

Bank Name	Barclays Bank Ireland Plc
LEI Code	2G5BKIC2CB69PRJH1W31
Country Code	IE

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.



Key Metrics

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	2,528	2,490	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,500	2,421	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	3,093	3,055	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,065	2,986	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,658	3,600	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,630	3,551	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	19,022	18,749	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,001	18,708	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.29%	13.28%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.16%	12.94%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.26%	16.29%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.13%	15.96%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.23%	19.20%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.10%	18.98%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	70,779	63,679	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.37%	4.80%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,093	3,055	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,065	2,986	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	70,779	63,679	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	70,779	63,679	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.4%	4.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.3%	4.7%	C 47.00 (r330,c010)	



Capital

		(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
	A	OWN FUNDS	3,658	3,600	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,528	2,490	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	974	974	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	75	-10	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-88	-23	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,592	1,592	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-59	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-42	-44	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCF
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-10	-11	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	28	69	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	28	69	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	565	565	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	565	565	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,093	3,055	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	565	545	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	565	565	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	-20	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	19,022	18,749	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	21	42	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.29%	13.28%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.26%	16.29%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.23%	19.20%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,500	2,421	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.16%	12.94%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	28	69	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
Tiento items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	-20	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	21	42	C 05.01 (r440,c040)	



Overview of Risk exposure amounts

	RW	As	
(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	13,049	12,310	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	5,011	4,754	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	7,581	7,099	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	2,354	2,049	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	317	401	C 02.00 (R640, c010)
Settlement risk	11	32	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	975	1,664	C 02.00 (R520, c010)
Of which the standardised approach	9	13	C 02.00 (R530, c010)
Of which IMA	966	1,651	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	2,316	2,292	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,316	2,292	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	19,022	18,749	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



Market Risk

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	SA					I	М										[M				
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (I	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PR	ICE RISKS C	ТР		VaR (Memora	andum item)	STRESSED VaR (M	lemorandum iten	INCREMENTAL DEFAULT AND MIGRATION RIS CAPITAL CHARG	(PRICE RISKS (CHARGE FOR		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST	12 WEEKS AVERAGE MEASURE	RE FLOOR	12 WEEKS AVERAGE MEASURE	MEASURE	TOTAL RISK EXPOSURE AMOUNT
, ,	As of 31/03/2020	As of 30/06/2020				As of 31/	/03/2020									As of 30	/06/2020				
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 9 0 8 0	0 0 0 13 0 13 0 0	19 9 10 1 1 0 3 0	11 5 6 1 1 0 2	40 21 20 2 2 0 5	22 8 15 2 2 0 4 0							41 22 19 7 7 0 6	20 5 15 4 4 0 0	68 35 33 22 22 0 8 0	3 2 1 1	1 9 1 2 2 0 1 0				
Total	9	13	15	9	33	21	29	24	0	0	0	966	32	17	66	34	24 34	0	0	0	1,651

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



EBA BANKING AUTHORITY				2020		•	ICISC						
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			A 6 21	/02/2020	Standardise	ed Approach	A620	/06/2020					
			AS Of 31	./03/2020			AS OF 30	/06/2020					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions				
	(mln EUR, %) Central governments or central banks	202	189	10		183	172	10					
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks International Organisations	0	0	0		0	0	0					
	Institutions Corporates	236 7,243	304 4,144	111 4,208		260 6,873	248 3,733	64 3,738					
	of which: SME Retail	299 2,181	179 2,022	178 1,516		278 2,243	233 1,992	231 1,494					
Consolidated data	of which: SME Secured by mortgages on immovable property	0	0	0		0 7	0	0					
	of which: SME	2	2	2	06	0	0	0	1				
	Exposures in default Items associated with particularly high risk	239	135	144	96	339	198	219	1				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0					
	Other exposures Standardised Total ²	91 10,211	91 6,899	6,075	159	310 10,215	310 6,660	5,602	23				
				e taking into account any effect de tion unlike in the previous Transp		r credit risk mitigation technique	es (e.g. substitution effects).						
			·	·	·								
		Standardised Approach											
			As of 31	/03/2020			As of 30	/06/2020					
			1	Distriction of the second	Value adjustments and			District the second second	Value adjustments a				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²				
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities Public sector entities	0 0	0 0	0 0		0 0	0 0	0 0					
	Multilateral Development Banks International Organisations	0 0	0 0	0 0		0 0	0 0	0 0					
	Institutions Corporates	48 651	48 370	3 416		47 591	47 254	4 248					
	of which: SME Retail	9 2,181	3 2,021	3 1,516		9 2,243	3 1,991	3 1,494					
GERMANY	of which: SME Secured by mortgages on immovable property	0 0	0 0	0 0		0 0	0 0	0 0					
	of which: SME Exposures in default	0 52	0 22	0 23	29	0 156	0 95	0 102					
	Items associated with particularly high risk Covered bonds	0 0	0 0	0 0		0 0	0 0	0 0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0 0	0 0					
	Equity Other exposures	0 25	0 25	0 25		0 233	0 233	0					
	Standardised Total ²				76			27	1:				
		(2) Total value adjustments and exposures, but includes gene	d provisions per country of coun	e taking into account any effect de terparty excludes those for securi	ue to credit conversion factors of stisation exposures, additional va	r credit risk mitigation technique aluation adjustments (AVAs) and	is (e.g. substitution effects). other own funds reductions rel	ated to the					
		exposures, but includes gene	nar ereate risk augustments.		Standardise	ed Approach							
			As of 31	./03/2020			As of 30	/06/2020					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(mln EUR, %) Central governments or central banks	0	0			0	0	0					
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations Institutions Corrected	30	26	5		35	31	6					
	Corporates of which: SME	1,601 0	612	613		1,606 1	599 1	599 1					
ITALY	Retail of which: SME	0 0	0 0	0 0		0 0	0 0	0 0					
IIALI	Secured by mortgages on immovable property of which: SME	7 0	7 0	2 0		7 0	6 0	2 0					
	Exposures in default Items associated with particularly high risk	122 0	71 0	72 0	51	123 0	72 0	81 0					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0 0		0 0	0 0	0 0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					

	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	9	6	6		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	30	26	5		35	31	6	
	Corporates	1,601	612	613		1,606	599	599	
	of which: SME	0	0	0		1	1	1	
	Retail	0	0	0		0	0	0	
TTALV	of which: SME	0	0	0		0	0	0	
ITALY	Secured by mortgages on immovable property	7	7	2		7	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	122	71	72	51	123	72	81	51
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	25	25	8		37	37	10	
	Standardised Total ²				59				65
			provisions per country of count	e taking into account any effect d terparty excludes those for securi				lated to the	
					Okasa alasadi as	al Assassa ala			

					Standardise	ed Approach					
			As of 31	1/03/2020		As of 30/06/2020					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %) Central governments or central banks	192	179	0		173	162	0			
	Regional governments or local authorities	0	1/9			173	0				
	Public sector entities	0	0			°		0			
	Multilateral Development Banks	0	0			o					
	International Organisations	0	0					0			
	Institutions	36	36	6		83	83	2			
	Corporates	1,280	667	671		1,018	582	582			
	of which: SME	3	1	1		3	1	1			
	Retail	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	19	14	14	5	18	6	6			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	10	10	10		9	9	9			
	Standardised Total ²				9				1		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

					bar days bar				
					Standardise	ed Approach			
			As of 31	/03/2020			As of 30/	/06/2020	
			1.00.02,				7,5 6,7 56,7		
		Original Errasanus ¹	Evenous Volumi	Risk exposure amount	Value adjustments and	Ovisinal Evensous 1	Evenesius Value ¹	Risk exposure amount	Value adjustments and
		Original Exposure ¹	Exposure Value ¹	kisk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	kisk exposure amount	provisions ²
	(mln EUR, %) Central governments or central banks	g	9	9		10	10	10	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0 50	0 129	0 41		0 28	0 28	0 1	
	Corporates of which: SME	162 37	116 29	124 29		165 40	113 30	119 30	
	Retail of which CME	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	1	0	0 0	1	1	0	0	1
	Items associated with particularly high risk Covered bonds	0	0 0	0 0		0	0	0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(0)	U .		2	0	U C C C C C C C C C C C C C C C C C C C	0	9
		(2) Total value adjustments and p	provisions per country of counte	taking into account any effect du erparty excludes those for securi	ue to credit conversion factors or stisation exposures, additional va	credit risk mitigation techniques luation adjustments (AVAs) and o	(e.g. substitution effects). ther own funds reductions rela	ited to the	
		exposures, but includes general	l credit risk adjustments.		Chandaudia	al Aurora alb			
					Standardise	ed Approach			
			As of 31,	/03/2020			As of 30/	706/2020	
					Value adjustment				Value adjustments
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)		0			0	0		
	Central governments or central banks Regional governments or local authorities	0	0 0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0 0	0 0	0 0		0	0 0	0 0	
	International Organisations Institutions	0 10	0 4	0 1		0	0 0	0 0	
	Corporates of which: SME	348 245	208 142	207 142		352 212	233 189	233 189	
	Retail	0	0	0		0	0	0	
IRELAND	of which: SME Secured by mortgages on immovable property	0	0	0 0		0	0	0 0	
	of which: SME Exposures in default	0 1	0 0	0 0	1	0	0	0 0	1
	Items associated with particularly high risk Covered bonds	0	0 0	0 0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	29	29	29	3	29	29	29	4
		(2) Total value adjustments and p	provisions per country of counte	taking into account any effect de erparty excludes those for securi	ue to credit conversion factors or stisation exposures, additional va	credit risk mitigation techniques luation adjustments (AVAs) and o	(e.g. substitution effects). ther own funds reductions rela	ited to the	
		exposures, but includes general	I credit risk adjustments.						
					Standardice	ad Approach			
					Standardise	ed Approach			
				/03/2020	Standardise	ed Approach	As of 30/	706/2020	
			As of 31,						Value adjustments and
		Original Exposure ¹		/03/2020 Risk exposure amount	Standardise Value adjustments and provisions ²		As of 30/ Exposure Value ¹	706/2020 Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)		As of 31,		Value adjustments and				
	Central governments or central banks Regional governments or local authorities		As of 31,		Value adjustments and				
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks		As of 31,		Value adjustments and				
	Central governments or central banks Regional governments or local authorities Public sector entities		As of 31,		Value adjustments and				
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		As of 31,		Value adjustments and				
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure ¹ 0 0 0 0 0 0 0 1,050 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 437 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ²	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 446 3 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 437 4 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 taking into account any effect december 1000 and 1000 a	Value adjustments and provisions ² 0 1 ue to credit conversion factors or	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 446 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 437 4 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 taking into account any effect december 1000 and 1000 a	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value and provisions are provisions and provisions and provisions and provisions are provisions and provisions and provisions are provisions and provisions and provisions are provided and provided and provisions are provided and p	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 446 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 taking into account any effect deerparty excludes those for securio	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value and provisions are provisions and provisions and provisions and provisions are provisions and provisions and provisions are provisions and provisions and provisions are provided and provided and provisions are provided and p	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 446 3 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 taking into account any effect december 1000 and 1000 a	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value and provisions are provisions and provisions and provisions and provisions are provisions and provisions and provisions are provisions and provisions and provisions are provided and provided and provisions are provided and p	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 446 3 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 436 3 0 0 0 0 2 0 0 0 0 0 taking into account any effect deerparty excludes those for securis	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value to standardise	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 446 3 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 ther own funds reductions relations relations relations.	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 taking into account any effect deerparty excludes those for securio	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value and provisions are provisions and provisions and provisions and provisions are provisions and provisions and provisions are provisions and provisions and provisions are provided and provided and provisions are provided and p	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 446 3 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 436 3 0 0 0 0 2 0 0 0 0 0 taking into account any effect deerparty excludes those for securis	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 446 3 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 ther own funds reductions relations relations relations.	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 436 3 0 0 0 0 2 0 0 0 0 0 taking into account any effect deerparty excludes those for securis	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 446 3 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 ther own funds reductions relations relations relations.	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 436 3 0 0 0 0 2 0 0 0 0 0 taking into account any effect deerparty excludes those for securis	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 446 3 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 ther own funds reductions relations relations relations.	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Original Exposure Original Exposure Original Exposure Original Exposure, unlike Expo Original exposure, unlike Expo Total value adjustments and pexposures, but includes general Original Exposure Original Exposure	Exposure Value ¹ 0 0 0 0 0 0 437 4 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 cosure value, is reported before provisions per country of coun	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 0 0 0 0 0 taking into account any effect deerparty excludes those for securive exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 446 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 (e.g. substitution effects). ther own funds reductions relations relations. Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and
SPAIN	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 436 3 0 0 0 0 2 0 0 0 0 0 taking into account any effect deerparty excludes those for securis	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 446 3 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 ther own funds reductions relations relations relations.	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Original Exposure Original Exposure Original Exposure Original Exposure, unlike Expo Original exposure, unlike Expo Total value adjustments and pexposures, but includes general Original Exposure Original Exposure	Exposure Value ¹ 0 0 0 0 0 0 437 4 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 cosure value, is reported before provisions per country of coun	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 0 0 0 0 0 taking into account any effect deerparty excludes those for securive exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 446 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 (e.g. substitution effects). ther own funds reductions relations relations. Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	Original Exposure Original Exposure Original Exposure Original Exposure, unlike Expo Original exposure, unlike Expo Total value adjustments and pexposures, but includes general Original Exposure Original Exposure	Exposure Value ¹ 0 0 0 0 0 0 437 4 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 cosure value, is reported before provisions per country of coun	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 0 0 0 0 0 taking into account any effect deerparty excludes those for securive exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 446 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 (e.g. substitution effects). ther own funds reductions relations relations. Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	Original Exposure Original Exposure Original Exposure Original Exposure, unlike Expo Original exposure, unlike Expo Total value adjustments and pexposures, but includes general Original Exposure Original Exposure	Exposure Value ¹ 0 0 0 0 0 0 437 4 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 cosure value, is reported before provisions per country of coun	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 0 0 0 0 0 taking into account any effect deerparty excludes those for securive exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 446 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 (e.g. substitution effects). ther own funds reductions relations relations. Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure Original Exposure Original Exposure Original Exposure, unlike Expo Original exposure, unlike Expo Total value adjustments and pexposures, but includes general Original Exposure Original Exposure	Exposure Value ¹ Composure Value ¹ Composure Value ¹ Composure Value, is reported before provisions per country of	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 taking into account any effect dierparty excludes those for securive exparty excludes those for securive exparty excludes those for securive exparty excludes those for securive excludes exclude exclusive excludes those for securive excludes exclude exclusive excludes exclusive excl	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 446 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 (e.g. substitution effects). ther own funds reductions relations relations. Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) In the sector of the sector of the sector of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure Original Exposure Original Exposure Original Exposure, unlike Expo Original exposure, unlike Expo Total value adjustments and pexposures, but includes general Original Exposure Original Exposure	Exposure Value ¹ Composure Value ¹ Composure Value ¹ Composure Value, is reported before provisions per country of	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 taking into account any effect dierparty excludes those for securive exparty excludes those for securive exparty excludes those for securive exparty excludes those for securive excludes exclude exclusive excludes those for securive excludes exclude exclusive excludes exclusive excl	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 446 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 (e.g. substitution effects). ther own funds reductions relations relations. Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure Original Exposure Original Exposure Original Exposure, unlike Expo Original exposure, unlike Expo Total value adjustments and pexposures, but includes general Original Exposure Original Exposure	Exposure Value ¹ Composure Value ¹ Composure Value ¹ Composure Value, is reported before provisions per country of	Risk exposure amount 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 taking into account any effect dierparty excludes those for securive exparty excludes those for securive exparty excludes those for securive exparty excludes those for securive excludes exclude exclusive excludes those for securive excludes exclude exclusive excludes exclusive excl	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 446 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 (e.g. substitution effects). ther own funds reductions relations relations. Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure 0 0 0 0 0 1,050 4 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 1 ue to credit conversion factors or extisation exposures, additional value adjustments and provisions ² Value adjustments and provisions ²	Original Exposure¹ Original Exposure¹	Exposure Value ¹ 0 0 0 0 0 0 446 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Colimis on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure 0 0 0 0 0 0 1,050 4 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value Control of the provisions per country of country o	Risk exposure amount 0 0 0 0 0 0 0 0 0 436 3 0 0 0 0 0 0 0 0 0 0 0 0 taking into account any effect depract of the exposure amount //03/2020 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 1 ue to credit conversion factors or stisation exposures, additional value adjustments and provisions ² Value adjustments and provisions ²	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 446 3 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 445 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 11 Value adjustments and



Credit Risk - Standardised Approach

Barclays Bank Ireland Plc

		Barclays Bank Ireland Pic										
					Standardise	d Approach						
			As of 31	/03/2020			As of 30	0/06/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities Public sector entities	0 0	0 0	0 0		0 0	0 0	0 0				
	Multilateral Development Banks International Organisations	0 0	0 0	0 0		0	0 0	0				
	Institutions Corporates	4 384	4 325	1 325		2 419	2 342	0 346				
	of which: SME Retail	0	0	0		0	0	0				
LUXEMBOURG	of which: SME	0	0	0		0	0	0				
20/12/12/00/10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0				
	Exposures in default Items associated with particularly high risk	0	0	2 0	0	0	0 0	0 0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0 0		0	0 0	0 0				
	Collective investments undertakings (CIU) Equity	0	0	0		0	0 0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²	(1) Original exposure, unlike Exp	oosure value, is reported before	I taking into account any effect d	ue to credit conversion factors or	credit risk mitigation techniques	(e.g. substitution effects).	1. 1	1			
		(2) Total value adjustments and exposures, but includes generation	provisions per country of count al credit risk adjustments.	erparty excludes those for secur	istisation exposures, additional val	uation adjustments (AVAs) and	otner own funds reductions re	elated to the				
					Standardise	d Approach						
			As of 31	/03/2020			As of 30	0/06/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks Regional governments or local authorities	0	0	0 0		0 0	0 0	0				
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions Corporates	258	222	222		267	177	177				
	of which: SME Retail	0 0	0 0	0 0		0	0 0	0 0				
NORWAY	of which: SME Secured by mortgages on immovable property	0 0	0 0	0 0		0	0 0	0				
	of which: SME Exposures in default	0 4	0 2	0 2	1	0	0 4	0	0			
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	J. Company			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU) Equity	0 0	0 0	0 0		0	0	0 0				
	Other exposures Standardised Total ²	0	0	0	2	0	0	0	5			
		(1) Original exposure, unlike Exp	posure value, is reported before	taking into account any effect d	ue to credit conversion factors or istisation exposures, additional val	credit risk mitigation techniques	(e.g. substitution effects).	elated to the				
		exposures, but includes genera	al credit risk adjustments.	5. party statutes alone for eccu.								
					Standardise	d Approach						
			As of 31	/03/2020 			As of 30	0/06/2020				
					Value adjustments and				Value adjustments and			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²			
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations Institutions	0	0 0	0 0		0	υ 0	0				
	Corporates of which: SME	0 0	0 0	0 0		0	0 0	0 0				
Country of	Retail of which: SME	0 0	0 0	0 0		0	0 0	0 0				
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0				
•	of which: SME Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk Covered bonds	0 0	0 0	0 0		0	0 0	0 0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 0	0 0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures Standardised Total ²	U	U	U	0	U	U	U	0			
		(1) Original exposure, unlike Exp	posure value, is reported before	taking into account any effect d	ue to credit conversion factors or	credit risk mitigation techniques	(e.g. substitution effects).					

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

ACTACKTY		Credit Risk - IRB Approach Barclays Bank Ireland Plc IRB Approach As of 31/03/2020 As of 30/06/2020												
		Origina	l Exposure ¹	As of 31 Exposure		oosure amount	Value adjustments	Origina	al Exposure ¹	As of 30	0/06/2020 Risk exp	oosure amount	Value adjustments	
Consolidated data	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total ²	16,633 4,957 13,605 168 1 13,537 6,543 0 6,543 6,994 0 0	Of which: defaulted 0 0 0 0 0 287 115 0 115 172 0 0 0	Value ¹ 16,508 3,238 9,529 152 1 11,207 6,608 0 6,608 4,599 0 0 0 0	649 663 3,142 128 0 4,364 2,555 0 2,555 1,810 0 0 0 0 457 9,275	Of which: defaulted 0 0 0 0 0 114 79 0 79 35 0 0 0 0	and provisions 0 0 0 8 0 0 322 85 0 85 237 0 0 0	21,113 4,818 12,731 226 7 12,930 6,379 0 6,379 6,551 0 0	Of which: defaulted 0 0 0 0 0 292 127 0 127 165 0 0 0	Value ¹ 20,991 2,600 8,761 209 7 10,781 6,443 0 6,443 4,338 0 0 0 0	647 541 2,926 168 2 4,130 2,496 0 2,496 1,634 0 0 0 0 458 8,702	Of which: defaulted 0 0 0 0 0 114 86 0 86 28 0 0 0	and provisions 27 366 99 266	
		(2) IRB Tota	I does not include I Exposure ¹ Of which:	e the Secutarisat	ion position u	oosure amount Of which:	IRB Ap Value adjustments and	pproach Origina	ol Exposure ¹ Of which:		0/06/2020	oosure amount Of which:	Value adjustments and	
GERMANY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	16,349 170 1,772 0 0 6,997 3 0 3 6,994 0 0	0 defaulted 0 0 0 0 0 0 0 0 172 0 0 0 172 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16,224 170 1,438 0 0 4,602 3 0 3 4,599 0 0	582 65 343 0 0 1,810 0 0 0 1,810 0 0 0	defaulted 0 0 0 0 0 0 0 0 35 0 0 0 0 0 0 0 0 0 0	0 0 1 0 237 0 0 0 237 0 0 0 0 237 0	20,773 180 1,476 0 0 6,554 3 0 3 6,551 0 0	defaulted 0 0 0 0 0 165 0 0 165 0 0 0 165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20,651 180 1,246 0 0 4,341 3 0 3 4,338 0 0	617 73 306 0 0 1,634 0 0 1,634 0 0 0	defaulted 0 0 0 0 0 0 28 0 0 28 0 0 0 0 0 0 0 0	0 0 0 1 0 268 0 0 0 268 0 0 0	
	IRB Total		osure, unlike Exposu	As of 31	./03/2020	g into account any ef	IRB Ap	oproach	ors or credit risk mi	As of 30	0/06/2020	on effects).	Value	
ITALY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 5 162 0 0 6,509 6,509 0 6,509 0 0	Of which: defaulted 0 0 0 0 0 114 114 0 114 0 0 0 0 0	0 5 104 0 6,574 6,574 0 6,574 0 0 0	0 4 28 0 0 2,547 2,547 0 2,547 0 0 0	Of which: defaulted 0 0 0 0 0 78 78 78 0 0 0 0 0 0 0 0 0	adjustments and provisions 0 0 0 0 0 0 84 84 0 84 0 0 0 0 0	0 18 125 0 0 6,346 6,346 0 6,346 0 0 0	Of which: defaulted 0 0 0 0 0 126 126 0 126 0 0 0 0 0 0 0 0 0 0 0 0	0 18 95 0 0 6,409 6,409 0 6,409 0 0 0	0 11 31 0 0 2,489 2,489 0 2,489 0 0 0 0	Of which: defaulted 0 0 0 0 85 85 0 85 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	adjustment and provisions 0 0 0 0 94 94 0 94 0	
			I Exposure ¹	As of 31	./03/2020	g into account any ef	IRB Ap	oproach	ors or credit risk mi	As of 30	0/06/2020	oosure amount	Value	
FRANCE	(min EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	22 442 4,513 0 0 2 2 2 0 0 0 0	Of which: defaulted 0	22 339 2,598 0 0 2 2 2 0 0 0 0	3 103 665 0 0 0 0 0 0 0	Of which: defaulted 0 0 00 00 00 00 00 00 00 00 00 00 00	adjustments and provisions 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Of which: defaulted 0 0	46 372 2,492 0 0 2 2 2 0 0 0 0	3 73 538 0 0 0 0 0 0 0	Of which: defaulted 0 0 00 00 00 00 00 00 00 00 00 00 00	adjustment and provisions 0 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
		⁽¹⁾ Original expo	osure, unlike Exposi		ed before takin	g into account any ef	IRB A	oproach	ors or credit risk mi		(e.g. substitution)	on effects).		
UNITED KINGDOM	(mh EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 3,415 573 0 0 9 9 0 9 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,909 461 0 0 10 10 0 0 0 0	0 288 223 0 0 2 2 0 2 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3,231 770 0 0 9 9 0 9 0 0 0	Of which: defaulted 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0 1,206 726 0 0 9 9 0 9 0 0 0	0 204 277 0 0 2 2 0 2 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustment and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

2020 EU-wide Transparency Exercise Credit Risk - IRB Approach Barclays Bank Ireland Plc

				As of 31	/03/2020					As of 30	/06/2020	
		Origina	al Exposure¹	Exposure	Risk expo	osure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exp	osure amount
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted
	Central banks and central governments	1	0	1	0	0	0	0	0	0	0	0
	Institutions	302	0	271	53	0	0	249	0	234	47	0
	Corporates	2,044	0	1,820	1,006	0	5	1,835	0	1,626	973	0
	Corporates - Of Which: Specialised Lending	163	0	147	126	0	0	221	0	204	166	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
IKLLAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											
	IRB Total											
		(1) Original exp	oosure, unlike Exposu	ire value, is reporte	ed before taking	into account any e	ffect due to credit o	conversion factor	s or credit risk miti	gation techniques ((e.g. substitutio	n effects).

			As of 31	/03/2020					As of 30	/06/2020		
	Origii	nal Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exp	osure amount	
(mln EUR, %)		Of which: defaulted	- Value*		Of which: defaulted	provisions		Of which: defaulted	- Value*		Of which: defaulted	
Central banks and central governments	114	0	114	3	0	0	140	0	140	4	0	T
Institutions	59	0	59	27	0	0	67	0	66	29	0	- 1
Corporates	706	0	439	148	0	0	843	0	495	156	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail	1	0	1	0	0	0	1	0	1	0	0	
Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	- 1
Equity	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												4
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	(mln EUR, %)defaultedCentral banks and central governments1140Institutions590Corporates7060Corporates - Of Which: Specialised Lending00Corporates - Of Which: SME00Retail10Retail - Secured on real estate property10Retail - Secured on real estate property - Of Which: SME00Retail - Secured on real estate property - Of Which: non-SME10Retail - Qualifying Revolving00Retail - Other Retail00Retail - Other Retail - Of Which: SME00Retail - Other Retail - Of Which: non-SME00Equity00Other non credit-obligation assets00	(mh EUR, %) Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mh EUR, %) Central banks and central governments Institutions 114 0 114 3 Institutions 59 0 59 27 Corporates 706 0 439 148 Corporates - Of Which: Specialised Lending 0 0 0 0 Corporates - Of Which: SME 0 0 0 0 Retail Secured on real estate property 1 0 1 0 Retail - Secured on real estate property - Of Which: SME 0 0 0 0 0 Retail - Secured on real estate property - Of Which: non-SME 1 0 1 0 0 Retail - Secured on real estate property - Of Which: non-SME 0 0 0 0 0 0 Retail - Qualifying Revolving 0	Central banks and central governments	(mh EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME O	Central banks and central governments 114 0 114 3 0 0 140 0 140 4 4 1 1 1 1 1 1 1 1	Central banks and central governments 114 0 114 3 0 0 140 0 0 0 0 0 0 0 0 0			

							IRB Ap	proach					
				As of 31	/03/2020					As of 30,	/06/2020		
		Origina	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	2	0	2	0	0	0	1	0	1	0	0	0
	Institutions	2	0	2	1	0	0	2	0	2	1	0	0
	Corporates	477	0	316	65	0	0	475	0	314	67	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INLITIERLANDS	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31	/03/2020					As of 30	/06/2020		
		Origina	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exp	osure amount	aujustn
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	n novisi
	Central banks and central governments	75	0	75	12	0	0	79	0	79	12	0	
	Institutions	131	0	131	17	0	0	196	0	196	26	0	
	Corporates	928	0	868	159	0	0	418	0	387	105	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	
LLIVEMBOLIDO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	/03/2020					As of 30	/06/2020		
		Origin	al Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Origina	l Exposure¹	Exposure	Risk exp	osure amount	Value adjustment
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3	0	3	1	0	0	3	0	3	1	0	
	Corporates	702	0	345	105	0	0	719	0	353	111	0	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0		0			0	0		0	0	
	Retail	0	0		0			0	0		0	0	
	Retail - Secured on real estate property	0	0		0			0	0		0	0	
NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0		1 0	0		0	0	1 0	0	0	
	Retail - Qualifying Revolving	0	0		0			0	0		0	0	
	Retail - Other Retail	0	0		0		1 0	l n	0	1 0	l n	0	1
	Retail - Other Retail - Of Which: SME	0	0					l o	0		l o	l o	1 6
	Retail - Other Retail - Of Which: non-SME	0	0		0			0	0		l o	0	
	Equity	0	0		Ö	0		l o	0		l o	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach				
				As of 31	/03/2020					As of 30/	/06/2020	
		Origir	nal Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments	Origina	Exposure ¹	Exposure	Risk exposure amour	adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹	Of which defaulte	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0 0	0
	Institutions	0	0	0	0	0	0	0	0	0	0 0	0
	Corporates	0	0	0	0	0	0	0	0	0	0 0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0 0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0 0	0
	Retail	0	0	0	0	0	0	0	0	0	0 0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0 0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0 0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0 0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0 0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0 0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0 0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0 0	0
	Equity	0	0	0	0	0	0	0	0	0	0 0	0
	Other non credit-obligation assets											
	IRB Total											



General governments exposures by country of the counterparty

	ı						Barclays Bank Ireland Pl							
							As of 30/06/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions	of which: Financial assets held	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [10 0	1 0	0	0	0	0 0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0 0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0 0	0	0	0	0	0	0	
Total		10 2 0	2 0	2	0	0 0	0 0	0	0	0	0	0	0 0	0
[1Y - 2Y [[2Y - 3Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [0 0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [2	2	2	0	0	0	0	0		0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Bulgaria													
[1Y - 2Y [
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Cyprus													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic													
Γ 0 - 3M Γ														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Denmark													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	- Simula													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Estonia													
[5Y - 10Y [[10Y - more Total														



General governments exposures by country of the counterparty

							Barclays Bank Ireland P	IC						
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balan	ce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M [France	465 0 43 31 0 0	148 0 43 31 0 0 0	319 0 0 0 0 0 0 0 319	0 0 0 0 0 0	0 0 0 0 0 0	147 0 43 31 0 0 0	1 0 0 0 0 0 0	266 0 0 0 0 0 0	1 0 0 0 0 0 0	395 0 0 0 0 0 0 0	3 1 3 3 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Germany	659 0 0 0 0 0 0	536 0 0 0 0 0	170 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	489 0 0 0 0 0 0 0 489	679 0 0 0 0 0 0	2,581 0 0 0 0 0 0	947 0 0 0 0 0 0 0	6,605 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	6
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy	21 0 0 0 0 0 0 0	21 0 0 0 0 0 0 0	21 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Barclays Bank Ireland P							
							As of 30/06/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	12 0 0 0 0 0 0 0	2 0 0 0 0 0 0	11 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0 0 0	1,299 0 0 0 0 0 0 1,299	0 0 0 0 0	0 0 0 0 0 0	10 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	12
[0 - 3M [Malta							,						
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal	47 0 0 0 0 0 0 47	47 0 0 0 0 0 0 47	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	47 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [Romania												· ·	
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Barclays Bank Ireland F	21C						
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ce sheet	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	44 0 0 0 0 0 0 0	10 0 0 0 0 0 0	44 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	1 0 0 0 0 0 0	1 0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Hong Kong			1	U		J			Ü		0	V	



General governments exposures by country of the counterparty

							Barclays Bank Ireland Pl							
							As of 30/06/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Barclays Bank Ireland Plc

						Barciays Bank Ireland P	IC .					
						As of 30/06/2020	1					
					Dir	ect exposures						
	(mln EUR)			On balance sl	neet			Deriva	tives	Off balar	nce sheet	
							Derivatives with po	sitive fair value	Derivatives with negative fair value	Off-balance sh	neet exposures	
												Piele weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss of which: Financial assets a fair value through other comprehensive income	t of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa											
[0 - 3M [Others											

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02 Barclays Bank Ireland Plc

	As of 30/06/2020															
(mln EUR)	Number of obligors	Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount
			Performing			Non-performing			Performing	Performing			Non-performing			
				Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past- due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	exposures t
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	22,009	808														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		401	398	0	171	3	0	2	1	1	0	2	-1	0	-1	0
of which: Households		401	398	0	171	3	0	2	1	1	0	2	-1	0	-1	0
of which: Collateralised by residential immovable property		292	291	0	130	1	0	1	8	8	0	8	0	0	0	0
of which: Non-financial corporations		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.