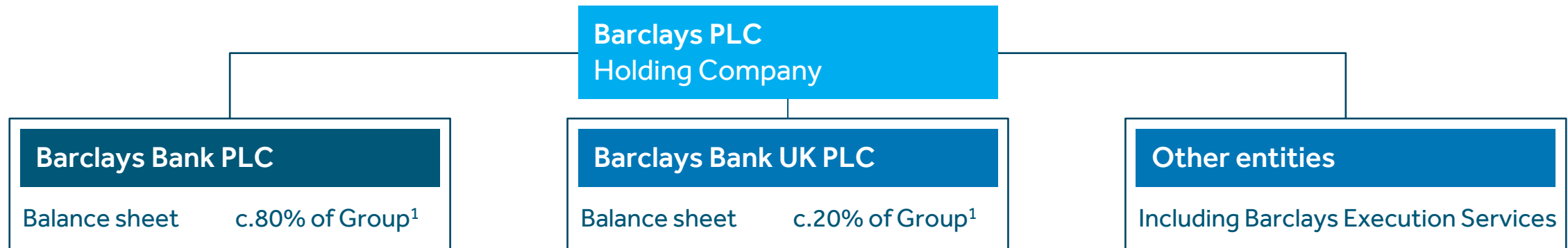


H124 Barclays Bank PLC client information Summary of existing disclosure

1st August 2024

Barclays legal entity structure

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



Key Barclays Bank PLC businesses

Barclays UK Corporate Bank (UKCB)

- This includes a large part of the Corporate Lending and Transaction Banking businesses, and the Payments issuing business

Barclays Private Bank and Wealth Management (PBWM)

- This includes the Private Bank business in addition to the Wealth Management & Investments (WM&I) portfolio transferred from Barclays UK in May 2023, providing holistic wealth and private banking solutions

Barclays Investment Bank (IB)

- This includes the Global Markets, Investment Banking and International Corporate Banking businesses, serving FTSE 350, multinationals and financial institution clients that are regular users of Investment Bank services

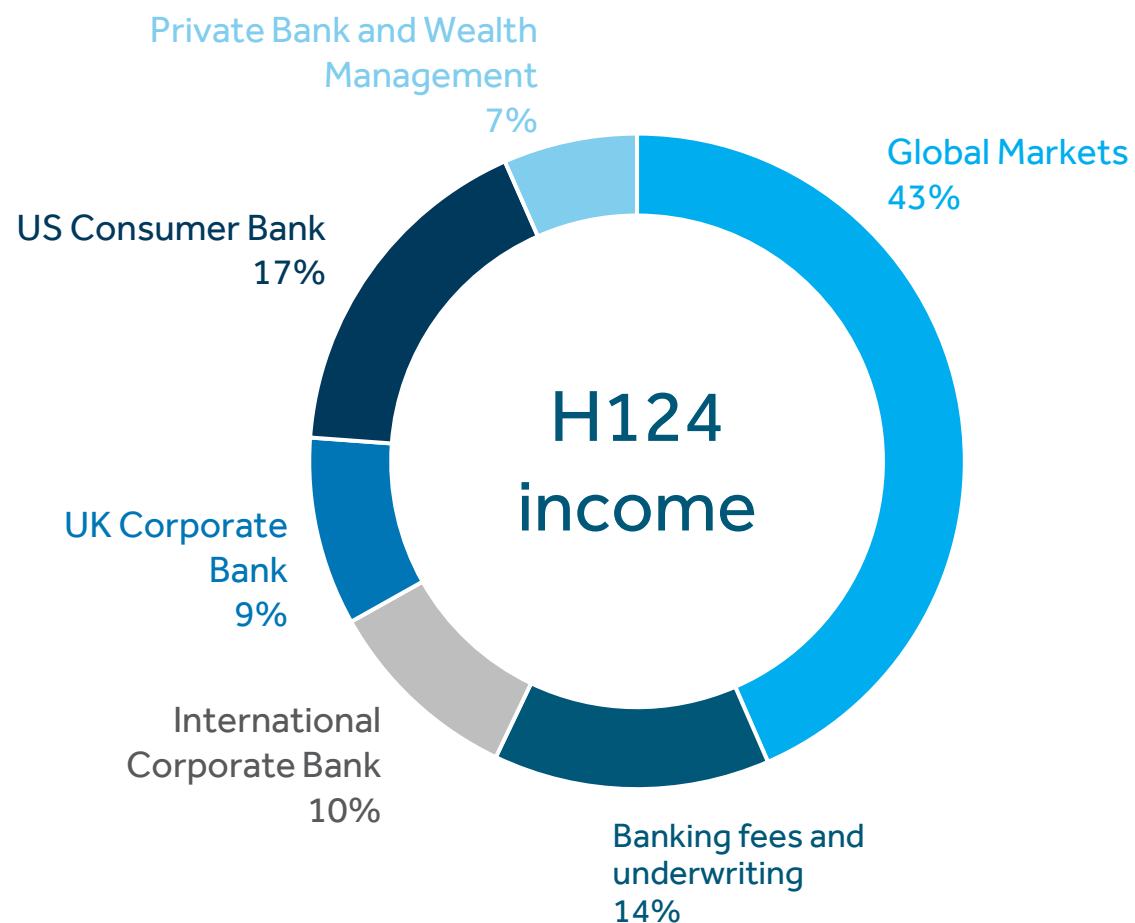
Barclays US Consumer Bank (USCB)

- This includes the US credit card business, particularly focused in the partnership market as well as an online deposit franchise

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

Barclays Bank PLC income statement

Diversified income streams¹

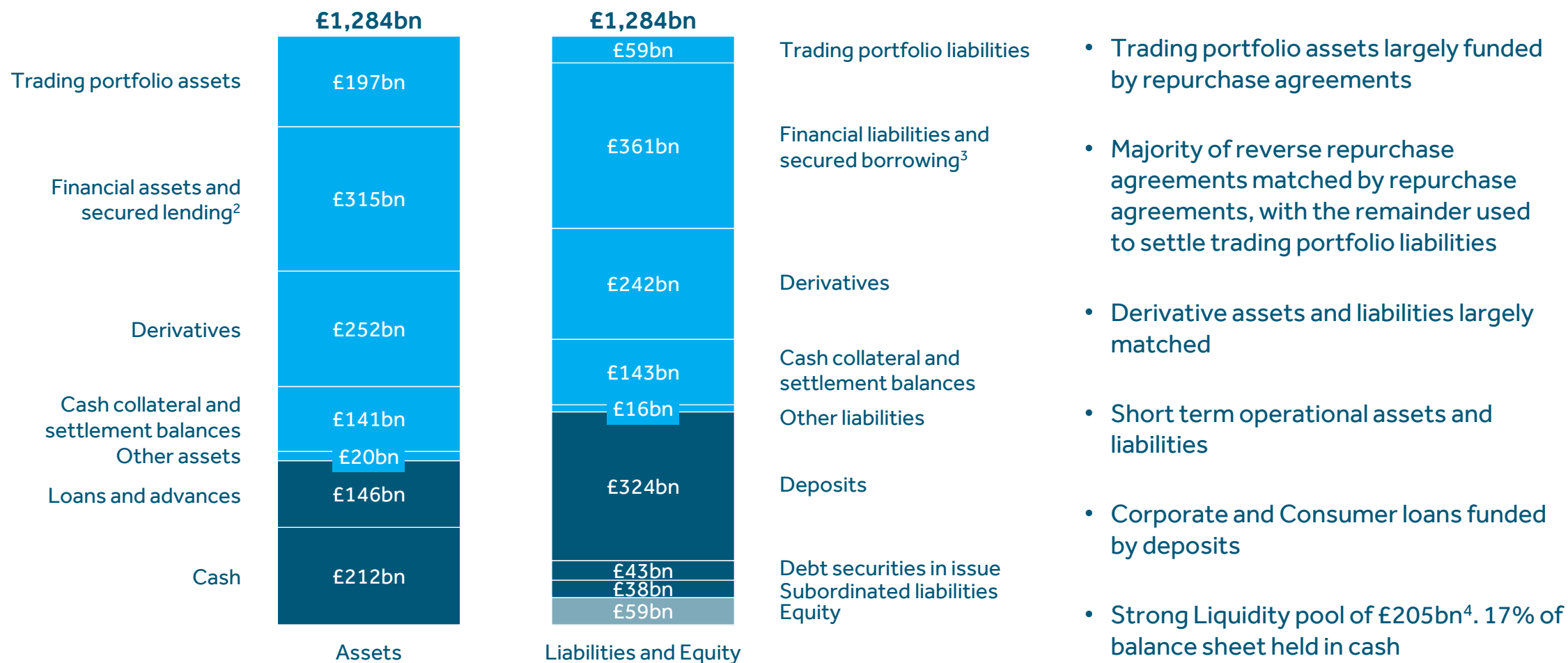


Six months ended (£m)	Jun-23	Jun-24
Income	9,804	9,694
– Operating expenses	(5,952)	(6,065)
– UK regulatory levies	-	(66)
– Litigation and conduct	(34)	(56)
Total operating expenses	(5,986)	(6,187)
Other net income	2	1
Profit before impairment	3,820	3,508
Credit impairment charges	(688)	(831)
Profit before tax	3,132	2,677

¹ Excluding Head Office net expense of £116m

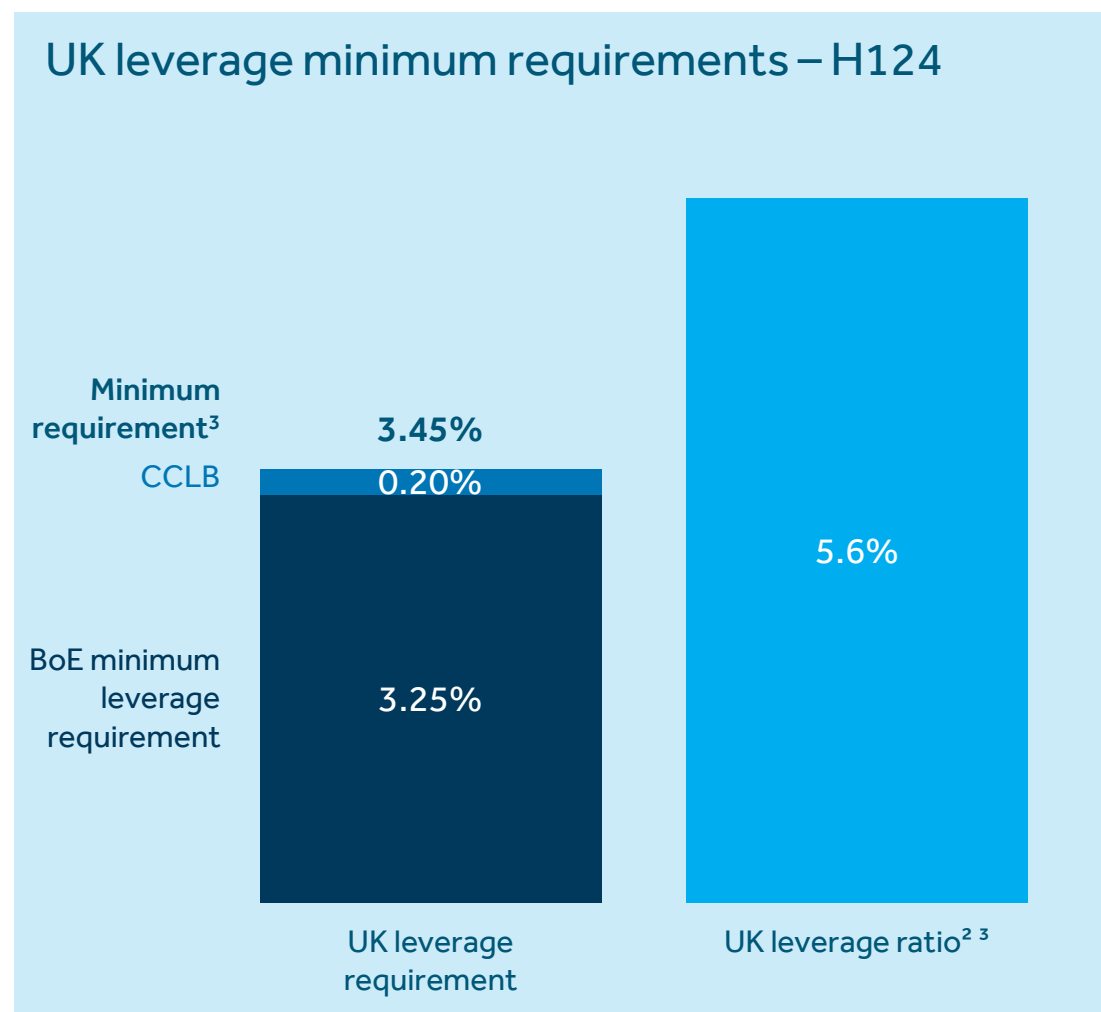
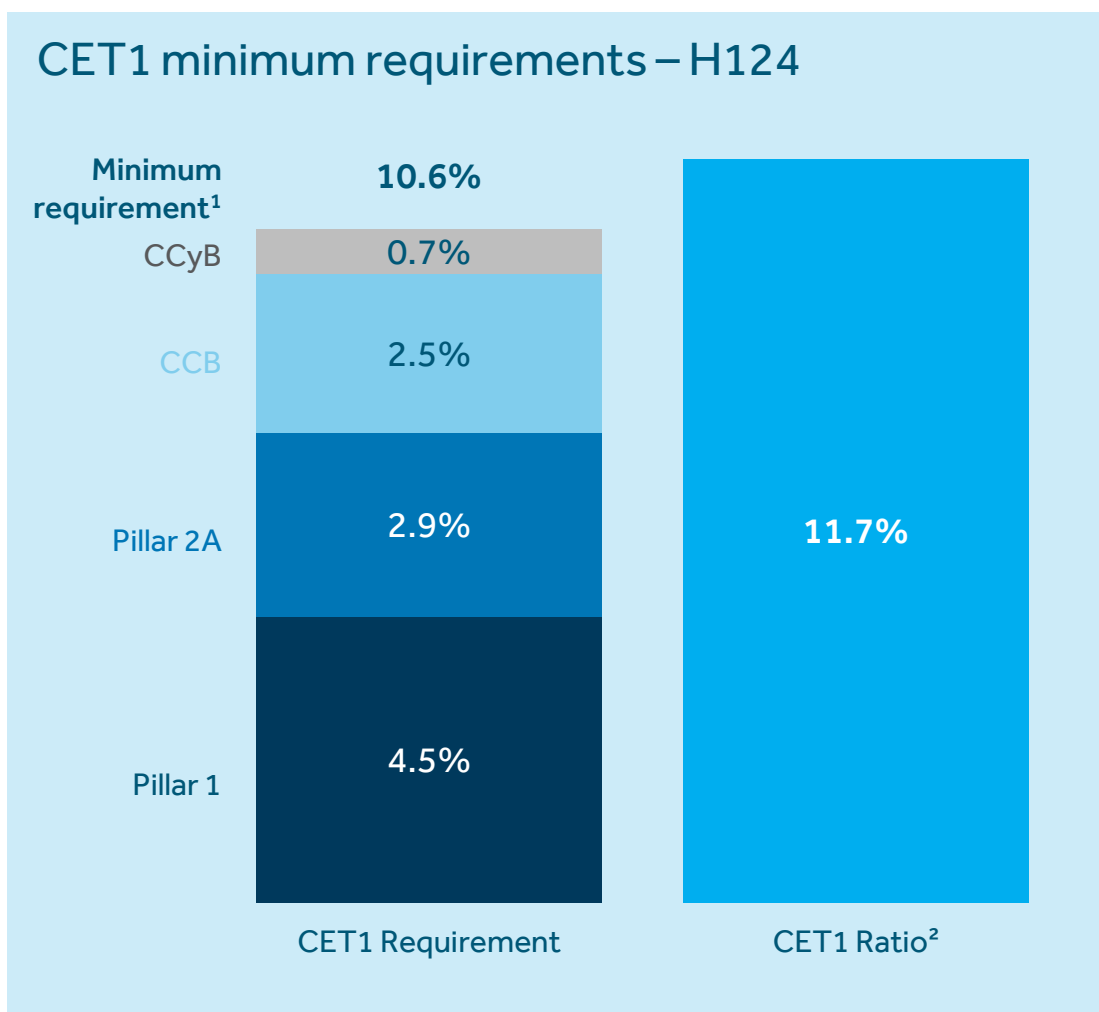
Barclays Bank PLC balance sheet¹

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



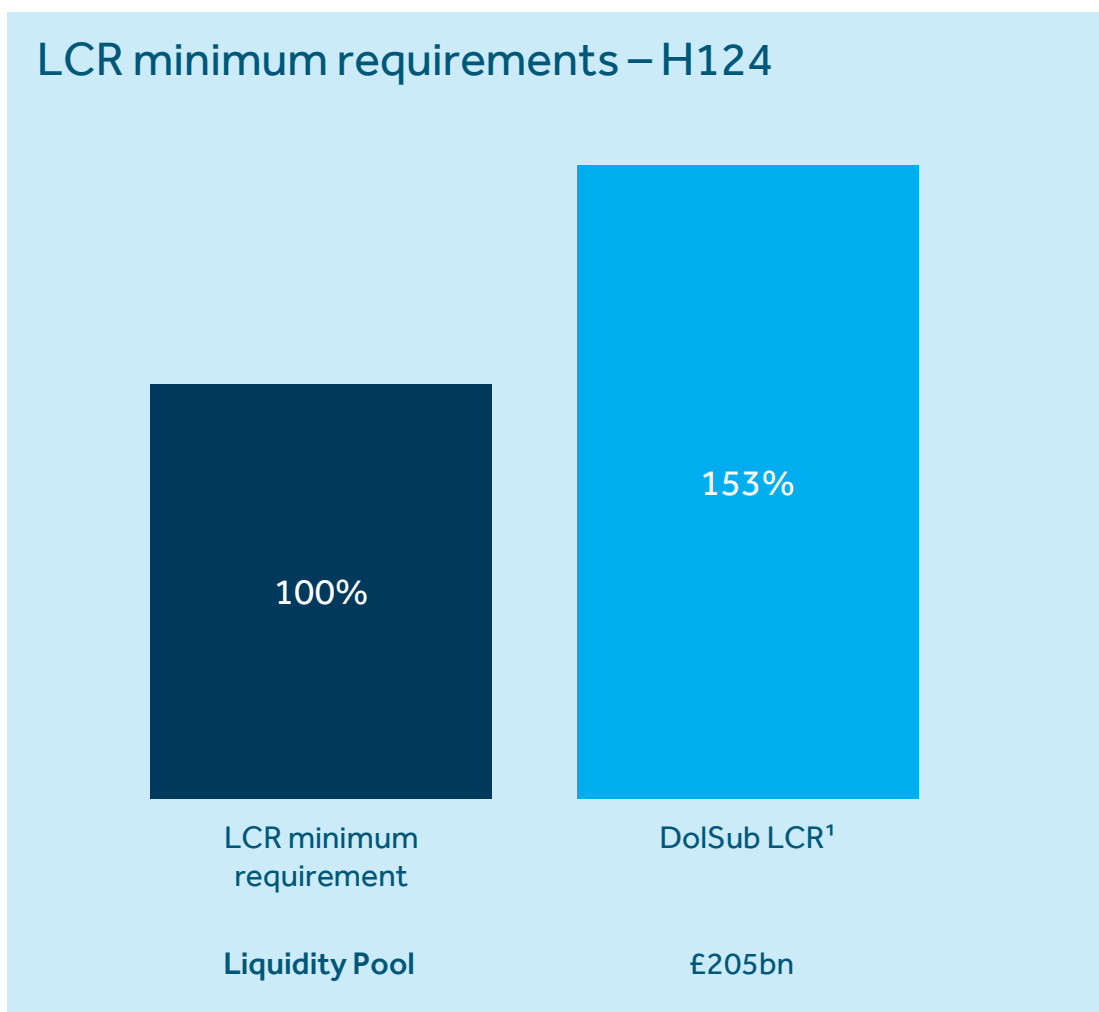
¹ Balance sheet information for Barclays Bank PLC Group, which is the consolidation of Barclays Bank PLC and its subsidiaries, as disclosed in the Barclays Bank PLC H124 results announcement | ² Financial assets at fair value through the income statement, Financial assets at fair value through other comprehensive income, Repurchase agreements and other similar secured lending and Debt Securities at amortised cost | ³ Financial liabilities designated at fair value and Repurchase agreements and other similar secured lending | Note: Charts may not sum due to rounding | ⁴ Liquidity Pool for Barclays Bank PLC DoLSub, additional liquidity pools are held in material subsidiaries including Barclays Bank Ireland PLC and US subsidiaries |

CET1 and Leverage ratios above minimum requirements



¹ Barclays Bank PLC capital is subject to prudential regulation by the PRA on a solo-consolidated basis | ² Capital and leverage ratio calculated applying the transitional arrangements of the UK CRR. This includes IFRS 9 transitional arrangements | ³ On 20 December 2022, the PRA granted permission for leverage minimum requirements to be set at the sub-consolidated level for Barclays Bank PLC effective from 1 January 2023. This replaced the individual requirement that was due to be set at that time | Note: Charts may not sum due to rounding

Well above liquidity requirements



Comprehensive liquidity framework

Bespoke internal stress framework

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

Regulatory metrics

- Comply with all regulatory requirements including the LCR and NSFR

Other frameworks

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

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

Strong momentum with recent credit rating upgrades

Strong momentum with 2023 credit rating upgrades

- HoldCo Senior composite rate "A" for two of four indices
- One further upgrade with either Moody's or S&P would drive a HoldCo Senior composite rating "A" across all indices
- Tier 2 investment grade with all agencies
- AT1 ratings BB-or above

Barclays Bank PLC rating

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

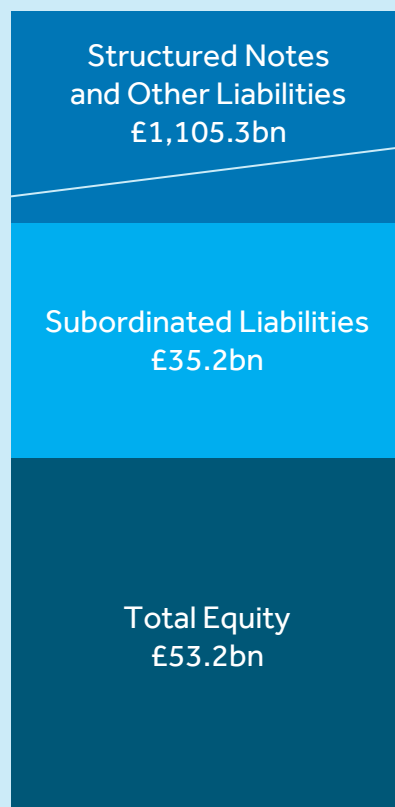
Current Senior long and short term ratings

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

¹ Deposit rating |

Barclays Bank PLC creditor hierarchy

Barclays Bank PLC liabilities – FY23



Barclays Bank PLC Parent

Creditor hierarchy

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

Disclaimer

Important Notice

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

Information relating to:

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

Non-IFRS performance measures

Barclays' management believes that the non-IFRS performance measures included in this presentation provide valuable information to the readers of the financial statements as they enable the reader to identify a more consistent basis for comparing the businesses' performance between financial periods and provide more detail concerning the elements of performance which the managers of these businesses are most directly able to influence or are relevant for an assessment of the Group. They also reflect an important aspect of the way in which operating targets are defined and performance is monitored by Barclays' management. However, any non-IFRS performance measures in this presentation are not a substitute for IFRS measures and readers should consider the IFRS measures as well. Refer to the appendix of the Barclays PLC Results Announcement for the period ended 30 June 2024, Barclays PLC's Current Report on Form 6-K filed with the U.S. Securities and Exchange Commission on 1 August 2024, and the Group Reporting Changes 2023 Results Resegmentation Document, respectively, which are available at Barclays.com, for further information and calculations of non-IFRS performance measures included throughout this presentation, and the most directly comparable IFRS measures.

Forward-looking statements

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to the Group. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. Forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as 'may', 'will', 'seek', 'continue', 'aim', 'anticipate', 'target', 'projected', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'achieve' or other words of similar meaning. Forward-looking statements can be made in writing but also may be made verbally by directors, officers and employees of the Group (including during management presentations) in connection with this document. Examples of forward-looking statements include, among others, statements or guidance regarding or relating to the Group's future financial position, business strategy, income levels, costs, assets and liabilities, impairment charges, provisions, capital, leverage and other regulatory ratios, capital distributions (including policy on dividends and share buybacks), return on tangible equity, projected levels of growth in banking and financial markets, industry trends, any commitments and targets (including environmental, social and governance (ESG) commitments and targets), plans and objectives for future operations 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, pandemics 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 other operational disruptions and any subsequent impacts 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 macro-economic 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.