

Barclays Bank PLC
Q1 2025 Pillar 3 Report

31 March 2025

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

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

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

Forward-looking statements

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

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

Disclosure Background

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

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

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

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

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

The Pillar 3 report is prepared in accordance with the UK Capital Requirements Regulation (UK CRR) and the PRA Rulebook. In particular, the Disclosure (CRR) Part of the PRA Rulebook specifies the requirements of the Pillar 3 framework.

Summary

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

This table shows key regulatory metrics and ratios as well as related components such as own funds, RWAs, capital ratios, capital buffer requirements, leverage ratio, Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) and additional requirements based on Supervisory Review and Evaluation Process (SREP). Part 2 of this table further includes UK LR2 components which are required to be reported with a quarterly frequency as per Article 433a(4) of the Disclosure (CRR) Part of the PRA Rulebook for Barclays Bank Group and Barclays Bank PLC.

KM1 ref		31.03.25 £m	31.12.24 £m	30.09.24 £m	30.06.24 £m	31.03.24 £m
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital ¹	27,646	26,995	25,996	25,223	24,845
2	Tier 1 capital ¹	35,648	33,787	32,954	32,693	33,239
3	Total capital ^{1,2}	42,297	40,444	40,240	40,183	39,589
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount ¹	219,021	223,648	208,376	216,117	209,219
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%) ¹	12.6%	12.1%	12.5%	11.7%	11.9%
6	Tier 1 ratio (%) ¹	16.3%	15.1%	15.8%	15.1%	15.9%
7	Total capital ratio (%) ^{1,2}	19.3%	18.1%	19.3%	18.6%	18.9%
	Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)					
UK 7a	Additional CET1 SREP requirements (%)	2.8%	2.8%	2.8%	2.9%	2.9%
UK 7b	Additional AT1 SREP requirements (%)	0.9%	0.9%	0.9%	1.0%	1.0%
UK 7c	Additional T2 SREP requirements (%)	1.3%	1.3%	1.3%	1.3%	1.3%
UK 7d	Total SREP own funds requirements (%)	13.1%	13.1%	13.1%	13.1%	13.1%
	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 (%)	0.8%	0.7%	0.7%	0.7%	0.7%
11	Combined buffer requirement (%)	3.3%	3.3%	3.2%	3.2%	3.2%
UK 11a	Overall capital requirements (%)	16.3%	16.3%	16.2%	16.3%	16.3%
12	CET1 available after meeting the total SREP own funds	5.3%	4.7%	5.1%	4.3%	4.5%

Notes

- 2024 comparatives for Capital and RWAs have been calculated applying the IFRS 9 transitional arrangements in accordance with UK CRR. Effective from 1 January 2025, these IFRS 9 transitional arrangements no longer applied.
- Total capital is calculated applying the grandfathering of UK CRR non-compliant capital instruments included within Tier 2 capital until 28 June 2025. Fully loaded total capital was £41,768m.

The CET1 ratio increased by c.50bps to 12.6% (December 2024: 12.1%) due to an increase in CET1 capital of £0.6bn to £27.6bn and a decrease in RWAs of £4.6bn to £219.0bn:

- c.80bps increase from attributable profit
- c.50bps decrease due to dividends paid and foreseen including an accrual towards the FY25 dividend
- c.10bps increase from other CET1 capital movements
- c.10bps increase as a result of a £2.5bn decrease in RWAs, excluding the impact of foreign exchange movements, primarily driven by business activity within the Investment Bank (IB)
- A £0.3bn decrease in CET1 capital due to a decrease in currency translation reserve was broadly offset by a £2.1bn decrease in RWA as a result of foreign exchange movements

Summary

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

KM1 ref	LR 2 Ref		31.03.25 £m	31.12.24 £m	30.09.24 £m	30.06.24 £m	31.03.24 £m
Leverage ratio							
Barclays Bank PLC sub-consolidated group¹							
13		Total exposure measure excluding claims on central banks ²	989,399	946,809	947,527	973,952	980,494
14	25	Leverage ratio excluding claims on central banks (%) ^{2,4}	5.6%	5.8%	5.7%	5.6%	5.6%
Additional leverage ratio disclosure requirements							
UK 14a	UK 25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) ³	5.6%	5.8%	5.6%	5.6%	5.6%
UK 14b	UK 25c	Leverage ratio including claims on central banks (%) ²	4.6%	4.8%	4.7%	4.6%	4.6%
	UK 32	Average total exposure measure excluding claims on central banks ^{2,5}	1,078,084	1,050,090	1,029,452	1,052,407	1,049,282
UK 14c	UK 34	Average leverage ratio excluding claims on central banks (%) ^{2,5}	5.1%	5.2%	5.2%	5.2%	5.3%
UK 14d	UK 33	Average leverage ratio including claims on central banks (%) ^{2,5}	4.3%	4.4%	4.3%	4.3%	4.4%
	UK 27	Leverage ratio buffer (%)	0.2%	0.2%	0.2%	0.2%	0.2%
UK 14e	UK 27b	Of which: Countercyclical leverage ratio buffer (%) ⁴	0.2%	0.2%	0.2%	0.2%	0.2%
Barclays Bank PLC solo-consolidated							
13		Total exposure measure excluding claims on central banks ²	869,944	831,060	792,811	824,757	834,464
14	25	Leverage ratio excluding claims on central banks (%) ²	4.1%	4.1%	4.2%	4.0%	4.0%
Additional leverage ratio disclosure requirements							
UK 14a	UK 25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) ³	4.1%	4.1%	4.2%	4.0%	4.0%
UK 14b	UK 25c	Leverage ratio including claims on central banks (%) ²	3.4%	3.4%	3.4%	3.2%	3.2%
Liquidity Coverage Ratio							
15		Total high-quality liquid assets (HQLA) (Weighted value)	204,665	201,875	204,664	206,681	206,432
UK 16a		Cash outflows - Total weighted value ⁷	313,916	300,363	285,960	272,057	253,982
UK 16b		Cash inflows - Total weighted value ⁷	177,288	163,579	145,612	128,383	109,333
16		Total net cash outflows (adjusted value) ⁷	136,627	136,784	140,348	143,674	144,649
17		Liquidity coverage ratio (%) ^{6,7}	150.1%	147.9%	146.1%	144.1%	142.9%
Net Stable Funding Ratio⁸							
18		Total available stable funding	380,291	372,381	366,494	359,802	345,884
19		Total required stable funding	330,876	332,874	329,532	324,658	317,952
20		NSFR ratio (%)	114.9%	111.9%	111.3%	110.9%	108.9%

Notes

1. The Barclays Bank PLC solo-consolidated and Barclays Bank PLC sub-consolidated CET1 ratios, as are relevant for assessing against the conversion triggers in Barclays Bank PLC AT1 securities (all of which are held by Barclays PLC), were 12.6% and 16.9% respectively.
2. 2024 comparatives for UK leverage ratios have been calculated by applying the IFRS 9 transitional arrangements in accordance with UK CRR. Effective from 1 January 2025, these IFRS9 transitional arrangements no longer applied.
3. 2024 comparatives for Fully loaded UK leverage ratio have been calculated without applying the IFRS 9 transitional arrangements in accordance with UK CRR. Effective from 1 January 2025, these IFRS9 transitional arrangements no longer applied.
4. Although the leverage ratio is expressed in terms of T1 capital, 75% of the minimum requirement and countercyclical leverage ratio buffer (CCLB) must be covered solely with CET1 capital. The CET1 capital held against the 0.2% CCLB was £2.0bn.
5. 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.
6. LCR is computed as a trailing average of the last 12 month-end ratios.
7. Prior period comparatives have been re-presented to reflect a revised methodology for certain secured financing transactions.
8. NSFR is computed as a trailing average of the last four spot quarter end positions.

The Barclays Bank PLC sub-consolidated group UK leverage ratio decreased to 5.6% (December 2024: 5.8%) due to an increase in exposure of £42.6bn to £989.4bn (December 2024: £946.8bn) partially offset by an increase in Tier 1 Capital of £1.2bn. The increase in exposure was largely driven by an increase in trading activity in IB.

Risk weighted assets

Table 2: RWAs by risk type

This table shows RWAs by risk type.

	Credit risk		Counterparty credit risk				Market risk		Operational risk	Total RWAs
	Std £m	AIRB £m	Std £m	AIRB £m	Settlement risk £m	CVA £m	Std £m	IMA £m		
As at 31.03.25										
Barclays Bank PLC	64,639	60,254	21,996	17,802	108	2,242	6,140	23,462	22,378	219,021
As at 31.12.24										
Barclays Bank PLC	64,126	62,948	24,438	19,493	115	1,938	5,857	22,315	22,418	223,648

Risk weighted assets

Table 3: 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 31.03.25	As at 31.12.24	As at 31.03.25	As at 31.12.24
		£m	£m	£m	£m
1	Credit risk (excluding CCR)	104,728	106,697	8,378	8,536
2	Of which the standardised approach	55,466	54,722	4,437	4,378
4	Of which: slotting approach	4,278	3,628	342	290
5	Of which the advanced IRB (AIRB) approach	44,984	48,347	3,599	3,868
6	Counterparty credit risk - CCR	41,985	45,839	3,358	3,667
7	Of which the standardised approach	4,613	3,812	369	305
8	Of which internal model method	27,268	31,769	2,181	2,542
UK 8a	Of which exposures to a CCP	1,409	1,267	113	101
UK 8b	Of which credit valuation adjustment - CVA	2,242	1,938	179	155
9	Of which other CCR	6,453	7,053	516	564
15	Settlement risk	108	115	9	9
16	Securitisation exposures in the non-trading book (after the cap)	20,220	20,407	1,618	1,633
17	Of which SEC-IRBA approach	10,993	10,973	879	878
18	Of which SEC-ERBA (including IAA)	2,148	2,239	172	179
19	Of which SEC-SA approach	7,045	7,174	564	574
UK 19a	Of which 1250%/ deduction	34	21	3	2
20	Position, foreign exchange and commodities risks (Market risk)	29,602	28,172	2,368	2,254
21	Of which the standardised approach	6,140	5,857	491	469
22	Of which IMA	23,462	22,315	1,877	1,785
23	Operational risk	22,378	22,418	1,790	1,793
UK 23b	Of which standardised approach	22,378	22,418	1,790	1,793
24	Amounts below the thresholds for deduction (subject to 250% risk weight) (For information only)	10,367	10,126	829	810
29	Total	219,021	223,648	17,521	17,892

Total RWAs decreased by £4.6bn in the quarter to £219.0bn (December 2024: £223.6bn) primarily due to:

- Credit risk RWAs decreased by £2.0bn to £104.7bn primarily driven by business activity within IB and foreign exchange movements due to the strengthening of GBP against USD
- Counterparty credit risk RWAs decreased by £3.8bn to £42.0bn primarily driven by decreased RWAs to intra-group exposures
- Market risk RWAs increased by £1.4bn to £29.6bn primarily driven by trading activity

Risk weighted assets

Table 4: CR8 - RWEA flow statements of credit risk exposures under the IRB approach

The total in this table shows the contribution of credit risk RWAs under the AIRB approach excluding Securitisation and non-credit obligation assets and hence will not directly reconcile to the credit risk AIRB RWAs in table 2.

		Three months ended 31 March 2025 £m
1	Risk weighted exposure amount as at the end of the previous reporting period	50,463
2	Asset size	(2,137)
3	Asset quality	161
4	Model updates	—
5	Methodology and policy	—
6	Acquisitions and disposals	—
7	Foreign exchange movements	(495)
8	Other	—
9	Risk weighted exposure amount as at the end of the reporting period	47,992

Advanced credit risk RWAs decreased by £2.5bn to £48.0bn in the quarter (December 2024: £50.5bn) driven by a £2.1bn decrease in asset size primarily due to business activity within IB.

Table 5: CCR7 - RWEA flow statements of CCR exposures under the IMM

The total in this table shows the contribution of Internal Model Method (IMM) exposures to CCR RWAs (under both standardised and AIRB) and will not directly reconcile to the CCR AIRB RWAs in table 2. RWEA changes due to IRB models are included in 'Credit quality of counterparties'.

		Three months ended 31 March 2025 £m
1	Risk weighted exposure amount as at the end of the previous reporting period	31,769
2	Asset size	(3,970)
3	Credit quality of counterparties	—
4	Model updates (IMM only)	(49)
5	Methodology and policy (IMM only)	—
6	Acquisitions and disposals	—
7	Foreign exchange movements	(482)
8	Other	—
9	Risk weighted exposure amount as at the end of the reporting period	27,268

IMM RWAs decreased by £4.5bn to £27.3bn in the quarter (December 2024: £31.8bn) driven by a £4.0bn decrease in asset size primarily due to a reduction in RWAs to intra-group exposures.

Risk weighted assets

Table 6: 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 31 March 2025						
	VaR £m	SVaR £m	IRC £m	Other £m	Total RWA £m	Total own funds requirements £m
1 RWAs at previous period end	3,903	9,218	5,327	3,867	22,315	1,785
<i>1a</i> Regulatory adjustment ¹	(2,032)	(4,085)	(61)	—	(6,178)	(494)
<i>1b</i> RWAs at the previous quarter-end (end of the day)	1,871	5,133	5,266	3,867	16,137	1,291
2 Movement in risk levels	(282)	(91)	(1,384)	(139)	(1,896)	(152)
3 Model updates/changes	—	—	—	—	—	—
4 Methodology and policy	—	—	—	—	—	—
5 Acquisitions and disposals	—	—	—	—	—	—
<i>8a</i> RWAs at the end of the disclosure period (end of the day)	1,589	5,042	3,882	3,728	14,241	1,139
<i>8b</i> Regulatory adjustment ²	2,005	5,650	1,566	—	9,221	738
8 RWAs at the end of the disclosure period	3,594	10,692	5,448	3,728	23,462	1,877

Notes

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

Modelled Market risk RWAs increased by £1.1bn to £23.4bn (December 2024: £22.3bn) primarily driven by SVaR.

Liquidity

Table 7: LIQ1 - Liquidity Coverage Ratio

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

LIQ1 - Liquidity coverage ratio (average)

		Total unweighted value (average)				Total weighted value (average)			
		31.03.25	31.12.24	30.09.24	30.06.24	31.03.25	31.12.24	30.09.24	30.06.24
UK1a									
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)					204,665	201,875	204,664	206,681
Cash outflows									
2	Retail deposits and deposits from small business customers, of which:	30,034	29,688	29,545	29,448	3,235	3,156	3,111	3,105
3	Stable deposits	766	752	738	723	38	38	37	36
4	Less stable deposits	19,133	18,740	18,503	18,463	3,197	3,117	3,074	3,068
5	Unsecured wholesale funding, of which:	195,737	193,654	194,528	195,880	92,764	93,370	96,516	100,337
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	80,982	78,635	75,703	70,253	20,071	19,492	18,763	17,399
7	Non-operational deposits (all counterparties) ²	111,514	111,205	113,789	119,558	69,452	70,064	72,716	76,869
8	Unsecured debt	3,241	3,814	5,036	6,069	3,241	3,814	5,037	6,069
9	Secured wholesale funding ⁴					95,164	92,568	89,057	86,924
10	Additional requirements, of which:	168,626	167,558	163,587	160,738	56,863	56,919	54,324	51,741
11	Outflows related to derivative exposures and other collateral requirements	26,653	26,895	25,363	23,192	20,279	20,685	19,417	17,596
12	Outflows related to loss of funding on debt products	5,478	5,464	4,851	4,658	5,478	5,464	4,851	4,658
13	Credit and liquidity facilities	136,495	135,199	133,373	132,888	31,106	30,770	30,056	29,487
14	Other contractual funding obligations	62,839	51,375	40,044	27,023	62,097	50,638	39,320	26,312
15	Other contingent funding obligations	78,538	76,894	75,372	73,455	3,793	3,712	3,632	3,639
16	Total cash outflows					313,916	300,363	285,960	272,057
Cash inflows									
17	Secured lending (e.g. reverse repos) ⁴	770,954	743,866	722,824	693,415	88,411	85,974	82,082	78,567
18	Inflows from fully performing exposures	24,026	23,572	22,583	22,283	21,168	20,714	19,904	19,654
19	Other cash inflows ³	70,459	59,353	46,149	32,666	67,709	56,891	43,626	30,162
20	Total cash inflows ⁴	865,439	826,791	791,556	748,364	177,288	163,579	145,612	128,383
UK-20c	Inflows subject to 75% cap ⁴	735,859	701,891	671,754	634,767	177,288	163,579	145,612	128,383
UK-21	Liquidity buffer ⁴					204,665	201,875	204,664	206,681
22	Total net cash outflows ⁴					136,627	136,784	140,348	143,674
23	Liquidity coverage ratio (%) (average) ⁴					150.1%	147.9%	146.1%	144.1%

Notes

- LCR is computed as a trailing average of the last 12 month-end ratios.
- Non-operational deposits in row 7 also include excess operational deposits as defined in Article 27(4) of the Liquidity Coverage Ratio (LCR) Part of the PRA Rulebook.
- Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there is transfer restrictions or which are denominated in non-convertible currencies.
- Prior period comparatives have been re-presented to reflect a revised methodology for certain secured financing transactions.

Liquidity

Table 7: LIQ1 - Liquidity Coverage Ratio (continued)

The average LCR for the 12 months to 31 March 2025 was 150.1% (December 2024: 147.9%), equivalent to a surplus of £68.0bn (December 2024: £65.1bn) above the 100% regulatory requirement. The increase in LCR was driven by an increase in HQLA.

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

The strong deposit franchise is a primary funding source for Barclays Bank PLC. Barclays Bank PLC continued to issue in the shorter-term markets and maintained active medium-term note programmes. This funding capacity enables Barclays Bank PLC to maintain its stable and diversified funding base.

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