

Investor Presentation – Q310 IMS

9 November 2010

Performance highlights: nine months to 30 September 2010

- Resilient profit and income performance
- Higher returns on risk weighted assets
- Impairment charges significantly reduced
- Strong capital management, stable leverage and high quality liquidity pool
- Well placed to meet new regulatory requirements
- Gross new UK lending of £35bn, up 34%

Group results

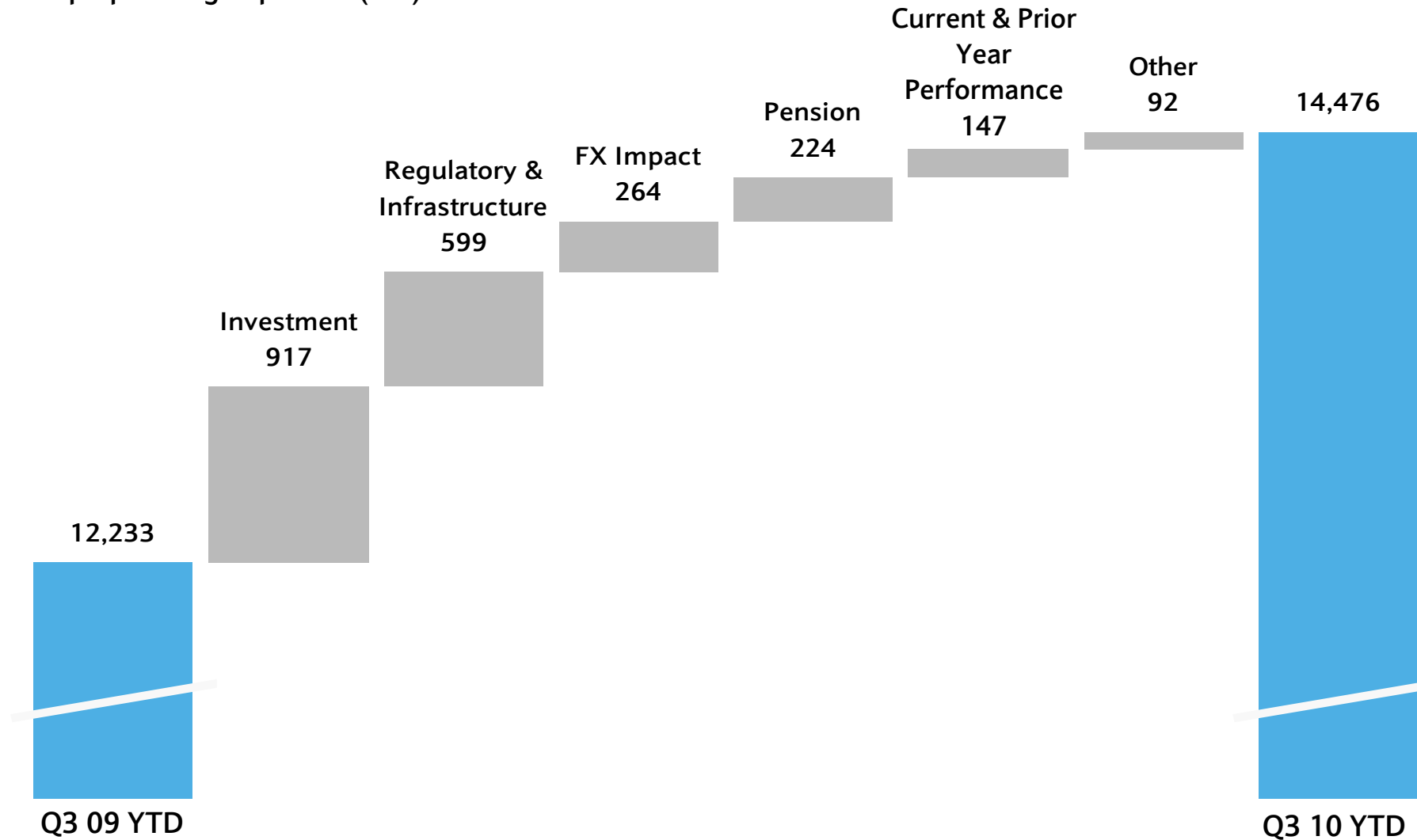
Nine months ended – September	2010 (£m)	2009 (£m)	Change %
Total income net of insurance claims	22,872	22,358	2
Impairment charges and other credit provisions	(4,298)	(6,214)	(31)
Net income	18,574	16,144	15
Operating expenses	(14,476)	(12,233)	18
Profit before tax	4,274	4,107	4
Own credit charge	96	1,298	(93)
Gains on acquisitions and disposals	(134)	(178)	(25)
Gains on debt buy-backs	-	(1,249)	nm
Adjusted profit before tax	4,236	3,978	6
Profit after tax	3,206	3,161	1
Profit attributable to equity holders of the parent	2,480	2,489	nm

Barclays Capital results

Nine months ended – September	2010 (£m)	2009 (£m)	Change %
Top-line income	9,953	14,220	(30)
Income credit market losses	(240)	(4,251)	94
Own credit	(96)	(1,298)	93
Total income	9,617	8,671	11
Impairment	(321)	(2,220)	86
Net income	9,296	6,451	44
Operating expenses	(6,094)	(5,040)	(21)
Share of post tax results of associates & JVs	16	5	nm
Profit before tax	3,218	1,416	127
Profit before tax (ex own credit)	3,314	2,714	22
Cost:net income (ex own credit)	65%	65%	nm

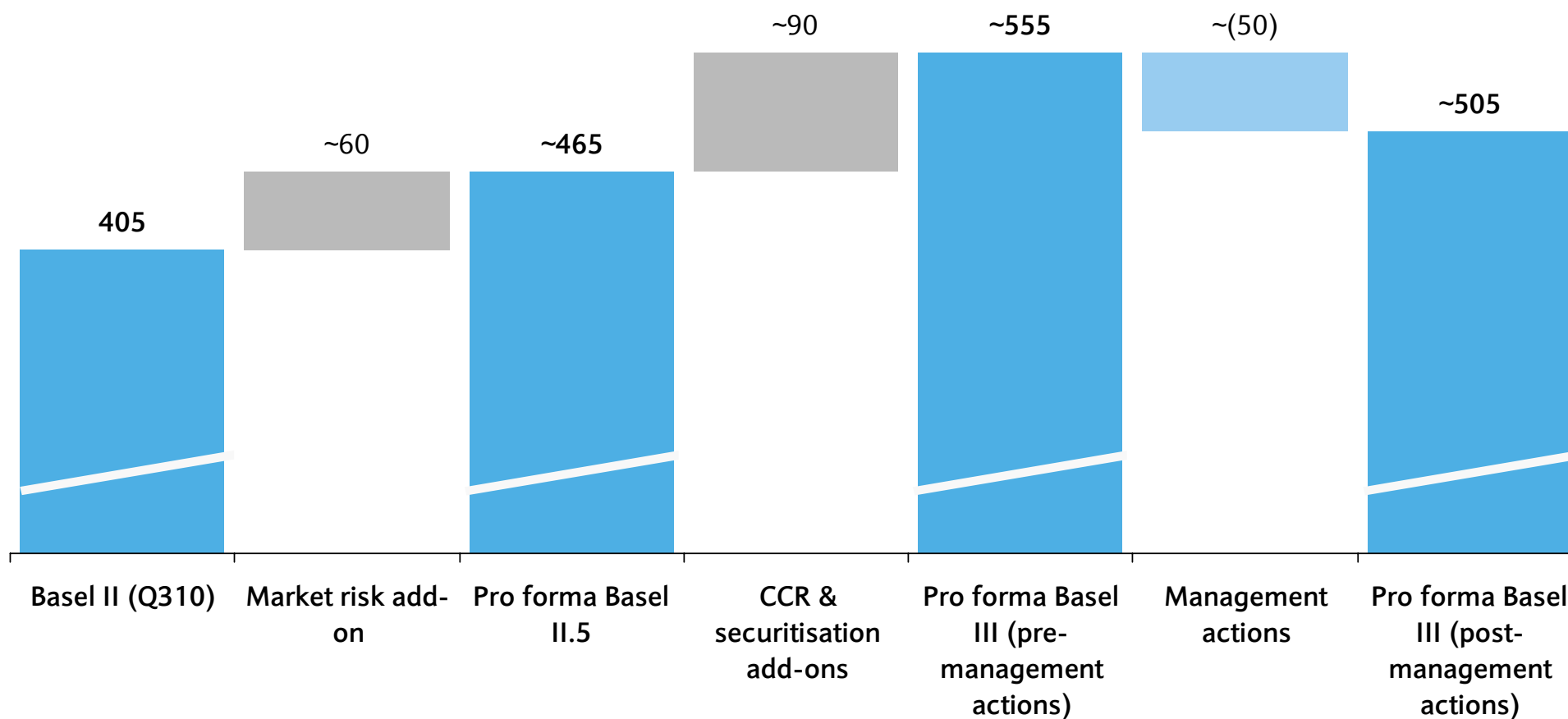
Group operating expenses

Group operating expenses (£m)



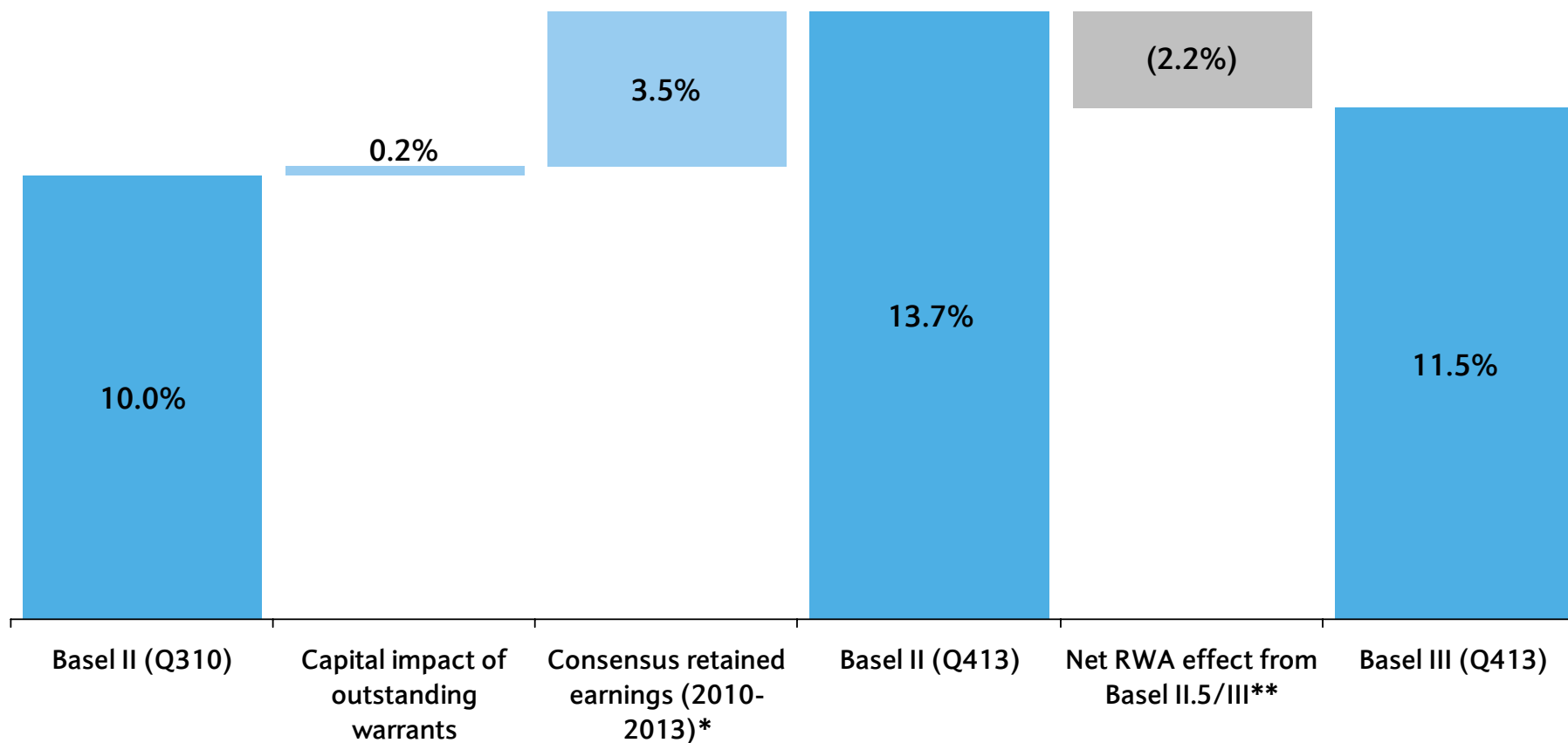
Pro forma risk weighted assets projection under Basel III

Pro forma RWA projection (£bn)



Note: Certain Basel III methodology changes are still subject to finalisation; estimated impact under new proposals is based on current positions allowing for amortisation / maturity of our securitisation exposures. No other RWA changes are assumed other than as a result of Basel II.5 and Basel III.

Pro forma Core Tier 1 ratios under Basel III at 31 December 2013



* Estimate based on company consensus to 2012 from 18 sell-side analysts. 2013 retained earnings assumed constant from 2012. Barclays neither endorses nor verifies the estimates above and they are used solely for illustrative purposes.

** Calculated after allowing for amortisations / maturity of our securitisation exposures and management actions to reduce RWAs. Includes impact of securitisation add back to capital

Note: Full timing of impact of Basel III remains unclear - certain deductions from Core Tier 1 capital take effect from 1 January 2014 and transition at 20% per annum to 2018. For the purpose of this pro forma analysis we have assumed other effects, including pension proposals, impact from 1 January 2014.

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