

**Barclays PLC**  
**Q3 2024 Pillar 3 Report**  
30 September 2024

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## Notes on basis of preparation

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The terms 'Barclays' or 'Group' refer to Barclays PLC together with its subsidiaries. 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 the 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](https://home.barclays/investor-relations/reports-and-events/latest-financial-results).

## Forward Looking Statement

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, International Financial Reporting Standards ("IFRS") and other statements that are not historical or current facts. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. Forward-looking statements speak only as at the date on which they are made. Forward-looking statements may be affected by a number of factors, including, without limitation: changes in legislation, regulations, governmental and regulatory policies, expectations and actions, voluntary codes of practices and the interpretation thereof, changes in IFRS and other accounting standards, including practices with regard to the interpretation and application thereof and emerging and developing ESG reporting standards; the outcome of current and future legal proceedings and regulatory investigations; the 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](https://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 Q3 2024 Results Announcement and provide additional information about Barclays' risk profile, including its regulatory capital, minimum requirements for own funds and eligible liabilities (MREL), RWAs, liquidity and leverage exposures.

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

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

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

### Large subsidiaries

The Group's disclosable large subsidiaries as at 30 September 2024 are Barclays Bank PLC, Barclays Bank UK PLC, Barclays Bank Ireland PLC (BBI) and Barclays Capital Securities Limited (BCSL). The disclosures for these entities are published in standalone documents '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.

## Summary

**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). Part 2 of this table further includes all UK LRR components which are required to be reported with a quarterly frequency as per Article 433a(4) of UK CRR.

KM1 ref		As at 30.09.24 £m	As at 30.06.24 £m	As at 31.03.24 £m	As at 31.12.23 £m	As at 30.09.23 £m
	<b>Available own funds (amounts)</b>					
1	Common Equity Tier 1 (CET1) capital <sup>1</sup>	47,030	47,695	47,144	47,304	47,958
1a	Fully loaded common Equity Tier 1 (CET1) capital <sup>2</sup>	46,947	47,572	47,007	47,016	47,668
2	Tier 1 capital <sup>1</sup>	58,769	60,654	60,385	60,507	59,755
2a	Fully loaded tier 1 capital <sup>2</sup>	58,686	60,531	60,248	60,219	59,465
3	Total capital <sup>1,3</sup>	67,716	69,871	68,455	68,882	68,536
3a	Fully loaded total capital <sup>2,4</sup>	67,366	69,482	68,051	68,229	67,781
	<b>Risk-weighted exposure amounts</b>					
4	Total risk-weighted exposure amount <sup>1</sup>	340,401	351,433	349,635	342,717	341,868
4a	Fully loaded total risk-weighted exposure amount <sup>2</sup>	340,382	351,405	349,604	342,650	341,753
	<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>					
5	Common Equity Tier 1 ratio (%) <sup>1</sup>	13.8%	13.6%	13.5%	13.8%	14.0%
5a	Fully loaded common Equity Tier 1 ratio (%) <sup>2</sup>	13.8%	13.5%	13.4%	13.7%	13.9%
6	Tier 1 ratio (%) <sup>1</sup>	17.3%	17.3%	17.3%	17.7%	17.5%
6a	Fully loaded tier 1 ratio (%) <sup>2</sup>	17.2%	17.2%	17.2%	17.6%	17.4%
7	Total capital ratio (%) <sup>1,3</sup>	19.9%	19.9%	19.6%	20.1%	20.0%
7a	Fully loaded total capital ratio (%) <sup>2,4</sup>	19.8%	19.8%	19.5%	19.9%	19.8%
	<b>Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)</b>					
UK 7a	Additional CET1 SREP requirements (%)	2.6%	2.6%	2.6%	2.6%	2.4%
UK 7b	Additional AT1 SREP requirements (%)	0.9%	0.9%	0.9%	0.9%	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%	12.6%	12.3%
	<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>					
8	Capital conservation buffer (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Institution specific countercyclical capital buffer (%)	1.0%	0.9%	0.9%	0.9%	0.9%
10	Global Systemically Important Institution buffer (%)	1.5%	1.5%	1.5%	1.5%	1.5%
11	Combined buffer requirement (%)	5.0%	4.9%	4.9%	4.9%	4.9%
UK 11a	Overall capital requirements (%)	17.5%	17.5%	17.5%	17.5%	17.2%
12	CET1 available after meeting the total SREP own funds requirements (%)	6.7%	6.5%	6.4%	6.7%	7.1%

### 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 remained stable at 13.8% (December 2023: 13.8%) as RWAs decreased by £2.3bn to £340.4bn offset by a decrease in CET1 capital of £0.3bn to £47.0bn:

- c.130bps increase from attributable profit
- c.80bps decrease driven by shareholder distributions including the £1.8bn share buybacks announced with FY23 and H124 results and an accrual towards the FY24 dividend
- c.20bps decrease from other capital movements
- c.20bps decrease as a result of a £5.2bn increase in RWAs, excluding the impact of foreign exchange movements, which includes regulatory model changes in Barclays UK
- A £1.3bn decrease in CET1 capital due to a decrease in the currency translation reserve was primarily offset by a £7.5bn decrease in RWAs as a result of foreign exchange movements

## Summary

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

KM1 ref	LR 2 Ref		As at 30.09.24 £m	As at 30.06.24 £m	As at 31.03.24 £m	As at 31.12.23 £m	As at 30.09.23 £m
		<b>Leverage ratio</b>					
13		Total exposure measure excluding claims on central banks <sup>1</sup>	1,197,445	1,222,722	1,226,450	1,168,275	1,202,417
14	25	Leverage ratio excluding claims on central banks (%) <sup>1,4</sup>	4.9%	5.0%	4.9%	5.2%	5.0%
		<b>Additional leverage ratio disclosure requirements</b>					
UK 14a	UK 25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) <sup>2</sup>	4.9%	5.0%	4.9%	5.2%	4.9%
UK 14b	UK 25c	Leverage ratio including claims on central banks (%) <sup>1</sup>	4.1%	4.1%	4.0%	4.3%	4.0%
	UK 32	Average total exposure measure excluding claims on central banks <sup>1,3</sup>	1,277,714	1,300,424	1,295,509	1,266,880	1,262,290
UK 14c	UK 34	Average leverage ratio excluding claims on central banks (%) <sup>1,3</sup>	4.6%	4.7%	4.7%	4.8%	4.6%
UK 14d	UK 33	Average leverage ratio including claims on central banks (%) <sup>1,3</sup>	3.9%	3.9%	3.9%	4.0%	3.9%
	UK 27	Leverage ratio buffer (%) <sup>4</sup>	0.8%	0.8%	0.8%	0.8%	0.8%
	UK 27a	Of which: G-SII or O-SII additional leverage ratio buffer (%)	0.5%	0.5%	0.5%	0.5%	0.5%
UK 14e	UK 27b	Of which: Countercyclical leverage ratio buffer (%)	0.3%	0.3%	0.3%	0.3%	0.3%
		<b>Liquidity Coverage Ratio</b>					
15		Total high-quality liquid assets (HQLA) (Weighted value)	306,368	306,983	305,413	310,328	313,477
UK 16a		Cash outflows - Total weighted value	304,205	296,444	286,082	283,268	284,150
UK 16b		Cash inflows - Total weighted value	123,825	112,266	98,464	90,627	86,316
16		Total net cash outflows (adjusted value)	180,381	184,177	187,618	192,641	197,835
17		Liquidity coverage ratio (%) <sup>5</sup>	170.1%	167.0%	163.0%	161.0%	159.0%
		<b>Net Stable Funding Ratio<sup>6</sup></b>					
18		Total available stable funding	625,075	622,089	610,739	606,785	599,820
19		Total required stable funding	461,078	456,232	450,337	439,651	434,055
20		NSFR ratio (%)	135.6%	136.4%	135.7%	138.0%	138.2%

### 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 by applying the transitional arrangements in accordance with UK CRR.

3. Average UK leverage ratios use 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 £6.3bn and against the 0.3% CCLB was £3.6bn.

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 4.9% (December 2023: 5.2%) due to a reduction in Tier 1 Capital of £1.7bn and increase in exposure of £29.2bn to £1,197.4bn (December 2023: £1,168.3bn). The decrease in capital was driven by the redemption of an AT1 instrument during the period. The increase in exposure was largely driven by an increase in trading securities and secured lending in the Investment Bank (IB), partially offset by the strengthening of GBP against USD.

The average LCR for the 12 months to 30 September 2024 increased to 170.1% (December 2023: 161.0%), with average HQLA decreasing by £0.6bn and average net cash outflows decreasing by £3.8bn.

## Capital

**Table 2: IFRS 9<sup>1</sup> - Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs**

	As at 30.09.24 £m	As at 30.06.24 £m	As at 31.03.24 £m	As at 31.12.23 £m	As at 30.09.23 £m
<b>Available capital (amounts)</b>					
1 CET1 capital <sup>2</sup>	47,030	47,695	47,144	47,304	47,958
2 CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46,947	47,572	47,007	47,016	47,668
3 Tier 1 capital <sup>2</sup>	58,769	60,654	60,385	60,507	59,755
4 Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	58,686	60,531	60,248	60,219	59,465
5 Total capital <sup>2,3</sup>	67,716	69,871	68,455	68,882	68,536
6 Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	67,633	69,748	68,318	68,594	68,246
<b>Risk-weighted assets (amounts)</b>					
7 Total risk-weighted assets <sup>2</sup>	340,401	351,433	349,635	342,717	341,868
8 Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	340,382	351,405	349,604	342,650	341,753
<b>Capital ratios</b>					
9 CET1 (as a percentage of risk exposure amount) <sup>2</sup>	13.8%	13.6%	13.5%	13.8%	14.0%
10 CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.8%	13.5%	13.4%	13.7%	13.9%
11 Tier 1 (as a percentage of risk exposure amount) <sup>2</sup>	17.3%	17.3%	17.3%	17.7%	17.5%
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%	17.2%	17.6%	17.4%
13 Total capital (as a percentage of risk exposure amount) <sup>2,3</sup>	19.9%	19.9%	19.6%	20.1%	20.0%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.9%	19.8%	19.5%	20.0%	20.0%
<b>Leverage ratio</b>					
15 Leverage ratio total exposure measure	1,197,445	1,222,722	1,226,450	1,168,275	1,202,417
16 Leverage ratio <sup>2</sup>	4.9%	5.0%	4.9%	5.2%	5.0%
17 Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4.9%	5.0%	4.9%	5.2%	4.9%

### Notes

- 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.
- Transitional CET1 capital, RWAs and leverage ratio are calculated applying the IFRS 9 transitional arrangements in accordance with UK CRR.
- Total capital is calculated applying the grandfathering of UK CRR non-compliant capital instruments included within Tier 2 capital until 28 June 2025.

## Risk weighted assets

**Table 3: RWAs by risk type and business**

This table shows RWAs by business and risk type.

	Credit risk		Counterparty credit risk				Market risk		Operational risk	Total RWAs
	Std	A-IRB	Std	A-IRB	Settlement risk	CVA	Std	IMA		
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
<b>As at 30 September 2024</b>										
Barclays UK	9,606	55,792	100	13	—	52	199	—	11,715	77,477
Barclays UK Corporate Bank	3,790	14,275	93	389	—	10	5	507	3,024	22,093
Barclays Private Bank & Wealth Management	4,846	482	80	24	—	11	41	305	1,546	7,335
Barclays Investment Bank	38,757	47,864	20,458	23,709	118	2,466	13,087	23,559	24,179	194,197
Barclays US Consumer Bank	18,316	839	—	—	—	—	—	—	4,051	23,206
Head Office	6,488	8,346	1	15	—	3	1	196	1,043	16,093
<b>Barclays Group</b>	<b>81,803</b>	<b>127,598</b>	<b>20,732</b>	<b>24,150</b>	<b>118</b>	<b>2,542</b>	<b>13,333</b>	<b>24,567</b>	<b>45,558</b>	<b>340,401</b>
<b>As at 31 December 2023</b>										
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
<b>Barclays Group</b>	<b>82,886</b>	<b>128,738</b>	<b>19,135</b>	<b>22,088</b>	<b>159</b>	<b>3,392</b>	<b>14,901</b>	<b>25,860</b>	<b>45,558</b>	<b>342,717</b>



**Table 4: 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 30.09.2024	As at 30.06.2024	As at 31.12.23	As at 30.09.24	As at 30.06.2024	As at 31.12.23
		£m	£m	£m	£m	£m	£m
1	Credit risk (excluding CCR)	<b>188,293</b>	194,790	194,004	<b>15,063</b>	15,583	15,520
2	Of which the standardised approach	<b>72,050</b>	75,408	74,723	<b>5,764</b>	6,033	5,978
4	Of which: slotting approach	<b>3,867</b>	4,328	4,296	<b>309</b>	346	344
5	Of which the advanced IRB (AIRB) approach	<b>112,376</b>	115,054	114,985	<b>8,990</b>	9,204	9,198
6	Counterparty credit risk - CCR	<b>47,358</b>	47,704	44,549	<b>3,789</b>	3,816	3,563
7	Of which the standardised approach	<b>4,093</b>	3,988	3,753	<b>327</b>	319	300
8	Of which internal model method	<b>30,167</b>	28,499	26,673	<b>2,413</b>	2,280	2,134
UK 8a	Of which exposures to a CCP	<b>2,168</b>	1,954	1,701	<b>173</b>	156	136
UK 8b	Of which credit valuation adjustment - CVA	<b>2,542</b>	2,998	3,392	<b>203</b>	240	271
9	Of which other CCR	<b>8,388</b>	10,265	9,030	<b>673</b>	821	722
15	Settlement risk	<b>118</b>	159	159	<b>9</b>	13	13
16	Securitisation exposures in the non-trading book (after the cap)	<b>21,174</b>	22,097	17,686	<b>1,694</b>	1,768	1,415
17	Of which SEC-IRBA approach	<b>11,354</b>	12,400	9,460	<b>908</b>	992	757
18	Of which SEC-ERBA (including IAA)	<b>1,994</b>	2,332	2,006	<b>160</b>	187	160
19	Of which SEC-SA approach	<b>7,789</b>	7,350	6,169	<b>623</b>	588	494
UK 19a	Of which 1250%/ deduction	<b>37</b>	15	51	<b>3</b>	1	4
20	Position, foreign exchange and commodities risks (Market risk)	<b>37,900</b>	41,125	40,761	<b>3,032</b>	3,290	3,261
21	Of which the standardised approach	<b>13,333</b>	14,346	14,901	<b>1,067</b>	1,148	1,192
22	Of which IMA	<b>24,567</b>	26,779	25,860	<b>1,965</b>	2,142	2,069
UK 22a	Large exposures	—	—	—	—	—	—
23	Operational risk	<b>45,558</b>	45,558	45,558	<b>3,645</b>	3,645	3,645
UK 23b	Of which standardised approach	<b>45,558</b>	45,558	45,558	<b>3,645</b>	3,645	3,645
24	Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	<b>10,019</b>	10,156	9,708	<b>802</b>	812	777
<b>29</b>	<b>Total</b>	<b>340,401</b>	351,433	342,717	<b>27,232</b>	28,115	27,417

Total RWAs decreased by £11.0bn to £340.4bn in the quarter (June 2024: £351.4bn) primarily due to:

- Credit risk RWAs decreased by £6.5bn to £188.3bn primarily driven by foreign exchange movements due to the strengthening of GBP against USD and a decrease in relation to merchant acquiring cash in transit settlement balances within Head Office
- Market risk RWAs decreased by £3.2bn to £37.9bn primarily driven by trading activity

## Risk weighted assets

Tables 5, 6 and 7 below show a subset of the information included in table 3, focused on positions captured under modelled treatment

### Table 5: CR8 - RWEA flow statements of credit risk exposures under the advanced 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 3.

	Three months ended 30 September 2024	Nine months ended 30 September 2024
	£m	£m
<b>1 Risk weighted exposure amount as at the end of the previous reporting period</b>	<b>108,868</b>	<b>109,868</b>
2 Asset size	569	(2,896)
3 Asset quality	628	(183)
4 Model updates	196	196
5 Methodology and policy	(718)	4,755
6 Acquisitions and disposals	—	(2,023)
7 Foreign exchange movements	(1,522)	(1,696)
8 Other	—	—
<b>9 Risk weighted exposure amount as at the end of the reporting period</b>	<b>108,021</b>	<b>108,021</b>

Advanced credit risk RWAs remained broadly stable in the quarter at £108.0bn (June 2024: £108.9bn)

Advanced credit risk RWAs decreased by £1.9bn to £108.0bn in the year (December 2023: £109.9bn) driven by:

- A £2.9bn decrease in asset size primarily driven by securitisation of credit risk assets
- A £4.8bn increase in methodology and policy primarily driven by regulatory model changes
- A £2.0bn decrease in acquisitions and disposals driven by the sale of the performing Italian mortgage portfolio
- A £1.7bn decrease as a result of foreign exchange movements primarily due to the strengthening of GBP against USD

### Table 6: 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 3. RWEA changes due to IRB models are included in 'Credit quality of counterparties'.

	Three months ended 30 September 2024	Nine months ended 30 September 2024
	£m	£m
<b>1 Risk weighted exposure amount as at the end of the previous reporting period</b>	<b>28,499</b>	<b>26,673</b>
2 Asset size	2,195	3,820
3 Credit quality of counterparties	572	1,135
4 Model updates (IMM only)	—	—
5 Methodology and policy (IMM only)	—	—
6 Acquisitions and disposals	—	—
7 Foreign exchange movements	(1,099)	(1,461)
8 Other	—	—
<b>9 Risk weighted exposure amount as at the end of the reporting period</b>	<b>30,167</b>	<b>30,167</b>

IMM RWAs increased by £1.7bn to £30.2bn in the quarter (June 2024: £28.5bn) driven by:

- A £2.2bn increase in asset size primarily driven by client and trading activity in IB
- A £1.1bn decrease as a result of foreign exchange movements primarily due to the strengthening of GBP against USD

IMM RWAs increased by £3.5bn to £30.2bn in the year (December 2023: £26.7bn) driven by:

- A £3.8bn increase in asset size including the seasonal increase relative to FY23
- A £1.1bn increase in credit quality of counterparties primarily driven by regulatory model updates in IB
- A £1.5bn decrease as a result of foreign exchange movements primarily due to the strengthening of GBP against USD

## Risk weighted assets

**Table 7: MR2-B – RWA flow statements of market risk exposures under the IMA**

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

		Three months ended 30 September 2024					Total own funds requirements
		VaR	SVaR	IRC	Other	Total RWEAs	
		£m	£m	£m	£m	£m	£m
<b>1</b>	<b>RWAs at previous period end</b>	<b>4,007</b>	<b>10,073</b>	<b>8,390</b>	<b>4,309</b>	<b>26,779</b>	<b>2,142</b>
1a	Regulatory adjustment <sup>1</sup>	(2,131)	(3,886)	—	—	(6,017)	(481)
1b	RWAs at the previous quarter-end (end of the day)	1,876	6,187	8,390	4,309	20,762	1,661
2	Movement in risk levels	81	78	(4,161)	(107)	(4,109)	(329)
3	Model updates/changes	—	—	—	—	—	—
4	Methodology and policy	—	—	—	—	—	—
5	Acquisitions and disposals	—	—	—	—	—	—
8a	RWAs at the end of the disclosure period (end of the day)	1,957	6,265	4,229	4,202	16,653	1,332
8b	Regulatory adjustment <sup>2</sup>	1,668	4,711	1,534	—	7,913	633
<b>8</b>	<b>RWAs at the end of the disclosure period</b>	<b>3,625</b>	<b>10,976</b>	<b>5,763</b>	<b>4,202</b>	<b>24,566</b>	<b>1,965</b>

### 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 decreased by £2.2bn to £24.6bn in the quarter (June 2024: £26.8bn) primarily driven by trading activity.

		Nine months ended 30 September 2024					Total own funds requirements
		VaR	SVaR	IRC	Other	Total RWEAs	
		£m	£m	£m	£m	£m	£m
<b>1</b>	<b>RWAs at previous period end</b>	<b>4,244</b>	<b>11,208</b>	<b>6,181</b>	<b>4,227</b>	<b>25,860</b>	<b>2,069</b>
1a	Regulatory adjustment <sup>1</sup>	(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	(225)	(1,142)	(1,952)	(25)	(3,344)	(268)
3	Model updates/changes	—	—	—	—	—	—
4	Methodology and policy	—	—	—	—	—	—
5	Acquisitions and disposals	—	—	—	—	—	—
8a	RWAs at the end of the disclosure period (end of the day)	1,957	6,265	4,229	4,202	16,653	1,332
8b	Regulatory adjustment <sup>2</sup>	1,668	4,711	1,534	—	7,913	633
<b>8</b>	<b>RWAs at the end of the disclosure period</b>	<b>3,625</b>	<b>10,976</b>	<b>5,763</b>	<b>4,202</b>	<b>24,566</b>	<b>1,965</b>

### 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 decreased by £1.3bn to £24.6bn in the year (December 2023: £25.9bn) primarily driven by trading activity.

## 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 8: KM2 - Key metrics - TLAC requirements (at resolution group level)<sup>1</sup>**

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

		As at 30.09.24 £m	As at 30.06.24 £m	As at 31.03.24 £m	As at 31.12.23 £m	As at 30.09.23 £m
1	Total Loss Absorbing Capacity (TLAC) available <sup>1</sup>	<b>118,667</b>	117,785	116,824	115,308	114,256
1a	Fully loaded ECL accounting model TLAC available	<b>118,582</b>	117,662	116,683	115,012	113,966
2	Total RWA at the level of the resolution group <sup>1</sup>	<b>340,401</b>	351,433	349,635	342,717	341,868
3	TLAC as a percentage of RWA (row 1 / row 2) (%) <sup>1</sup>	<b>34.9%</b>	33.5%	33.4%	33.6%	33.4%
3a	Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model RWA (%)	<b>34.8%</b>	33.5%	33.4%	33.6%	33.3%
4	Leverage ratio exposure measure at the level of the resolution group	<b>1,197,465</b>	1,222,722	1,226,450	1,168,275	1,202,417
5	TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	<b>9.9%</b>	9.6%	9.5%	9.9%	9.5%
5a	Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model Leverage exposure measure (%)	<b>9.9%</b>	9.6%	9.5%	9.8%	9.5%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	<b>No</b>	No	No	No	No
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	<b>No</b>	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 (%)	<b>N/A</b>	N/A	N/A	N/A	N/A

### Notes

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

As at 30 September 2024, Barclays PLC (the Parent company) held £118.7bn (December 2023: £115.3bn) of own funds and eligible liabilities equating to 34.9% of RWAs. This was in excess of the Group's MREL requirement, excluding the PRA buffer, to hold £102.6bn of own funds and eligible liabilities equating to 30.1% of RWAs. The Group remains above its MREL regulatory requirement including the PRA buffer.

## Liquidity

### Table 9: 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)			
		30.09.24	30.06.24	31.03.24	31.12.23	30.09.24	30.06.24	31.03.24	31.12.23
UK1a									
UK1b	Number of data points used in calculation of averages <sup>1</sup>	12	12	12	12	12	12	12	12
<b>High-quality liquid assets</b>		<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>	<b>£m</b>
1	Total high-quality liquid assets (HQLA)					<b>306,368</b>	306,983	305,413	310,328
<b>Cash outflows</b>									
2	Retail deposits and deposits from small business customers, of which:	<b>243,679</b>	246,254	250,096	254,869	<b>21,267</b>	21,437	21,740	22,207
3	Stable deposits	<b>121,151</b>	123,148	125,870	128,892	<b>6,058</b>	6,157	6,293	6,445
4	Less stable deposits	<b>111,687</b>	112,362	113,808	115,836	<b>14,850</b>	14,945	15,152	15,458
5	Unsecured wholesale funding, of which:	<b>231,745</b>	233,478	235,548	239,878	<b>107,392</b>	111,818	115,972	121,108
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	<b>91,513</b>	84,489	77,654	71,614	<b>22,577</b>	20,824	19,117	17,607
7	Non-operational deposits (all counterparties) <sup>2</sup>	<b>130,349</b>	137,908	146,064	155,353	<b>74,932</b>	79,913	85,025	90,590
8	Unsecured debt	<b>9,883</b>	11,081	11,830	12,911	<b>9,883</b>	11,081	11,830	12,911
9	Secured wholesale funding					<b>81,949</b>	80,275	76,986	72,650
10	Additional requirements, of which:	<b>191,055</b>	188,291	184,332	181,096	<b>62,459</b>	59,907	57,065	54,969
11	Outflows related to derivative exposures and other collateral requirements	<b>30,097</b>	28,055	26,044	24,262	<b>23,950</b>	22,127	20,662	19,267
12	Outflows related to loss of funding on debt products	<b>4,308</b>	4,166	4,106	3,897	<b>4,308</b>	4,166	4,106	3,897
13	Credit and liquidity facilities	<b>156,650</b>	156,070	154,182	152,937	<b>34,201</b>	33,614	32,297	31,805
14	Other contractual funding obligations	<b>24,701</b>	16,943	8,448	6,461	<b>23,839</b>	16,091	7,606	5,626
15	Other contingent funding obligations	<b>215,964</b>	213,121	209,909	209,166	<b>7,299</b>	6,916	6,713	6,708
16	Total cash outflows					<b>304,205</b>	296,444	286,082	283,268
<b>Cash inflows</b>									
17	Secured lending (e.g. reverse repos)	<b>736,070</b>	710,035	685,403	665,006	<b>84,769</b>	81,866	77,952	73,805
18	Inflows from fully performing exposures	<b>14,357</b>	14,079	13,775	13,309	<b>10,340</b>	10,249	9,912	9,678
19	Other cash inflows <sup>3</sup>	<b>33,204</b>	24,653	15,201	11,922	<b>28,716</b>	20,151	10,600	7,144
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	<b>783,631</b>	748,767	714,379	690,237	<b>123,825</b>	112,266	98,464	90,627
UK-20a	Fully exempt inflows	—	—	—	—	—	—	—	—
UK-20b	Inflows subject to 90% cap	—	—	—	—	—	—	—	—
UK-20c	Inflows subject to 75% cap	<b>661,988</b>	630,561	599,259	577,704	<b>123,825</b>	112,266	98,464	90,627
UK-21	Liquidity buffer					<b>306,368</b>	306,983	305,413	310,328
22	Total net cash outflows					<b>180,381</b>	184,177	187,618	192,641
23	Liquidity coverage ratio (%) (average)					<b>170.1 %</b>	167.0%	163.2%	161.4%

#### Notes

- The Liquidity Coverage Ratio is computed as a trailing average of the last 12 month-end ratios.
- Non-operational deposits in row 7 also includes excess operational deposits as defined in the PRA Rulebook (Liquidity Coverage Ratio - CRR) Article 27(4).
- 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.

### Table 9: LIQ1 - Liquidity Coverage Ratio (continued)

The trailing 12 month-end average LCR to 30 September 2024 increased to 170.1% (June 2024: 167.0%) above the 100% regulatory requirement. The decrease in net cash outflows is driven a reduction in non-operational deposits.

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 September 2024, 63.1% (June 2024: 62.4%) of the liquidity pool was located in Barclays Bank PLC, 22.2% (June 2024: 21.0%) in Barclays Bank UK PLC and 6.9% (June 2024: 8.2%) in Barclays Bank Ireland PLC. The residual portion of the liquidity pool is held outside of these entities, 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 Group 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 indicative 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 its stable and diversified funding base.

Barclays Bank PLC and Barclays Bank UK Group 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.