

# **Barclays PLC Interim Pillar 3 Report**

30 June 2021

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## Notes

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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 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](http://home.barclays/investor-relations/reports-and-events/latest-financial-results).

### Forward-looking statements

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to the Group. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. These 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 members of the management of the Group (including, without limitation, during management presentations to financial analysts) 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, income growth, assets, impairment charges, provisions, business strategy, capital, leverage and other regulatory ratios, capital distributions (including dividend pay-out ratios and expected payment strategies), projected levels of growth in the banking and financial markets, projected costs or savings, any commitments and targets, estimates of capital expenditures, plans and objectives for future operations, projected employee numbers, IFRS impacts and other statements that are not historical fact. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. The forward-looking statements speak only as at the date on which they are made. Forward-looking statements may be affected by changes in legislation, the development of standards and interpretations under IFRS, including evolving practices with regard to the interpretation and application of accounting and regulatory standards, the outcome of current and future legal proceedings and regulatory investigations, future levels of conduct provisions, the policies and actions of governmental and regulatory authorities, the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, geopolitical risks and the impact of competition. In addition, factors including (but not limited to) the following may have an effect: capital, leverage and other regulatory rules applicable to past, current and future periods; UK, US, Eurozone and global macroeconomic and business conditions; the effects of any volatility in credit markets; market related risks such as changes in interest rates and foreign exchange rates; effects of changes in valuation of credit market exposures; changes in valuation of issued securities; volatility in capital markets; changes in credit ratings of any entity within the Group or any securities issued by such entities; direct and indirect impacts of the coronavirus (COVID-19) pandemic; instability as a result of the UK's exit from the European Union ("EU"), the effects of the EU-UK Trade and Cooperation Agreement and the disruption that may subsequently result in the UK and globally; the risk of cyber-attacks, information or security breaches or technology failures on the Group's reputation, business or operations; and the success of future acquisitions, disposals and other strategic transactions. A number of these influences and factors are beyond the Group's control. As a result, the Group's actual financial position, future results, capital distributions, capital, leverage or other regulatory ratios or other financial and non-financial metrics or performance measures may differ materially from the statements or guidance set forth in the Group's forward-looking statements. Additional risks and factors which may impact the Group's future financial condition and performance are identified in Barclays PLC's filings with the SEC (including, without limitation, Barclays PLC's Annual Report on Form 20-F for the fiscal year ended 31 December 2020 and Interim Results Announcement for the six months ended 30 June 2021 filed on Form 6-K), which are available on the SEC's website at [www.sec.gov](http://www.sec.gov).

Subject to Barclays' 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.

## Introduction

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### Disclosure Background

Barclays' Pillar 3 disclosures complement those disclosed in the Barclays 2021 Interim 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 for Barclays Group, and its significant subsidiaries.

The Pillar 3 report is prepared in accordance with the Capital Requirements Regulation and Capital Requirements Directive ('CRR' and 'CRD IV' respectively, also known as the 'CRD IV legislative package'). In particular, articles 431 to 455 of the CRR specify the Pillar 3 framework requirements.

Following the withdrawal of the UK from the EU, any references to CRR as amended by CRR II mean, unless otherwise specified, CRR as amended by CRR II, as it forms part of UK law pursuant to the European Union (Withdrawal) Act 2018 and subject to the temporary transitional powers (TTP) available to UK regulators to delay or phase-in on-shoring changes to UK regulatory requirements arising at the end of the transition period until 31 March 2022, as at the applicable reporting date. With effect from 26 June 2021, the Financial Services Act 2021 amended CRR as amended by CRR II in part. The amendments included an extension to the application of CRR II settlement netting to the CRR leverage exposure which was due to expire on 27 June 2021 under CRR II quick fix measures. Throughout the TTP period, the Bank of England (BoE) and PRA will continue to review the UK regulatory framework and the Group disclosures will reflect the amended framework as applicable at the effective reporting date.

On 26 April 2019, a prudential backstop was implemented for qualifying exposures originating after 26 April 2019 that have been non-performing for more than 2 years. Where minimum coverage requirements for qualifying non-performing exposures are not met, the difference must be deducted from CET1 capital. Different conversion factors are applied for secured and unsecured exposures depending on the length of time the exposures have been non-performing. For 2021, the conversion factor applied to secured non-performing exposures is 0% and for unsecured non-performing exposures is 35% prior to any coverage being applied. For H121 the impact to CET1 capital is immaterial.

On 29 June 2021, the FPC and PRA issued a consultation paper on proposed changes to the UK leverage ratio framework. The consultation states the intention to move to a single UK leverage ratio requirement meaning that the CRR leverage ratio will no longer apply for UK banks from 1 January 2022. Whilst largely upholding the existing framework, some technical changes to the exposure measure have been proposed that will align to the Basel III standards. Minimum requirements for the Group remain the same with minimum requirements also expected to be applied at the individual level; individual requirements may be replaced with a sub consolidated measure, subject to permission from the PRA, from 1 January 2023.

On 9 July 2021, the PRA published their near final policy statement on the implementation of Basel III standards. The policy statement confirmed the PRA's intention to revert to the previous treatment of 100% CET1 capital deduction for qualifying software assets, meaning the c.40bps benefit in the CET1 ratio will be reversed from 1 January 2022.

The Pillar 3 disclosures have also been prepared in accordance with the EBA "Guidelines on materiality, proprietary and confidentiality and on disclosure frequency under Articles 432(1), 432(2) and 433 of CRR" and the EBA "Guidelines on disclosure requirements under Part Eight of Regulation (EU) No 575/2013", as amended by Regulation (EU) 2019/876, in force as at the date the UK withdrew from the EU.

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

In response to the PRA statement published on 27 April 2021, the Group continues to disclose exposures subject to measures applied in response COVID-19 pandemic per the EBA guidelines (EBA/GL/2020/07) published in June 2020. These disclosures also reflect the amendments as per the PRA guidelines on this topic and are included within tables 45-47 of this document.

Barclays' approach to managing risk, including its internal ratings-based approach, is described within the Barclays Group's Pillar 3 year-end disclosures. Throughout the half year ended 30 June 2021, and to date, Barclays has operated a framework of disclosure controls and procedures to support the appropriateness of the Group's Pillar 3 disclosures. Specific governance committees are responsible for examining the Group's reports and disclosures to ensure that they have been subject to adequate verification and comply with applicable standards and legislation. These committees report their conclusions to the Board Audit Committee.

### Significant subsidiary

The Group's significant subsidiaries as at 30 June 2021 are Barclays Bank PLC, Barclays Bank UK Group and Barclays Bank Ireland PLC. Barclays Bank PLC's significant subsidiary disclosures are included in this document, whilst the Barclays Bank UK Group and Barclays Bank Ireland PLC Pillar 3 disclosures are published in standalone documents "Barclays Bank UK PLC Pillar 3 Report" and "Barclays Bank Ireland PLC Pillar 3 report" respectively.

## Introduction

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### **Barclays Bank PLC**

Barclays Bank PLC is the non-ring-fenced bank within the Barclays Group. The Barclays Bank Group contains the majority of the Barclays Group's Barclays International division, which is comprised of the Corporate and Investment Bank (CIB) and Consumer, Cards and Payments (CC&P) businesses and Head Office.

Barclays Bank PLC is currently regulated by the PRA on a solo-consolidated basis and comprises Barclays Bank PLC plus certain additional subsidiaries, 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 relates to Barclays Bank PLC and all its subsidiaries.

## Introduction

**Table 1: KM1 - Key metrics**

	As at 30.06.21 £m	As at 31.03.21 £m	As at 31.12.20 £m	As at 30.09.20 £m	As at 30.06.20 £m
<b>Available capital (amounts)</b>					
1 Common Equity Tier 1 (CET1) <sup>1</sup>	46,225	45,904	46,296	45,509	45,380
1a Fully loaded Expected Credit Loss (ECL) accounting model <sup>2</sup>	44,894	43,619	43,740	42,997	42,921
2 Tier 1 <sup>3</sup>	57,960	57,658	58,034	58,063	56,862
2a Fully loaded ECL accounting model Tier 1 <sup>4</sup>	55,981	54,718	54,832	54,929	53,712
3 Total capital <sup>3</sup>	68,249	68,185	67,660	69,906	69,162
3a Fully loaded ECL accounting model total capital <sup>4</sup>	66,168	65,378	64,604	66,610	65,454
<b>Risk-weighted assets (amounts)</b>					
4 Total risk-weighted assets (RWA) <sup>1</sup>	306,424	313,356	306,203	310,727	318,987
4a Fully loaded ECL accounting model total RWA <sup>2</sup>	306,177	312,636	305,314	309,793	318,034
<b>Risk-based capital ratios as a percentage of RWA</b>					
5 Common Equity Tier 1 ratio (%) <sup>1</sup>	15.1%	14.6%	15.1%	14.6%	14.2%
5a Fully loaded ECL accounting model Common Equity Tier 1 (%) <sup>2</sup>	14.7%	14.0%	14.3%	13.9%	13.5%
6 Tier 1 ratio (%) <sup>1,3</sup>	18.9%	18.4%	19.0%	18.7%	17.8%
6a Fully loaded ECL accounting model Tier 1 ratio (%) <sup>2,4</sup>	18.3%	17.5%	18.0%	17.7%	16.9%
7 Total capital ratio (%) <sup>1,3</sup>	22.3%	21.8%	22.1%	22.5%	21.7%
7a Fully loaded ECL accounting model total capital ratio (%) <sup>2,4</sup>	21.6%	20.9%	21.2%	21.5%	20.6%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8 Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9 Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%	0.0%	0.0%
10 Bank G-SIB and/or D-SIB additional requirements (%)	1.5%	1.5%	1.5%	1.5%	1.5%
11 Total of bank CET1 specific buffer requirements(%) (row 8 + 9 + 10)	4.0%	4.0%	4.0%	4.0%	4.0%
12 CET1 available after meeting the bank's minimum capital requirements(%)	10.6%	10.1%	10.6%	10.1%	9.7%
<b>CRR leverage ratio<sup>5,6</sup></b>					
13 Total CRR leverage ratio exposure measure	1,334,929	1,320,628	1,254,157	1,306,828	1,248,215
14 Fully loaded CRR leverage ratio (%)	4.2%	4.1%	4.4%	4.2%	4.3%
<b>Average UK leverage ratio (Transitional)<sup>7,8,9</sup></b>					
13a Total average UK leverage ratio exposure measure	1,191,986	1,174,887	1,146,919	1,111,052	1,148,720
14a Transitional average UK leverage ratio (%)	4.8%	4.9%	5.0%	5.1%	4.7%
<b>UK leverage ratio (Transitional)<sup>6,7,8</sup></b>					
13b Total UK leverage ratio exposure measure	1,153,570	1,145,413	1,090,907	1,095,097	1,071,138
14b Transitional UK leverage ratio (%)	5.0%	5.0%	5.3%	5.2%	5.2%
<b>Liquidity Coverage Ratio</b>					
15 Total HQLA	280,079	280,175	258,198	319,785	291,116
16 Total net cash outflows	172,528	173,490	159,320	176,394	156,201
17 LCR ratio (%)	162%	161%	162%	181%	186%

1 CET1 capital and RWAs are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.

2 Fully loaded CET1 capital and RWAs are calculated without applying the transitional arrangements of the CRR as amended by CRR II.

3 Transitional Tier 1 and Total capital include AT1 and T2 capital that is calculated applying the grandfathering of CRR and CRR II non-compliant capital instruments.

4 Fully loaded Tier 1 and Total capital include AT1 and T2 capital that is calculated without applying the grandfathering of CRR and CRR II non-compliant capital instruments.

5 Fully loaded CRR leverage ratio is calculated without applying the transitional arrangements of the CRR as amended by CRR II.

6 The difference between CRR leverage ratio and UK leverage ratio is driven by the exclusion of qualifying central bank claims and Bounce Back Loans from the UK leverage exposure.

7 Transitional UK leverage ratios are calculated applying the IFRS 9 transitional arrangements and in line with the PRA Handbook.

8 Fully loaded average UK leverage ratio was 4.7%, with £1,190bn of leverage exposure. Fully loaded UK leverage ratio was 4.9%, with £1,152bn of leverage exposure. Fully loaded UK leverage ratios are calculated without applying the transitional arrangements of the PRA Handbook.

9 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.

## Introduction

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The CET1 ratio remained stable at 15.1% (December 2020: 15.1%)

- CET1 capital reduced by £0.1bn to £46.2bn (December 2020: £46.3bn) as profit before tax of £5.0bn was offset by the removal of temporary regulatory supporting measures introduced in 2020, dividends paid and foreseen and pensions deficit contribution payments. The £1.1bn release of non-defaulted credit impairment was more than offset by a reduction in IFRS 9 transitional relief which also decreased due to impairment migrations from stage 2 to stage 3 and the relief on the pre-2020 impairment charge reducing from 70% to 50% in 2021
- RWAs remained broadly stable at £306.4bn (December 2020: £306.2bn) primarily due to increased client and trading activity within CIB and growth in mortgages within Barclays UK, partially offset by lower consumer lending



## Capital

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### Capital

The Group's Overall Capital Requirement for CET1 is 11.2% comprising a 4.5% Pillar 1 minimum, a 2.5% Capital Conservation Buffer (CCB), a 1.5% Global Systemically Important Institution (G-SII) buffer, a 2.7% Pillar 2A requirement and a 0% Countercyclical Capital Buffer (CCyB).

The Group's CCyB is based on the buffer rate applicable for each jurisdiction in which the Group has exposures. On 11 March 2020, the Financial Policy Committee (FPC) set the CCyB rate for UK exposures at 0% with immediate effect. The buffer rates set by other national authorities for non-UK exposures are not currently material. Overall, this results in a 0.0% CCyB for the Group.

The Group's Pillar 2A requirement as per the PRA's Individual Capital Requirement is 4.8% of which at least 56.25% needs to be met with CET1 capital, equating to approximately 2.7% of RWAs. The Pillar 2A requirement is subject to at least annual review and has been set as a nominal capital amount. This is based on a point in time assessment and the requirement (when expressed as a proportion of RWAs) will change depending on the total RWAs at each reporting period.

## Capital

### Table 2: CC1 – Composition of regulatory capital

This table shows the components of regulatory capital presented on both a transitional and fully loaded basis as at 30 June 2021.

		Barclays Group		Barclays Bank PLC			
		As at 30.06.21 Transitional position	As at 30.06.21 Fully loaded position	As at 30.06.21 Transitional position	As at 30.06.21 Fully loaded position		
	Ref <sup>f</sup>	£m	£m	Ref <sup>f</sup>	£m		
<b>Common Equity Tier 1 capital: instruments and reserves</b>							
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	a	4,568	4,568	a	2,343	2,343
2	Retained earnings	b	48,461	48,461	b	35,429	35,429
3	Accumulated other comprehensive income (and other reserves)	c	2,856	2,856	c	(541)	(541)
	Adjustment to retained earnings for foreseeable dividends		(545)	(545)		(21)	(21)
	Scope of consolidation and other adjustments		88	88		199	199
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>		<b>55,428</b>	<b>55,428</b>		<b>37,409</b>	<b>37,409</b>
<b>Common Equity Tier 1 capital: regulatory adjustments</b>							
7	Prudent valuation adjustments		(1,447)	(1,447)		(1,012)	(1,012)
8	Goodwill (net of related tax liability)	d,e	(3,917)	(3,917)	d	(95)	(95)
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	f,g <sup>a</sup>	(2,897)	(2,897)	e	(14)	(14)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	h	(664)	(664)	g	(337)	(337)
11	Cash flow hedge reserve	i	(665)	(665)	h	(379)	(379)
14	Gains and losses due to changes in own credit risk on fair valued liabilities	j	934	934	i	817	817
15	Defined-benefit pension fund assets	k,g <sup>a</sup>	(1,828)	(1,828)	j,f <sup>a</sup>	(1,779)	(1,779)
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)		(50)	(50)		—	—
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)		—	—	k,l	(9,509)	(9,555)
22	Amount exceeding the 17.65% threshold		—	—	g,k,l	(1,027)	(1,195)
23	of which: significant investment in the common stock of financials		—	—	k,l	(765)	(866)
25	of which: deferred tax assets arising from temporary difference		—	—	g	(262)	(329)
	Adjustment under IFRS 9 transitional arrangements <sup>b</sup>		1,331	—		464	—
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>		<b>(9,203)</b>	<b>(10,534)</b>		<b>(12,871)</b>	<b>(13,549)</b>
29	<b>Common Equity Tier 1 capital (CET1)</b>		<b>46,225</b>	<b>44,894</b>		<b>24,538</b>	<b>23,860</b>

<sup>f</sup> The references (a) – (p) identify balance sheet components in Table 3 & 3a: CC2 – Reconciliation of regulatory capital to balance sheet on pages 13 & 14 which are used in the calculation of regulatory capital.

<sup>a</sup> Deferred tax liabilities on intangible assets and pension fund assets are included as either a negative component of the deferred tax asset or a deferred tax liability on the balance sheet depending on the net deferred tax position of the bank at the time of reporting.

<sup>b</sup> Barclays Group of which static £638m, of which modified £693m; Barclays Bank PLC of which static £240m, of which modified £224m.

## Capital

### Table 2: CC1 – Composition of regulatory capital - continued

		Barclays Group			Barclays Bank PLC		
		As at 30.06.21 Transitional position £m	As at 30.06.21 Fully loaded position £m		As at 30.06.21 Transitional position £m	As at 30.06.21 Fully loaded position £m	
	Ref <sup>f</sup>			Ref <sup>f</sup>			
<b>Additional Tier 1 capital: instruments</b>							
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	l	11,167	11,167	m	8,621	8,621
31	Of which: classified as equity under applicable accounting standards	l	11,167	11,167	m	8,621	8,621
33	Directly issued capital instruments subject to phase-out from additional Tier 1		—	—	b,n,o	789	—
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	m,n	648	—		—	—
35	of which: instruments issued by subsidiaries subject to phase out	m,n	789	—		—	—
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>		<b>11,815</b>	<b>11,167</b>		<b>9,410</b>	<b>8,621</b>
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>							
37	Investments in own additional Tier 1 instruments		(80)	(80)		(40)	—
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		—	—	k	(2,516)	(2,516)
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>		<b>(80)</b>	<b>(80)</b>		<b>(2,556)</b>	<b>(2,516)</b>
44	<b>Additional Tier 1 (AT1) capital</b>		<b>11,735</b>	<b>11,087</b>		<b>6,854</b>	<b>6,105</b>
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>		<b>57,960</b>	<b>55,981</b>		<b>31,392</b>	<b>29,965</b>
<b>Tier 2 (T2) capital: instruments and provisions</b>							
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	m	8,969	8,969	o	8,411	8,620
47	Directly issued capital instruments subject to phase-out from Tier 2		—	—	o	264	—
47a	Directly issued capital instruments grandfathered under CRR II				o	649	—
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	m,n	1,401	807		—	—
49	of which: instruments issued by subsidiaries subject to phase out	n	264	—		—	—
49a	Of which: instruments issued by subsidiaries grandfathered under CRR II	m,n	649	—		—	—
50	Provisions		79	571		—	203
51	<b>Tier 2 capital before regulatory adjustments</b>		<b>10,449</b>	<b>10,347</b>		<b>9,324</b>	<b>8,823</b>
<b>Tier 2 capital: regulatory adjustments</b>							
52	Investments in own Tier 2 instruments		(160)	(160)		(160)	(160)
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	—		(2,985)	(2,985)
57	<b>Total regulatory adjustments to Tier 2 capital</b>		<b>(160)</b>	<b>(160)</b>		<b>(3,145)</b>	<b>(3,145)</b>
58	<b>Tier 2 capital</b>		<b>10,289</b>	<b>10,187</b>		<b>6,179</b>	<b>5,678</b>
59	<b>Total regulatory capital (TC = T1 + T2)</b>		<b>68,249</b>	<b>66,168</b>		<b>37,571</b>	<b>35,643</b>

## Capital

**Table 2: CC1 – Composition of regulatory capital - continued**

		Barclays Group		Barclays Bank PLC	
		As at 30.06.21 Transitional position	As at 30.06.21 Fully loaded position	As at 30.06.21 Transitional position	As at 30.06.21 Fully loaded position
	Ref <sup>f</sup>	£m	£m	£m	£m
60	Total risk weighted assets	306,424	306,177	176,898	176,373
<b>Capital ratios and buffers</b>					
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	15.1%	14.7%	13.9%	13.5%
62	Tier 1 (as a percentage of risk-weighted assets)	18.9%	18.3%	17.7%	17.0%
63	Total capital (as a percentage of risk-weighted assets)	22.3%	21.6%	21.2%	20.2%
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	4.0%	4.0%	2.5%	2.5%
65	Of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%
66	Of which: countercyclical buffer requirement	0.0%	0.0%	0.0%	0.0%
67	Of which: higher loss absorbency requirement	1.5%	1.5%	0.0%	0.0%
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	10.6%	10.2%	9.4%	9.0%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>					
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	4,242	4,242	3,410	3,410
73	Significant investments in the common stock of financial entities	854	854	3,507	3,461
75	Deferred tax assets arising from temporary differences (net of related tax liability)	3,375	3,657	1,201	1,313
<b>Applicable caps on the inclusion of provisions in Tier 2</b>					
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	875	863	620	612
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	79	571	—	203
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	874	878	437	437
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>					
82	Current cap on AT1 instruments subject to phase-out arrangements	926	—	926	—
84	Current cap on T2 instruments subject to phase-out arrangements	277	—	277	—

## Capital

**Table 3: CC2 – Reconciliation of regulatory capital to balance sheet**

These following tables show the reconciliation between balance sheet prepared for statutory and regulatory scope of consolidation. The amount shown under the regulatory scope of consolidation is not a risk weighted asset measure; it is based on an accounting measure and cannot be directly reconciled to other tables in this report.

Barclays Group		Accounting balance sheet per published financial statements	Deconsolidation of insurance/other entities	Consolidation of banking associates/other entities	Balance sheet per regulatory scope of consolidation
As at 30 June 2021	Ref <sup>†</sup>	£m	£m	£m	£m
<b>Assets</b>					
Cash and balances at central banks		216,963	(69)	—	216,894
Cash collateral and settlement balances		111,921	—	(47)	111,874
Loans and advances at amortised cost		348,549	(3,419)	170	345,300
Reverse repurchase agreements and other similar secured lending		4,459	—	—	4,459
Trading portfolio assets		147,239	—	5,003	152,242
Financial assets at fair value through the income		194,421	(74)	(2,180)	192,167
Derivative financial instruments		256,636	—	(511)	256,125
Financial assets at fair value through other comprehensive income		73,260	—	114	73,374
Investments in subsidiaries, associates and joint	e	907	175	(888)	194
Goodwill and intangible assets		8,196	—	31	8,227
– Of which: goodwill	d	3,888	—	30	3,918
– Of which: other intangibles (excluding MSRs)	f	4,308	—	1	4,309
– Of which: MSRs		—	—	—	—
Property, plant and equipment		3,581	—	2	3,583
Current tax assets		228	—	—	228
Deferred tax assets	g,h	3,771	(1)	—	3,770
Retirement benefit assets	k	2,701	—	—	2,701
Other assets		3,501	277	11	3,789
<b>Total assets</b>		<b>1,376,333</b>	<b>(3,111)</b>	<b>1,705</b>	<b>1,374,927</b>
<b>Liabilities</b>					
Deposits at amortised cost		500,895	—	—	500,895
Cash collateral and settlement balances		101,923	—	(1,329)	100,594
Repurchase agreements and other similar secured borrowing		20,005	—	—	20,005
Debt securities in issue		90,733	(5,650)	—	85,083
Subordinated liabilities	m	12,839	—	—	12,839
Trading portfolio liabilities		56,986	—	3,280	60,266
Financial liabilities designated at fair value		264,164	—	6	264,170
Derivative financial instruments		247,034	—	(270)	246,764
Current tax liabilities		592	(2)	2	592
Deferred tax liabilities	g	8	—	—	8
Retirement benefit liabilities		338	—	—	338
Other liabilities		10,928	2,478	17	13,423
Provisions		1,772	(6)	—	1,766
<b>Total liabilities</b>		<b>1,308,217</b>	<b>(3,180)</b>	<b>1,706</b>	<b>1,306,743</b>
<b>Equity</b>					
Called up share capital and share premium		4,568	—	—	4,568
– Of which: amount eligible for CET1	a	4,568	—	—	4,568
– Of which: amount eligible for AT1		—	—	—	—
Other equity instruments	l	11,167	—	—	11,167
Other reserves	c,i,j	2,856	25	(1)	2,880
Retained earnings	b	48,461	44	—	48,505
Total equity excluding non-controlling interests		67,052	69	(1)	67,120
Non-controlling interests	n	1,064	—	—	1,064
<b>Total equity</b>		<b>68,116</b>	<b>69</b>	<b>(1)</b>	<b>68,184</b>
<b>Total liabilities and equity</b>		<b>1,376,333</b>	<b>(3,111)</b>	<b>1,705</b>	<b>1,374,927</b>

<sup>†</sup> The references (a) – (n) identify balance sheet components that are used in the calculation of regulatory capital in Table 2: Composition of regulatory capital on page 10.

## Capital

**Table 3a: CC2 – Reconciliation of regulatory capital to balance sheet for significant subsidiary**

Barclays Bank PLC		Accounting balance sheet per published financial statements	Consolidation of regulatory consolidated entities	Balance sheet per regulatory scope of consolidation
As at 30 June 2021	Ref <sup>†</sup>	£m	£m	£m
<b>Assets</b>				
Cash and balances at central banks		139,089	—	139,089
Cash collateral and settlement balances		85,357	—	85,357
Loans and advances at amortised cost	<i>p</i>	191,048	2,966	194,014
Reverse repurchase agreements and other similar secured lending		5,745	—	5,745
Trading portfolio assets		95,985	—	95,985
Financial assets at fair value through the income statement	<i>l</i>	241,198	(457)	240,741
Derivative financial instruments		247,767	—	247,767
Financial assets at fair value through other comprehensive income		48,618	—	48,618
Investments in subsidiaries	<i>k</i>	19,168	(4,567)	14,601
Investments in associates and joint ventures		12	—	12
Goodwill and intangible assets		109	—	109
– Of which: goodwill	<i>d</i>	95	—	95
– Of which: other intangibles (excluding MSRs)	<i>e</i>	14	—	14
– Of which: MSRs		—	—	—
Property, plant and equipment		149	—	149
Current tax assets		566	—	566
Deferred tax assets	<i>f,g</i>	1,122	—	1,122
Retirement benefit assets	<i>j</i>	2,652	—	2,652
Other assets		1,652	—	1,652
<b>Total assets</b>		<b>1,080,237</b>	<b>(2,058)</b>	<b>1,078,179</b>
<b>Liabilities</b>				
Deposits at amortised cost		271,293	(1,813)	269,480
Cash collateral and settlement balances		69,758	—	69,758
Repurchase agreements and other similar secured borrowing		18,849	—	18,849
Debt securities in issue		30,404	—	30,404
Subordinated liabilities	<i>o</i>	28,813	—	28,813
Trading portfolio liabilities		54,033	—	54,033
Financial liabilities designated at fair value		310,115	(458)	309,657
Derivative financial instruments		238,875	(1)	238,874
Current tax liabilities		390	2	392
Deferred tax liabilities	<i>f</i>	29	—	29
Retirement benefit liabilities		113	—	113
Other liabilities		5,701	13	5,714
Provisions		776	—	776
<b>Total liabilities</b>		<b>1,029,149</b>	<b>(2,257)</b>	<b>1,026,892</b>
<b>Equity</b>				
Called up share capital and share premium		2,348	—	2,348
– Of which: amount eligible for CET1	<i>a</i>	2,343	—	2,343
– Of which: amount eligible for AT1	<i>n</i>	5	—	5
Other equity instruments	<i>m</i>	13,328	—	13,328
Other reserves	<i>c,h,i</i>	(541)	(8)	(549)
Retained earnings	<i>b</i>	35,953	207	36,160
Total equity excluding non-controlling interests		51,088	199	51,287
Non-controlling interests	<i>n</i>	—	—	—
<b>Total equity</b>		<b>51,088</b>	<b>199</b>	<b>51,287</b>
<b>Total liabilities and equity</b>		<b>1,080,237</b>	<b>(2,058)</b>	<b>1,078,179</b>

<sup>†</sup> The references (a) – (n) identify balance sheet components that are used in the calculation of regulatory capital in Table 2: Composition of regulatory capital on page 10.

### IFRS 9 – Transitional capital arrangements

On 1 January 2018, IFRS 9 transitional capital arrangements were implemented by Regulation (EU) 2017/2395. Barclays elected to apply the transitional arrangements at both consolidated and individual entity levels and will disclose both transitional and fully loaded CET1 ratios until the end of the transitional period. On 27 June 2020, CRR was further amended to extend the transitional period by two years and to introduce a new modified calculation.

The transitional arrangements, implemented under a modified static approach, allow for transitional relief on the “day 1” impact on adoption of IFRS 9 (static element) and for the increase in provisions between “day 1” and the reporting date (modified element), subject to eligibility.

The transitional relief applied to the static element is phased out over a 5-year period with 95% applicable for 2018; 85% for 2019; 70% for 2020; 50% for 2021; 25% for 2022 and with no transitional relief from 2023.

The transitional relief applied to the modified element for increases between “day 1” and 31 December 2019 is phased out in line with the static element. From 27 June 2020, under new legislation, the transitional relief applied to the modified element for increases between 1 January 2020 and the reporting date is phased out over a 5 year period with 100% applicable for 2020 and 2021; 75% for 2022; 50% for 2023; 25% for 2024 and with no transitional relief from 2025.

For the static element, Stage 1, Stage 2 and Stage 3 provisions are eligible for transition, whereas for the modified elements, Stage 3 provisions are excluded.

Total increases in impairment allowances as a result of IFRS 9, net of tax, decreases shareholders’ equity through retained earnings and decreases standardised RWAs due to the increase in impairment being offset against the standardised Credit Risk exposures. This is somewhat reversed by the transitional relief applied on eligible impairment.

Separate calculations are performed for standardised and advanced Internal Ratings Based (AIRB) portfolios, reflecting the different ways these frameworks take account of provisions.

Under the standardised approach, increases in provisions for both the static and modified elements are eligible for transition. When recalculating the requirements in CRR, as amended by CRR II, under the standardised approach, a risk weight of 100% is assigned to the eligible impairment.

For AIRB exposures, the calculation of capital takes account of the expected loss via a comparison with the impairment allowances. Where regulatory expected losses exceed impairment allowances, the shortfall is deducted from CET1 capital. Where the impairment allowance is higher than expected loss, the excess is added back to tier 2 capital and capped at an amount of 0.6% of AIRB RWAs. For both the static and modified elements, provisions are only eligible for transitional relief to the extent that they exceed regulatory expected loss.

The deferred tax assets (DTAs) created from the increase of impairment are also accounted for in the CET1 ratio. When DTAs arising from temporary differences are above the 10% CET1 capital threshold, any excess above the threshold is deducted and those below the threshold are risk weighted at 250% up to the point they reach threshold. DTAs that rely on future profitability excluding temporary differences are deducted from CET1 capital. To the extent that DTAs have arisen as a result of increases in eligible impairment, the impacts may also be reversed by the transitional relief applied.

## Capital

**Table 4: IFRS 9 / Article 468-FL - Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR<sup>1</sup>**

Barclays Group		As at 30.06.21	As at 31.03.21	As at 31.12.20	As at 30.09.20	As at 30.06.20
Available capital (amounts)		£m	£m	£m	£m	£m
1	CET1 capital <sup>2</sup>	46,225	45,904	46,296	45,509	45,380
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	44,894	43,619	43,740	42,997	42,921
3	Tier 1 capital <sup>3</sup>	57,960	57,658	58,034	58,063	56,862
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	56,629	55,373	55,478	55,551	54,403
5	Total capital <sup>3</sup>	68,249	68,185	67,660	69,906	69,162
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	67,410	66,700	65,944	68,335	67,667
Risk-weighted assets (amounts)		£m	£m	£m	£m	£m
7	Total risk-weighted assets <sup>2</sup>	306,424	313,356	306,203	310,727	318,987
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	306,177	312,636	305,314	309,793	318,034
Capital ratios						
9	CET1 (as a percentage of risk exposure amount) <sup>2</sup>	15.1%	14.6%	15.1%	14.6%	14.2%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.7%	14.0%	14.3%	13.9%	13.5%
11	Tier 1 (as a percentage of risk exposure amount) <sup>2,3</sup>	18.9%	18.4%	19.0%	18.7%	17.8%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.5%	17.7%	18.2%	17.9%	17.1%
13	Total capital (as a percentage of risk exposure amount) <sup>2,3</sup>	22.3%	21.8%	22.1%	22.5%	21.7%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.0%	21.3%	21.6%	22.1%	21.3%
Leverage ratio		£m	£m	£m	£m	£m
15	Leverage ratio total exposure measure	1,334,929	1,320,628	1,254,157	1,306,828	1,248,215
16	Leverage ratio <sup>4</sup>	4.2%	4.1%	4.4%	4.2%	4.3%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4.2%	4.1%	4.4%	4.2%	4.3%

<sup>1</sup> As at 30 June 2021, the Group had not elected to apply the temporary treatment specified in Article 468 of the CRR, amended by Regulation EU 2020/873, resulting in the Group's capital and leverage ratios reflecting the full impact of unrealised gains and losses measured at fair value through other comprehensive income.

<sup>2</sup> Transitional CET1 capital and RWAs are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II.

<sup>3</sup> Transitional T1, and Total capital are calculated applying the transitional arrangements of the CRR as amended by CRR II. This includes the grandfathering of CRR and CRR II non-compliant capital instruments and IFRS 9 transitional arrangement.

<sup>4</sup> Fully loaded CRR leverage ratio is calculated without applying the transitional arrangements of the CRR as amended by CRR II.



## Capital

**Table 4a: IFRS 9 / Article 468-FL - Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR<sup>1</sup> for significant subsidiary**

Barclays Bank PLC		As at 30.06.21	As at 31.12.20	As at 30.06.20
Available capital (amounts)		£m	£m	£m
1	Common Equity Tier 1 (CET1) capital <sup>2</sup>	24,538	25,227	27,197
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,860	24,081	26,116
3	Tier 1 capital <sup>3</sup>	31,392	32,172	33,781
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30,714	31,026	32,700
5	Total capital <sup>3</sup>	37,571	37,493	39,965
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	37,096	36,801	39,245
<b>Risk-weighted assets (amounts)</b>		<b>£m</b>	<b>£m</b>	<b>£m</b>
7	Total risk-weighted assets <sup>2</sup>	176,898	178,156	190,049
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	176,373	177,295	189,150
<b>Capital ratios</b>				
9	Common Equity Tier 1 (as a percentage of risk exposure amount) <sup>2</sup>	13.9%	14.2%	14.3%
10	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.5%	13.6%	13.8%
11	Tier 1 (as a percentage of risk exposure amount) <sup>23</sup>	17.7%	18.1%	17.8%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.4%	17.5%	17.3%
13	Total capital (as a percentage of risk exposure amount) <sup>23</sup>	21.2%	21.0%	21.0%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.0%	20.8%	20.7%
<b>Leverage ratio</b>		<b>£m</b>	<b>£m</b>	<b>£m</b>
15	Leverage ratio total exposure measure	882,543	826,371	817,372
16	Leverage ratio <sup>3</sup>	3.6%	3.9%	4.1%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3.5%	3.8%	4.0%

<sup>1</sup> As at 30 June 2021, Barclays Bank PLC had not elected to apply the temporary treatment specified in Article 468 of the CRR, amended by Regulation EU 2020/873, resulting in the Group's capital and leverage ratios reflecting the full impact of unrealised gains and losses measured at fair value through other comprehensive income.

<sup>2</sup> Transitional CET1 capital and RWAs are calculated applying the IFRS9 transitional arrangements of the CRR as amended by CRR II.

<sup>3</sup> Transitional T1, total capital and leverage are calculated applying the transitional arrangements of the CRR as amended by CRR II. This includes the grandfathering of CRR and CRR II non-compliant capital instruments and IFRS 9 transitional arrangements.

## Risk weighted assets

### Table 5: RWAs by risk type and business

	Credit risk		Counterparty credit risk				Market risk		Operational risk	Total RWAs
	Std £m	A-IRB £m	Std £m	A-IRB £m	Settlement risk £m	CVA £m	Std £m	IMA £m		
<b>As at 30 June 2021</b>										
Barclays UK	7,151	52,995	437	—	—	163	33	—	11,381	72,160
Corporate and Investment Bank	26,406	71,540	15,343	18,973	101	2,668	17,761	18,010	23,453	194,255
Consumer, Cards and Payments	19,218	2,509	158	40	—	29	—	55	6,948	28,957
Barclays International	45,624	74,049	15,501	19,013	101	2,697	17,761	18,065	30,401	223,212
Head Office	4,591	7,269	—	—	—	—	—	—	(808)	11,052
<b>Barclays Group</b>	<b>57,366</b>	<b>134,313</b>	<b>15,938</b>	<b>19,013</b>	<b>101</b>	<b>2,860</b>	<b>17,794</b>	<b>18,065</b>	<b>40,974</b>	<b>306,424</b>
<b>As at 31 December 2020</b>										
Barclays UK	7,360	54,340	394	—	—	136	72	—	11,359	73,661
Corporate and Investment Bank	24,660	73,792	12,047	20,280	246	2,351	13,123	22,363	23,343	192,205
Consumer, Cards and Payments	19,754	3,041	177	45	—	31	—	71	6,996	30,115
Barclays International	44,414	76,833	12,224	20,325	246	2,382	13,123	22,434	30,339	222,320
Head Office	4,153	6,869	—	—	—	—	—	—	(800)	10,222
<b>Barclays Group</b>	<b>55,927</b>	<b>138,042</b>	<b>12,618</b>	<b>20,325</b>	<b>246</b>	<b>2,518</b>	<b>13,195</b>	<b>22,434</b>	<b>40,898</b>	<b>306,203</b>

### Table 5a: RWAs by risk type and business for significant subsidiary

	Credit risk		Counterparty credit risk				Market risk		Operational risk	Total RWAs
	Std £m	A-IRB £m	Std £m	A-IRB £m	Settlement risk £m	CVA £m	Std £m	IMA £m		
<b>As at 30 June 2021</b>										
Barclays Bank PLC	38,188	64,552	14,436	15,299	34	2,171	8,082	18,112	16,024	176,898
<b>As at 31 December 2020</b>										
Barclays Bank PLC	36,568	67,975	11,831	16,799	54	2,203	6,175	20,353	16,198	178,156

## Risk weighted assets

**Table 6: OV1 - Overview of RWAs by risk type and capital requirements**

The table shows RWAs, split by risk type and approach.

	RWA		Minimum capital requirements	
	As at 30 June 2021 £m	As at 31 December 2020 £m	As at 30 June 2021 £m	As at 31 December 2020 £m
1 Credit risk (excluding counterparty credit risk) (CCR)	170,247	171,648	13,620	13,732
2 Of which standardised approach	52,011	51,194	4,161	4,096
3 Of which the foundation IRB (FIRB) approach	—	—	—	—
4 Of which the advanced IRB (AIRB) approach	118,236	120,454	9,459	9,636
5 Of which Equity IRB under the Simple risk-weight or the internal models approach	—	—	—	—
6 CCR	37,732	35,359	3,018	2,829
7 Of which mark to market	2,466	1,974	197	158
8 Of which original exposure	—	—	—	—
9 Of which standardised approach	—	—	—	—
9a Of which financial collateral comprehensive method	6,302	4,270	504	342
10 Of which internal model method	25,064	25,482	2,005	2,039
11 Of which risk exposure amount for contributions to the default fund of a CCP	1,040	1,115	83	89
12 Of which CVA	2,860	2,518	229	201
13 Settlement risk	101	246	8	20
14 Securitisation exposures in banking book (after cap)	10,952	12,642	876	1,011
14a Of which 1250%	13	88	1	7
14b Of which look through approach (KIRB)	—	—	—	—
14c Of which Sec-ERBA	383	514	31	41
14d Of which Sec-IAA	669	1,006	54	80
14e Of which Sec-SA	2,234	1,487	179	119
14f Of which Sec-IRBA	7,653	9,547	612	764
19 Market risk	35,859	35,629	2,869	2,850
20 Of which the standardised approach	17,794	13,195	1,424	1,055
21 Of which IMA	18,065	22,434	1,445	1,795
22 Large exposures	—	—	—	—
23 Operational risk	40,974	40,898	3,278	3,272
24 Of which basic indicator approach	—	—	—	—
25 Of which standardised approach	40,974	40,898	3,278	3,272
26 Of which advanced measurement approach	—	—	—	—
27 Amounts below the thresholds for deduction (subject to 250% risk weight)	10,559	9,781	845	782
<b>29 Total</b>	<b>306,424</b>	<b>306,203</b>	<b>24,514</b>	<b>24,496</b>

## Risk weighted assets

**Table 7: Movements in RWAs**

The table below show movements in RWAs, split by risk types and macro drivers.

	Credit Risk £m	Counterparty Credit Risk <sup>1</sup> £m	Market Risk £m	Operational Risk £m	Total £m
<b>As at 1 January 2021</b>	<b>193,969</b>	<b>35,707</b>	<b>35,629</b>	<b>40,898</b>	<b>306,203</b>
Book size	378	1,698	1,519	76	3,671
Acquisitions and disposals	(874)	—	—	—	(874)
Book quality	1,074	277	—	—	1,351
Model updates	(1,070)	(186)	—	—	(1,256)
Methodology and policy	(115)	416	(1,289)	—	(988)
Foreign exchange movement <sup>2</sup>	(1,683)	—	—	—	(1,683)
<b>Total RWA movements</b>	<b>(2,290)</b>	<b>2,205</b>	<b>230</b>	<b>76</b>	<b>221</b>
<b>As at 30 June 2021</b>	<b>191,679</b>	<b>37,912</b>	<b>35,859</b>	<b>40,974</b>	<b>306,424</b>

<sup>1</sup> RWAs in relation to default fund contributions are included in counterparty credit risk.

<sup>2</sup> Foreign exchange movement does not include FX for counterparty risk or market risk.

Overall RWAs remained broadly stable at £306.4bn (December 2020: £306.2bn).

Credit risk RWAs decreased £2.3bn:

- A £1.1bn increase in book quality is primarily due to reduction in credit quality
- A £1.1bn decrease in model updates primarily due to modelled risk weight recalibrations
- A £1.7bn decrease in FX is due to the depreciation of period end EUR and USD against GBP

Counterparty Credit risk RWAs increased £2.2bn:

- A £1.7bn increase in book size primarily due to an increase in SFTs trading activity.

Market risk RWAs increased £0.2bn:

- A £1.5bn increase in book size primarily due to increased client and trading activities
- A £1.3bn decrease in methodology and policy is driven by a change in the historical look back period of the VaR model from two years to one year

Tables 8, 9 and 10 below show a subset of the information included in table 7, focused on positions captured under modelled treatment.

**Table 8: CR8 - RWA flow statement of credit risk exposures under the AIRB approach**

	RWA amount £m	Capital requirements £m
<b>1 As at 1 January 2021</b>	<b>138,042</b>	<b>11,043</b>
2 Asset size	(2,605)	(208)
3 Asset quality	941	75
4 Model updates	(1,070)	(85)
5 Methodology and policy	118	9
6 Acquisitions and disposals	(76)	(6)
7 Foreign exchange movements	(1,037)	(83)
8 Other	—	—
<b>9 As at 30 June 2021</b>	<b>134,313</b>	<b>10,745</b>

Advanced credit risk RWAs decreased £3.7bn to £134.3bn driven by:

- A £2.6bn decrease in book size primarily due to lower lending, partially offset by growth in mortgages within Barclays UK
- A £1.1bn decrease in model updates primarily due to modelled risk weight recalibrations
- A £1.0bn decrease in FX is due to the depreciation of period end EUR and USD against GBP

## Risk weighted assets

**Table 9: CCR7 - RWA flow statement of counterparty credit risk 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 CCR AIRB RWAs in table 6.

	RWA amount £m	Capital requirements £m
<b>1 As at 1 January 2021</b>	<b>25,584</b>	<b>2,047</b>
2 Asset size	(273)	(23)
3 Credit quality of counterparties	7	1
4 Model updates (IMM only)	(175)	(14)
5 Methodology and policy (IMM only)	—	—
6 Acquisitions and disposals	—	—
7 Foreign exchange movements	—	—
8 Other	—	—
<b>9 As at 30 June 2021</b>	<b>25,143</b>	<b>2,011</b>

**Table 10: MR2-B - RWA flow statement of market risk exposures under the IMA**

	VaR £m	SVaR £m	IRC £m	CRM £m	Other £m	Total RWA £m	Total Capital requirements £m
<b>1 As at 1 January 2021</b>	<b>5,126</b>	<b>9,037</b>	<b>4,671</b>	<b>—</b>	<b>3,600</b>	<b>22,434</b>	<b>1,795</b>
2 Movement in risk levels	(807)	(1,250)	(881)	—	(142)	(3,080)	(247)
3 Model updates/changes	—	—	—	—	—	—	—
4 Methodology and policy	(1,289)	—	—	—	—	(1,289)	(103)
5 Acquisitions and disposals	—	—	—	—	—	—	—
6 Other	—	—	—	—	—	—	—
<b>7 As at 30 June 2021</b>	<b>3,030</b>	<b>7,787</b>	<b>3,790</b>	<b>—</b>	<b>3,458</b>	<b>18,065</b>	<b>1,445</b>

A £4.4bn decrease in Internal Model Approach RWAs primarily driven by lower trading activities and a change in the historical look back period of the VaR model from two years to one year.

## Risk weighted assets

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### Basis of preparation for movements in RWAs

This analysis splits RWA movement by credit, counterparty credit, market and operational risk. Seven categories of drivers have been identified and are described below. Not all the drivers are applicable to all risk types, however all categories have been listed below for completeness purposes.

#### Book size

##### Credit risk and counterparty risk (inc CVA)

This represents RWA movements driven by changes in the size and composition of underlying positions, measured using EAD values for existing portfolios over the period. This includes, but is not exclusive to:

- new business and maturing loans
- changes in product mix and exposure growth for existing portfolios
- book size reductions owing to risk mitigation and write-offs.

##### Market risk

This represents RWA movements owing to the changes in trading positions and volumes driven by business activity.

#### Book quality

##### Credit risk and counterparty risk (inc CVA)

This represents RWA movements driven by changes in the underlying credit quality and recoverability of portfolios and reflected through model calibrations or realignments where applicable. This includes, but is not exclusive to:

- PD migration and LGD changes driven by economic conditions
- ratings migration for standardised exposures

##### Market risk

This is the movement in RWAs owing to changing risk levels in the trading book, caused by fluctuations in market conditions.

#### Model updates

##### Credit risk and counterparty risk (inc CVA)

This is the movement in RWAs as a result of both internal and external model updates. This includes, but is not exclusive to:

- updates to existing model inputs driven by both internal and external review
- model enhancements to improve models performance

##### Market risk

This is the movement in RWAs reflecting change in model scope, changes to market data levels, volatilities, correlations, liquidity and ratings used as input for the internal modelled RWA calculations

#### Methodology and policy

##### Credit risk and counterparty risk (inc CVA)

This is the movement in RWAs as a result of both internal and external methodology, policy and regulatory changes. This includes, but is not exclusive to:

- updates to RWA calculation methodology, communicated by the regulator
- the implementation of credit risk mitigation to a wider scope of portfolios

##### Market risk

This is the movement in RWAs as a result of both internal and external methodology, policy and regulatory changes for market risk.

#### Acquisitions and disposals

This is the movement in RWAs as a result of the disposal or acquisition of business operations impacting the size of banking and trading portfolios.

#### Foreign exchange movements

This is the movement in RWAs as a result of changes in the exchange rate between the functional currency of the Barclays business area or portfolio and our presentational currency for consolidated reporting. It should be noted that foreign exchange movements shown in table 7 do not include the impact of foreign exchange for the counterparty credit risk or market risk RWAs.

#### Other

This is the movement in RWAs driven by items that cannot be reasonably assigned to the other driver categories. In relation to market risk RWAs, this includes changes in measurement that are not driven by methodology, policy or model updates. This category had a nil balance for the year ended 30 June 2021.

## Leverage

### Leverage ratio and exposures

The following leverage tables show the components of the leverage ratio using the CRR definition for leverage exposure and Tier 1 capital as at 30 June 2021.<sup>1,2</sup>

Barclays Group manages the risk associated with leverage exposures through the Barclays Group capital risk management process. Leverage ratio forecasts are regularly monitored against early warning indicators and internal limits which trigger actions to mitigate risk. Barclays Group leverage ratio is also subject to regular external and internal stress testing.

#### Table 11: Summary reconciliation of accounting assets and leverage ratio exposures

This table is a summary of the total leverage exposures and comprises of total IFRS assets used for statutory purposes, regulatory consolidation and other leverage adjustments.

		As at 30 June 2021		As at 31 December 2020	
		Barclays Group	Barclays Bank PLC	Barclays Group	Barclays Bank PLC
		£m	£m	£m	£m
1	Total assets as per published financial statements	1,376,333	1,080,237	1,349,514	1,081,552
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory	(1,406)	(2,058)	(1,144)	(1,141)
4	Adjustments for derivative financial instruments	(120,005)	(96,177)	(197,693)	(178,706)
5	Adjustments for securities financing transactions (SFTs)	23,511	50,183	21,114	51,438
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	111,870	107,884	113,704	108,322
EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (7) of Regulation (EU) No 575/2013)	—	(223,198)	—	(207,445)
7	Other adjustments	(13,631)	(18,023)	(10,109)	(14,147)
EU-7a	Adjustment for regular-way purchases and sales of financial assets subject to trade date	(41,743)	(16,305)	(21,229)	(13,502)
8	<b>Total leverage ratio exposure</b>	<b>1,334,929</b>	<b>882,543</b>	<b>1,254,157</b>	<b>826,371</b>

<sup>1</sup> Capital and leverage measures are calculated applying CRR as amended by CRR II.

<sup>2</sup> Leverage ratio is calculated without applying the transitional arrangements of the CRR as amended by CRR II for Barclays Group and with applying the transitional arrangements of the CRR as amended by CRR II for Barclays Bank PLC.

## Leverage

**Table 12: Leverage ratio common disclosure**

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

		As at 30 June 2021	As at 31 December 2020
Barclays Group		£m	£m
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	932,722	881,890
EU-1a	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(41,743)	(21,229)
2	Asset amounts deducted in determining tier 1 capital	(10,882)	(10,109)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)</b>	<b>880,097</b>	<b>850,552</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	35,139	32,728
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	160,426	137,691
7	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(37,145)	(45,838)
8	Exempted CCP leg of client-cleared trade exposures	(38,519)	(34,814)
9	Adjusted effective notional amount of written credit derivatives	312,197	297,618
10	Adjusted effective notional offsets and add-on deductions for written credit derivatives	(295,467)	(282,632)
11	<b>Total derivative exposures</b>	<b>136,631</b>	<b>104,753</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	486,430	470,432
13	Netted amounts of cash payables and cash receivables of gross SFT assets	(303,610)	(306,398)
14	Counterparty credit risk exposure for SFT assets	23,511	21,114
16	<b>Total securities financing transaction exposures</b>	<b>206,331</b>	<b>185,148</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposures at gross notional amount	336,451	340,179
18	Adjustments for conversion to credit equivalent amounts	(224,581)	(226,475)
19	<b>Other off-balance sheet exposures</b>	<b>111,870</b>	<b>113,704</b>
<b>Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)</b>			
<b>Capital and total exposures</b>			
20	Tier 1 capital	55,981	54,832
21	<b>Total leverage ratio exposures</b>	<b>1,334,929</b>	<b>1,254,157</b>
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>4.2%</b>	<b>4.4%</b>

**Choice on transitional arrangements and amount of derecognised fiduciary items**

EU-23 Choice on transitional arrangements for the definition of the capital measure

Fully phased in

The CRR leverage ratio decreased to 4.2%. The CRR leverage exposure increased £81bn to £1,335bn primarily driven by loans and advances and others assets, SFTs and PFE on derivatives.



## Leverage

**Table 12a: Leverage ratio common disclosure for significant subsidiary**

		As at 30 June 2021	As at 31 December 2021
Barclays Bank PLC		£m	£m
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	621,063	599,815
EU-1a	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(16,305)	(13,502)
2	Asset amounts deducted in determining tier 1 capital	(15,866)	(14,147)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)</b>	<b>588,892</b>	<b>572,166</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	36,921	35,533
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	148,309	126,097
7	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(33,263)	(43,049)
8	Exempted CCP leg of client-cleared trade exposures	(17,220)	(15,385)
9	Adjusted effective notional amount of written credit derivatives	312,952	297,458
10	Adjusted effective notional offsets and add-on deductions for written credit derivatives	(296,110)	(282,231)
11	<b>Total derivative exposures</b>	<b>151,589</b>	<b>118,423</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	512,010	518,168
13	Netted amounts of cash payables and cash receivables of gross SFT assets	(304,817)	(334,701)
14	Counterparty credit risk exposure for SFT assets	50,183	51,438
16	<b>Total securities financing transaction exposures</b>	<b>257,376</b>	<b>234,905</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposures at gross notional amount	231,658	226,629
18	Adjustments for conversion to credit equivalent amounts	(123,774)	(118,307)
19	<b>Other off-balance sheet exposures</b>	<b>107,884</b>	<b>108,322</b>
<b>Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)</b>			
EU-19a	Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet)	(223,198)	(207,445)
<b>Capital and total exposures</b>			
20	Tier 1 capital	31,392	32,172
21	<b>Total leverage ratio exposures</b>	<b>882,543</b>	<b>826,371</b>
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>3.6%</b>	<b>3.9%</b>

**Choice on transitional arrangements and amount of derecognised fiduciary items**

EU-23 Choice on transitional arrangements for the definition of the capital measure

Transitional

## Leverage

**Table 13: Split-up of on balance sheet exposures (excluding derivatives, SFTs, and exempted exposures)**

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

Barclays Group		As at 30 June 2021	As at 31 December 2020
		£m	£m
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	839,665	795,863
EU-2	Trading book exposures	151,997	139,836
EU-3	Banking book exposures, of which:	687,668	656,027
EU-4	Covered bonds	1,406	1,886
EU-5	Exposures treated as sovereigns	311,166	288,083
EU-6	Exposures to regional governments, MDB, international organisations and PSE NOT treated as sovereigns	8,399	9,792
EU-7	Institutions	21,675	20,127
EU-8	Secured by mortgages of immovable properties	166,268	159,466
EU-9	Retail exposures	48,390	50,885
EU-10	Corporate	73,307	74,879
EU-11	Exposures in default	6,167	6,150
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	50,890	44,759

## Minimum requirement for own funds and eligible liabilities (MREL)

### Minimum requirement for own funds and eligible liabilities (MREL)

The disclosures in this section (Tables 14 to 18) have been prepared in accordance with CRR as amended by CRR II, using the uniform format set out in the BCBS Standard on Pillar 3 disclosure requirements.

**Table 14: KM2 - Key metrics - TLAC requirements (at resolution group level)**

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

Barclays Group		As at	As at	As at	As at	As at
		30.06.21	31.03.21	31.12.20	30.09.20	30.06.20
		£m	£m	£m	£m	£m
1	Total Loss Absorbing Capacity (TLAC) available <sup>1</sup>	105,344	102,756	102,746	105,115	107,470
1a	Fully loaded ECL accounting model TLAC available	104,505	101,271	101,030	103,544	105,975
2	Total RWA at the level of the resolution group <sup>1</sup>	306,424	313,356	306,203	310,727	318,987
3	TLAC as a percentage of RWA (row 1 / row 2) (%) <sup>1</sup>	34.4%	32.8%	33.6%	33.8%	33.7%
3a	Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model RWA (%)	34.1%	32.4%	33.1%	33.4%	33.3%
4	Leverage ratio exposure measure at the level of the resolution group <sup>2</sup>	1,334,929	1,320,628	1,254,157	1,306,828	1,248,215
5	TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%) <sup>1,2</sup>	7.9%	7.8%	8.2%	8.0%	8.6%
5a	Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model Leverage exposure measure (%)	7.8%	7.7%	8.1%	7.9%	8.5%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognised as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognised as external TLAC if no cap was applied (%)	N/A	N/A	N/A	N/A	N/A

<sup>1</sup> Own funds included in TLAC, and RWAs are calculated applying the transitional arrangements of the CRR as amended by CRR II. This includes IFRS 9 transitional arrangements and the grandfathering of CRR and CRR II non-compliant capital instruments.

<sup>2</sup> Fully loaded CRR leverage exposure is calculated without applying the transitional arrangements of the CRR as amended by CRR II.

## Minimum requirement for own funds and eligible liabilities (MREL)

**Table 15: TLAC 1 - TLAC composition for G-SIBs (at resolution group level)**

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

Barclays Group

As at 30.06.21

£m

<b>Regulatory capital elements of TLAC and adjustments<sup>1</sup></b>		
1	Common Equity Tier 1 capital (CET1)	46,225
2	Additional Tier 1 capital (AT1) before TLAC adjustment	11,735
5	AT1 instruments eligible under the TLAC framework	11,735
6	Tier 2 capital (T2) before TLAC adjustments	10,289
7	Amortised portion of T2 instruments where remaining maturity > 1 year	386
10	T2 instruments eligible under the TLAC framework	10,675
11	TLAC arising from regulatory capital	68,635
<b>Non-regulatory capital elements of TLAC</b>		
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	36,744
17	TLAC arising from non-regulatory capital instruments before adjustments	36,744
<b>Non-regulatory capital elements of TLAC: adjustments</b>		
18	TLAC before deductions	105,379
20	Deduction of investments in own other TLAC liabilities	(35)
22	TLAC after deductions	105,344
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>		
23	Total risk-weighted assets adjusted as permitted under the TLAC regime <sup>1</sup>	306,424
24	Leverage exposure measure <sup>2</sup>	1,334,929
<b>TLAC ratios and buffers</b>		
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime) <sup>1</sup>	34.4%
26	TLAC (as a percentage of leverage exposure) <sup>1,2</sup>	7.9%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	10.6%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	4.0%
29	Of which: capital conservation buffer requirement	2.5%
30	Of which: bank specific countercyclical buffer requirement	0.0%
31	Of which: higher loss absorbency requirement	1.5%

<sup>1</sup> Own funds included in TLAC, and RWAs are calculated applying the transitional arrangements of the CRR as amended by CRR II. This includes IFRS 9 transitional arrangements and the grandfathering of CRR and CRR II non-compliant capital instruments.

<sup>2</sup> Fully loaded CRR leverage exposure is calculated without applying the transitional arrangements of the CRR as amended by CRR II.

## Minimum requirement for own funds and eligible liabilities (MREL)

**Table 16: TLAC 3 - Resolution entity - creditor ranking at legal entity level**

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

Barclays PLC (the Parent company)

As at 30.06.21	Creditor ranking				Total £m	
	1	2	3	4		
	Most junior £m	£m	£m	Most senior £m		
1	Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Unsecured and Unsubordinated Debt, and other pari passu liabilities	
2	Total capital and liabilities net of credit risk mitigation	4,249	11,229	9,121	38,670	63,269
3	Subset of row 2 that are excluded liabilities	—	—	—	584	584
4	Total capital and liabilities less excluded liabilities	4,249	11,229	9,121	38,086	62,685
5	Subset of row 4 that are potentially eligible as TLAC	4,249	11,229	9,121	35,958	60,557
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	—	—	—	4,211	4,211
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	—	—	2,388	19,172	21,560
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	—	—	5,285	6,304	11,589
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	1,448	6,271	7,719
10	Subset of row 5 that is perpetual securities	4,249	11,229	—	—	15,478

## Minimum requirement for own funds and eligible liabilities (MREL)

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

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

Barclays Bank PLC

As at 30.06.21	Creditor ranking								Total	
	1	2	2	3	4	5	5	6		
	Most junior							Most senior		
	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Is the resolution entity the creditor/investor?	Yes	Yes	No	No	No	Yes	No	Yes	
2	Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Preference Shares / Perpetual Deeply Subordinated Debt	Perpetual Subordinated Debt	Junior Subordinated Debt	Dated Subordinated Debt	Dated Subordinated Debt / Dated Subordinated Contingent Capital Debt	Dated secondary non-preferential debt	
3	Total capital and liabilities net of credit risk mitigation	2,343	8,654	720	572	27	7,608	2,709	16,826	39,459
4	Subset of row 3 that are excluded liabilities	—	—	—	—	—	—	—	—	—
5	Total capital and liabilities less excluded liabilities	2,343	8,654	720	572	27	7,608	2,709	16,826	39,459
6	Subset of row 5 that are eligible as TLAC	2,343	8,654	720	572	27	7,608	2,709	16,533	39,166
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	—	—	—	—	—	—	1,085	3,027	4,112
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	—	—	—	—	—	989	43	10,196	11,228
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	—	—	—	—	—	4,062	372	1,760	6,194
10	Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	—	—	—	2,557	108	1,550	4,215
11	Subset of row 6 that is perpetual securities	2,343	8,654	720	572	27	—	—	—	12,316

## Minimum requirement for own funds and eligible liabilities (MREL)

**Table 18: TLAC2 - Material subgroup entity - creditor ranking at legal entity level**

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

**Barclays Bank UK PLC Group**

	Creditor ranking				Total £m
	1	2	3	4	
	Most junior £m	£m	£m	Most senior £m	
<b>As at 30.06.21</b>					
1 Is the resolution entity the creditor/investor?	Yes	Yes	Yes	Yes	
2 Description of creditor ranking	Ordinary Shares	Perpetual Deeply Subordinated Contingent Convertible Debt	Dated Subordinated Debt	Dated secondary non- preferential debt	
3 Total capital and liabilities net of credit risk mitigation	5	2,575	3,347	6,938	12,865
4 Subset of row 3 that are excluded liabilities	—	—	—	—	—
5 Total capital and liabilities less excluded liabilities	5	2,575	3,347	6,938	12,865
6 Subset of row 5 that are eligible as TLAC	5	2,575	3,347	5,961	11,888
7 Subset of row 6 with 1 year ≤ residual maturity < 2 years	—	—	—	822	822
8 Subset of row 6 with 2 years ≤ residual maturity < 5 years	—	—	1,399	3,009	4,408
9 Subset of row 6 with 5 years ≤ residual maturity < 10 years	—	—	1,224	1,124	2,348
10 Subset of row 6 with residual maturity ≥ 10 years, but excluding perpetual securities	—	—	724	1,006	1,730
11 Subset of row 6 that is perpetual securities	5	2,575	—	—	2,580

## Liquidity

### Table 19: LIQ1 - Liquidity Coverage ratio

This table shows the level and components of the Liquidity Coverage Ratio. This disclosure has been prepared in accordance with the requirements set out in the 'Guidelines on LCR disclosure to complement the disclosure of liquidity risk management under Article 435 of Regulation (EU) No 575/2013' as specified in Annexure II which complements Article 435(1)(f) of Regulation (EU) No 575/2013.

#### Liquidity coverage ratio (period end)

Barclays Group	Total period end value				
	30.06.21	31.03.21	31.12.20	30.09.20	30.06.20
	£m	£m	£m	£m	£m
Liquidity buffer	280,079	280,175	258,198	319,785	291,116
Total net cash outflows	172,528	173,490	159,320	176,394	156,201
Liquidity coverage ratio (%) (period end)	162%	161%	162%	181%	186%

#### LIQ1 - Liquidity coverage ratio (average)

	Total unweighted value (average)					Total weighted value (average)				
	30.06.21	31.03.21	31.12.20	30.09.20	30.06.20	30.06.21	31.03.21	31.12.20	30.09.20	30.06.20
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
Number of data points used in calculation of averages <sup>1</sup>	12	12	12	12	12	12	12	12	12	12
<b>High-quality liquid assets</b>										
1 Total high-quality liquid assets (HQLA)						298,380	295,957	281,470	262,744	242,005
<b>Cash outflows</b>										
2 Retail deposits and deposits from small business customers, of which:	250,148	244,129	232,900	222,638	212,695	21,061	20,507	19,795	19,184	18,655
3 Stable deposits	135,225	131,313	125,621	120,444	115,586	6,761	6,565	6,281	6,022	5,779
4 Less stable deposits	105,639	102,964	99,687	96,799	94,378	14,295	13,937	13,509	13,156	12,870
5 Unsecured wholesale funding, of which:	222,291	217,873	208,240	194,573	183,119	114,444	113,206	107,669	99,108	92,557
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	52,945	50,547	48,850	45,956	42,922	12,938	12,353	11,946	11,251	10,525
7 Non-operational deposits (all counterparties) <sup>2</sup>	160,623	158,952	152,613	142,861	135,266	92,783	92,479	88,946	82,101	77,101
8 Unsecured debt	8,723	8,374	6,777	5,756	4,931	8,723	8,374	6,777	5,756	4,931
9 Secured wholesale funding						57,386	58,042	58,316	58,086	60,066
10 Additional requirements, of which:	184,243	181,899	178,970	176,757	178,640	55,043	54,993	54,122	52,815	53,275
11 Outflows related to derivative exposures and other collateral requirements	21,644	22,212	22,814	22,050	21,557	19,324	19,890	20,421	19,693	19,258
12 Outflows related to loss of funding on debt products	10,431	10,311	9,483	9,262	9,626	10,431	10,311	9,483	9,262	9,626
13 Credit and liquidity facilities	152,168	149,376	146,673	145,445	147,457	25,288	24,792	24,218	23,860	24,391
14 Other contractual funding obligations	3,165	3,288	3,030	2,754	2,647	2,626	2,669	2,351	2,053	1,924
15 Other contingent funding obligations	154,310	157,072	159,316	160,231	161,936	5,997	5,783	5,693	5,935	6,133
16 Total cash outflows						256,557	225,200	247,946	237,181	232,610
<b>Cash inflows</b>										
17 Secured lending (e.g. reverse repos)	504,617	494,791	486,986	469,995	461,684	55,669	55,605	55,820	56,616	58,363
18 Inflows from fully performing exposures	14,965	16,257	16,844	15,537	14,219	10,601	11,667	12,010	10,469	9,172
19 Other cash inflows <sup>3</sup>	14,313	14,656	15,885	15,790	14,886	10,570	10,790	11,982	11,566	10,357
EU-1 (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-1 (Excess inflows from a related specialised credit institution)										
20 Total cash inflows	533,895	525,704	519,316	501,322	490,789	76,840	78,062	79,812	78,651	77,892
Fully exempt inflows	—	—	—	—	—	—	—	—	—	—
Inflows subject to 90% cap	—	—	—	—	—	—	—	—	—	—
Inflows subject to 75% cap	£431,215	£427,927	£422,635	£407,686	£398,840	76,840	78,062	79,812	78,651	77,892
21 Liquidity buffer						298,380	295,957	281,470	262,744	242,005
22 Total net cash outflows						179,717	177,138	168,134	158,530	154,718
23 Liquidity coverage ratio (%) (average)						166%	167%	167%	166%	156%

<sup>1</sup> Trailing average of 12 month-end observations to the reporting date.

<sup>2</sup> Non-operational deposits in row 7 include excess deposits as defined in the Delegated Act Article 27(4).

<sup>3</sup> 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.

As at 30 June 2021, the Barclays Group LCR was 162% (December 2020: 162%), equivalent to a surplus of £108bn (December 2020: £99bn) above the 100% regulatory requirement. The trailing 12 month-end average LCR to 30 June 2021 was 166% (December 2020: 167%).



## Analysis of Credit Risk

**Table 20: Detailed view of credit risk EADs, RWAs and capital requirement**

This table summarises EAD, RWA and capital requirements for credit risk.

	As at 30 June 2021			As at 31 December 2020		
	EAD £m	RWA £m	Capital requirements £m	EAD £m	RWA £m	Capital requirements £m
<b>Barclays Group</b>						
<b>Standardised approach</b>						
Central governments or central banks	264,852	28	2	237,637	39	3
Regional governments or local authorities	8,711	1,432	115	10,486	1,657	133
Public sector entities	6,731	176	14	8,418	205	16
Multilateral development banks	6,360	—	—	7,209	—	—
International organisations	828	—	—	734	—	—
Institutions	5,988	1,654	132	4,900	1,526	122
Corporates	25,534	23,271	1,862	23,405	21,335	1,707
Retail	20,369	15,275	1,222	21,199	15,899	1,272
Secured by mortgages	9,830	3,717	297	9,337	3,567	285
Exposures in default	1,344	1,503	120	1,379	1,581	127
Items associated with high risks	1,810	2,714	217	1,431	2,147	172
Covered bonds	1,406	142	11	1,886	204	16
Securitisation positions	17,981	3,220	258	14,936	2,993	239
Collective investment undertakings	—	—	—	—	—	—
Equity positions	837	2,089	167	723	1,767	141
Other items	3,785	2,145	172	4,824	3,007	241
<b>Total standardised approach credit risk exposure</b>	<b>376,366</b>	<b>57,366</b>	<b>4,589</b>	<b>348,504</b>	<b>55,927</b>	<b>4,474</b>
<b>Advanced IRB approach</b>						
Central governments or central banks	94,689	5,080	406	98,581	5,076	406
Institutions	20,092	4,357	349	19,953	4,621	370
Corporates	95,779	56,719	4,538	98,499	58,407	4,673
Retail	—	—	—	—	—	—
– Small and medium-sized enterprises (SMEs)	7,390	3,270	262	7,644	3,366	269
– Secured by real estate collateral	166,154	25,434	2,035	159,949	23,105	1,848
– Qualifying revolving retail	34,166	13,120	1,050	35,691	15,693	1,256
– Other retail	4,050	3,641	291	4,561	4,048	324
Equity	—	—	—	—	—	—
Securitisation positions	34,894	7,653	612	32,512	9,547	764
Non-credit obligation assets	9,959	15,039	1,203	9,362	14,179	1,134
<b>Total advanced IRB credit risk exposure</b>	<b>467,173</b>	<b>134,313</b>	<b>10,746</b>	<b>466,752</b>	<b>138,042</b>	<b>11,044</b>
<b>Total</b>	<b>843,539</b>	<b>191,679</b>	<b>15,335</b>	<b>815,256</b>	<b>193,969</b>	<b>15,518</b>

Risk weighted assets decreased by £2.3bn to £191.7bn primarily driven by:

- Retail including secured by mortgages RWAs decreased by £1.4bn to £60.7bn primarily due to a reduction in Interest Earning Lending (IEL) balances partially offset by growth in mortgages
- Securitisation RWAs decreased by £1.7bn to £10.9bn primarily due to a reduction in securitisation activities

## Analysis of Credit Risk

**Table 20a: Detailed view of credit risk RWAs and capital requirement for significant subsidiary**

This table shows RWAs for credit risk by credit exposure class.

	As at 30 June 2021		As at 31 December 2020	
	RWA £m	Capital requirements £m	RWA £m	Capital requirements £m
<b>Barclays Bank PLC</b>				
<b>Standardised approach</b>				
Central governments or central banks	6	—	8	1
Regional governments or local authorities	13	1	9	1
Public sector entities	56	4	45	4
Multilateral development banks	—	—	—	—
International organisations	—	—	—	—
Institutions	3,362	269	3,220	258
Corporates	20,530	1,642	18,246	1,458
Retail	589	47	570	46
Secured by mortgages	2,328	186	2,235	179
Exposures in default	710	57	856	69
Items associated with high risks	363	29	205	16
Covered bonds	18	1	6	—
Securitisation positions	2,968	237	3,182	255
Collective investment undertakings	—	—	—	—
Equity positions	6,869	549	7,262	581
Other items	376	30	724	58
<b>Total standardised approach credit risk exposure</b>	<b>38,188</b>	<b>3,052</b>	<b>36,568</b>	<b>2,926</b>
<b>Advanced IRB approach</b>				
Central governments or central banks	5,019	402	5,075	406
Institutions	3,567	285	4,250	340
Corporates	45,445	3,636	46,062	3,685
Retail	—	—	—	—
– Small and medium-sized enterprises (SMEs)	—	—	—	—
– Secured by real estate collateral	206	16	245	20
– Qualifying revolving retail	—	—	—	—
– Other retail	—	—	—	—
Equity	—	—	—	—
Securitisation positions	7,064	565	9,247	740
Non-credit obligation assets	3,251	260	3,096	248
<b>Total advanced IRB credit risk exposure</b>	<b>64,552</b>	<b>5,164</b>	<b>67,975</b>	<b>5,439</b>
<b>Total credit RWAs</b>	<b>102,740</b>	<b>8,219</b>	<b>104,543</b>	<b>8,365</b>

## Analysis of Credit Risk

### Table 21: CR3 – CRM techniques

This table shows the use of CRM techniques broken down by loans and debt securities. This table includes unsecured and secured exposures including collateral, financial guarantees and credit derivatives for both Standardised and Internal rating based approach.

Barclays Group		Exposures unsecured – Carrying amount	Exposures secured - Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
As at 30 June 2021		£m	£m	£m	£m	£m
1	Total loans	347,066	203,527	191,968	11,485	74
2	Total debt securities	91,630	1,042	—	1,042	—
3	<b>Total exposures</b>	<b>438,696</b>	<b>204,569</b>	<b>191,968</b>	<b>12,527</b>	<b>74</b>
4	Of which defaulted	3,094	3,568	3,036	532	—
<b>As at 31 December 2020</b>						
1	Total loans	315,456	203,023	190,159	12,770	94
2	Total debt securities	98,691	1,066	—	1,066	—
3	<b>Total exposures</b>	<b>414,147</b>	<b>204,089</b>	<b>190,159</b>	<b>13,836</b>	<b>94</b>
4	Of which defaulted	3,119	3,031	2,750	281	—

The unsecured exposures increased £24.5bn to £438.7bn due to an increase in the Group liquidity pool.

## Analysis of Credit Risk

### Table 22: CR4 Standardised – Credit Risk exposure and CRM effect

This table shows the impact of CRM and credit conversion factors (CCF) on exposure values, broken down by regulatory exposure class. This table includes exposures subject to the Standardised approach only. For details of key movements in these exposure classes please see Tables 24 and 25.

The term 'before CCF and CRM' means the original gross exposures before the application of credit conversion factor and before the application of risk mitigation techniques.

Barclays Group		Exposures before CCF and CRM		CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
As at 30 June 2021		£m	£m	£m	£m	£m	£m
1	Central governments or central	202,084	39,874	214,647	50,205	28	0%
2	Regional governments or local authorities	8,856	174	8,673	38	1,432	16%
3	Public sector entities	6,580	431	6,580	152	176	3%
4	Multilateral development banks	6,360	—	6,360	—	—	0%
5	International Organisations	828	—	828	—	—	0%
6	Institutions	5,458	1,836	5,104	884	1,654	28%
7	Corporates	23,973	38,062	15,833	9,700	23,271	91%
8	Retail	29,799	70,226	20,340	29	15,275	75%
9	Secured by mortgages on immovable property	9,867	39	9,819	11	3,717	38%
10	Exposures in default	1,829	139	1,273	71	1,503	112%
11	Items associated with particularly high risk	1,866	3	1,808	2	2,714	150%
12	Covered Bonds	1,406	—	1,406	—	142	10%
13	Claims on institutions and corporate with a short-term credit	—	—	—	—	—	—
14	Claims in the form of CIU	—	—	—	—	—	—
15	Equity exposures	837	—	837	—	2,089	250%
16	Other items	3,785	—	3,785	—	2,145	57%
17	<b>Total</b>	<b>303,528</b>	<b>150,784</b>	<b>297,293</b>	<b>61,092</b>	<b>54,146</b>	<b>15%</b>
<b>As at 31 December 2020</b>							
1	Central governments or central	172,121	42,181	184,333	53,304	39	0%
2	Regional governments or local authorities	10,804	156	10,461	25	1,657	16%
3	Public sector entities	8,309	361	8,303	115	205	2%
4	Multilateral development banks	7,209	—	7,209	—	—	0%
5	International Organisations	734	—	734	—	—	0%
6	Institutions	4,470	1,613	4,089	811	1,526	31%
7	Corporates	22,298	36,557	14,151	9,254	21,335	91%
8	Retail	30,828	71,053	21,150	49	15,899	75%
9	Secured by mortgages on immovable property	9,335	71	9,309	28	3,567	38%
10	Exposures in default	1,585	276	1,273	106	1,581	115%
11	Items associated with particularly high risk	1,422	22	1,422	9	2,147	150%
12	Covered Bonds	1,886	—	1,886	—	204	11%
13	Claims on institutions and corporate with a short-term credit	—	—	—	—	—	—
14	Claims in the form of CIU	—	—	—	—	—	—
15	Equity exposures	723	—	723	—	1,767	244%
16	Other items	4,824	—	4,824	—	3,007	62%
17	<b>Total</b>	<b>276,548</b>	<b>152,290</b>	<b>269,867</b>	<b>63,701</b>	<b>52,934</b>	<b>16%</b>

Further information about the key drivers for RWAs are provided in Table 20.

## Analysis of Credit Risk

**Table 23: CR7– Effect on RWA of credit derivatives used as CRM techniques (AIRB)**

This table shows the effect of credit derivatives on the IRB credit risk approach.

Barclays Group	Pre-credit derivatives RWAs		Actual RWAs	
	As at 30 June 2021	As at 31 December 2020	As at 30 June 2021	As at 31 December 2020
	£m	£m	£m	£m
<b>1 Exposures under Foundation IRB</b>	—	—	—	—
2 Central governments and central banks	—	—	—	—
3 Institutions	—	—	—	—
4 Corporates - SME	—	—	—	—
5 Corporates - Specialised Lending	—	—	—	—
6 Corporates - Other	—	—	—	—
<b>7 Exposures under Advanced IRB</b>	<b>126,701</b>	<b>128,550</b>	<b>126,661</b>	<b>128,495</b>
8 Central governments and central banks	5,080	5,076	5,080	5,076
9 Institutions	4,357	4,621	4,357	4,621
10 Corporates - SME	9,357	10,175	9,357	10,175
11 Corporates - Specialised Lending	5,538	5,551	5,538	5,551
12 Corporates - Other	41,863	42,736	41,824	42,681
13 Retail - Secured by real estate SME	—	—	—	—
14 Retail - Secured by real estate non-SME	25,434	23,105	25,434	23,105
15 Retail - Qualifying revolving	13,120	15,693	13,120	15,693
16 Retail - Other SME	3,270	3,366	3,270	3,366
17 Retail - Other non-SME	3,641	4,048	3,641	4,048
18 Equity IRB	—	—	—	—
19 Other non credit-obligation assets	15,039	14,179	15,039	14,179
<b>20 Total</b>	<b>126,701</b>	<b>128,550</b>	<b>126,661</b>	<b>128,495</b>

Numbers are aligned to the 'Detailed view of credit risk RWAs and Capital Requirement' table except for securitisation balances. Please see Table 20 for further information on key movements.

## Analysis of Credit Risk

**Table 24: CR5-A Analysis of exposures by asset classes and risk weight pre-CCF and CRM under the standardised approach**

This table shows exposure at default pre-CRM, broken down by Credit Exposure Class and risk weight. This table includes exposures subject to the Standardised approach only.

Barclays Group		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated	
		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
<b>As at 30 June 2021</b>																				
1	Central governments or central banks	241,930	—	—	—	—	—	—	—	—	28	—	—	—	—	—	—	—	241,958	477
2	Regional governments or local authorities	1,560	—	—	—	7,466	—	4	—	—	—	—	—	—	—	—	—	—	9,030	7,468
3	Public sector entities	6,033	—	—	—	965	—	—	—	—	13	—	—	—	—	—	—	—	7,011	928
4	Multilateral development banks	6,360	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	6,360	—
5	International Organisations	828	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	828	—
6	Institutions	—	—	—	—	5,699	—	1,170	—	—	425	—	—	—	—	—	—	—	7,294	2,244
7	Corporates	—	—	—	—	2,500	—	2,320	—	—	56,706	509	—	—	—	—	—	—	62,035	53,539
8	Retail	—	—	—	—	—	—	—	—	100,025	—	—	—	—	—	—	—	—	100,025	100,025
9	Secured by mortgages on immovable property	—	—	—	—	—	9,413	—	—	25	468	—	—	—	—	—	—	—	9,906	9,906
10	Exposures in default	—	—	—	—	—	—	—	—	—	1,064	904	—	—	—	—	—	—	1,968	1,968
11	Items associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	1,869	—	—	—	—	—	—	1,869	1,869
12	Covered Bonds	—	—	—	1,392	14	—	—	—	—	—	—	—	—	—	—	—	—	1,406	—
13	Claims on institutions and corporate with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Claims in the form of CIU	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity exposures	—	—	—	—	—	—	—	—	—	3	—	834	—	—	—	—	—	837	837
16	Other items	1,137	—	—	—	590	—	—	—	—	2,058	—	—	—	—	—	—	—	3,785	3,785
17	<b>Total</b>	<b>257,848</b>	<b>—</b>	<b>—</b>	<b>1,392</b>	<b>17,234</b>	<b>9,413</b>	<b>3,494</b>	<b>—</b>	<b>100,050</b>	<b>60,765</b>	<b>3,282</b>	<b>834</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>454,312</b>	<b>183,046</b>

## Analysis of Credit Risk

**Table 24: CR5-A Analysis of exposures by asset classes and risk weight pre-CCF and CRM under the standardised approach - continued**

Barclays Group	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated	
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
<b>As at 31 December 2020</b>																			
1	Central governments or central banks	214,263	—	—	—	—	—	—	—	39	—	—	—	—	—	—	—	214,302	486
2	Regional governments or local authorities	2,204	—	—	—	8,756	—	—	—	—	—	—	—	—	—	—	—	10,960	8,700
3	Public sector entities	7,580	—	—	—	1,076	—	—	—	14	—	—	—	—	—	—	—	8,670	901
4	Multilateral development banks	7,209	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	7,209	—
5	International Organisations	734	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	734	—
6	Institutions	—	—	—	—	4,447	—	1,251	—	382	1	—	—	2	—	—	—	6,083	1,664
7	Corporates	—	—	—	—	2,138	—	2,417	—	53,648	650	—	—	2	—	—	—	58,855	49,956
8	Retail	—	—	—	—	—	—	—	—	101,881	—	—	—	—	—	—	—	101,881	101,881
9	Secured by mortgages on immovable property	—	—	—	—	—	8,862	—	—	35	508	1	—	—	—	—	—	9,406	9,406
10	Exposures in default	—	—	—	—	—	—	—	—	1,108	753	—	—	—	—	—	—	1,861	1,861
11	Items associated with particularly high risk	—	—	—	—	—	—	—	—	—	1,444	—	—	—	—	—	—	1,444	1,444
12	Covered Bonds	—	—	—	1,848	—	—	38	—	—	—	—	—	—	—	—	—	1,886	—
13	Claims on institutions and corporate with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Claims in the form of CIU	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity exposures	—	—	—	—	—	—	—	—	27	—	696	—	—	—	—	—	723	723
16	Other items	1,411	—	—	—	508	—	—	—	2,905	—	—	—	—	—	—	—	4,824	4,824
17	<b>Total</b>	<b>233,401</b>	<b>—</b>	<b>—</b>	<b>1,848</b>	<b>16,925</b>	<b>8,862</b>	<b>3,706</b>	<b>—</b>	<b>101,916</b>	<b>58,631</b>	<b>2,849</b>	<b>696</b>	<b>—</b>	<b>4</b>	<b>—</b>	<b>—</b>	<b>428,838</b>	<b>181,846</b>

Standardised Credit Risk Exposure Pre-CCF and CRM increased £25.5bn to £454.3bn primarily due to an increase in the Group liquidity pool within the 0% risk weight category.

## Analysis of Credit Risk

**Table 25: CR5-B Analysis of exposures by asset classes and risk weight post-CCF and CRM under the standardised approach**

The difference between exposure at default pre-CRM set out in Table 24 Pre and exposure at default post-CRM below is the impact of financial collateral and CCF as described in Table 23.

Barclays Group	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated	
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
<b>As at 30 June 2021</b>																			
1	Central governments or central banks	264,824	—	—	—	—	—	—	—	28	—	—	—	—	—	—	—	264,852	344
2	Regional governments or local authorities	1,558	—	—	7,149	—	4	—	—	—	—	—	—	—	—	—	—	8,711	7,149
3	Public sector entities	5,888	—	—	834	—	—	—	—	10	—	—	—	—	—	—	—	6,732	793
4	Multilateral development banks	6,360	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	6,360	—
5	International Organisations	828	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	828	—
6	Institutions	—	—	—	5,086	—	532	—	—	370	—	—	—	—	—	—	—	5,988	2,076
7	Corporates	—	—	—	1,922	—	1,250	—	—	22,081	280	—	—	—	—	—	—	25,533	20,635
8	Retail	—	—	—	—	—	—	—	20,369	—	—	—	—	—	—	—	—	20,369	20,369
9	Secured by mortgages on immovable property	—	—	—	—	9,346	—	—	24	460	—	—	—	—	—	—	—	9,830	9,830
10	Exposures in default	—	—	—	—	—	—	—	—	1,026	318	—	—	—	—	—	—	1,344	1,344
11	Items associated with particularly high risk	—	—	—	—	—	—	—	—	—	1,810	—	—	—	—	—	—	1,810	1,810
12	Covered Bonds	—	—	—	1,392	14	—	—	—	—	—	—	—	—	—	—	—	1,406	—
13	Claims on institutions and corporate with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Claims in the form of CIU	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity exposures	—	—	—	—	—	—	—	—	2	—	835	—	—	—	—	—	837	837
16	Other items	1,138	—	—	590	—	—	—	—	2,057	—	—	—	—	—	—	—	3,785	3,785
17	<b>Total</b>	<b>280,596</b>	<b>—</b>	<b>—</b>	<b>1,392</b>	<b>15,595</b>	<b>9,346</b>	<b>1,786</b>	<b>—</b>	<b>20,393</b>	<b>26,034</b>	<b>2,408</b>	<b>835</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>358,385</b>	<b>68,972</b>



## Analysis of Credit Risk

**Table 25: CR5-B Analysis of exposures by asset classes and risk weight post-CCF and CRM under the standardised approach - continued**

Barclays Group		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated	
		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
<b>As at 31 December 2020</b>																				
1	Central governments or central banks	237,598	—	—	—	—	—	—	—	—	39	—	—	—	—	—	—	237,637	334	
2	Regional governments or local authorities	2,202	—	—	—	8,284	—	—	—	—	—	—	—	—	—	—	—	10,486	8,227	
3	Public sector entities	7,435	—	—	—	973	—	—	—	—	10	—	—	—	—	—	—	8,418	795	
4	Multilateral development banks	7,209	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	7,209	—	
5	International Organisations	734	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	734	—	
6	Institutions	—	—	—	—	3,705	—	864	—	—	329	1	—	—	1	—	—	4,900	1,279	
7	Corporates	—	—	—	—	1,633	—	1,388	—	—	19,989	393	—	—	2	—	—	23,405	18,326	
8	Retail	—	—	—	—	—	—	—	—	21,199	—	—	—	—	—	—	—	21,199	21,199	
9	Secured by mortgages on immovable property	—	—	—	—	—	8,814	—	—	31	491	1	—	—	—	—	—	9,337	9,337	
10	Exposures in default	—	—	—	—	—	—	—	—	—	975	404	—	—	—	—	—	1,379	1,379	
11	Items associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	1,431	—	—	—	—	—	1,431	1,431	
12	Covered Bonds	—	—	—	1,848	—	—	38	—	—	—	—	—	—	—	—	—	1,886	—	
13	Claims on institutions and corporate with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Claims in the form of CIU	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Equity exposures	—	—	—	—	—	—	—	—	—	27	—	696	—	—	—	—	723	723	
16	Other items	1,410	—	—	—	508	—	—	—	—	2,906	—	—	—	—	—	—	4,824	4,824	
17	<b>Total</b>	256,558	—	—	1,848	15,103	8,814	2,290	—	21,230	24,766	2,230	696	—	3	—	—	333,568	67,854	

Standardised Credit Risk Exposure Post-CCF and CRM increased £24.8bn to £358.4bn primarily due to an increase in the Group liquidity pool within the 0% risk weight category.

## Analysis of Credit Risk

### Credit quality analysis of IRB exposures

The following section provides breakdowns of inputs into RWAs calculations. Risk weights and risk factors may be volatile in granular breakdowns of wholesale exposures, especially in categories that are more sparsely populated. This is often due to the addition or removal of a relatively large exposure to or from narrow categories when its risk factors are different to the category average. This happens in the normal course of business, for instance, following new lending, repayments, or syndications.

### Table 26: Internal default grade probabilities and mapping to external ratings

The table below illustrates the approximate relationship between external rating agency grades and Barclays' internal PD bands for wholesale exposures. The EBA and internal Default Grade (DG) bands are based on TTC PD. Note that this relationship is dynamic, and therefore, varies over time, region and industry.

EBA PD Range	Internal DG Band	Default Probability			Moody's	Standard and Poor's
		>Min	Mid	<=Max		
0.00 to < 0.15	1	0.00%	0.01%	0.02%	Aaa, Aa1, Aa2	AAA, AA+, AA
	2	0.02%	0.03%	0.03%	Aa3	AA-
	3	0.03%	0.04%	0.05%	A1	A+
	4	0.05%	0.08%	0.10%	A2, A3	A, A-
	5	0.10%	0.13%	0.15%	Baa1	BBB+
0.15 to < 0.25	6	0.15%	0.18%	0.20%	Baa2	BBB
	7	0.20%	0.23%	0.25%	Baa2	BBB
0.25 to < 0.50	8	0.25%	0.28%	0.30%	Baa3	BBB-
	9	0.30%	0.35%	0.40%	Baa3	BBB-
	10	0.40%	0.45%	0.50%	Ba1	BB+
0.50 to < 0.75	11	0.50%	0.55%	0.60%	Ba1	BB+
	12	0.60%	—	—	Ba2	BB
0.75 to < 2.50	12	—	0.90%	1.20%	Ba2	BB
	13	1.20%	1.38%	1.55%	Ba3	BB-
	14	1.55%	1.85%	2.15%	Ba3	B+
	15	2.15%	—	—	B1	B+
2.50 to < 10.00	15	—	2.60%	3.05%	B1	B+
	16	3.05%	3.75%	4.45%	B2	B+
	17	4.45%	5.40%	6.35%	B3,Caa1	B
	18	6.35%	7.50%	8.65%	B3,Caa1	B-
	19	8.65%	10.00%	—	B3,Caa1	CCC+
10.00 to < 100.00	19	—	—	11.35%	Caa2	CCC+
	20	11.35%	15.00%	18.65%	Caa2	CCC
	21	18.65%	30.00%	99.99%	Caa3, Ca, C	CCC-, CC+, CC, C
100.00 (Default)				D	D	

## Analysis of Credit Risk

### AIRB obligor grade disclosure

The following tables show credit risk exposure at default post-CRM for the advanced IRB approach and foundation IRB approach for portfolios within the banking book. Separate tables are provided for the following credit exposure classes: central governments and central banks (Table 27), institutions (Table 28), corporates (Table 29), corporates subject to slotting (Table 31), Retail SME (Table 32), secured retail (Table 33), revolving retail (Table 34) and other retail (Table 35).

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

**Table 27: CR6 Credit risk exposures by exposure class and PD range for central governments and central banks**

Barclays Group	Original on-balance sheet gross exposure £m	Off-balance sheet exposure pre CCF £m	Average CCF <sup>1</sup> %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	Average Maturity Years	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
<b>As at 30 June 2021</b>												
0.00 to < 0.15	94,344	—	—	94,177	0.0%	24	45.0%	1.6	4,732	5.0%	5	
0.15 to < 0.25	3	—	—	3	0.2%	2	45.0%	1.0	1	37.6%	0	
0.25 to < 0.50	509	—	—	509	0.4%	1	45.0%	2.7	347	68.1%	1	
0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
<b>Total</b>	<b>94,856</b>	<b>—</b>	<b>—</b>	<b>94,689</b>	<b>0.0%</b>	<b>27</b>	<b>45.0%</b>	<b>1.6</b>	<b>5,080</b>	<b>5.4%</b>	<b>6</b>	<b>(0)</b>
<b>As at 31 December 2020</b>												
0.00 to < 0.15	98,061	97	15.1%	97,943	0.0%	28	45.0%	1.5	4,637	4.7%	5	
0.15 to < 0.25	0	—	—	0	0.2%	2	48.2%	1.0	0	30.4%	0	
0.25 to < 0.50	638	—	—	638	0.3%	3	45.0%	3.0	439	68.9%	1	
0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
10.00 to < 100.00	0	—	—	0	13.0%	1	63.0%	1.0	0	312.1%	0	
100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
<b>Total</b>	<b>98,699</b>	<b>97</b>	<b>15.1%</b>	<b>98,581</b>	<b>0.0%</b>	<b>34</b>	<b>45.0%</b>	<b>1.5</b>	<b>5,076</b>	<b>5.1%</b>	<b>6</b>	<b>(0)</b>

1. Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

The RWA density associated with AIRB exposures to central governments and central banks remained broadly stable at 5.4% (December 2020: 5.1%).

## Analysis of Credit Risk

**Table 28: CR6 Credit risk exposures by exposure class and PD range for institutions**

Barclays Group	Original on-balance sheet gross exposure £m	Off-balance sheet exposure pre CCF £m	Average CCF <sup>1</sup> %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	Average Maturity Years	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
<b>As at 30 June 2021</b>												
0.00 to < 0.15	15,383	7,276	49.0%	18,903	0.0%	487	35.7%	4.3	3,353	17.7%	4	
0.15 to < 0.25	400	105	62.1%	465	0.2%	57	41.1%	2.0	192	41.3%	0	
0.25 to < 0.50	101	71	57.8%	143	0.4%	57	44.2%	2.5	92	64.5%	0	
0.50 to < 0.75	16	40	47.7%	35	0.6%	29	52.6%	1.7	37	106.5%	0	
0.75 to < 2.50	80	53	86.4%	124	1.6%	293	41.3%	2.6	147	117.9%	1	
2.50 to < 10.00	205	249	48.8%	326	3.5%	147	43.4%	2.7	467	143.2%	5	
10.00 to < 100.00	39	87	62.6%	93	19.0%	24	11.8%	2.7	65	69.4%	2	
100.00 (Default)	3	25	0.5%	3	100.0%	12	11.1%	3.8	4	117.2%	0	
<b>Total</b>	<b>16,227</b>	<b>7,906</b>	<b>49.5%</b>	<b>20,092</b>	<b>0.2%</b>	<b>1,106</b>	<b>35.9%</b>	<b>4.2</b>	<b>4,357</b>	<b>21.7%</b>	<b>12</b>	<b>(12)</b>
<b>As at 31 December 2020</b>												
0.00 to < 0.15	14,593	7,516	51.3%	18,435	0.0%	469	35.3%	4.7	3,427	18.6%	3	
0.15 to < 0.25	474	8	71.9%	479	0.2%	48	37.5%	3.0	198	41.3%	0	
0.25 to < 0.50	317	173	59.2%	419	0.3%	58	47.1%	5.0	243	57.9%	1	
0.50 to < 0.75	63	67	81.4%	117	0.6%	43	51.6%	1.4	104	88.5%	0	
0.75 to < 2.50	59	39	86.2%	92	1.7%	312	47.2%	1.9	125	135.0%	1	
2.50 to < 10.00	116	253	53.6%	251	3.8%	140	38.0%	4.3	361	143.8%	4	
10.00 to < 100.00	41	114	57.0%	106	18.4%	25	15.7%	2.4	95	89.6%	3	
100.00 (Default)	4	75	66.7%	54	100.0%	18	10.1%	1.3	68	124.6%	0	
<b>Total</b>	<b>15,667</b>	<b>8,245</b>	<b>52.2%</b>	<b>19,953</b>	<b>0.5%</b>	<b>1,113</b>	<b>35.6%</b>	<b>4.6</b>	<b>4,621</b>	<b>23.2%</b>	<b>12</b>	<b>(10)</b>

<sup>1</sup> Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

The RWA density associated with AIRB exposures to institutions decreased 1.5% to 21.7% primarily due to a decrease in exposures within lower quality PD bands.

## Analysis of Credit Risk

**Table 29: CR6 Credit risk exposures by exposure class and PD range for corporates**

Barclays Group	Original on-balance sheet gross exposure £m	Off-balance sheet exposure pre CCF £m	Average CCF <sup>1</sup> %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	Average Maturity Years	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
<b>As at 30 June 2021</b>												
0.00 to < 0.15	16,271	50,360	48.8%	40,535	0.1%	2,613	37.3%	5.5	10,511	25.9%	12	
0.15 to < 0.25	2,368	7,226	49.9%	5,595	0.2%	1,167	41.2%	3.3	2,690	48.1%	5	
0.25 to < 0.50	4,141	9,758	67.1%	10,297	0.3%	2,433	41.3%	3.0	5,847	56.8%	15	
0.50 to < 0.75	2,677	3,018	50.0%	3,925	0.6%	1,800	37.6%	2.9	2,462	62.7%	9	
0.75 to < 2.50	6,018	7,846	57.5%	9,657	1.5%	20,469	32.7%	3.4	7,901	81.8%	51	
2.50 to < 10.00	7,920	8,422	49.5%	10,521	5.0%	12,397	30.7%	4.1	11,943	113.5%	169	
10.00 to < 100.00	2,662	3,464	50.9%	4,065	18.2%	2,594	31.1%	3.0	6,597	162.3%	241	
100.00 (Default)	2,262	591	51.7%	2,381	100.0%	1,095	25.8%	3.7	3,230	135.6%	373	
<b>Total</b>	<b>44,319</b>	<b>90,685</b>	<b>51.6%</b>	<b>86,976</b>	<b>4.5%</b>	<b>44,568</b>	<b>36.1%</b>	<b>4.4</b>	<b>51,181</b>	<b>58.8%</b>	<b>875</b>	<b>(1,293)</b>
<b>31 December 2020</b>												
0.00 to < 0.15	19,245	54,692	50.4%	44,962	0.1%	2,776	36.0%	6.6	12,270	27.3%	14	
0.15 to < 0.25	3,367	7,510	50.7%	6,671	0.2%	1,193	40.8%	3.0	3,099	46.4%	6	
0.25 to < 0.50	3,855	7,279	55.5%	7,417	0.4%	2,424	41.0%	3.5	4,638	62.5%	11	
0.50 to < 0.75	2,351	3,283	51.7%	3,677	0.6%	2,751	35.0%	3.3	2,339	63.6%	8	
0.75 to < 2.50	6,127	6,734	49.9%	8,695	1.5%	20,817	32.1%	3.6	6,618	76.1%	43	
2.50 to < 10.00	7,867	8,706	55.1%	11,437	5.0%	12,357	32.2%	3.9	13,427	117.4%	196	
10.00 to < 100.00	2,636	3,328	51.6%	3,993	19.0%	2,736	31.4%	3.0	6,595	165.2%	257	
100.00 (Default)	2,546	644	56.5%	2,821	100.0%	1,153	29.1%	3.3	3,870	137.2%	549	
<b>Total</b>	<b>47,994</b>	<b>92,176</b>	<b>51.4%</b>	<b>89,673</b>	<b>4.9%</b>	<b>46,207</b>	<b>35.4%</b>	<b>5.0</b>	<b>52,856</b>	<b>58.9%</b>	<b>1,084</b>	<b>(1,822)</b>

<sup>1</sup> Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

The RWA density associated with AIRB exposures to corporates remained broadly stable at 58.8% (December 2020: 58.9%).

## Analysis of Credit Risk

**Table 30: CR6 Credit risk exposures by exposure class and PD range for corporate of which: SMEs**

Barclays Group	Original on-balance sheet gross exposure £m	Off-balance sheet exposure pre CCF £m	Average CCF %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	Average Maturity Years	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
<b>As at 30 June 2021</b>												
0.00 to < 0.15	1,828	870	65.0%	2,373	0.1%	851	25.4%	9.9	596	25.1%	1	
0.15 to < 0.25	237	58	74.2%	268	0.2%	607	41.3%	8.9	115	42.8%	0	
0.25 to < 0.50	931	428	54.8%	1,056	0.4%	1,612	35.8%	6.0	435	41.2%	2	
0.50 to < 0.75	1,001	262	50.1%	1,005	0.6%	1,336	30.5%	4.4	427	42.5%	2	
0.75 to < 2.50	3,539	757	48.3%	3,497	1.5%	15,272	30.4%	4.9	2,189	62.6%	19	
2.50 to < 10.00	2,936	630	52.9%	2,879	4.6%	7,827	30.4%	4.7	2,293	79.6%	48	
10.00 to < 100.00	1,021	154	52.3%	930	22.4%	1,686	29.8%	4.3	1,034	111.3%	75	
100.00 (Default)	1,648	199	50.4%	1,627	100.0%	763	16.4%	4.5	2,268	139.4%	118	
<b>Total</b>	<b>13,141</b>	<b>3,358</b>	<b>55.0%</b>	<b>13,635</b>	<b>14.9%</b>	<b>29,954</b>	<b>28.4%</b>	<b>5.8</b>	<b>9,357</b>	<b>68.6%</b>	<b>265</b>	<b>(340)</b>
<b>As at 31 December 2020</b>												
0.00 to < 0.15	2,286	872	74.9%	2,810	0.1%	965	22.9%	11.1	698	24.9%	1	
0.15 to < 0.25	304	98	59.7%	354	0.2%	590	38.0%	9.9	149	42.1%	0	
0.25 to < 0.50	1,027	318	57.2%	1,097	0.4%	1,587	36.6%	5.4	497	45.3%	2	
0.50 to < 0.75	1,046	299	53.4%	1,081	0.6%	1,992	34.5%	4.7	564	52.2%	3	
0.75 to < 2.50	3,638	938	46.6%	3,634	1.5%	15,608	31.7%	4.9	2,306	63.5%	20	
2.50 to < 10.00	3,313	742	46.1%	3,244	4.7%	7,987	31.2%	4.7	2,620	80.7%	55	
10.00 to < 100.00	902	144	48.9%	868	22.1%	1,752	33.9%	4.2	1,107	127.5%	75	
100.00 (Default)	1,528	227	50.3%	1,584	100.0%	821	16.3%	4.5	2,234	141.0%	116	
<b>Total</b>	<b>14,044</b>	<b>3,638</b>	<b>55.7%</b>	<b>14,672</b>	<b>13.6%</b>	<b>31,302</b>	<b>29.1%</b>	<b>6.1</b>	<b>10,175</b>	<b>69.3%</b>	<b>272</b>	<b>(359)</b>

<sup>1</sup> Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

The RWA density associated with AIRB exposures to corporates of which: SME remained broadly stable at 68.6% (December 2020: 69.3%).

## Analysis of Credit Risk

**Table 31: CR10 Corporate exposures subject to the slotting approach**

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

### Barclays Group

Regulatory categories		Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWA	Expected losses
			£m	£m	%	£m	£m	£m
<b>As at 30 June 2021</b>								
Category 1	Strong	Less than 2.5 years	2,603	626	50%	3,000	1,311	—
		Equal to or more than 2.5 years	2,253	530	70%	2,636	1,648	11
Category 2	Good	Less than 2.5 years	1,164	125	70%	1,240	787	5
		Equal to or more than 2.5 years	794	32	90%	825	679	7
Category 3	Satisfactory	Less than 2.5 years	682	25	115%	694	787	20
		Equal to or more than 2.5 years	234	14	115%	240	270	7
Category 4	Weak	Less than 2.5 years	10	16	250%	17	41	1
		Equal to or more than 2.5 years	8	—	250%	8	15	1
Category 5	Default	Less than 2.5 years	67	6	—	67	—	33
		Equal to or more than 2.5 years	75	4	—	76	—	37
<b>Total</b>		Less than 2.5 years	4,526	798	—	5,018	2,926	59
		Equal to or more than 2.5 years	3,364	580	—	3,785	2,612	63
<b>As at 31 December 2020</b>								
Category 1	Strong	Less than 2.5 years	2,449	541	50%	2,774	1,204	—
		Equal to or more than 2.5 years	2,752	666	70%	3,132	1,946	13
Category 2	Good	Less than 2.5 years	1,391	150	70%	1,495	957	6
		Equal to or more than 2.5 years	745	48	90%	774	623	6
Category 3	Satisfactory	Less than 2.5 years	79	27	115%	90	94	3
		Equal to or more than 2.5 years	203	17	115%	212	234	6
Category 4	Weak	Less than 2.5 years	189	—	250%	189	471	15
		Equal to or more than 2.5 years	11	—	250%	11	22	1
Category 5	Default	Less than 2.5 years	80	6	—	84	—	42
		Equal to or more than 2.5 years	64	2	—	65	—	32
<b>Total</b>		Less than 2.5 years	4,188	724	—	4,632	2,726	66
		Equal to or more than 2.5 years	3,775	733	—	4,194	2,825	58

RWAs remained broadly stable at £5.5bn (December 2020: £5.6bn).

## Analysis of Credit Risk

**Table 31a: CR10 Corporate exposures subject to the slotting approach for significant subsidiary**

Barclays Bank PLC

Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWA	Expected losses	
As at 30 June 2021		£m	£m	%	£m	£m	£m	
Category 1	Strong	Less than 2.5 years	2,465	561	50%	2,379	1,036	—
		Equal to or more than 2.5 years	1,982	477	70%	1,720	1,082	7
Category 2	Good	Less than 2.5 years	988	106	70%	987	646	4
		Equal to or more than 2.5 years	494	32	90%	433	377	3
Category 3	Satisfactory	Less than 2.5 years	634	24	115%	629	719	18
		Equal to or more than 2.5 years	204	14	115%	210	241	7
Category 4	Weak	Less than 2.5 years	9	16	250%	16	39	1
		Equal to or more than 2.5 years	1	—	250%	1	2	—
Category 5	Default	Less than 2.5 years	38	3	—	38	—	19
		Equal to or more than 2.5 years	15	4	—	17	—	8
<b>Total</b>		Less than 2.5 years	<b>4,134</b>	<b>710</b>	<b>—</b>	<b>4,049</b>	<b>2,440</b>	<b>42</b>
		Equal to or more than 2.5 years	<b>2,696</b>	<b>527</b>	<b>—</b>	<b>2,381</b>	<b>1,702</b>	<b>25</b>
<b>As at 31 December 2020</b>								
Category 1	Strong	Less than 2.5 years	2,243	492	50%	2,163	933	—
		Equal to or more than 2.5 years	2,368	623	70%	2,136	1,328	9
Category 2	Good	Less than 2.5 years	1,228	140	70%	1,279	837	5
		Equal to or more than 2.5 years	467	48	90%	388	331	3
Category 3	Satisfactory	Less than 2.5 years	57	26	115%	68	75	2
		Equal to or more than 2.5 years	160	17	115%	168	193	5
Category 4	Weak	Less than 2.5 years	186	—	250%	186	465	15
		Equal to or more than 2.5 years	—	—	250%	—	—	—
Category 5	Default	Less than 2.5 years	45	4	—	48	—	24
		Equal to or more than 2.5 years	10	2	—	11	—	5
<b>Total</b>		Less than 2.5 years	<b>3,759</b>	<b>662</b>	<b>—</b>	<b>3,744</b>	<b>2,310</b>	<b>46</b>
		Equal to or more than 2.5 years	<b>3,005</b>	<b>690</b>	<b>—</b>	<b>2,703</b>	<b>1,852</b>	<b>22</b>



## Analysis of Credit Risk

**Table 32: CR6 Credit risk exposures by exposure class and PD range for retail SME**

Barclays Group	Original on-balance sheet gross exposure £m	Off-balance sheet exposure pre CCF £m	Average CCF <sup>1</sup> %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
<b>As at 30 June 2021</b>											
0.00 to < 0.15	13	3	11903.1%	310	0.1%	170,506	46.4%	34	10.8%	0	
0.15 to < 0.25	76	17	321.5%	126	0.2%	26,212	31.4%	14	11.0%	0	
0.25 to < 0.50	453	86	44.8%	468	0.4%	17,491	20.7%	52	11.1%	0	
0.50 to < 0.75	591	91	42.9%	575	0.6%	16,884	26.8%	107	18.6%	1	
0.75 to < 2.50	2,207	508	199.8%	2,879	1.5%	513,900	39.6%	1,153	40.1%	18	
2.50 to < 10.00	1,347	729	88.3%	1,841	4.8%	320,974	38.2%	899	48.8%	34	
10.00 to < 100.00	533	132	56.8%	584	24.4%	52,935	33.9%	356	60.9%	49	
100.00 (Default)	603	39	37.6%	607	100.0%	27,676	19.0%	655	107.9%	63	
<b>Total</b>	<b>5,823</b>	<b>1,605</b>	<b>135.4%</b>	<b>7,390</b>	<b>12.0%</b>	<b>1,146,578</b>	<b>35.1%</b>	<b>3,270</b>	<b>44.3%</b>	<b>165</b>	<b>(160)</b>
<b>As at 31 December 2020</b>											
0.00 to < 0.15	15	2	15008.4%	313	0.1%	184,025	47.1%	31	9.9%	0	
0.15 to < 0.25	66	17	276.3%	109	0.2%	21,824	30.4%	12	10.8%	0	
0.25 to < 0.50	419	89	55.8%	444	0.4%	22,140	22.0%	52	11.7%	0	
0.50 to < 0.75	581	97	129.4%	645	0.6%	58,789	31.6%	147	22.8%	1	
0.75 to < 2.50	2,203	564	174.4%	2,882	1.4%	504,619	39.2%	1,121	38.9%	17	
2.50 to < 10.00	1,585	809	77.1%	2,063	4.8%	303,282	35.8%	942	45.7%	36	
10.00 to < 100.00	518	148	59.5%	589	24.8%	61,165	35.5%	371	62.9%	52	
100.00 (Default)	590	43	36.8%	599	100.0%	26,800	24.0%	690	115.2%	89	
<b>Total</b>	<b>5,977</b>	<b>1,769</b>	<b>126.0%</b>	<b>7,644</b>	<b>11.7%</b>	<b>1,182,644</b>	<b>35.4%</b>	<b>3,366</b>	<b>44.0%</b>	<b>195</b>	<b>(161)</b>

<sup>1</sup> Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

The RWA density associated with AIRB exposures to retail SMEs remained broadly stable at 44.3% (December 2020: 44.0%).

## Analysis of Credit Risk

**Table 33: CR6 Credit risk exposures by exposure class and PD range for secured retail**

Barclays Group	Original on-balance sheet gross exposure £m	Off-balance sheet exposure pre CCF £m	Average CCF <sup>1</sup> %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
<b>As at 30 June 2021</b>											
0.00 to < 0.15	21,268	1,866	98.5%	22,778	0.1%	109,692	12.9%	1,641	7.2%	10	
0.15 to < 0.25	10,859	1,438	96.2%	11,825	0.2%	86,317	13.2%	937	7.9%	7	
0.25 to < 0.50	29,751	2,622	97.1%	31,422	0.4%	185,470	10.3%	2,172	6.9%	13	
0.50 to < 0.75	42,700	2,183	98.2%	44,058	0.6%	271,494	10.5%	4,403	10.0%	29	
0.75 to < 2.50	38,785	2,369	98.9%	40,700	1.3%	246,880	13.9%	8,663	21.3%	74	
2.50 to < 10.00	8,690	336	99.7%	9,003	4.5%	53,703	14.1%	3,985	44.3%	58	
10.00 to < 100.00	4,428	132	99.7%	4,545	28.2%	28,894	10.0%	2,346	51.6%	148	
100.00 (Default)	1,817	3	100.0%	1,823	100.0%	17,179	17.6%	1,287	70.6%	369	
<b>Total</b>	<b>158,298</b>	<b>10,949</b>	<b>98.2%</b>	<b>166,154</b>	<b>2.7%</b>	<b>999,629</b>	<b>12.1%</b>	<b>25,434</b>	<b>15.3%</b>	<b>708</b>	<b>(431)</b>
<b>As at 31 December 2020</b>											
0.00 to < 0.15	22,425	4,131	94.4%	25,072	0.1%	126,979	13.4%	1,811	7.2%	8	
0.15 to < 0.25	14,844	2,111	94.2%	15,973	0.2%	121,670	10.6%	1,042	6.5%	6	
0.25 to < 0.50	35,150	3,096	96.5%	36,903	0.4%	227,513	9.7%	2,511	6.8%	15	
0.50 to < 0.75	34,852	1,059	96.7%	35,876	0.6%	224,280	11.3%	3,843	10.7%	25	
0.75 to < 2.50	31,012	1,569	98.7%	32,151	1.2%	200,759	14.2%	6,958	21.6%	60	
2.50 to < 10.00	7,274	155	100.0%	7,431	4.6%	43,878	13.5%	3,206	43.1%	48	
10.00 to < 100.00	4,688	127	99.8%	4,805	30.3%	30,231	10.1%	2,483	51.7%	187	
100.00 (Default)	1,732	2	100.0%	1,738	100.0%	16,035	18.6%	1,251	72.0%	373	
<b>Total</b>	<b>151,977</b>	<b>12,250</b>	<b>96.7%</b>	<b>159,949</b>	<b>2.7%</b>	<b>991,345</b>	<b>11.9%</b>	<b>23,105</b>	<b>14.4%</b>	<b>722</b>	<b>(481)</b>

<sup>1</sup> Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

The RWA density associated with AIRB exposures to secured retail increased 0.9% to 15.3% primarily due to a reduction in credit quality.

## Analysis of Credit Risk

**Table 34: CR6 Credit risk exposures by exposure class and PD range for revolving retail**

Barclays Group	Original on-balance sheet gross exposure £m	Off-balance sheet exposure pre CCF £m	Average CCF <sup>1</sup> %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
<b>As at 30 June 2021</b>											
0.00 to < 0.15	1,016	22,762	49.8%	13,246	0.1%	13,511,119	73.9%	496	3.7%	10	
0.15 to < 0.25	741	7,070	13.2%	3,494	0.2%	2,024,975	77.2%	331	9.5%	7	
0.25 to < 0.50	1,513	7,473	10.2%	4,406	0.4%	1,910,947	78.7%	747	17.0%	21	
0.50 to < 0.75	989	3,133	7.6%	2,137	0.6%	839,090	79.9%	519	24.3%	14	
0.75 to < 2.50	3,522	5,548	4.8%	6,083	1.4%	2,034,249	81.5%	3,079	50.6%	113	
2.50 to < 10.00	2,470	1,094	4.8%	3,318	4.7%	950,436	82.8%	4,180	126.0%	202	
10.00 to < 100.00	494	70	25.3%	620	22.9%	219,866	81.6%	1,800	290.6%	170	
100.00 (Default)	862	217	3.0%	862	100.0%	348,240	80.3%	1,968	228.3%	561	
<b>Total</b>	<b>11,607</b>	<b>47,367</b>	<b>27.1%</b>	<b>34,166</b>	<b>3.8%</b>	<b>21,838,922</b>	<b>77.7%</b>	<b>13,120</b>	<b>38.4%</b>	<b>1,098</b>	<b>(1,698)</b>
<b>As at 31 December 2020</b>											
0.00 to < 0.15	698	20,496	52.0%	11,896	0.1%	12,799,375	74.8%	442	3.7%	10	
0.15 to < 0.25	529	6,894	16.4%	3,062	0.2%	2,169,395	78.5%	288	9.4%	6	
0.25 to < 0.50	1,397	9,198	9.8%	4,484	0.4%	2,148,634	79.3%	744	16.6%	22	
0.50 to < 0.75	994	4,304	6.5%	2,385	0.6%	1,005,342	79.7%	575	24.1%	16	
0.75 to < 2.50	3,913	7,449	4.1%	6,882	1.4%	2,248,233	80.2%	3,378	49.1%	132	
2.50 to < 10.00	3,805	1,726	3.4%	4,901	4.9%	1,270,338	79.5%	5,542	113.1%	257	
10.00 to < 100.00	915	99	17.6%	1,064	22.3%	287,933	78.9%	2,591	243.5%	246	
100.00 (Default)	1,017	206	2.3%	1,017	100.0%	371,827	78.5%	2,133	209.7%	694	
<b>Total</b>	<b>13,268</b>	<b>50,372</b>	<b>24.6%</b>	<b>35,691</b>	<b>4.6%</b>	<b>22,301,077</b>	<b>77.9%</b>	<b>15,693</b>	<b>44.0%</b>	<b>1,383</b>	<b>(2,467)</b>

<sup>1</sup> Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

The RWA density associated with AIRB exposures to revolving retail decreased 5.6% to 38.4% primarily due to lower balances within higher PD bands.

## Analysis of Credit Risk

**Table 35: CR6 Credit risk exposures by exposure class and PD range for other retail exposures**

Barclays Group	Original on-balance sheet gross exposure £m	Off-balance sheet exposure pre CCF £m	Average CCF <sup>1</sup> %	EAD post CRM and post CCF £m	Average PD %	Number of obligors	Average LGD %	RWA £m	RWA Density %	EL £m	Value Adjustment and Provisions £m
<b>As at 30 June 2021</b>											
0.00 to < 0.15	156	1	99.2%	156	0.1%	46,043	71.8%	30	19.4%	0	
0.15 to < 0.25	267	—	—	267	0.2%	48,843	73.8%	86	32.1%	0	
0.25 to < 0.50	572	—	—	572	0.4%	88,055	74.8%	274	47.9%	2	
0.50 to < 0.75	446	—	—	446	0.6%	62,236	75.6%	300	67.1%	2	
0.75 to < 2.50	1,290	—	—	1,290	1.4%	167,013	76.4%	1,200	93.1%	14	
2.50 to < 10.00	795	—	—	795	4.6%	99,665	77.2%	1,000	125.8%	28	
10.00 to < 100.00	278	—	—	278	25.1%	37,266	77.4%	550	197.6%	54	
100.00 (Default)	246	—	—	246	100.0%	34,768	77.2%	201	81.8%	185	
<b>Total</b>	<b>4,050</b>	<b>1</b>	<b>98.6%</b>	<b>4,050</b>	<b>9.3%</b>	<b>583,889</b>	<b>76.0%</b>	<b>3,641</b>	<b>89.9%</b>	<b>285</b>	<b>(320)</b>
<b>As at 31 December 2020</b>											
0.00 to < 0.15	102	1	98.7%	102	0.1%	34,138	71.2%	20	19.8%	0	
0.15 to < 0.25	242	—	—	242	0.2%	46,064	73.5%	77	31.9%	0	
0.25 to < 0.50	604	—	—	604	0.4%	93,225	74.7%	288	47.7%	2	
0.50 to < 0.75	510	—	—	510	0.6%	70,562	75.5%	334	65.4%	2	
0.75 to < 2.50	1,510	—	—	1,510	1.4%	197,887	76.3%	1,385	91.7%	16	
2.50 to < 10.00	936	—	—	936	4.6%	118,970	77.2%	1,137	121.4%	33	
10.00 to < 100.00	341	—	—	341	26.9%	44,707	77.6%	598	175.2%	72	
100.00 (Default)	317	—	—	317	100.0%	45,413	78.0%	209	66.1%	240	
<b>Total</b>	<b>4,562</b>	<b>1</b>	<b>100.0%</b>	<b>4,562</b>	<b>10.5%</b>	<b>650,966</b>	<b>76.1%</b>	<b>4,048</b>	<b>88.7%</b>	<b>365</b>	<b>(439)</b>

<sup>1</sup> Average CCF is calculated at an aggregate level and reflects where the modelled EAD is higher than the original on and off balance sheet exposures pre CCF.

The RWA density associated with AIRB exposures to other retail remained broadly stable at 89.9% (December 2020: 88.7%)

## Analysis of Credit Risk

**Table 36: CR1-A – Credit quality of exposures by exposure class and instrument**

This table provides a comprehensive picture of the credit quality of on-balance sheet and off-balance sheet exposures.

Barclays Group		Defaulted exposures	Non-defaulted exposure	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period <sup>1</sup>	Net values	Accumulated write-offs
As at 30 June 2021		£m	£m	£m	£m	£m	£m	£m
1	Central governments or central banks	—	94,856	—	—	—	94,856	—
2	Institutions	28	24,105	12	—	2	24,121	—
3	Corporates	3,004	141,267	1,304	—	(538)	142,967	96
4	Of which: Specialised lending	152	9,116	11	—	(9)	9,257	—
5	Of which: SMEs	1,847	14,653	340	—	(19)	16,159	—
6	Retail	3,787	235,913	2,609	—	(940)	237,092	361
7	Secured by real estate property	1,820	167,427	431	—	(50)	168,816	10
8	SMEs	—	—	—	—	—	—	—
9	Non-SMEs	1,820	167,427	431	—	(50)	168,816	10
10	Qualifying revolving	1,079	57,895	1,698	—	(769)	57,275	286
11	Other retail	888	10,592	480	—	(120)	11,000	65
12	SMEs	642	6,786	160	—	(1)	7,268	—
13	Non-SMEs	246	3,806	320	—	(119)	3,732	65
14	Equity	—	—	—	—	—	—	—
15	<b>Total IRB approach</b>	<b>6,819</b>	<b>496,141</b>	<b>3,925</b>	<b>—</b>	<b>(1,476)</b>	<b>499,036</b>	<b>456</b>
16	Central governments or central banks	—	241,958	—	—	(1)	241,958	—
17	Regional governments or local authorities	—	9,030	—	—	—	9,030	—
18	Public sector entities	3	7,038	27	—	14	7,014	—
19	Multilateral development banks	—	6,360	—	—	—	6,360	—
20	International organisations	—	828	—	—	—	828	—
21	Institutions	—	7,295	1	—	(10)	7,294	—
22	Corporates	1,053	62,318	820	—	(151)	62,551	87
23	Of which: SMEs	—	4,343	43	—	(8)	4,299	—
24	Retail	2,087	101,548	2,681	—	(598)	100,954	490
25	Of which: SMEs	—	12,227	41	—	(43)	12,185	—
26	Secured by mortgages on immovable property	520	9,908	—	—	—	10,427	3
27	Of which: SMEs	—	168	—	—	—	168	—
28	Exposures in default	3,663	—	1,695	—	(258)	1,968	16
29	Items associated with particularly high risk	—	1,869	—	—	—	1,869	—
30	Covered bonds	—	1,406	—	—	(1)	1,406	—
31	Claims on institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—
32	Collective investments undertakings	—	—	—	—	—	—	—
33	Equity exposures	—	837	—	—	—	837	—
34	Other exposures	—	3,788	4	—	4	3,785	—
35	<b>Total standardised approach</b>	<b>3,663</b>	<b>454,183</b>	<b>3,533</b>	<b>—</b>	<b>(743)</b>	<b>454,313</b>	<b>580</b>
36	<b>Total</b>	<b>10,482</b>	<b>950,324</b>	<b>7,458</b>	<b>—</b>	<b>(2,219)</b>	<b>953,348</b>	<b>1,036</b>
37	Of which: Loans	9,348	547,987	6,742	—	(1,885)	550,592	1,036
38	Of which: Debt securities	84	92,590	1	—	—	92,672	—
39	Of which: Off-balance-sheet exposures	1,051	309,747	714	—	(334)	310,084	—

## Analysis of Credit Risk

**Table 36: CR1-A – Credit quality of exposures by exposure class and instrument - continued**

Barclays Group		Defaulted exposures	Non-defaulted exposure	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period <sup>1</sup>	Net values	Accumulated write-offs
As at 31 December 2020		£m	£m	£m	£m	£m	£m	£m
1	Central governments or central banks	—	98,795	—	—	—	98,795	—
2	Institutions	79	23,833	10	—	4	23,902	—
3	Corporates	3,343	146,247	1,843	—	1,044	147,747	113
4	Of which: Specialised lending	152	9,267	20	—	—	9,399	—
5	Of which: SMEs	1,755	15,926	359	—	94	17,322	1
6	Retail	3,911	236,264	3,548	—	745	236,627	568
7	Secured by real estate property	1,734	162,493	481	—	110	163,746	20
8	SMEs	—	—	—	—	—	—	—
9	Non-SMEs	1,734	162,493	481	—	110	163,746	20
10	Qualifying revolving	1,227	62,413	2,467	—	479	61,173	419
11	Other retail	950	11,358	600	—	156	11,708	129
12	SMEs	633	7,113	161	—	68	7,585	—
13	Non-SMEs	317	4,245	439	—	88	4,123	129
14	Equity	—	—	—	—	—	—	—
15	Total IRB approach	7,333	505,139	5,401	—	1,793	507,071	681
16	Central governments or central banks	—	214,303	1	—	—	214,302	—
17	Regional governments or local authorities	—	10,960	—	—	—	10,960	—
18	Public sector entities	1	8,682	12	—	3	8,671	—
19	Multilateral development banks	—	7,209	—	—	—	7,209	—
20	International organisations	—	734	—	—	—	734	—
21	Institutions	2	6,093	11	—	2	6,084	—
22	Corporates	1,223	59,280	972	—	601	59,531	225
23	Of which: SMEs	—	5,159	51	—	23	5,108	—
24	Retail	2,020	103,754	3,278	—	549	102,496	1,058
25	Of which: SMEs	—	12,198	84	—	48	12,114	—
26	Secured by mortgages on immovable property	569	9,407	1	—	(3)	9,975	4
27	Of which: SMEs	—	188	—	—	—	188	—
28	Exposures in default	3,815	—	1,954	—	250	1,861	31
29	Items associated with particularly high risk	—	1,444	—	—	—	1,444	—
30	Covered bonds	—	1,887	1	—	1	1,886	—
31	Claims on institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—
32	Collective investments undertakings	—	—	—	—	—	—	—
33	Equity exposures	—	723	—	—	—	723	—
34	Other exposures	—	4,824	—	—	—	4,824	—
35	Total standardised approach	3,815	429,300	4,276	—	1,153	428,839	1,287
36	Total	11,148	934,439	9,677	—	2,946	935,910	1,968
37	Of which: Loans	9,845	517,262	8,628	—	2,336	518,479	1,968
38	Of which: Debt securities	18	99,740	1	—	(3)	99,757	—
39	Of which: Off-balance-sheet exposures	1,285	317,437	1,048	—	613	317,674	—

<sup>1</sup> Credit risk adjustments charges in the period represents the movement in Specific credit risk adjustment between the reporting periods.

Non-defaulted exposures increased £15.9bn to £950.3bn primarily due to an increase in the Group liquidity pool, growth in mortgages partially offset by lower IEL balances.

Specific credit risk adjustments decreased £(2.2)bn to £7.5bn primarily driven by an improved macroeconomic outlook used in the Q221 scenario refresh, lower unsecured lending balances and a benign credit environment.

## Analysis of Credit Risk

**Table 36a: CR1-A – Credit quality of exposures by exposure class and instrument for significant subsidiary**

Barclays Bank PLC		Defaulted exposures	Non-defaulted exposure	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period <sup>1</sup>	Net values	Accumulated write-offs
As at 30 June 2021		£m	£m	£m	£m	£m	£m	£m
1	Central governments or central banks	—	94,311	—	—	—	94,311	—
2	Institutions	25	19,555	12	—	2	19,568	—
3	Corporates	1,823	118,617	1,063	—	(533)	119,377	82
4	Of which: Specialised lending	61	8,006	11	—	(7)	8,056	—
5	Of which: SMEs	944	7,992	165	—	(15)	8,771	—
6	Retail	455	101	284	—	(18)	272	6
7	Secured by real estate property	455	101	284	—	(18)	272	6
8	SMEs	—	—	—	—	—	—	—
9	Non-SMEs	455	101	284	—	(18)	272	6
10	Qualifying revolving	—	—	—	—	—	—	—
11	Other retail	—	—	—	—	—	—	—
12	SMEs	—	—	—	—	—	—	—
13	Non-SMEs	—	—	—	—	—	—	—
14	Equity	—	—	—	—	—	—	—
15	<b>Total IRB approach</b>	<b>2,303</b>	<b>232,584</b>	<b>1,359</b>	<b>—</b>	<b>(550)</b>	<b>233,528</b>	<b>88</b>
16	Central governments or central banks	—	113,321	—	—	—	113,321	—
17	Regional governments or local authorities	—	518	—	—	—	518	—
18	Public sector entities	3	3,320	1	—	(1)	3,322	—
19	Multilateral development banks	—	4,478	—	—	—	4,478	—
20	International organisations	—	765	—	—	—	765	—
21	Institutions	—	67,513	1	—	(6)	67,512	—
22	Corporates	859	155,992	734	—	(78)	156,117	74
23	Of which: SMEs	—	3,517	43	—	—	3,473	—
24	Retail	49	3,413	88	—	(58)	3,374	9
25	Of which: SMEs	—	2,819	41	—	(15)	2,778	—
26	Secured by mortgages on immovable property	365	6,138	—	—	—	6,503	3
27	Of which: SMEs	—	107	—	—	—	107	—
28	Exposures in default	1,276	—	519	—	(40)	756	—
29	Items associated with particularly high risk	—	242	—	—	—	242	—
30	Covered bonds	—	177	—	—	—	177	—
31	Claims on institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—
32	Collective investments undertakings	—	—	—	—	—	—	—
33	Equity exposures	—	2,867	—	—	—	2,867	—
34	Other exposures	—	1,221	—	—	—	1,221	—
35	<b>Total standardised approach</b>	<b>1,276</b>	<b>359,965</b>	<b>824</b>	<b>—</b>	<b>(142)</b>	<b>360,417</b>	<b>85</b>
36	<b>Total</b>	<b>3,579</b>	<b>592,549</b>	<b>2,183</b>	<b>—</b>	<b>(692)</b>	<b>593,945</b>	<b>174</b>
37	Of which: Loans	2,958	352,975	1,682	—	(551)	354,251	174
38	Of which: Debt securities	20	60,281	1	—	—	60,300	—
39	Of which: Off-balance-sheet exposures	601	179,293	499	—	(140)	179,394	—

## Analysis of Credit Risk

**Table 36a: CR1-A – Credit quality of exposures by exposure class and instrument for significant subsidiary - continued**

Barclays Bank PLC		Defaulted exposures	Non-defaulted exposure	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period <sup>1</sup>	Net values	Accumulated write-offs
As at 31 December 2020		£m	£m	£m	£m	£m	£m	£m
1	Central governments or central banks	—	98,691	—	—	—	98,691	—
2	Institutions	75	21,183	10	—	4	21,248	—
3	Corporates	2,330	121,234	1,597	—	958	121,967	56
4	Of which: Specialised lending	60	8,056	17	—	—	8,099	—
5	Of which: SMEs	889	8,775	180	—	52	9,484	—
6	Retail	485	129	302	—	57	311	12
7	Secured by real estate property	485	128	302	—	57	311	12
8	SMEs	—	—	—	—	—	—	—
9	Non-SMEs	485	128	302	—	57	311	12
10	Qualifying revolving	—	—	—	—	—	—	—
11	Other retail	—	—	—	—	—	—	—
12	SMEs	—	—	—	—	—	—	—
13	Non-SMEs	—	—	—	—	—	—	—
14	Equity	—	—	—	—	—	—	—
15	<b>Total IRB approach</b>	<b>2,890</b>	<b>241,236</b>	<b>1,909</b>	<b>—</b>	<b>1,019</b>	<b>242,217</b>	<b>68</b>
16	Central governments or central banks	—	102,758	—	—	—	102,758	—
17	Regional governments or local authorities	—	687	—	—	—	687	—
18	Public sector entities	—	4,559	2	—	—	4,557	—
19	Multilateral development banks	—	4,856	—	—	—	4,856	—
20	International organisations	—	603	—	—	—	603	—
21	Institutions	1	66,145	7	—	2	66,139	—
22	Corporates	944	141,525	811	—	492	141,658	27
23	Of which: SMEs	—	4,228	43	—	16	4,185	—
24	Retail	85	3,788	145	—	19	3,728	34
25	Of which: SMEs	—	2,824	56	—	20	2,768	—
26	Secured by mortgages on immovable property	401	5,888	—	—	(3)	6,289	1
27	Of which: SMEs	—	125	—	—	—	125	—
28	Exposures in default	1,431	—	559	—	350	872	—
29	Items associated with particularly high risk	—	136	—	—	—	136	—
30	Covered bonds	—	59	—	—	—	59	—
31	Claims on institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—
32	Collective investments undertakings	—	—	—	—	—	—	—
33	Equity exposures	—	3,012	—	—	—	3,012	—
34	Other exposures	—	1,523	—	—	—	1,523	—
35	<b>Total standardised approach</b>	<b>1,431</b>	<b>335,539</b>	<b>965</b>	<b>—</b>	<b>510</b>	<b>336,005</b>	<b>62</b>
36	<b>Total</b>	<b>4,321</b>	<b>576,755</b>	<b>2,874</b>	<b>—</b>	<b>1,529</b>	<b>578,222</b>	<b>130</b>
37	Of which: Loans	3,436	334,396	2,233	—	1,085	335,599	130
38	Of which: Debt securities	18	65,241	1	—	(4)	65,258	—
39	Of which: Off-balance-sheet exposures	867	177,138	640	—	448	177,365	—

<sup>1</sup> Credit risk adjustments charges in the period represents the movement in Specific credit risk adjustment between the reporting periods.



## Analysis of Credit Risk

**Table 37: CR1-B - Credit quality of industry exposures by industry or counterparty types**

Barclays Group		Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period <sup>1</sup>	Net values	Accumulated write-offs
As at 30 June 2021		£m	£m	£m	£m	£m	£m	£m
1	Agriculture, forestry and fishing	675	4,448	171	—	48	4,952	—
2	Mining and quarrying	238	9,644	150	—	(59)	9,733	27
3	Manufacturing	246	32,824	166	—	(89)	32,904	17
4	Electricity, gas, steam and air conditioning supply	112	13,046	38	—	20	13,120	—
5	Water supply	24	2,788	7	—	(9)	2,805	—
6	Construction	156	7,255	58	—	(66)	7,353	—
7	Wholesale and retail trade	381	18,984	193	—	(204)	19,172	40
8	Transport and storage	138	8,577	115	—	(53)	8,600	16
9	Accommodation and food service activities	407	5,213	98	—	(8)	5,521	—
10	Information and communication	228	15,342	122	—	(68)	15,448	—
11	Real estate activities	756	28,932	185	—	2	29,503	—
12	Professional, scientific and technical activities	242	6,692	60	—	(18)	6,874	—
13	Administrative and support service activities	269	13,045	139	—	(62)	13,174	8
14	Public administration and defence, compulsory social	—	80,554	1	—	(1)	80,553	—
15	Education	88	5,401	25	—	(21)	5,464	—
16	Human health services and social work activities	429	7,789	165	—	71	8,053	2
17	Arts, entertainment and	83	2,467	65	—	(12)	2,485	5
18	Other services	6,010	687,323	5,700	—	(1,689)	687,634	921
<b>19</b>	<b>Total</b>	<b>10,482</b>	<b>950,324</b>	<b>7,458</b>	<b>—</b>	<b>(2,219)</b>	<b>953,348</b>	<b>1,036</b>
<b>As of 31 December 2020</b>								
1	Agriculture, forestry and fishing	640	4,537	124	—	25	5,053	—
2	Mining and quarrying	518	10,072	209	—	107	10,381	82
3	Manufacturing	317	36,327	254	—	163	36,390	13
4	Electricity, gas, steam and air conditioning supply	92	12,573	18	—	(16)	12,647	1
5	Water supply	57	3,079	16	—	9	3,120	—
6	Construction	194	7,446	125	—	84	7,515	—
7	Wholesale and retail trade	756	17,883	397	—	237	18,242	3
8	Transport and storage	142	8,532	168	—	100	8,506	10
9	Accommodation and food service activities	413	5,250	106	—	80	5,557	30
10	Information and communication	157	13,553	190	—	133	13,520	92
11	Real estate activities	707	32,123	183	—	60	32,647	—
12	Professional, scientific and technical activities	172	8,673	78	—	22	8,767	12
13	Administrative and support service activities	369	12,851	201	—	(7)	13,019	14
14	Public administration and defence, compulsory social	—	82,691	1	—	—	82,690	—
15	Education	85	5,721	46	—	26	5,760	—
16	Human health services and social work activities	290	8,009	94	—	64	8,204	2
17	Arts, entertainment and	93	2,102	77	—	63	2,118	10
18	Other services	6,146	663,018	7,390	—	1,796	661,774	1,699
<b>19</b>	<b>Total</b>	<b>11,148</b>	<b>934,439</b>	<b>9,677</b>	<b>—</b>	<b>2,946</b>	<b>935,910</b>	<b>1,968</b>

<sup>1</sup> Credit risk adjustments charges in the period represents the movement in Specific credit risk adjustment between the reporting periods.

Non-defaulted exposures increased £15.9bn to £950.3bn primarily driven by "Other Services" due to an increase in the Group liquidity pool, growth in mortgages partially offset by lower IEL balances.

Specific credit risk adjustments decreased £(2.2)bn to £7.5bn primarily driven by an improved macroeconomic outlook used in the Q221 scenario refresh, lower unsecured lending balances and a benign credit environment.

## Analysis of Credit Risk

**Table 37a: CR1-B – Credit quality of exposures by industry or counterparty types for significant subsidiary**

Barclays Bank PLC		Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period <sup>1</sup>	Net values	Accumulated write-offs
As at 30 June 2021		£m	£m	£m	£m	£m	£m	£m
1	Agriculture, forestry and fishing	13	141	1	—	(3)	153	—
2	Mining and quarrying	192	7,615	143	—	(46)	7,664	27
3	Manufacturing	158	28,042	146	—	(73)	28,054	17
4	Electricity, gas, steam and air conditioning supply	103	11,064	37	—	20	11,130	—
5	Water supply	17	2,496	6	—	(8)	2,507	—
6	Construction	56	4,365	41	—	(67)	4,380	—
7	Wholesale and retail trade	176	14,679	165	—	(205)	14,690	40
8	Transport and storage	87	6,632	107	—	(47)	6,612	16
9	Accommodation and food service activities	201	3,468	84	—	(7)	3,585	—
10	Information and communication	93	12,948	107	—	(63)	12,934	—
11	Real estate activities	355	18,937	79	—	(20)	19,213	—
12	Professional, scientific and technical activities	144	4,741	47	—	(14)	4,838	—
13	Administrative and support service activities	179	12,481	97	—	(54)	12,563	8
14	Public administration and defence, compulsory social	—	49,568	—	—	—	49,568	—
15	Education	37	4,673	18	—	(12)	4,692	—
16	Human health services and social work activities	341	6,479	159	—	76	6,661	2
17	Arts, entertainment and	30	1,946	60	—	(9)	1,916	5
18	Other services	1,397	402,274	886	—	(161)	402,785	58
<b>19</b>	<b>Total</b>	<b>3,579</b>	<b>592,549</b>	<b>2,183</b>	<b>—</b>	<b>(692)</b>	<b>593,945</b>	<b>174</b>
<b>As of 31 December 2020</b>								
1	Agriculture, forestry and fishing	15	155	4	—	1	166	—
2	Mining and quarrying	415	7,861	189	—	96	8,087	48
3	Manufacturing	226	31,303	219	—	142	31,310	7
4	Electricity, gas, steam and air conditioning supply	86	10,456	17	—	(15)	10,525	—
5	Water supply	46	2,706	14	—	8	2,738	—
6	Construction	131	4,310	108	—	81	4,333	—
7	Wholesale and retail trade	575	13,403	370	—	235	13,608	3
8	Transport and storage	104	6,930	154	—	92	6,880	10
9	Accommodation and food service activities	248	3,419	90	—	74	3,577	—
10	Information and communication	128	10,981	170	—	119	10,939	2
11	Real estate activities	337	18,572	99	—	36	18,810	—
12	Professional, scientific and technical activities	103	6,652	61	—	17	6,694	—
13	Administrative and support service activities	218	11,994	150	—	(45)	12,062	—
14	Public administration and defence, compulsory social	—	50,223	1	—	—	50,222	—
15	Education	28	4,945	29	—	23	4,944	—
16	Human health services and social work activities	200	6,682	83	—	60	6,799	—
17	Arts, entertainment and	40	1,604	68	—	58	1,576	10
18	Other services	1,421	384,579	1,048	—	547	384,952	50
<b>19</b>	<b>Total</b>	<b>4,321</b>	<b>576,775</b>	<b>2,874</b>	<b>—</b>	<b>1,529</b>	<b>578,222</b>	<b>130</b>

<sup>1</sup> Credit risk adjustments charges in the period represents the movement in Specific credit risk adjustment between the reporting periods.

## Analysis of Credit Risk

**Table 38: CR1-C - Credit quality of exposures by geography**

This table provides a comprehensive picture of the credit quality of the bank's on balance sheet and off balance sheet exposures by geography.

Barclays Group	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges of the period <sup>1</sup>	Net values	Accumulated write-offs
As at 30 June 2021	£m	£m	£m	£m	£m	£m	£m
<b>UK</b>	6,524	499,170	3,383	—	(1,460)	502,311	506
<b>Europe</b>	1,751	159,661	988	—	(229)	160,424	26
France	261	53,778	40	—	(17)	53,999	—
Germany	215	32,911	270	—	(78)	32,855	15
Italy	726	8,619	406	—	(37)	8,940	8
Switzerland	25	26,957	16	—	(5)	26,966	—
<b>Asia</b>	43	44,419	26	—	(12)	44,436	16
Japan	—	28,584	—	—	—	28,583	—
<b>Americas</b>	1,732	240,035	2,722	—	(533)	239,045	489
United States	1,400	221,572	2,524	—	(585)	220,448	489
<b>Africa and Middle East</b>	432	7,039	339	—	15	7,132	—
<b>Total</b>	<b>10,482</b>	<b>950,324</b>	<b>7,458</b>	<b>—</b>	<b>(2,219)</b>	<b>953,348</b>	<b>1,036</b>
<b>As at 31 December 2020</b>							
<b>UK</b>	6,714	495,354	4,844	—	1,373	497,224	717
<b>Europe</b>	1,889	152,672	1,217	—	360	153,344	207
France	147	35,410	57	—	20	35,500	22
Germany	387	35,035	348	—	98	35,074	148
Italy	732	10,200	443	—	91	10,489	16
Switzerland	44	32,675	21	—	10	32,698	—
<b>Asia</b>	53	44,023	38	—	(11)	44,038	—
Japan	—	28,726	—	—	—	28,725	—
<b>Americas</b>	2,085	235,572	3,254	—	952	234,403	1,041
United States	1,732	218,113	3,109	—	869	216,736	1,041
<b>Africa and Middle East</b>	407	6,818	324	—	272	6,901	3
<b>Total</b>	<b>11,148</b>	<b>934,439</b>	<b>9,677</b>	<b>—</b>	<b>2,946</b>	<b>935,910</b>	<b>1,968</b>

<sup>1</sup> Credit risk adjustments charges in the period represents the movement in Specific credit risk adjustment between the reporting periods.

Non-defaulted exposures in Europe increased £7.0bn to £159.7bn primarily due to cash placements with central banks held as part of the Group's liquidity pool. The increase in the UK of £3.8bn is primarily due to growth in mortgages, partially offset by lower IEL balances.

Specific credit risk adjustments decreased £(2.2)bn to £7.5bn primarily driven by an improved macroeconomic outlook used in the Q221 scenario refresh, lower unsecured lending balances and a benign credit environment notably in the UK and Americas.

## Analysis of Credit Risk

**Table 38a: CR1-C – Credit quality of exposures by geography for significant subsidiary**

Barclays Bank PLC	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Credit risk adjustment charges in the period <sup>1</sup>	Net values	Accumulated write-offs
As at 30 June 2021	£m	£m	£m	£m	£m	£m	£m
UK	1,719	246,828	755	—	(465)	247,792	104
Europe	886	115,689	430	—	(119)	116,144	10
France	107	48,199	18	—	(10)	48,289	—
Germany	22	4,108	4	—	(8)	4,126	10
Italy	452	2,292	283	—	(18)	2,462	6
Switzerland	17	26,812	12	—	(7)	26,817	—
Asia	42	33,738	25	—	(13)	33,756	16
Japan	—	18,292	—	—	—	18,292	—
Americas	515	191,444	641	—	(104)	191,317	44
United States	275	146,290	451	—	(157)	146,115	44
Africa and Middle East	417	4,850	332	—	10	4,935	—
<b>Total</b>	<b>3,579</b>	<b>592,549</b>	<b>2,183</b>	<b>—</b>	<b>(692)</b>	<b>593,945</b>	<b>174</b>
<b>As at 31 December 2020</b>							
UK	1,966	240,610	1,220	—	583	241,356	43
Europe	1,121	106,864	549	—	150	107,436	12
France	73	29,102	28	—	2	29,147	—
Germany	120	6,766	12	—	6	6,874	—
Italy	482	2,863	301	—	54	3,044	12
Switzerland	35	32,974	19	—	9	32,990	—
Asia	52	35,344	37	—	(11)	35,359	—
Japan	—	20,314	—	—	—	20,314	—
Americas	788	188,717	745	—	536	188,760	72
United States	495	142,679	607	—	458	142,567	72
Africa and Middle East	394	5,240	323	—	271	5,311	3
<b>Total</b>	<b>4,321</b>	<b>576,775</b>	<b>2,874</b>	<b>—</b>	<b>1,529</b>	<b>578,222</b>	<b>130</b>

<sup>1</sup> Credit risk adjustments charges in the period represents the movement in Specific credit risk adjustment between the reporting periods.

## Analysis of Credit Risk

### Table 39: Credit quality of forborne exposures

This table provides an overview of the quality of forborne exposures.

		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received on forborne exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures			
		£m	£m	Of which defaulted £m	Of which impaired £m	£m	£m	£m	
<b>Barclays Group</b>									
<b>As at 30 June 2021</b>									
1	Loans and Advances	1,959	2,426	2,405	2,405	(242)	(656)	1,793	1,095
2	Central banks	—	—	—	—	—	—	—	—
3	General governments	—	—	—	—	—	—	—	—
4	Credit institutions	—	—	—	—	—	—	—	—
5	Other financial corporations	13	78	78	78	—	(67)	5	3
6	Non-financial corporations	1,433	1,325	1,323	1,323	(53)	(402)	1,033	413
7	Households	513	1,023	1,004	1,004	(189)	(187)	755	679
8	Debt securities	—	—	—	—	—	—	—	—
9	Loan commitments given	978	341	341	341	(11)	—	40	5
10	<b>Total</b>	<b>2,937</b>	<b>2,767</b>	<b>2,746</b>	<b>2,746</b>	<b>(253)</b>	<b>(656)</b>	<b>1,833</b>	<b>1,100</b>
<b>As of 31 December 2020</b>									
1	Loans and Advances	1,970	2,454	2,454	2,352	(313)	(814)	1,711	939
2	Central banks	—	—	—	—	—	—	—	—
3	General governments	—	—	—	—	—	—	—	—
4	Credit institutions	—	—	—	—	—	—	—	—
5	Other financial corporations	13	77	77	76	—	(67)	1	1
6	Non-financial corporations	1,414	1,465	1,465	1,422	(99)	(525)	1,098	401
7	Households	543	912	912	854	(214)	(222)	612	537
8	Debt securities	—	—	—	—	—	—	—	—
9	Loan commitments given	909	131	131	128	(12)	(1)	32	6
10	<b>Total</b>	<b>2,879</b>	<b>2,585</b>	<b>2,585</b>	<b>2,480</b>	<b>(325)</b>	<b>(815)</b>	<b>1,743</b>	<b>945</b>

## Table 39a: Credit quality of forbore exposures for significant subsidiary

		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
		Performing forbore	Non-performing forbore		On performing forbore exposures	On non-performing forbore exposures	Of which: collateral and financial guarantees received on non-performing exposures with forbearance measures		
			Of which defaulted	Of which impaired			£m	£m	
As at 30 June 2021		£m	£m	£m	£m	£m	£m	£m	
1	Loans and Advances	1,460	1,116	1,115	1,115	(52)	(409)	1,059	416
2	Central banks	—	—	—	—	—	—	—	—
3	General governments	—	—	—	—	—	—	—	—
4	Credit institutions	—	—	—	—	—	—	—	—
5	Other financial corporations	10	75	75	75	—	(67)	—	—
6	Non-financial corporations	1,385	699	698	698	(51)	(323)	686	104
7	Households	65	342	342	342	(1)	(19)	373	312
8	Debt securities	—	—	—	—	—	—	—	—
9	Loan commitments given	867	309	309	309	(11)	—	35	—
10	<b>Total</b>	<b>2,327</b>	<b>1,425</b>	<b>1,424</b>	<b>1,424</b>	<b>(63)</b>	<b>(409)</b>	<b>1,094</b>	<b>416</b>
<b>As of 31 December 2020</b>									
1	Loans and Advances	1,393	1,305	1,305	1,212	(91)	(551)	1,109	380
2	Central banks	—	—	—	—	—	—	—	—
3	General governments	—	—	—	—	—	—	—	—
4	Credit institutions	—	—	—	—	—	—	—	—
5	Other financial corporations	13	77	77	76	—	(67)	1	1
6	Non-financial corporations	1,313	925	925	886	(90)	(455)	781	117
7	Households	67	303	303	250	(1)	(29)	327	262
8	Debt securities	—	—	—	—	—	—	—	—
9	Loan commitments given	810	102	102	100	(12)	(1)	26	1
10	<b>Total</b>	<b>2,203</b>	<b>1,407</b>	<b>1,407</b>	<b>1,312</b>	<b>(103)</b>	<b>(552)</b>	<b>1,135</b>	<b>381</b>

## Analysis of Credit Risk

**Table 40: Credit quality of performing and non-performing exposures by past due days**

This table follows the regulatory defined measures rather than the IFRS definition and they cannot be reconciled to the tables disclosed in the Barclays PLC 2021 Interim Results Announcement. For example, loans and advances in the tables below include cash balances at central banks, cash collateral and settlement balances and reverse repos that are not part of the “loans and advances at amortised cost” disclosed in the Barclays PLC 2021 Interim Results Announcement.

		Gross carrying amount/nominal amount												
		Performing exposures			Non-performing exposures									
Barclays Group		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Unlikely to pay that are due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted			
As at 30 June 2021		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Loans and advances	835,980	834,762	1,218	8,177	2,685	929	2,673	664	623	174	429	8,156	
2	Central banks	238,256	238,256	—	—	—	—	—	—	—	—	—	—	
3	General governments	11,030	10,983	47	—	—	—	—	—	—	—	—	—	
4	Credit institutions	57,194	57,194	—	—	—	—	—	—	—	—	—	—	
5	Other financial corporations	233,677	233,641	36	212	23	9	72	94	3	11	—	214	
6	Non-financial corporations	88,233	87,919	314	2,636	1,164	233	674	262	216	52	35	2,636	
7	Of which SMEs	22,145	22,136	9	1,437	394	169	456	150	197	44	27	1,438	
8	Households	207,590	206,769	821	5,329	1,498	687	1,927	308	404	111	394	5,306	
9	Debt securities	102,679	102,679	—	1	1	—	—	—	—	—	—	1	
10	Central banks	1,023	1,023	—	—	—	—	—	—	—	—	—	—	
11	General governments	67,630	67,630	—	—	—	—	—	—	—	—	—	—	
12	Credit institutions	17,173	17,173	—	—	—	—	—	—	—	—	—	—	
13	Other financial corporations	12,760	12,760	—	—	—	—	—	—	—	—	—	—	
14	Non-financial corporations	4,093	4,093	—	1	1	—	—	—	—	—	—	1	
15	Off-balance-sheet exposures	369,530			664								664	
16	Central banks	590			—								—	
17	General governments	2,317			—								—	
18	Credit institutions	2,582			—								—	
19	Other financial corporations	66,313			149								149	
20	Non-financial corporations	168,160			315								315	
21	Households	129,568			200								200	
22	<b>Total</b>	<b>1,308,189</b>	<b>937,441</b>	<b>1,218</b>	<b>8,842</b>	<b>2,686</b>	<b>929</b>	<b>2,673</b>	<b>664</b>	<b>623</b>	<b>174</b>	<b>429</b>	<b>8,821</b>	

## Analysis of Credit Risk

**Table 40: Credit quality of performing and non-performing exposures by past due days - continued**

		Gross carrying amount/nominal amount											
		Performing exposures				Non-performing exposures							
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 year ≤ 5 years	Past due > 5 year ≤ 7 years	Past due > 7 years	Of which defaulted	
As at 31 December 2020	£m												£m
1	Loans and advances	781,782	779,973	1,809	9,340	3,018	1,639	2,710	610	767	159	437	9,311
2	Central banks	209,819	209,819	-	-	-	-	-	-	-	-	-	-
3	General governments	11,763	11,763	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	48,123	48,123	-	3	3	-	-	-	-	-	-	3
5	Other financial corporations	217,470	217,391	79	201	19	7	98	63	12	1	1	201
6	Non-financial corporations	90,691	89,987	704	3,469	1,535	819	491	243	313	35	33	3,468
7	Of which SMEs	21,942	21,930	12	1,403	421	286	261	149	234	28	24	1,403
8	Households	203,916	202,890	1,026	5,667	1,461	813	2,121	304	442	123	403	5,639
9	Debt securities	103,440	103,440	-	-	-	-	-	-	-	-	-	-
10	Central banks	688	688	-	-	-	-	-	-	-	-	-	-
11	General governments	68,516	68,516	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	19,551	19,551	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	9,965	9,965	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	4,720	4,720	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet	358,465			2,330								2,323
16	Central banks	656			-								-
17	General governments	2,420			-								-
18	Credit institutions	3,025			23								23
19	Other financial corporations	63,448			167								167
20	Non-financial corporations	154,877			1,935								1,928
21	Households	134,039			205								205
22	<b>Total</b>	<b>1,243,687</b>	<b>883,413</b>	<b>1,809</b>	<b>11,670</b>	<b>3,018</b>	<b>1,639</b>	<b>2,710</b>	<b>610</b>	<b>767</b>	<b>159</b>	<b>437</b>	<b>11,634</b>



## Analysis of Credit Risk

**Table 40a: Credit quality of performing and non-performing exposures by past due days for significant subsidiary**

		Gross carrying amount/nominal amount																			
		Performing exposures				Non-performing exposures															
		Not past due or past due ≤ 30 days		Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days		Past due > 90 days ≤ 180 days		Past due > 180 days ≤ 1 year		Past due > 1 year ≤ 2 years		Past due > 2 years ≤ 5 years		Past due > 5 years ≤ 7 years		Past due > 7 years		Of which defaulted	
As at 30 June 2021		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Loans and advances	645,316	644,888	428	2,290	794	188	555	254	164	72	263	2,289								
2	Central banks	153,751	153,751	—	—	—	—	—	—	—	—	—	—								
3	General governments	2,030	1,983	47	—	—	—	—	—	—	—	—	—								
4	Credit institutions	60,127	60,127	—	—	—	—	—	—	—	—	—	—								
5	Other financial corporations	366,574	366,538	36	179	19	1	68	91	—	—	—	179								
6	Non-financial corporations	52,390	52,115	275	1,031	652	62	198	96	17	—	6	1,032								
7	Of which SMEs	579	575	4	7	2	4	1	—	—	—	—	7								
8	Households	10,444	10,374	70	1,080	123	125	289	67	147	72	257	1,078								
9	Debt securities	66,892	66,892	—	1	1	—	—	—	—	—	—	1								
10	Central banks	969	969	—	—	—	—	—	—	—	—	—	—								
11	General governments	44,145	44,145	—	—	—	—	—	—	—	—	—	—								
12	Credit institutions	12,203	12,203	—	—	—	—	—	—	—	—	—	—								
13	Other financial corporations	8,209	8,209	—	—	—	—	—	—	—	—	—	—								
14	Non-financial corporations	1,366	1,366	—	1	1	—	—	—	—	—	—	1								
15	Off-balance-sheet exposures	240,503			338								338								
16	Central banks	5			—								—								
17	General governments	2,317			—								—								
18	Credit institutions	7,328			—								—								
19	Other financial corporations	80,648			147								147								
20	Non-financial corporations	148,160			189								189								
21	Households	2,045			2								2								
22	<b>Total</b>	<b>952,711</b>	<b>711,780</b>	<b>428</b>	<b>2,629</b>	<b>795</b>	<b>188</b>	<b>555</b>	<b>254</b>	<b>164</b>	<b>72</b>	<b>263</b>	<b>2,628</b>								

## Analysis of Credit Risk

**Table 40a: Credit quality of performing and non-performing exposures by past due days for significant subsidiary - continued**

		Gross carrying amount/nominal amount											
		Performing exposures				Non-performing exposures							
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 year ≤ 5 years	Past due > 5 year ≤ 7 years	Past due > 7 years	Of which defaulted		
As at 31 December 2020		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Loans and advances	611,880	611,144	736	3,111	1,158	567	585	177	271	91	262	3,110
2	Central banks	147,783	147,783	–	–	–	–	–	–	–	–	–	–
3	General governments	2,400	2,400	–	–	–	–	–	–	–	–	–	–
4	Credit institutions	58,659	58,659	–	3	3	–	–	–	–	–	–	3
5	Other financial corporations	339,214	339,136	78	179	17	5	95	61	–	1	–	179
6	Non-financial corporations	53,848	53,240	608	1,846	1,067	400	214	83	68	5	9	1,846
7	Of which SMEs	608	602	6	7	1	5	1	–	–	–	–	7
8	Households	9,976	9,926	50	1,083	71	162	276	33	203	85	253	1,082
9	Debt securities	66,609	66,609	–	–	–	–	–	–	–	–	–	–
10	Central banks	649	649	–	–	–	–	–	–	–	–	–	–
11	General governments	43,877	43,877	–	–	–	–	–	–	–	–	–	–
12	Credit institutions	13,295	13,295	–	–	–	–	–	–	–	–	–	–
13	Other financial corporations	7,575	7,575	–	–	–	–	–	–	–	–	–	–
14	Non-financial corporations	1,213	1,213	–	–	–	–	–	–	–	–	–	–
15	Off-balance-sheet exposures	210,364	–	–	1,957	–	–	–	–	–	–	–	1,956
16	Central banks	6	–	–	–	–	–	–	–	–	–	–	–
17	General governments	2,420	–	–	–	–	–	–	–	–	–	–	–
18	Credit institutions	6,878	–	–	23	–	–	–	–	–	–	–	23
19	Other financial corporations	65,561	–	–	166	–	–	–	–	–	–	–	166
20	Non-financial corporations	133,843	–	–	1,768	–	–	–	–	–	–	–	1,767
21	Households	1,656	–	–	–	–	–	–	–	–	–	–	–
22	<b>Total</b>	<b>888,853</b>	<b>677,753</b>	<b>736</b>	<b>5,068</b>	<b>1,158</b>	<b>567</b>	<b>585</b>	<b>177</b>	<b>271</b>	<b>91</b>	<b>262</b>	<b>5,066</b>

## Analysis of Credit Risk

**Table 41: Performing and non-performing exposures and related provisions**

This table provides an overview of the credit quality of non-performing exposures and related impairments, provisions and valuation adjustments by portfolio and exposure class.

Barclays Group		Gross carrying amount/nominal				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Collateral and financial guarantees received			
		Performing exposures				Non-performing exposures		Performing exposures - accumulated impairment and provisions		Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	On performing exposures	On non-performing exposures	
		Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 2	Of which stage 3					
As at 30 June 2021	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Loans and advances	835,980	794,523	41,457	8,177	241	7,913	(3,438)	(1,203)	(2,235)	(3,186)	(15)	(3,171)	(71)	405,084	3,462
2	Central banks	238,256	238,256	—	—	—	—	—	—	—	—	—	—	—	6,172	—
3	General governments	11,030	10,983	47	—	—	—	(6)	(6)	—	—	—	—	—	8,211	—
4	Credit institutions	57,194	57,096	98	—	—	—	(2)	(1)	(1)	—	—	—	—	28,035	—
5	Other financial corporations	233,677	232,707	970	212	—	212	(19)	(13)	(6)	(152)	—	(152)	—	145,564	22
6	Non-financial corporations	88,233	74,641	13,592	2,636	—	2,636	(738)	(335)	(403)	(738)	—	(738)	(71)	47,527	1,105
7	Of which SMEs	22,145	20,426	1,719	1,437	—	1,437	(203)	(151)	(52)	(207)	—	(207)	—	18,421	719
8	Households	207,590	180,840	26,750	5,329	241	5,065	(2,673)	(848)	(1,825)	(2,296)	(15)	(2,281)	—	169,575	2,335
9	Debt securities	102,679	102,012	667	1	—	1	(12)	(7)	(5)	(1)	—	(1)	—	1,936	—
10	Central banks	1,023	1,023	—	—	—	—	—	—	—	—	—	—	—	—	—
11	General governments	67,630	67,603	27	—	—	—	(4)	(3)	(1)	—	—	—	—	—	—
12	Credit institutions	17,173	17,160	13	—	—	—	(1)	(1)	—	—	—	—	—	1,479	—
13	Other financial corporations	12,760	12,663	97	—	—	—	(3)	(1)	(2)	—	—	—	—	239	—
14	Non-financial corporations	4,093	3,563	530	1	—	1	(4)	(2)	(2)	(1)	—	(1)	—	218	—
15	Off-balance-sheet exposures	369,530	324,065	45,465	664	—	664	(674)	(228)	(446)	(39)	—	(39)	—	43,411	20
16	Central banks	590	590	—	—	—	—	—	—	—	—	—	—	—	—	—
17	General governments	2,317	2,317	—	—	—	—	—	—	—	—	—	—	—	—	—
18	Credit institutions	2,582	2,547	35	—	—	—	(1)	(1)	—	—	—	—	—	14	—
19	Other financial corporations	66,313	64,059	2,254	149	—	149	(12)	(9)	(3)	(13)	—	(13)	—	20,535	—
20	Non-financial corporations	168,160	130,832	37,328	315	—	315	(476)	(181)	(295)	(26)	—	(26)	—	17,896	16
21	Households	129,569	123,720	5,849	200	—	200	(185)	(37)	(148)	—	—	—	—	4,966	4
22	<b>Total</b>	<b>1,308,189</b>	<b>1,220,600</b>	<b>87,589</b>	<b>8,842</b>	<b>241</b>	<b>8,578</b>	<b>(4,124)</b>	<b>(1,438)</b>	<b>(2,686)</b>	<b>(3,226)</b>	<b>(15)</b>	<b>(3,211)</b>	<b>(71)</b>	<b>450,431</b>	<b>3,482</b>

## Analysis of Credit Risk

Table 41: Performing and non-performing exposures and related provisions - continued

		Gross carrying amount/nominal						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Collateral and financial guarantees received		
		Performing exposures		Non-performing exposures		Performing exposures - accumulated impairment and provisions		Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Accumulated partial write-off	On performing exposures	On non-performing exposures				
Barclays Group		Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3				£m	£m	£m	
As at 31 December 2020		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Loans and advances	781,782	730,428	51,354	9,340	187	9,122	(4,632)	(1,063)	(3,569)	(3,811)	(12)	(3,799)	(272)	383,831	3,352
2	Central banks	209,819	209,819	-	-	-	-	-	-	-	-	-	-	-	5,073	-
3	General governments	11,763	11,763	-	-	-	-	(1)	(1)	-	-	-	-	-	9,064	-
4	Credit institutions	48,123	48,034	89	3	-	3	(4)	(3)	(1)	-	-	-	-	20,749	-
5	Other financial corporations	217,470	214,180	3,290	201	-	201	(37)	(21)	(16)	(150)	-	(150)	(116)	139,228	16
6	Non-financial corporations	90,691	72,207	18,484	3,469	-	3,469	(1,040)	(315)	(725)	(947)	-	(947)	(156)	46,391	1,115
7	Of which SMEs	21,942	19,665	2,277	1,403	-	1,403	(161)	(58)	(103)	(234)	-	(234)	-	18,348	816
8	Households	203,916	174,425	29,491	5,667	187	5,449	(3,550)	(723)	(2,827)	(2,714)	(12)	(2,702)	-	163,326	2,221
9	Debt securities	103,440	99,724	3,716	-	-	-	(21)	(12)	(9)	-	-	-	-	1,385	-
10	Central banks	688	688	-	-	-	-	-	-	-	-	-	-	-	-	-
11	General governments	68,516	66,779	1,737	-	-	-	(7)	(4)	(3)	-	-	-	-	-	-
12	Credit institutions	19,551	17,892	1,659	-	-	-	(4)	(2)	(2)	-	-	-	-	1,385	-
13	Other financial corporations	9,965	9,739	226	-	-	-	(6)	(2)	(4)	-	-	-	-	-	-
14	Non-financial corporations	4,720	4,626	94	-	-	-	(4)	(4)	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	358,465	306,351	52,114	2,330	-	2,330	(1,014)	(256)	(758)	(50)	-	(50)	-	33,239	230
16	Central banks	656	656	-	-	-	-	-	-	-	-	-	-	-	-	-
17	General governments	2,420	2,420	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Credit institutions	3,025	2,809	216	23	-	23	(7)	(3)	(4)	-	-	-	-	21	-
19	Other financial corporations	63,448	61,377	2,071	167	-	167	(41)	(14)	(27)	(13)	-	(13)	-	16,927	-
20	Non-financial corporations	154,877	117,025	37,852	1,935	-	1,935	(622)	(195)	(427)	(37)	-	(37)	-	11,382	228
21	Households	134,039	122,064	11,975	205	-	205	(344)	(44)	(300)	-	-	-	-	4,909	2
22	<b>Total</b>	<b>1,243,687</b>	<b>1,136,503</b>	<b>107,184</b>	<b>11,670</b>	<b>187</b>	<b>11,452</b>	<b>(5,667)</b>	<b>(1,331)</b>	<b>(4,336)</b>	<b>(3,861)</b>	<b>(12)</b>	<b>(3,849)</b>	<b>(272)</b>	<b>418,455</b>	<b>3,582</b>

## Analysis of Credit Risk

Table 41a Performing and non-performing exposures and related provisions for significant subsidiary

		Gross carrying amount/nominal				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions								Collateral and financial guarantees received		
		Performing exposures		Non-performing exposures		Performing exposures - accumulated impairment and provisions		Non-performing exposures - accumulated negative changes in fair value due to credit risk and provisions		Accumulated partial write-off	On performing exposures	On non-performing exposures				
		Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3				£m	£m	£m	
Barclays Bank PLC		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
As at 30 June 2021																
1	Loans and advances	645,316	632,858	12,458	2,290	77	2,213	(594)	(259)	(335)	(988)	—	(988)	(71)	247,277	879
2	Central banks	153,751	153,751	—	—	—	—	—	—	—	—	—	—	—	4,281	—
3	General governments	2,030	1,983	47	—	—	—	(1)	(1)	—	—	—	—	—	599	—
4	Credit institutions	60,127	60,125	2	—	—	—	(2)	(2)	—	—	—	—	—	30,495	—
5	Other financial corporations	366,574	365,672	902	179	—	179	(22)	(16)	(6)	(145)	—	(145)	—	182,338	—
6	Non-financial corporations	52,390	41,883	10,507	1,031	—	1,031	(507)	(188)	(319)	(486)	—	(486)	(71)	21,189	156
7	Of which SMEs	579	530	49	7	—	7	(35)	(20)	(15)	(6)	—	(6)	—	9	1
8	Households	10,444	9,444	1,000	1,080	77	1,003	(62)	(52)	(10)	(357)	—	(357)	—	8,375	723
9	Debt securities	66,892	66,768	124	1	—	1	(6)	(3)	(3)	(1)	—	(1)	—	1,399	—
10	Central banks	969	969	—	—	—	—	—	—	—	—	—	—	—	—	—
11	General governments	44,145	44,118	27	—	—	—	(3)	(2)	(1)	—	—	—	—	—	—
12	Credit institutions	12,203	12,203	—	—	—	—	—	—	—	—	—	—	—	1,160	—
13	Other financial corporations	8,209	8,112	97	—	—	—	(3)	(1)	(2)	—	—	—	—	239	—
14	Non-financial corporations	1,366	1,366	—	1	—	1	—	—	—	(1)	—	(1)	—	—	—
15	Off-balance-sheet exposures	240,503	206,122	34,381	338	—	338	(461)	(175)	(286)	(39)	—	(39)	—	52,842	3
16	Central banks	5	5	—	—	—	—	—	—	—	—	—	—	—	—	—
17	General governments	2,317	2,317	—	—	—	—	—	—	—	—	—	—	—	—	—
18	Credit institutions	7,328	7,294	34	—	—	—	(1)	(1)	—	—	—	—	—	14	—
19	Other financial corporations	80,648	78,574	2,074	147	—	147	(12)	(10)	(2)	(13)	—	(13)	—	35,141	—
20	Non-financial corporations	148,160	115,894	32,266	189	—	189	(448)	(164)	(284)	(26)	—	(26)	—	17,476	3
21	Households	2,045	2,038	7	2	—	2	—	—	—	—	—	—	—	211	—
22	<b>Total</b>	<b>952,711</b>	<b>905,748</b>	<b>46,963</b>	<b>2,629</b>	<b>77</b>	<b>2,552</b>	<b>(1,061)</b>	<b>(437)</b>	<b>(624)</b>	<b>(1,028)</b>	<b>—</b>	<b>(1,028)</b>	<b>(71)</b>	<b>301,518</b>	<b>882</b>

## Analysis of Credit Risk

### Table 41a Performing and non-performing exposures and related provisions for significant subsidiary - continued

		Gross carrying amount/nominal						fair value due to credit risk and provisions						Collateral and financial guarantees received		
		Performing exposures		Non-performing exposures		Performing exposures - accumulated impairment and provisions		Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Accumulated partial write-off			On performing exposures <sup>1</sup>	On non-performing exposures		
		Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 2	Of which stage 3	Of which stage 2	Of which stage 3	Of which stage 2	Of which stage 3	
As at 31 December 2020		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1	Loans and advances	611,880	595,212	16,668	3,111	22	3,089	(885)	(342)	(543)	(1,193)	–	(1,193)	(272)	226,663	908
2	Central banks	147,783	147,783	–	–	–	–	–	–	–	–	–	–	–	4,813	–
3	General governments	2,400	2,400	–	–	–	–	–	–	–	–	–	–	–	628	–
4	Credit institutions	58,659	58,577	82	3	–	3	(5)	(4)	(1)	–	–	–	–	26,039	–
5	Other financial corporations	339,214	335,949	3,265	179	–	179	(47)	(32)	(15)	(146)	–	(146)	(116)	167,216	1
6	Non-financial corporations	53,848	41,178	12,670	1,846	–	1,846	(780)	(269)	(511)	(652)	–	(652)	(156)	19,591	239
7	Of which SMEs	608	527	81	7	–	7	(54)	(24)	(30)	(6)	–	(6)	–	8	1
8	Households	9,976	9,325	651	1,083	22	1,061	(53)	(37)	(16)	(395)	–	(395)	–	8,376	668
9	Debt securities	66,609	63,697	2,912	–	–	–	(14)	(7)	(7)	–	–	–	–	1,065	–
10	Central banks	649	649	–	–	–	–	–	–	–	–	–	–	–	–	–
11	General governments	43,877	42,360	1,517	–	–	–	(6)	(4)	(2)	–	–	–	–	–	–
12	Credit institutions	13,295	12,113	1,182	–	–	–	(2)	(1)	(1)	–	–	–	–	1,065	–
13	Other financial corporations	7,575	7,370	205	–	–	–	(6)	(2)	(4)	–	–	–	–	–	–
14	Non-financial corporations	1,213	1,205	8	–	–	–	–	–	–	–	–	–	–	–	–
15	Off-balance-sheet	210,364	174,417	35,947	1,957	–	1,957	(604)	(200)	(404)	(50)	–	(50)	–	41,600	214
16	Central banks	6	6	–	–	–	–	–	–	–	–	–	–	–	–	–
17	General governments	2,420	2,420	–	–	–	–	–	–	–	–	–	–	–	–	–
18	Credit institutions	6,878	6,714	164	23	–	23	(6)	(2)	(4)	–	–	–	–	21	–
19	Other financial corporations	65,561	63,673	1,888	166	–	166	(20)	(14)	(6)	(13)	–	(13)	–	30,411	–
20	Non-financial corporations	133,843	100,040	33,803	1,768	–	1,768	(578)	(184)	(394)	(37)	–	(37)	–	11,057	214
21	Households	1,656	1,564	92	–	–	–	–	–	–	–	–	–	–	111	–
22	<b>Total</b>	<b>888,853</b>	<b>833,326</b>	<b>55,527</b>	<b>5,068</b>	<b>22</b>	<b>5,046</b>	<b>(1,503)</b>	<b>(549)</b>	<b>(954)</b>	<b>(1,243)</b>	<b>–</b>	<b>(1,243)</b>	<b>(272)</b>	<b>269,328</b>	<b>1,122</b>

## Analysis of Credit Risk

**Table 42: Collateral obtained by taking possession and execution processes**

This table provides an overview of foreclosed assets obtained from non-performing exposures.

		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
As at 30 June 2021		£m	£m
1	Property, plant and equipment (PP&E)	—	—
2	Other than PP&E	—	—
3	Residential immovable property	20	16
4	Commercial Immovable property	—	—
5	Movable property (auto, shipping, etc.)	—	—
6	Equity and debt instruments	—	—
7	Other	—	—
<b>8</b>	<b>Total</b>	<b>20</b>	<b>16</b>
<b>As at 31 December 2020</b>			
1	Property, plant and equipment (PP&E)	—	—
2	Other than PP&E	—	—
3	Residential immovable property	21	15
4	Commercial Immovable property	—	—
5	Movable property (auto, shipping, etc.)	—	—
6	Equity and debt instruments	—	—
7	Other	—	—
<b>8</b>	<b>Total</b>	<b>21</b>	<b>15</b>

**Table 42a: Collateral obtained by taking possession and execution processes for significant subsidiary**

		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
As at 30 June 2021		£m	£m
1	Property, plant and equipment (PP&E)	—	—
2	Other than PP&E	—	—
3	Residential immovable property	20	16
4	Commercial Immovable property	—	—
5	Movable property (auto, shipping, etc.)	—	—
6	Equity and debt instruments	—	—
7	Other	—	—
<b>8</b>	<b>Total</b>	<b>20</b>	<b>16</b>
<b>As at 31 December 2020</b>			
1	Property, plant and equipment (PP&E)	—	—
2	Other than PP&E	—	—
3	Residential immovable property	21	15
4	Commercial Immovable property	—	—
5	Movable property (auto, shipping, etc.)	—	—
6	Equity and debt instruments	—	—
7	Other	—	—
<b>8</b>	<b>Total</b>	<b>21</b>	<b>15</b>

## Analysis of Credit Risk

### Table 43: CR2-B - Changes in the stock of defaulted and impaired loans and debt securities

This table provides an overview of the Bank's stock of defaulted and impaired loans and debt securities.

Barclays Group		Gross carrying value defaulted exposures <sup>1</sup>
		£m
1	As at 1 January 2021	9,311
2	Loans and debt securities that have defaulted or impaired since the last reporting period	2,030
3	Returned to non-defaulted status	(1,099)
4	Amounts written off	(1,009)
5	Other changes <sup>2</sup>	(1,076)
10	As at 30 June 2021	8,157

1 Defaulted exposures are defined as all stage 3 impaired gross loans and debt securities under IFRS9 and any stage 1 and stage 2 gross loans and debt securities under IFRS9 more than 90 days past due.

2 Other changes include repayments and disposals net of drawdowns.

### Table 44: CR2-A – Changes in the stock of general and specific credit risk adjustments

This table shows the movement in the impairment<sup>1</sup> allowance the year.

Barclays Group		Accumulated specific credit risk adjustment <sup>1</sup>	Accumulated general credit risk adjustment
		£m	£m
1	As at 1 January 2021	9,528	—
2	Increases due to amounts set aside for estimated loan losses during the period <sup>2</sup>	(1,076)	—
3	Decreases due to amounts reversed for estimated loan losses during the period <sup>3</sup>	(1,009)	—
4	Decreases due to amounts taken against accumulated credit risk adjustments	—	—
5	Transfers between credit risk adjustments	—	—
6	Impact of exchange rate differences	(94)	—
7	Business combinations, including acquisitions and disposals of subsidiaries	—	—
8	Other adjustments	—	—
9	As at 30 June 2021	7,349	—
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss <sup>4</sup>	185	—
11	Specific credit risk adjustments directly recorded to the statement of profit or loss	—	—

1 Excludes other assets impairment of £109m.

2 Increases due to amounts set aside for estimated loan losses during the period includes the net impact of changes made to parameters (such as probability of default, exposure at default and loss given default), changes in macro-economic variables, new assets originated, repayments and drawdowns.

3 Represents amounts written off.

4 Recoveries include a net loss in relation to reimbursements from financial guarantee contracts held with third parties of £216m and post write off recoveries of £31m.



## Analysis of Credit Risk

**Table 45: Loans and advances subject to legislative and non-legislative moratoria**

This table provides an overview of the credit quality of loans and advances subject to moratoria on loan repayments applied in the light of the COVID-19 crisis.

	Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount		
	Performing				Non performing				Performing			Non performing					
	£m	£m	Of which: exposures with forbearance measures <sup>1</sup>	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	£m	£m	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	£m	£m	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	£m	£m		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days
<b>Barclays Group</b>																	
<b>As at 30 June 2021</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>	<b>£m</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	Loans and advances subject to moratorium	1,121	1,033	29	219	88	3	73	22	15	1	7	7	—	6	5	
2	of which: Households	239	232	—	96	7	3	6	8	8	—	5	—	—	—	1	
3	of which: Collateralised by residential immovable property	224	218	—	91	6	3	6	3	3	—	3	—	—	—	—	
4	of which: Non-financial corporations	878	797	29	123	81	—	66	13	7	—	1	6	—	5	4	
5	of which: Small and Medium-sized Enterprises	791	711	25	94	81	—	66	12	6	—	1	6	—	5	4	
6	of which: Collateralised by commercial immovable property	210	179	—	12	31	—	25	4	1	—	—	2	—	2	2	

<sup>1</sup> Balances identified as forborne for Non-Households relate to where a client has at least one facility subject to forbearance and may not specifically relate to public guarantee scheme facilities.

## Analysis of Credit Risk

**Table 46: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria**

This table provides an overview of the volume of loans and advances subject to legislative and non-legislative moratoria.

		Gross carrying amount		Residual maturity of moratoria					
				Of which: legislative moratoria	Of which: expired	<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months
Barclays Group		Number of obligors	£m	£m	£m	£m	£m	£m	£m
<b>As of 30 June 2021</b>									
1	Loans and advances for which moratorium was offered	697,311	27,353						
2	Loans and advances subject to moratorium (granted)	659,798	26,999	291	25,878	568	276	105	75
3	of which: Households		22,939	291	22,700	168	56	11	3
4	of which: Collateralised by residential immovable property		20,814	291	20,590	153	56	11	3
5	of which: Non-financial corporations		4,051	—	3,173	399	219	93	72
6	of which: Small and Medium-sized Enterprises		3,345	—	2,554	354	205	91	56
7	of which: Collateralised by commercial immovable property		701	—	491	96	43	26	14

**Table 47: Newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis**

This table provides an overview of the stock of newly originated loans and advances subject to public guarantee schemes introduced in response to COVID-19 crisis.

Barclays Group		Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
		£m	of which: forborne <sup>1</sup>	£m	£m
<b>As at 30 June 2021</b>				Public guarantees received	Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes	12,667	43	12,179	202
2	of which: Households	—			—
3	of which: Collateralised by residential immovable property	—			—
4	of which: Non-financial corporations	12,590	43	12,109	201
5	of which: Small and Medium-sized Enterprises	12,324			201
6	of which: Collateralised by commercial immovable property	9			—

<sup>1</sup> Balances identified as forborne for Non-Households relate to where a client has at least one facility subject to forbearance and may not specifically relate to public guarantee scheme facilities.

## Analysis of Counterparty Credit Risk

### Counterparty risk exposures

This table summarises exposure at default, risk weighted assets and capital requirements for counterparty credit risk. This disclosure excludes CVA which is shown on table 59.

**Table 48: Detailed view of counterparty credit risk RWAs and capital requirements**

Barclays Group	As at 30 June 2021			As at 31 December 2020		
	EAD £m	RWA £m	Capital requirements £m	EAD £m	RWA £m	Capital requirements £m
<b>Standardised approach</b>						
Central governments or central banks	3,024	3	—	3,675	4	—
Regional governments or local authorities	1,556	—	—	2,606	2	—
Public sector entities	978	103	8	1,225	145	12
Multilateral development banks	221	2	—	296	1	—
International organisations	130	—	—	182	—	—
Institutions	28,255	1,101	88	24,104	993	79
Corporates	13,807	13,709	1,097	10,425	10,500	840
Retail	—	—	—	—	—	—
Secured by mortgages	—	—	—	—	—	—
Exposures in default	1	2	—	—	—	—
Items associated with high risks	—	—	—	—	—	—
Covered bonds	—	—	—	—	—	—
Securitisation positions	84	79	6	119	102	8
Collective investment undertakings	—	—	—	—	—	—
Equity positions	—	—	—	—	—	—
Other items	—	—	—	—	—	—
<b>Total standardised approach credit risk exposure</b>	<b>48,056</b>	<b>14,999</b>	<b>1,199</b>	<b>42,632</b>	<b>11,747</b>	<b>939</b>
<b>Advanced IRB approach</b>						
Central governments or central banks	5,371	734	59	7,144	763	61
Institutions	20,888	5,030	402	22,281	5,184	415
Corporates	53,620	13,249	1,062	51,875	14,377	1,150
Retail	—	—	—	—	—	—
– Small and medium-sized enterprises (SMEs)	—	—	—	—	—	—
– Secured by real estate collateral	—	—	—	—	—	—
– Qualifying revolving retail	—	—	—	—	—	—
– Other retail	—	—	—	—	—	—
Equity	—	—	—	—	—	—
Securitisation positions	—	—	—	—	—	—
Non-credit obligation assets	—	—	—	—	—	—
<b>Total advanced IRB credit risk exposure</b>	<b>79,879</b>	<b>19,013</b>	<b>1,523</b>	<b>81,300</b>	<b>20,324</b>	<b>1,626</b>
<b>Default fund contributions</b>	<b>2,318</b>	<b>1,040</b>	<b>83</b>	<b>2,113</b>	<b>1,115</b>	<b>89</b>
<b>Total Counterparty credit risk weighted assets</b>	<b>130,253</b>	<b>35,052</b>	<b>2,805</b>	<b>126,045</b>	<b>33,186</b>	<b>2,654</b>

Counterparty credit risk exposure post-CRM and RWAs increased £4.2bn to £130.3bn and £1.9bn to £35.1bn respectively, primarily due to increased SFT trading activity.

## Analysis of Counterparty Credit Risk

**Table 48a: Detailed view of counterparty credit risk RWAs and capital requirements for significant subsidiary**

Barclays Bank PLC	As at 30 June 2021		As at 31 December 2020	
	RWA £m	Capital requirements £m	RWA £m	Capital requirements £m
<b>Standardised approach</b>				
Central governments or central banks	3	—	2	—
Regional governments or local authorities	—	—	2	—
Public sector entities	103	8	142	11
Multilateral development banks	2	—	1	—
International organisations	—	—	—	—
Institutions	3,746	300	3,279	262
Corporates	10,074	806	7,731	619
Retail	—	—	—	—
Secured by mortgages	—	—	—	—
Exposures in default	2	—	—	—
Items associated with high risks	—	—	—	—
Covered bonds	—	—	—	—
Securitisation positions	79	6	103	8
Collective investment undertakings	—	—	—	—
Equity positions	—	—	—	—
Other items	—	—	—	—
<b>Total standardised approach credit risk exposure</b>	<b>14,009</b>	<b>1,120</b>	<b>11,260</b>	<b>900</b>
<b>Advanced IRB approach</b>				
Central governments or central banks	627	50	644	52
Institutions	3,999	320	4,190	335
Corporates	10,673	856	11,965	957
Retail	—	—	—	—
– Small and medium-sized enterprises (SMEs)	—	—	—	—
– Secured by real estate collateral	—	—	—	—
– Qualifying revolving retail	—	—	—	—
– Other retail	—	—	—	—
Equity	—	—	—	—
Securitisation positions	—	—	—	—
Non-credit obligation assets	—	—	—	—
<b>Total advanced IRB credit risk exposure</b>	<b>15,299</b>	<b>1,226</b>	<b>16,799</b>	<b>1,344</b>
<b>Default fund contributions</b>	<b>461</b>	<b>37</b>	<b>625</b>	<b>50</b>
<b>Total Counterparty credit risk weighted assets</b>	<b>29,769</b>	<b>2,383</b>	<b>28,684</b>	<b>2,294</b>

## Analysis of Counterparty Credit Risk

**Table 49: CCR1 – Analysis of CCR exposure by approach**

This table excludes default fund contribution and as such cannot be directly reconciled to Table 48.

Barclays Group		Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
As at 30 June 2021		£m	£m	£m	£m		£m	£m
1	Mark to market		3,132	24,329			11,223	2,567
2	Original exposure	—					—	—
3	Standardised approach		—				—	—
4	IMM (for derivatives and SFTs)				72,598	1.4	101,637	25,143
5	Of which securities financing transactions				26,306	1.4	36,829	4,995
6	Of which derivatives and long settlement transactions				46,292	1.4	64,808	20,148
7	Of which from contractual cross-product netting				—		—	—
8	Financial collateral simple method (for SFTs)						—	—
9	Financial collateral comprehensive method (for SFTs)						15,075	6,302
10	VaR for SFTs						—	—
11	<b>Total</b>							<b>34,012</b>
As at 31 December 2020								
1	Mark to market		2,633	19,512			9,574	2,219
2	Original exposure	—					—	—
3	Standardised approach		—				—	—
4	IMM (for derivatives and SFTs)				72,284	1.4	101,196	25,582
5	Of which securities financing transactions				25,429	1.4	35,600	4,388
6	Of which derivatives and long settlement transactions				46,855	1.4	65,596	21,194
7	Of which from contractual cross-product netting				—		—	—
8	Financial collateral simple method (for SFTs)						—	—
9	Financial collateral comprehensive method (for SFTs)						13,162	4,270
10	VaR for SFTs						—	—
11	<b>Total</b>							<b>32,071</b>

Counterparty Credit Risk RWAs increased by £1.9bn to £34.0bn primarily driven by SFT trading activity subject to FCCM.

## Analysis of Counterparty Credit Risk

**Table 50: CCR3 Counterparty credit risk exposures by exposure classes and risk weight under standardised approach**

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

Exposures by regulatory portfolio and risk

Barclays Group	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated	
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
<b>As at 30 June 2021</b>																			
1	Central governments or central banks	3,018	—	—	—	—	5	—	—	1	—	—	—	—	—	—	—	3,024	450
2	Regional governments or local authorities	1,554	—	—	—	2	—	—	—	—	—	—	—	—	—	—	—	1,556	15
3	Public sector entities	463	—	—	—	514	—	1	—	—	—	—	—	—	—	—	—	978	517
4	Multilateral development banks	213	—	—	—	8	—	—	—	—	—	—	—	—	—	—	—	221	8
5	International Organisations	130	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	130	45
6	Institutions	—	26,675	—	—	775	—	784	—	21	—	—	—	—	—	—	—	28,255	9,756
7	Corporates	—	—	—	—	33	—	45	—	13,571	5	—	—	—	—	—	—	13,654	13,389
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Secured by mortgages on immovable property	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Exposures in default	—	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—	1	1
11	Items associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Covered Bonds	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Claims on institutions and corporate with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Claims in the form of CIU	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	Other items	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	<b>Total</b>	<b>5,378</b>	<b>26,675</b>	<b>—</b>	<b>—</b>	<b>1,332</b>	<b>—</b>	<b>835</b>	<b>—</b>	<b>13,593</b>	<b>6</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>47,819</b>	<b>24,181</b>

## Analysis of Counterparty Credit Risk

**Table 50: CCR3 Counterparty credit risk exposures by exposure classes and risk weight under standardised approach - continued**

Exposures by regulatory portfolio and risk

Barclays Group		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	of which: Unrated	
		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
<b>As at 31 December 2020</b>																				
1	Central governments or central banks	3,669	—	—	—	—	—	3	—	—	3	—	—	—	—	—	—	3,675	358	
2	Regional governments or local authorities	2,602	—	—	—	2	—	—	—	—	2	—	—	—	—	—	—	2,606	180	
3	Public sector entities	502	—	—	—	722	—	1	—	—	—	—	—	—	—	—	—	1,225	1,220	
4	Multilateral development banks	293	—	—	—	3	—	—	—	—	—	—	—	—	—	—	—	296	3	
5	International Organisations	182	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	182	88	
6	Institutions	—	22,648	—	—	651	—	788	—	—	17	—	—	—	—	—	—	24,104	8,630	
7	Corporates	—	—	—	—	27	—	19	—	—	10,234	4	—	—	—	—	—	10,284	10,222	
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Secured by mortgages on immovable property	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
10	Exposures in default	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	Items associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	Covered Bonds	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Claims on institutions and corporate with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Claims in the form of CIU	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Equity exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
16	Other items	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	<b>Total</b>	<b>7,248</b>	<b>22,648</b>	<b>—</b>	<b>—</b>	<b>1,405</b>	<b>—</b>	<b>811</b>	<b>—</b>	<b>—</b>	<b>10,256</b>	<b>4</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>42,372</b>	<b>20,701</b>	

Counterparty credit risk EAD increased by £5.4bn to £47.8bn primarily driven by an increase in trading activity and increase in exposure to central clearing counterparties

## Analysis of Counterparty Credit Risk

**Table 51: CCR4 Counterparty credit risk exposures by portfolio and PD range for central governments and central banks**

Barclays Group	EAD post CRM £m	Average PD %	Number of obligors	Average LGD %	Average Maturity	RWA £m	RWA Density %	Expected Loss £m	Value Adjustment and Provisions £m
<b>As at 30 June 2021</b>									
0.00 to < 0.15	5,171	0.0%	49	65.5%	0	608	11.8%	2	
0.15 to < 0.25	101	0.2%	12	53.6%	1	40	38.6%	0	
0.25 to < 0.50	21	0.3%	6	45.8%	0	8	38.8%	0	
0.50 to < 0.75	2	0.5%	2	45.0%	1	1	60.5%	0	
0.75 to < 2.50	75	2.2%	3	45.1%	0	74	99.2%	1	
2.50 to < 10.00	1	7.0%	3	53.9%	1	3	206.5%	0	
10.00 to < 100.00	0	12.2%	1	63.0%	1	0	302.1%	0	
100.00 (Default)	—	0.0%	—	0.0%	—	—	0.0%	—	
<b>Total</b>	<b>5,371</b>	<b>0.1%</b>	<b>76</b>	<b>64.9%</b>	<b>0</b>	<b>734</b>	<b>13.7%</b>	<b>3</b>	
<b>As at 31 December 2020</b>									
0.00 to < 0.15	6,827	0.0%	49	60.3%	0	563	8.2%	3	
0.15 to < 0.25	140	0.2%	12	53.9%	1	50	36.0%	0	
0.25 to < 0.50	65	0.3%	6	45.3%	0	21	31.9%	0	
0.50 to < 0.75	0	0.6%	1	45.0%	1	0	66.5%	0	
0.75 to < 2.50	104	2.3%	2	45.0%	0	106	101.6%	1	
2.50 to < 10.00	3	9.1%	3	56.7%	1	8	242.1%	0	
10.00 to < 100.00	5	13.0%	1	63.0%	1	15	312.1%	0	
100.00 (Default)	—	0.0%	0	0.0%	—	—	0.0%	—	
<b>Total</b>	<b>7,144</b>	<b>0.1%</b>	<b>74</b>	<b>59.9%</b>	<b>0</b>	<b>763</b>	<b>10.7%</b>	<b>4</b>	

The RWA density associated with central governments and central bank increased 3% to 13.7% primarily driven by decrease in exposure with counterparties in higher quality PD band.



## Analysis of Counterparty Credit Risk

**Table 52: CCR4 Counterparty credit risk exposures by portfolio and PD range for institutions**

Barclays Group	EAD post CRM £m	Average PD %	Number of obligors	Average LGD %	Average Maturity	RWA £m	RWA Density %	Expected Loss £m	Value Adjustment and Provisions £m
<b>As at 30 June 2021</b>									
0.00 to < 0.15	19,502	0.1%	541	47.2%	2	4,162	21.3%	4	
0.15 to < 0.25	661	0.2%	87	44.1%	2	283	42.9%	1	
0.25 to < 0.50	321	0.4%	68	45.0%	1	180	56.0%	1	
0.50 to < 0.75	89	0.6%	38	52.3%	1	63	71.2%	0	
0.75 to < 2.50	140	1.3%	73	45.4%	1	129	92.1%	1	
2.50 to < 10.00	163	3.8%	67	43.8%	2	200	122.6%	2	
10.00 to < 100.00	12	14.0%	16	33.8%	2	13	108.3%	0	
100.00 (Default)	—	0.0%	—	0.0%	—	—	0.0%	—	
<b>Total</b>	<b>20,888</b>	<b>0.1%</b>	<b>890</b>	<b>47.1%</b>	<b>2</b>	<b>5,030</b>	<b>24.1%</b>	<b>9</b>	
<b>As at 31 December 2020</b>									
0.00 to < 0.15	21,028	0.1%	523	46.4%	1	4,327	20.6%	6	
0.15 to < 0.25	364	0.2%	70	44.7%	2	182	49.9%	0	
0.25 to < 0.50	344	0.3%	79	47.4%	1	169	49.2%	0	
0.50 to < 0.75	228	0.6%	41	45.8%	1	162	70.9%	1	
0.75 to < 2.50	161	1.6%	66	45.4%	1	156	96.9%	1	
2.50 to < 10.00	144	5.1%	69	43.1%	1	174	121.2%	2	
10.00 to < 100.00	12	14.1%	13	30.3%	1	14	114.1%	0	
100.00 (Default)	—	0.0%	—	0.0%	—	—	0.0%	—	
<b>Total</b>	<b>22,281</b>	<b>0.1%</b>	<b>861</b>	<b>46.4%</b>	<b>1</b>	<b>5,184</b>	<b>23.3%</b>	<b>10</b>	

The RWA density associated with institutions remained broadly stable at 24.1% (December 2020: 23.3%).

## Analysis of Counterparty Credit Risk

**Table 53: CCR4 Counterparty credit risk exposures by portfolio and PD range for corporates**

Barclays Group	EAD post CRM £m	Average PD %	Number of obligors	Average LGD %	Average Maturity	RWA £m	RWA Density %	Expected Loss £m	Value Adjustment and Provisions £m
<b>As at 30 June 2021</b>									
0.00 to < 0.15	40,401	0.0%	5,823	44.9%	1	5,934	14.8%	8	
0.15 to < 0.25	3,786	0.2%	590	37.2%	2	1,374	36.3%	2	
0.25 to < 0.50	2,289	0.3%	357	29.6%	3	947	41.4%	2	
0.50 to < 0.75	632	0.6%	288	33.3%	3	370	58.4%	1	
0.75 to < 2.50	3,638	1.3%	290	20.9%	2	1,687	46.4%	10	
2.50 to < 10.00	1,814	4.7%	242	37.1%	2	1,981	109.2%	25	
10.00 to < 100.00	831	15.7%	77	25.7%	3	789	94.9%	22	
100.00 (Default)	22	100.0%	18	19.8%	1	25	114.5%	—	
<b>Total</b>	<b>53,413</b>	<b>0.6%</b>	<b>7,685</b>	<b>41.4%</b>	<b>2</b>	<b>13,107</b>	<b>24.6%</b>	<b>70</b>	
<b>As at 31 December 2020</b>									
0.00 to < 0.15	38,215	0.0%	5,864	45.0%	1	5,996	15.7%	8	
0.15 to < 0.25	3,673	0.2%	586	38.6%	3	1,486	40.5%	3	
0.25 to < 0.50	2,065	0.3%	416	39.0%	3	1,043	50.5%	2	
0.50 to < 0.75	761	0.6%	299	37.6%	2	526	68.9%	1	
0.75 to < 2.50	3,146	1.4%	303	26.4%	3	1,881	59.8%	11	
2.50 to < 10.00	2,930	4.4%	214	25.6%	2	2,216	75.6%	28	
10.00 to < 100.00	800	16.3%	85	28.4%	2	996	124.5%	28	
100.00 (Default)	30	100.0%	12	26.7%	1	60	199.8%	—	
<b>Total</b>	<b>51,620</b>	<b>0.7%</b>	<b>7,779</b>	<b>41.7%</b>	<b>2</b>	<b>14,204</b>	<b>27.5%</b>	<b>81</b>	

The RWA density associated with corporates decreased (2.9)% to 24.6% primarily driven by an increase in exposure with counterparties in higher quality PD band.

## Analysis of Counterparty Credit Risk

**Table 54: CR10 - Counterparty Credit risk - Corporate exposures subject to the slotting approach**

Barclays Group

Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWA	Expected losses
		£m	£m	%	£m	£m	£m
<b>As at 30 June 2021</b>							
Category 1	Strong	Less than 2.5 years		50%	42	21	0
		Equal to or more than 2.5 years		70%	28	20	0
Category 2	Good	Less than 2.5 years		70%	114	80	1
		Equal to or more than 2.5 years		90%	17	15	0
Category 3	Satisfactory	Less than 2.5 years		115%	3	3	0
		Equal to or more than 2.5 years		115%	3	3	0
Category 4	Weak	Less than 2.5 years		250%	—	—	—
		Equal to or more than 2.5 years		250%	—	—	—
Category 5	Default	Less than 2.5 years		0%	—	—	—
		Equal to or more than 2.5 years		0%	—	—	—
<b>Total</b>		Less than 2.5 years			159	104	1
		Equal to or more than 2.5 years			48	38	0
<b>As at 31 December 2020</b>							
Category 1	Strong	Less than 2.5 years		50%	68	34	0
		Equal to or more than 2.5 years		70%	33	23	0
Category 2	Good	Less than 2.5 years		70%	122	85	1
		Equal to or more than 2.5 years		90%	25	23	0
Category 3	Satisfactory	Less than 2.5 years		115%	4	5	0
		Equal to or more than 2.5 years		115%	4	4	0
Category 4	Weak	Less than 2.5 years		250%	—	—	—
		Equal to or more than 2.5 years		250%	—	—	—
Category 5	Default	Less than 2.5 years		0%	—	—	—
		Equal to or more than 2.5 years		0%	—	—	—
<b>Total</b>		Less than 2.5 years			194	124	1
		Equal to or more than 2.5 years			62	50	0

## Analysis of Counterparty Credit Risk

**Table 54a: CR10 - Corporate exposures subject to slotting approach for significant subsidiary**

Barclays Bank PLC

Regulatory categories	Remaining maturity	On-balance sheet amount £m	Off-balance sheet amount £m	Risk weight %	Exposure amount £m	RWA £m	Expected losses £m
<b>As at 30 June 2021</b>							
Category 1	Strong	Less than 2.5 years		50%	42	21	0
		Equal to or more than 2.5 years		70%	28	20	0
Category 2	Good	Less than 2.5 years		70%	80	56	0
		Equal to or more than 2.5 years		90%	17	15	0
Category 3	Satisfactory	Less than 2.5 years		115%	3	3	0
		Equal to or more than 2.5 years		115%	3	3	0
Category 4	Weak	Less than 2.5 years		250%	—	—	—
		Equal to or more than 2.5 years		250%	—	—	—
Category 5	Default	Less than 2.5 years		0%	—	—	—
		Equal to or more than 2.5 years		0%	—	—	—
<b>Total</b>		Less than 2.5 years			125	81	0
		Equal to or more than 2.5 years			48	38	0
<b>As at 31 December 2020</b>							
Category 1	Strong	Less than 2.5 years		50%	68	34	0
		Equal to or more than 2.5 years		70%	33	23	0
Category 2	Good	Less than 2.5 years		70%	77	54	0
		Equal to or more than 2.5 years		90%	25	23	0
Category 3	Satisfactory	Less than 2.5 years		115%	4	5	0
		Equal to or more than 2.5 years		115%	4	4	0
Category 4	Weak	Less than 2.5 years		250%	—	—	—
		Equal to or more than 2.5 years		250%	—	—	—
Category 5	Default	Less than 2.5 years		0%	—	—	—
		Equal to or more than 2.5 years		0%	—	—	—
<b>Total</b>		Less than 2.5 years			149	93	0
		Equal to or more than 2.5 years			62	50	0

## Analysis of Counterparty Credit Risk

**Table 55: CCR5-A - Impact of netting and collateral held on exposure values**

This table shows the impact on exposure from netting and collateral held for derivatives and SFTs.

Barclays Group		Gross positive fair value or net carrying amount	Netting benefits	Netted current credit exposure	Collateral held	Net credit exposure
As at 30 June 2021		£m	£m	£m	£m	£m
1	Derivatives	651,781	585,351	66,430	98,669	28,056
2	SFTs	1,219,275	1,194,660	24,615	163	24,615
3	Cross-product netting	—	—	—	—	—
4	<b>Total</b>	<b>1,871,056</b>	<b>1,780,011</b>	<b>91,045</b>	<b>98,832</b>	<b>52,671</b>
<b>As at 31 December 2020</b>						
1	Derivatives	717,174	642,049	75,125	101,194	30,365
2	SFTs	1,211,561	1,188,002	23,559	164	23,559
3	Cross-product netting	—	—	—	—	—
4	<b>Total</b>	<b>1,928,735</b>	<b>1,830,051</b>	<b>98,684</b>	<b>101,358</b>	<b>53,924</b>

Net carrying amount decreased £(57.7)bn to £1,871.1bn primarily due to decrease in trading activity with corresponding movement in netting and collateral benefits resulting in a £(1.3)bn decrease to net credit exposure.

**Table 56: CCR5-B - Composition of collateral for exposures to CCR**

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

Barclays Group		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
As at 30 June 2021		Segregated	Unsegregated	Segregated	Unsegregated	£m	£m
		£m	£m	£m	£m		
1	Cash	—	71,291	—	54,070	148	3,370
2	Debt	14,210	9,591	6,612	5,084	—	—
3	Equity	2,442	2	—	—	—	—
4	Others	—	1,133	—	—	15	—
5	<b>Total</b>	<b>16,652</b>	<b>82,017</b>	<b>6,612</b>	<b>59,154</b>	<b>163</b>	<b>3,370</b>
<b>As at 31 December 2020</b>							
1	Cash	—	79,256	—	68,165	119	1,567
2	Debt	7,998	12,142	6,960	5,042	—	—
3	Equity	60	644	—	—	—	—
4	Others	—	1,094	—	—	45	—
5	<b>Total</b>	<b>8,058</b>	<b>93,136</b>	<b>6,960</b>	<b>73,207</b>	<b>164</b>	<b>1,567</b>

Derivatives collateral received decreased £(2.5)bn to £98.7bn and posted collateral decreased £(14.4)bn to £65.8bn primarily due to trading activity.

## Analysis of Counterparty Credit Risk

**Table 57: CCR6 - Credit derivatives exposures**

This table provides a breakdown of the Barclays' exposures to credit derivatives products.

Barclays Group	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold	
	£m	£m	£m
<b>As at 30 June 2021</b>			
<b>Notionals</b>			
Single-name credit default swaps	364	—	303,681
Index credit default swaps	—	—	431,798
Total return swaps	—	—	13,220
Credit options	—	—	166,546
Other credit derivatives	—	—	—
<b>Total notionals</b>	<b>364</b>	<b>—</b>	<b>915,245</b>
<b>Fair values</b>	<b>(9)</b>	<b>—</b>	<b>(233)</b>
Positive fair value (asset)	1	—	11,800
Negative fair value (liability)	(10)	—	(12,033)
<b>As at 31 December 2020</b>			
<b>Notionals</b>			
Single-name credit default swaps	388	—	307,957
Index credit default swaps	—	—	370,967
Total return swaps	—	—	13,218
Credit options	—	—	62,494
Other credit derivatives	—	—	—
<b>Total notionals</b>	<b>388</b>	<b>—</b>	<b>754,636</b>
<b>Fair values</b>	<b>(10)</b>	<b>—</b>	<b>(421)</b>
Positive fair value (asset)	2	—	10,040
Negative fair value (liability)	(12)	—	(10,461)

Other credit derivatives notionals increased by £160.6bn to £915.2bn primarily due to trading activity.

## Analysis of Counterparty Credit Risk

**Table 58: CCR8 Exposures to Central Counterparties (CCPs)**

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

Barclays Group	As at 30 June 2021		As at 31 December 2020	
	EAD post CRM £m	RWAs £m	EAD post CRM £m	RWAs £m
1 <b>Exposures to QCCPs (total)</b>		<b>1,573</b>		<b>1,568</b>
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	<b>15,029</b>	<b>300</b>	9,181	184
3 (i) OTC derivatives	3,375	67	2,343	47
4 (ii) Exchange-traded derivatives	8,161	163	5,361	107
5 (iii) SFTs	3,493	70	1,477	30
6 (iv) Netting sets where cross-product netting has been approved	—	—	—	—
7 Segregated initial margin	1,494		1,633	
8 Non-segregated initial margin	11,646	233	13,468	269
9 Prefunded default fund contributions	2,318	1,040	2,113	1,115
10 Alternative calculation of own funds requirements for exposures		—		—
11 <b>Exposures to non-QCCPs (total)</b>		<b>—</b>		<b>—</b>
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—	—	—
13 (i) OTC derivatives	—	—	—	—
14 (ii) Exchange-traded derivatives	—	—	—	—
15 (iii) SFTs	—	—	—	—
16 (iv) Netting sets where cross-product netting has been approved	—	—	—	—
17 Segregated initial margin	—		—	
18 Non-segregated initial margin	—	—	—	—
19 Prefunded default fund contributions	—	—	—	—
20 Unfunded default fund contributions	—	—	—	—

EAD post CRM for Exposures for trades at QCCPs increased by £5.8bn to £15.0bn primarily due to trading activity in exchange traded derivatives and SFTs.

## Analysis of Counterparty Credit Risk

### Credit valuation adjustments

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

**Table 59: CCR2 Credit valuation adjustment (CVA) capital charge**

Barclays Group		Exposure value £m	RWA £m
<b>As at 30 June 2021</b>			
1	Total portfolios subject to the Advanced Method	17,023	2,540
2	(i) VaR component (including the 3x multiplier)		481
3	(ii) Stressed VaR component (including 3x multiplier)		2,059
4	All portfolios subject to the Standardised Method	917	320
EU4	Based on original exposure method	—	—
5	<b>Total subject to the CVA capital charge</b>	<b>17,940</b>	<b>2,860</b>
<b>As at 31 December 2020</b>			
1	Total portfolios subject to the Advanced Method	16,455	2,171
2	(i) VaR component (including the 3x multiplier)		706
3	(ii) Stressed VaR component (including 3x multiplier)		1,465
4	All portfolios subject to the Standardised Method	832	347
EU4	Based on original exposure method	—	—
5	<b>Total subject to the CVA capital charge</b>	<b>17,287</b>	<b>2,518</b>



## Analysis of Market Risk

### Review of regulatory measures

The following disclosures provide details on regulatory measures of market risk. Refer to pages 180 and 188 of Barclays PLC Pillar 3 Report 2020 for more detail on regulatory measures and the differences when compared to management measures.

Barclays Group's market risk capital requirement comprises of two elements:

- the market risk of trading book positions booked to legal entities are measured under a PRA approved internal models approach, including Regulatory VaR, Stressed Value at Risk (SVaR), Incremental Risk Charge (IRC) and Comprehensive Risk Measure (CRM) as required.
- the trading book positions that do not meet the conditions for inclusion within the approved internal models approach are calculated using standardised rules.

The table below summarises the regulatory market risk measures, under the internal models approach. Refer to Table 62 "Minimum capital requirement for market risk", on page 92 for a breakdown of capital requirements by approach.

**Table 60: Analysis of Regulatory VaR, SVaR, IRC and CRM**

	Period-end	Avg.	Max	Min
	£m	£m	£m	£m
<b>Six months ended 30 June 2021</b>				
Regulatory VaR- 1 day	26	37	64	18
Regulatory VaR- 10 day <sup>1</sup>	82	117	204	58
SVaR	49	70	116	48
SVaR (10-day) <sup>1</sup>	154	222	365	152
IRC	247	386	544	217
CRM	—	—	—	—
<b>Six months ended 31 December 2020</b>				
Regulatory VaR- 1 day	39	55	97	32
Regulatory VaR- 10 day <sup>1</sup>	123	174	308	100
SVaR	91	83	108	64
SVaR (10-day) <sup>1</sup>	288	262	342	204
IRC	378	218	391	133
CRM	—	—	—	—

<sup>1</sup> The 10 day VaR is based on scaling of 1-day VaR model output since VaR is currently not modelled for a 10-day holding period. For more information about regulatory and stressed VaR methodology, refer to pages 183-185 of the Barclays PLC Pillar 3 Report 2020.

Overall, average VaR and SVaR decreased while IRC increased in H1 2021:

- Regulatory VaR: Decreased due to a combination of a methodology update which changed the historical lookback period of the VaR model from two years to one year and reduced risk taking in the period
- Regulatory SVaR: Decreased due to reduced risk taking in Equities and Counterparty Risk Trading in the period
- IRC: Increased principally due to higher default and rating migration exposure in FI Credit and Rates

## Analysis of Market Risk

**Table 61: Breakdown of the major regulatory risk measures by portfolio**

	Macro	Equities	Credit	BI Treasury	Banking	Barclays Group Treasury	Cross Markets	Securitised Products	Fixed Income Financing
	£m	£m	£m	£m	£m	£m	£m	£m	£m
<b>As at 30 June 2021</b>									
Regulatory VaR- 1 day	13	14	10	—	4	3	11	2	2
Regulatory VaR - 10 day	40	43	33	—	12	10	35	7	6
SVaR- 1 day	57	16	34	1	3	6	24	5	7
SVaR- 10 day	180	50	109	2	10	19	75	15	21
IRC	80	30	543	—	1	5	19	8	5
CRM	—	—	—	—	—	—	—	—	—
<b>As at 31 December 2020</b>									
Regulatory VaR- 1 day	15	29	42	—	1	5	38	4	2
Regulatory VaR - 10 day	47	90	132	—	4	15	119	11	7
SVaR- 1 day	35	31	47	—	1	9	49	6	6
SVaR- 10 day	112	99	148	1	3	28	155	20	20
IRC	208	26	568	—	1	—	26	10	4
CRM	—	—	—	—	—	—	—	—	—

## Analysis of Market Risk

### Capital requirements for market risk

The table below shows the elements of capital requirements and risk weighted assets under the market risk framework as defined in the CRR. The Group is required to hold capital for the market risk exposures arising from regulatory trading books. Inputs for the modelled components include the measures on table 60, using the higher of the end of period value or an average over the past 60 days (times a multiplier in the case of VaR and SVaR).

**Table 62: Market risk own funds requirements**

Barclays Group		RWA		Capital requirements	
		As at 30 June 2021	As at 31 December 2020	As at 30 June 2021	As at 31 December 2020
		£m	£m	£m	£m
1	<b>Internal models approach</b>	18,065	22,434	1,445	1,795
2	VaR	3,030	5,126	242	410
3	SVaR	7,788	9,037	623	723
4	Incremental risk charge	3,790	4,671	303	374
5	Comprehensive risk measure	—	—	—	—
6	Risks not in VaR	3,457	3,600	277	288
7	<b>Standardised approach</b>	17,794	13,195	1,424	1,055
8	Interest rate risk (general and specific)	7,671	5,669	613	453
9	Equity risk (general and specific)	5,811	4,072	465	326
10	Foreign exchange risk	522	437	41	35
11	Commodity risk	—	—	—	—
12	Specific interest rate risk of securitisation position	3,790	3,017	303	241
13	<b>Total</b>	<b>35,859</b>	<b>35,629</b>	<b>2,869</b>	<b>2,850</b>

Overall market risk RWAs remained stable at £35.9bn.

Refer to Table 63 and 64 for detailed movement analysis on the standardised approach and internal models approach.

**Table 62a: Market risk own funds requirements for significant subsidiary**

Barclays Bank PLC		RWA		Capital Requirements	
		As at 30 June 2021	As at 31 December 2020	As at 30 June 2021	As at 31 December 2020
		£m	£m	£m	£m
1	<b>Internal models approach</b>	18,112	20,353	1,449	1,628
2	VaR	3,023	4,860	242	389
3	SVaR	8,015	7,783	641	622
4	Incremental risk charge	3,965	4,711	317	377
5	Comprehensive risk measure	—	—	—	—
6	Risks not in VaR	3,109	2,999	249	240
7	<b>Standardised approach</b>	8,082	6,175	647	494
8	Interest rate risk (general and specific)	4,424	3,592	354	287
9	Equity risk (general and specific)	2,098	1,585	168	127
10	Foreign exchange risk	62	42	5	3
11	Commodity risk	—	—	—	—
12	Specific interest rate risk of securitisation position	1,499	956	120	77
13	<b>Total</b>	<b>26,194</b>	<b>26,528</b>	<b>2,096</b>	<b>2,122</b>

## Analysis of Market Risk

**Table 63: MR1 - Market risk under standardised approach**

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

Barclays Group	RWA		Capital requirements	
	As at 30 June 2021	As at 31 December 2020	As at 30 June 2021	As at 31 December 2020
	£m	£m	£m	£m
<b>Outright products</b>				
1 Interest rate risk (general and specific)	7,671	5,669	614	453
2 Equity risk (general and specific)	4,509	2,992	361	240
3 Foreign exchange risk	522	437	41	35
4 Commodity risk	—	—	—	—
<b>Options</b>				
5 Simplified approach	—	—	—	—
6 Delta-plus method	1,213	868	97	69
7 Scenario approach	89	212	7	17
8 <b>Securitisation (specific risk)</b>	<b>3,790</b>	<b>3,017</b>	<b>303</b>	<b>241</b>
<b>9 Total</b>	<b>17,794</b>	<b>13,195</b>	<b>1,424</b>	<b>1,055</b>

Standardised market risk RWAs increased £4.6bn to £17.8bn driven by an increase in trading activity.

## Analysis of Market Risk

**Table 64: MR2-A - Market risk under internal models approach**

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

Barclays Group		RWA		Capital requirements	
		As at 30 June 2021	As at 31 December 2020	As at 30 June 2021	As at 31 December 2020
		£m	£m	£m	£m
<b>1</b>	<b>VaR</b> (higher of values a and b)	<b>3,030</b>	5,126	<b>242</b>	410
(a)	Previous day's VaR (Article 365(1) (VaRt-1))	—	—	<b>141</b>	180
(b)	Average of the daily VaR (Article 365(1)) on each of the preceding sixty business days (VaRavg) x multiplication factor ((mc) in accordance with Article 366)	—	—	<b>242</b>	410
<b>2</b>	<b>SVaR</b> (higher of values a and b)	<b>7,788</b>	9,037	<b>623</b>	723
(a)	Latest SVaR (Article 365(2) (sVaRt-1))	—	—	<b>333</b>	390
(b)	Average of the SVaR (Article 365(2) during the preceding sixty business days (sVaRavg) x multiplication factor (ms) (Article 366)	—	—	<b>623</b>	723
<b>3</b>	<b>Incremental risk charge -IRC</b> (higher of values a and b)	<b>3,790</b>	4,671	<b>303</b>	374
(a)	Most recent IRC value (incremental default and migration risks section 3 calculated in accordance with articles 370/374)	—	—	<b>249</b>	374
(b)	Average of the IRC number over the preceding 12 weeks	—	—	<b>303</b>	273
<b>4</b>	<b>Comprehensive Risk Measure – CRM</b> (higher of values a, b and c)	—	—	—	—
(a)	Most recent risk number for the correlation trading portfolio (article 377)	—	—	—	—
(b)	Average of the risk number for the correlation trading portfolio over the preceding 12-weeks	—	—	—	—
(c)	8 % of the own funds requirement in SA on most recent risk number for the correlation trading portfolio (Article 338(4))	—	—	—	—
<b>5</b>	<b>Other</b>	<b>3,457</b>	3,600	<b>277</b>	288
<b>6</b>	<b>Total</b>	<b>18,065</b>	22,434	<b>1,445</b>	1,795

Modelled market risk RWAs decreased £4.4bn to £18.1bn primarily driven by:

- VaR decreased £2.1bn primarily due to a methodology update which changed the historical lookback period of the VaR model from two years to one year and reduced risk taking in the period
- SVaR decreased £1.2bn due to reduced risk taking in Equities and Counterparty Risk Trading in the period

## Analysis of Market Risk

### Regulatory backtesting

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

Backtesting is performed at a legal entity level, sub-portfolio levels and business-aligned portfolios (shown in the table below and in the charts on the next page) using Barclays Group's regulatory VaR model. Regulatory backtesting compares Regulatory VaR at 99% confidence level (one-day holding period equivalent) to actual and hypothetical changes in portfolio value as defined in CRR Article 366. The consolidated Barclays Bank PLC and Barclays Capital Securities Ltd and Barclays Bank Ireland PLC is the highest level of consolidation for the VaR model that is used in the calculation of regulatory capital. The IHC backtesting process compares IHC 99% Regulatory VaR against Hypothetical P&L. The definition of Hypothetical P&L and the scope of Regulatory VaR for the IHC are consistent with the Federal Reserve's Market Risk Rule.

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

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

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

The table below shows the VaR backtesting exceptions on legal entities aligned to Barclays Group's business as at 30 June 2021. Model performance at a legal entity level determines regulatory capital within those entities. Legal entity disclosure is also relevant from a management perspective as Barclays' VaR and model performance of VaR for a legal entity across asset class are key metrics in addition to asset class metrics across legal entity.

For the Investment Bank's regulatory DVaR model at the consolidated legal entity level, the model was in green status for the half year to 30 June 2021.

Portfolios	Actual P&L		Hypo P&L	
	Total Exceptions	Status	Total Exceptions	Status
BBPlc Trading + BCSL + BBI	0	G	0	G
BBPlc Trading	0	G	0	G
BCSL	0	G	0	G
BBI	1	G	1	G
IHC	N/A	N/A	0	G

## Analysis of Market Risk

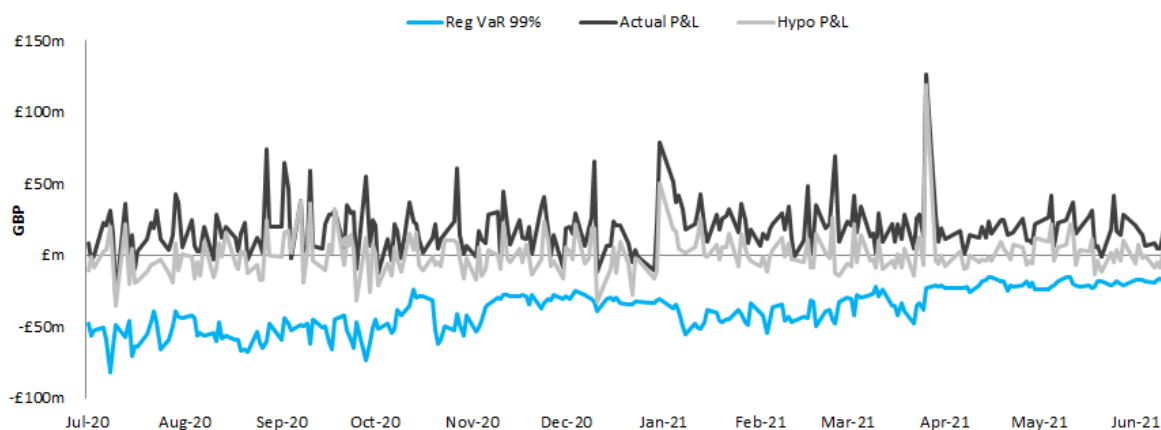
The charts below show VaR for the Group's regulatory portfolios aligned by legal entity. The dark blue and grey points on the charts indicate losses on those days on which actual and hypothetical P&L respectively exceeded the VaR amount.

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

Exceptions are reported to internal management and regulators on a regular basis and investigated to ensure the model performs as expected.

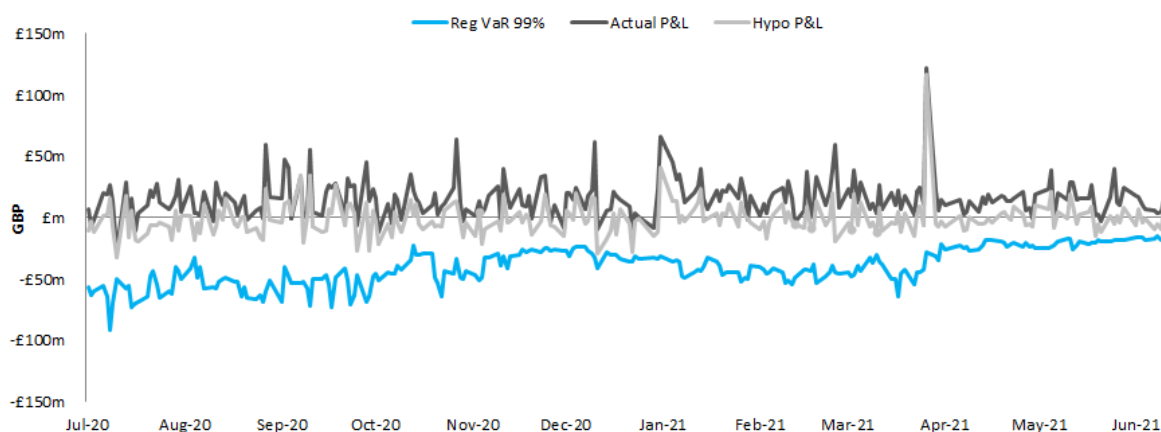
**Table 65: EU MR4 – Comparison of VaR estimates with gains/losses**

**BBPLC Trading, Barclays Capital Securities Limited (BCSL) and BBI**



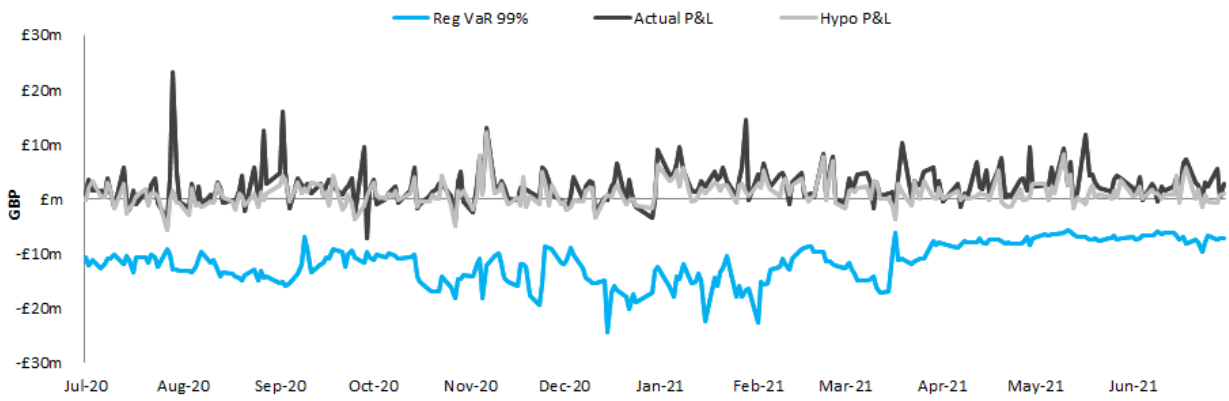
Note: Data reported between the period 1<sup>st</sup> July 2020 and 3<sup>rd</sup> July 2020 is at consolidated BBPLC Trading and BCSL entity.

**BBPLC Trading**

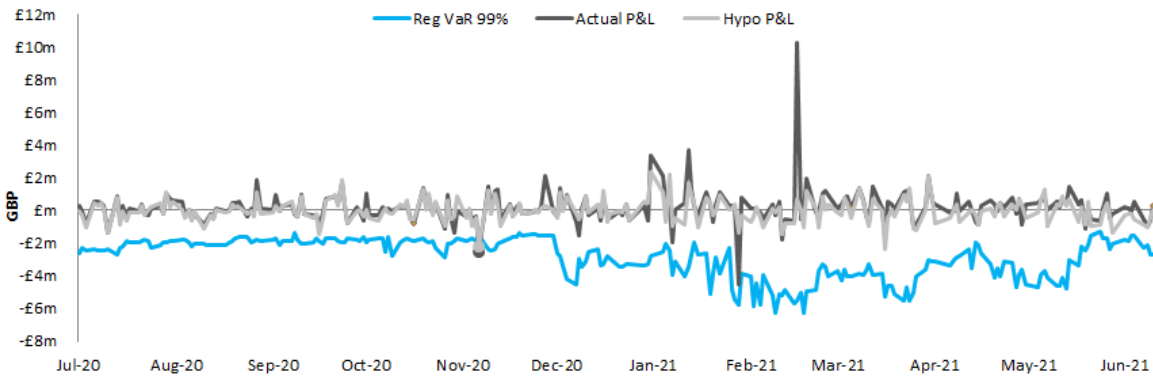


# Analysis of Market Risk

## BCSL



## BBI



## Intermediate Holding Company (IHC)

