Barclays Bank Ireland PLC

Quarterly Pillar 3 Report

30 September 2024

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Foreword

Section 10.1 of the Basel Committee on Banking Supervision's Basel Framework introduces disclosure requirements for banks as follows:

The provision of meaningful information about common key risk metrics to market participants is a fundamental tenet of a sound banking system. It reduces information asymmetry and helps promote comparability of banks' risk profiles within and across jurisdictions.

Pillar 3 of the Basel Framework aims to promote market discipline through regulatory disclosure requirements. These requirements enable market participants to access key information relating to a bank's regulatory capital and risk exposures in order to increase transparency and confidence about a bank's exposure to risk and the overall adequacy of its regulatory capital.

These disclosure requirements have been implemented into legislation through Part 8 of the European Union Capital Requirements Regulation (as amended by CRR II) (EU CRR).

Barclays Bank Ireland PLC

Barclays Bank Ireland PLC (the Bank, BBI, the Company or Barclays Europe) is a wholly owned subsidiary of Barclays Bank PLC (BB PLC). BB PLC is a wholly owned subsidiary of Barclays PLC (B PLC). The consolidation of B PLC and its subsidiaries is referred to as the Barclays Group. The term Barclays refers to either B PLC or, depending on the context, the Barclays Group as a whole.

The Bank is licensed as a credit institution by the Central Bank of Ireland (CBI) and is designated as a significant institution, directly supervised by the Single Supervisory Mechanism (SSM) of the European Central Bank (ECB). The Bank is regulated by the CBI for financial conduct and the Bank's branches are also subject to direct supervision for local conduct purposes by national supervisory authorities in the jurisdictions where they are established.

The Bank is the primary legal entity within the Barclays Group serving its European Economic Area (EEA) clients, with branches in Belgium, France, Germany, Italy, Luxembourg, the Netherlands, Portugal, Spain and Sweden, in addition to its Irish Head Office.

Barclays has five global business divisions, and Barclays Europe is represented in two of these:

1. Investment Bank (IB) which is comprised of the regional Corporate Banking, Investment Banking and Global Markets businesses, providing products and services to corporates, financial institutions, governments, supranational organisations and money managers to manage their funding, financing, strategic and risk management needs, and;

2. Private Bank & Wealth Management (PBWM) includes the Private Banking business in Barclays Europe and offers investment solutions, banking and credit capabilities to meet the needs of our clients across the EEA.

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 https://home.barclays/investor-relations/

The abbreviations '€m' and '€bn' represent millions and billions of Euros respectively.

Summary

Table 1: KM1 - Key metrics

This table shows key regulatory metrics and ratios as well as related components such as own funds, risk-weighted exposure amounts (RWEAs), capital ratios, additional requirements based on the Supervisory Review and Evaluation Process (SREP), capital buffer requirements, leverage ratio, liquidity coverage ratio and net stable funding ratio.

		a	b	c	d	e
		As at 30.09.24	As at 30.06.24	As at 31.03.24[b]	As at 31.12.23[b]	As at 30.09.23[b]
		€m	€m	€m	€m	€m
Available own funds (amounts)[a]						
1	Common Equity Tier 1 (CET1) capital	**5,996**	5,789	5,885	5,914	5,893
2	Tier 1 capital	**6,801**	6,594	6,690	6,719	6,698
3	Total capital	**7,939**	7,759	7,878	7,914	7,893
Risk-weighted exposure amounts[a]						
4	Total risk-weighted exposure amount	**38,564**	36,567	39,135	36,876	36,506
Capital ratios (as a percentage of risk-weighted exposure amount)[a]						
5	Common Equity Tier 1 ratio (%)	**15.5 %**	15.8 %	15.0 %	16.0 %	16.1 %
6	Tier 1 ratio (%)	**17.6 %**	18.0 %	17.1 %	18.2 %	18.3 %
7	Total capital ratio (%)	**20.6 %**	21.2 %	20.1 %	21.5 %	21.6 %
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	**2.9 %**	2.9 %	2.9 %	3.0 %	3.0 %
EU 7b	of which: to be made up of CET1 capital (%)	**1.7 %**	1.7 %	1.7 %	1.7 %	1.7 %
EU 7c	of which: to be made up of Tier 1 capital (%)	**2.2 %**	2.2 %	2.2 %	2.3 %	2.3 %
EU 7d	Total SREP own funds requirements (%)	**10.9 %**	10.9 %	10.9 %	11.0 %	11.0 %
Combined buffer and overall capital 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 %**	0.8 %	0.7 %	0.6 %	0.6 %
EU 10a	Other Systemically Important Institution buffer (%)	**1.0 %**	1.0 %	1.0 %	1.0 %	1.0 %
11	Combined buffer requirement (%)	**4.3 %**	4.3 %	4.2 %	4.1 %	4.1 %
EU 11a	Overall capital requirements (%)	**15.2 %**	15.3 %	15.2 %	15.2 %	15.2 %
12	CET1 available after meeting the total SREP own funds requirements (%)	**9.4 %**	9.7 %	8.9 %	9.8 %	9.9 %
Leverage ratio[a]						
13	Total exposure measure	**134,788**	138,556	139,493	133,137	136,630
14	Leverage ratio (%)	**5.0 %**	4.8 %	4.8 %	5.0 %	4.9 %
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	**0.1 %**	0.1 %	0.1 %	-	-
EU 14b	of which: to be made up of CET1 capital (%)	**-**	-	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	**3.1 %**	3.1 %	3.1 %	3.0 %	3.0 %
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14e	Overall leverage ratio requirements (%)	**3.1 %**	3.1 %	3.1 %	3.0 %	3.0 %
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	**35,018**	35,219	34,155	32,810	31,166
EU 16a	Cash outflows - Total weighted value	**23,142**	23,408	23,329	23,112	22,638
EU 16b	Cash inflows - Total weighted value	**5,795**	5,846	5,394	5,134	4,865
16	Total net cash outflows (adjusted value)	**17,347**	17,562	17,935	17,978	17,773
17	Liquidity coverage ratio (%) (average)	**202.1 %**	200.9 %	190.8 %	182.9 %	175.6 %
17a	Liquidity coverage ratio (%) (spot)	**185.4 %**	202.3 %	194.1 %	221.0 %	190.9 %
Net Stable Funding Ratio						
18	Total available stable funding	**47,357**	49,267	49,932	48,548	45,726
19	Total required stable funding	**37,308**	37,171	36,748	33,094	31,369
20	NSFR ratio (%)	**126.9 %**	132.5 %	135.9 %	146.7 %	145.8 %

Notes:

a. Transitional Capital, RWEAs and leverage ratio calculated applying the IFRS 9 transitional arrangements in accordance with EU CRR.

b. Comparatives have been restated to reflect the following impacts ; insufficient coverage for non-performing exposure changes in December 2023 and March 2024, as well as the inclusion of coupon payments to other equity instruments holders in September 2023 and March 2024.

The CET1 ratio decreased to 15.5% (31 December 2023: 16.0%) as RWEAs increased by €1.7bn to €38.6bn (31 December 2023: €36.9bn) partially offset by an increase in CET1 capital of €0.1bn to €6.0bn (31 December 2023: €5.9bn).

RWEAs increase is primarily due to an increase in counterparty credit risk and market risk RWEAs, partially offset by decrease in credit risk RWEAs (see Table 3 on page 7).

International Financial Reporting Standard (IFRS 9)

The Leverage ratio remained stable at 5.0% (31 December 2023: 5.0%). Leverage exposure measure has marginally increased by €1.7bn to €134.8bn (31 December 2023: €133.1bn).

NSFR ratio decreased to 126.9% (31 December 2023: 146.7%), with a €10.0bn surplus to 100% regulatory minimum requirement as at the reporting date, which reflects the Bank's prudent approach to funding and liquidity management.

International Financial Reporting Standard (IFRS 9)

Table 2: IFRS 9[a] - Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous expected credit losses (ECLs)

		a	b	c	d	e
		As at 30.09.24	As at 30.06.24	As at 31.03.24[c]	As at 31.12.23[c]	As at 30.09.23[c]
		€m	€m	€m	€m	€m
Available capital (amounts)						
1	CET1 capital[b]	**5,996**	5,789	5,885	5,914	5,893
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**5,996**	5,789	5,877	5,903	5,888
3	Tier 1 capital[b]	**6,801**	6,594	6,690	6,719	6,698
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**6,801**	6,594	6,682	6,708	6,693
5	Total capital[b]	**7,939**	7,759	7,878	7,914	7,893
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**7,939**	7,759	7,870	7,903	7,888
Risk-weighted exposure amounts (RWEAs)						
7	Total RWEAs[b]	**38,564**	36,567	39,135	36,876	36,506
8	Total RWEAs as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**38,564**	36,567	39,127	36,866	36,501
Capital ratios						
9	CET 1 (as a percentage of risk exposure amounts)[b]	**15.5 %**	15.8 %	15.0%	16.0%	16.1%
10	CET 1 (as a percentage of risk exposure amounts) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**15.5 %**	15.8 %	15.0%	16.0%	16.1%
11	Tier 1 (as a percentage of risk exposure amounts)[b]	**17.6 %**	18.0 %	17.1%	18.2%	18.3%
12	Tier 1 (as a percentage of risk exposure amounts) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**17.6 %**	18.0 %	17.1%	18.2%	18.3%
13	Total capital (as a percentage of risk exposure amounts)[b]	**20.6 %**	21.2 %	20.1%	21.5%	21.6%
14	Total capital (as a percentage of risk exposure amounts) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**20.6 %**	21.2 %	20.1%	21.4%	21.6%
Leverage ratio						
15	Leverage ratio total exposure measure[b]	**134,788**	138,556	139,493	133,137	136,630
16	Leverage ratio[b]	**5.0 %**	4.8 %	4.8%	5.0%	4.9%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	**5.0 %**	4.8 %	4.8%	5.0%	4.9%

Notes:

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

b. Transitional Capital, RWEAs, leverage ratio and leverage ratio total exposure measure are calculated applying the IFRS 9 transitional arrangements in accordance with EU CRR.

c. Comparatives have been restated to reflect the following impacts ; insufficient coverage for non-performing exposure changes in December 2023 and March 2024, as well as the inclusion of coupon payments to other equity instruments holders in September 2023 and March 2024.

Risk-weighted exposure amounts

Table 3: Risk-weighted exposure amounts by risk type

This table shows RWEAs by risk type.

	Credit risk	Counterparty credit risk				Securitisation risk		Market risk		Operational risk	
	Std	Std	CCP[a]	Settlement risk	CVA	Std	ERBA	Std	IMA	TSA	Total RWEAs
	€m	€m	€m	€m	€m	€m	€m	€m	€m	€m	€m
As at 30 September 2024	16,932	10,630	119	5	1,888	242	19	85	5,976	2,668	38,564
As at 31 December 2023	17,760	9,118	92	40	1,890	57	-	19	5,232	2,668	36,876

Note:
a. Exposures to CCP's are presented to include trade exposures (€5mn), initial margin (€12mn) and default fund contribution (€102mn) for 30 September 2024 and re-presented for the comparative period 31 December 2023 to include trade exposures (€10mn), initial margin (€13mn) and default fund contribution (€69mn).

Table 4: OV1 - Overview of risk-weighted exposure amounts

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

		a	b				c				
		Risk weighted exposure amounts (RWEAs)					Total own funds requirements				
		As at 30.09.24	As at 30.06.24	As at 31.03.24	As at 31.12.23	As at 30.09.23	As at 30.09.24	As at 30.06.24	As at 31.03.24	As at 31.12.23	As at 30.09.23
		€m	€m	€m	€m	€m	€m	€m	€m	€m	€m
1	**Credit risk (excluding CCR)**	**16,932**	17,199	18,371	17,760	18,013	**1,355**	1,376	1,470	1,421	1,441
2	Of which the standardised approach	**16,932**	17,199	18,371	17,760	18,013	**1,355**	1,376	1,470	1,421	1,441
6	**Counterparty credit risk - CCR**	**12,637**	11,021	11,440	11,100	9,841	**1,011**	882	915	888	787
7	Of which the standardised approach	**1,346**	776	631	442	627	**108**	62	50	36	50
8	Of which internal model method (IMM)	**7,666**	7,253	7,308	7,710	6,759	**613**	580	585	617	540
EU 8a	Of which exposures to a CCP	**119**	126	106	92	72	**10**	10	8	7	6
EU 8b	Of which credit valuation adjustment - CVA	**1,888**	1,630	1,831	1,890	1,411	**151**	130	147	151	113
9	Of which other CCR	**1,618**	1,236	1,564	966	972	**129**	99	125	77	78
15	**Settlement risk**	**5**	5	2	40	8	**–**	–	–	3	1
16	**Securitisation exposures in the non-trading book (after the cap)**	**261**	143	89	57	52	**21**	11	7	5	4
18	Of which SEC-ERBA (including IAA)	**19**	42	9	–	–	**2**	3	1	–	–
19	Of which SEC-SA approach	**242**	100	80	57	52	**19**	8	6	5	4
EU 19a	Of which 1250%/ deduction	**–**	1	–	–	–	**–**	–	–	–	–
20	**Position, foreign exchange and commodities risks (Market risk)**	**6,061**	5,531	6,565	5,251	6,271	**485**	442	525	420	502
21	Of which the standardised approach	**85**	26	13	19	8	**7**	2	1	2	1
22	Of which IMA	**5,976**	5,505	6,552	5,232	6,263	**478**	440	524	419	501
23	**Operational risk**	**2,668**	2,668	2,668	2,668	2,320	**213**	214	213	213	186
EU 23b	Of which standardised approach	**2,668**	2,668	2,668	2,668	2,320	**213**	214	213	213	186
24	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**256**	259	239	235	236	**21**	21	19	19	19
29	**Total**	**38,564**	36,567	39,135	36,876	36,505	**3,085**	2,925	3,131	2,950	2,921

Overall RWEAs increased by €1.7bn to €38.6bn (31 December 2023: €36.9bn) primarily due to:

- Credit risk RWEAs decreased by €0.9bn to €16.9bn (31 December 2023: €17.8) primarily due to disposal of Italian mortgages portfolio of €(1.4)bn, partially offset by new investments of €0.6bn and book size movements across business.
- Counterparty Credit risk RWEAs increased by €1.5bn to €12.6n (31 December 2023: €11.1) primarily driven by an increase in trading activities.
- Market risk RWEAs increased by €0.8bn to €6.1bn (31 December 2023: €5.3bn) driven by both incremental risk charge (IRC) increase under default scenario from peripheral government bonds exposure and by the SVaR risk not in VaR (RNIV) post model adjustment on EUR government bond spread widening positions.
- Table 3 Counterparty Credit Risk Standardised Approach of €10,630m is further broken down in Table 4 Rows 7, 8 & 9

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 (excluding central clearing counterparties) to CCR RWEAs.

		a
		RWEA
		Three months ended 30 September 2024
		€m
1	**RWEA as at the end of the previous reporting period**[a]	**7,253**
2	Asset size	**501**
3	Credit quality of counterparties	**8**
4	Model updates (IMM only)	**-**
5	Methodology and policy (IMM only)	**-**
6	Acquisitions and disposals	**-**
7	Foreign exchange movements	**(96)**
8	Other	**-**
9	**RWEA as at the end of the current reporting period**	**7,666**

Note:
a. Opening balance excludes the exposure to central counterparties as per CRR II guidelines.

Three months IMM RWEAs increased by €0.4bn to €7.7bn primarily driven by increase in asset size due to increase in exposure for FI Fee-based Loan trades.

Table 6: MR2-B - RWEAs flow statement of market risk exposures under the IMA

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

		a	b	c	e	f	g
		Three months ended 30 September 2024					
		VaR	SVaR	IRC	Other	Total RWEAs	Total own funds requirements
		€m	€m	€m	€m	€m	€m
1	**RWEAs at previous period end**	**614**	**1,986**	**1,382**	**1,523**	**5,505**	**440**
1a	*Regulatory adjustment*[a]	(473)	(1,588)	(83)	-	(2,144)	(171)
1b	*RWEAs at the previous quarter-end (end of the day)*	141	398	1,299	1,523	3,361	269
2	Movement in risk levels	(27)	124	137	262	497	40
8a	*RWEAs at the end of the reporting period (end of the day)*	114	522	1,436	1,786	3,858	309
8b	*Regulatory adjustment*[b]	553	1,463	102	-	2,118	169
8	**RWEAs at the end of the reporting period**	**667**	**1,985**	**1,538**	**1,786**	**5,976**	**478**

Notes:

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

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

Modelled market risk RWEAs increased by €0.5bn to €6.0bn mainly driven by both the incremental risk charge (IRC) under the default scenario on European peripheral country and the SVaR risk not in VaR (RNIV) post model adjustment on EUR government bond spread widenin positions.

Minimum requirement for own funds and eligible liabilities (MREL)

Table 7: iLAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

The Bank is a material subsidiary of a Non-EU Globally Systemic International Institution (G-SII), i.e. the Barclays Group, therefore it is subject to Article 92b of the EU CRR to satisfy at all times 90% of the own funds and eligible liabilities requirement in Article 92a. This requirement is applicable on an individual basis.

The Single Resolution Board (SRB) has set an Internal MREL requirement for the Bank, effective from 1 January 2024. The bank remains above its MREL requirement.

		a	b		
		As at 30 September 2024		As at 31 December 2023[b]	
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)
		€m	€m	€m	€m
Own funds and eligible liabilities[a]					
EU-3	Common Equity Tier 1 capital (CET1)	**5,996**	**5,996**	5,914	5,914
EU-4	Eligible Additional Tier 1 instruments	**805**	**805**	805	805
EU-5	Eligible Tier 2 instruments	**1,138**	**1,138**	1,195	1,195
EU-6	Eligible own funds	**7,939**	**7,939**	7,914	7,914
EU-7	Eligible liabilities	**3,685**	**3,685**	3,625	3,625
EU-9b	Own funds and eligible liabilities items after adjustments	**11,624**	**11,624**	11,539	11,539
Total risk exposure amount and total exposure measure[a]					
EU-10	Total risk exposure amount	**38,564**	**38,564**	36,876	36,876
EU-11	Total exposure measure	**134,788**	**134,788**	133,137	133,137
Ratio of own funds and eligible liabilities[a]					
EU-12	Own funds and eligible liabilities (as a percentage of TREA)	**30.1 %**	**30.1 %**	31.3 %	31.3 %
EU-14	Own funds and eligible liabilities (as a percentage of leverage exposure)	**8.6 %**	**8.6 %**	8.7 %	8.7 %
EU-16	CET1 (as a percentage of TREA) available after meeting the entity's requirements	**9.4 %**	**9.4 %**	9.8 %	9.8 %
EU-17	Institution-specific combined buffer requirement		**4.3 %**		4.1 %
Requirements					
EU-18	Requirement expressed as a percentage of the total risk exposure amount	**21.9 %**	**16.2 %**	20.5 %	16.2 %
EU-20	Internal MREL expressed as percentage of the total exposure measure	**6.0 %**	**6.1 %**	5.9 %	6.1 %
Memorandum items					
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) CRR		**83,444**		75,620

Notes:

a. Own funds included in Total Loss Absorbing Capacity (TLAC) / MREL and RWEAs are calculated applying the IFRS9 transitional arrangements in accordance with the EU CRR.

b. Comparatives have been restated to reflect the impact of the insufficient coverage for non-performing exposure change.

Liquidity

Table 8: LIQ1 - Liquidity Coverage ratio

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

Liquidity coverage ratio (period end)	Total period end value			
	30.09.2024	30.06.2024	31.03.24	31.12.23
	€m	€m	€m	€m
Liquidity buffer	**30,992**	37,219	35,197	37,293
Total net cash outflows	**16,717**	18,402	18,134	16,874
Liquidity coverage ratio (%) (period end)	**185.4%**	202.3%	194.1%	221.0%

	LIQ1 - Liquidity coverage ratio (average)[a]	a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30.09.2024	30.06.2024	31.03.24	31.12.23	30.09.2024	30.06.2024	31.03.24	31.12.23
EU 1b	Number of data points used in the calculation of averages	**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)					**35,018**	35,219	34,155	32,810
Cash outflows									
2	**Retail deposits and deposits from small business customers, of which:**	**4,774**	4,443	3,863	3,067	**695**	644	556	435
3	Stable deposits	**29**	31	32	33	**1**	2	2	2
4	Less stable deposits	**4,745**	4,412	3,831	3,034	**693**	642	554	434
5	**Unsecured wholesale funding**	**18,981**	18,805	18,509	18,494	**8,825**	9,077	9,347	9,796
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	**7,280**	6,687	6,008	5,399	**1,818**	1,670	1,500	1,348
7	Non-operational deposits (all counterparties)	**11,240**	11,667	12,215	12,866	**6,545**	6,956	7,560	8,219
8	Unsecured debt	**462**	451	287	228	**462**	451	287	228
9	**Secured wholesale funding**					**2,961**	3,190	3,157	2,984
10	**Additional requirements**	**30,876**	30,505	30,120	29,569	**10,018**	9,893	9,707	9,363
11	Outflows related to derivative exposures and other collateral requirements	**4,070**	3,815	3,772	3,592	**3,890**	3,792	3,746	3,569
12	Outflows related to loss of funding on debt products	**107**	62	43	30	**107**	62	43	30
13	Credit and liquidity facilities	**26,699**	26,628	26,306	25,947	**6,020**	6,039	5,918	5,764
14	**Other contractual funding obligations**	**-**	-	-	-	**-**	-	-	-
15	**Other contingent funding obligations**	**13,342**	12,805	12,320	12,021	**643**	604	562	533
16	**Total cash outflows**					**23,142**	23,408	23,329	23,112
Cash inflows									
17	**Secured lending (e.g. reverse repos)**	**45,981**	46,845	49,037	49,328	**2,282**	2,445	2,405	2,373
18	**Inflows from fully performing exposures**	**1,229**	1,215	1,106	1,108	**1,143**	1,125	1,028	1,028
19	**Other cash inflows**	**3,151**	3,010	2,686	2,480	**2,370**	2,276	1,961	1,732
EU-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)					**-**	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					**-**	-	-	-
20	**Total cash inflows**	**50,362**	51,069	52,829	52,915	**5,795**	5,846	5,394	5,134
EU-20a	Fully exempt inflows	**-**	-	-	-	**-**	-	-	-
EU-20b	Inflows subject to 90% cap	**-**	-	-	-	**-**	-	-	-
EU-20c	Inflows subject to 75% cap	**50,362**	51,069	52,829	52,915	**5,795**	5,846	5,394	5,134
Total Adjusted Value									
21	**Liquidity buffer**					**35,018**	35,219	34,155	32,810
22	**Total net cash outflows**					**17,347**	17,562	17,935	17,978
23	**Liquidity coverage ratio (%) (average)**					**202.1%**	200.9%	190.8%	182.9%

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

As at 30 September 2024, BBI's LCR was 185%, equivalent to a surplus of €14.3bn to 100% regulatory requirement. The strong liquidity position reflects BBI's prudent approach to funding and liquidity management.

Liquidity (continued)

The composition of the liquidity pool is subject to caps set by the Risk team designed to monitor and control concentration risk by issuer, currency and asset type. As at 30 September 2024, the liquidity pool consisted of a mix of EUR cash (€26.0bn) and HQLA Securities (€5.0bn).

The deposit franchise in BBI is a primary funding source for the Bank. The BBI Structured and Medium Term Notes programmes, along with the portfolio of Schuldschein notes, European Commercial Paper complement the well diversified and stable sources of funding for BBI. BBI also has access to ECB monetary policy operations such as Main Refinancing Operations (MRO) and Targeted Long Term Refinancing Operations (TLTRO).

The Bank maintains access to a variety of sources of wholesale funding in major currencies, including those available from term investors across a range of distribution channels and geographies, short-term funding markets and repo markets. In addition, BBI has access to US, European and Asian capital markets directly or through Barclays group. As a result, wholesale funding is well diversified by product, maturity, geography and currency.

Notes

Forward-looking statements

This document contains certain forward-looking statements with respect to the Bank.

The Bank 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 Bank (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 Bank'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 Bank'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 Bank'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; Eurozone, UK, US 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 the Bank 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 European, UK and US elections in 2024; developments in the UK's relationship with the European Union (EU); the risk of cyber-attacks, information or security breaches, technology failures or operational disruptions and any subsequent impact on the Bank's reputation, business or operations; the Bank's ability to access funding; and the success of acquisitions, disposals and other strategic transactions. A number of these factors are beyond the Bank's control. As a result, the Bank'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 Bank's forward-looking statements. Additional risks and factors which may impact the Bank's future financial condition and performance are identified in the Bank's 2023 Annual Report, which is available on Barclays' website at https://home.barclays/investor-relations/.

Subject to Barclays Bank Ireland PLC's obligations under the applicable laws and regulations of any relevant jurisdiction (including, without limitation, Ireland), 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.