



Barclays PLC

Barclays Global Financial Services Conference

12 September 2016



Jes Staley

Barclays Group Chief Executive Officer

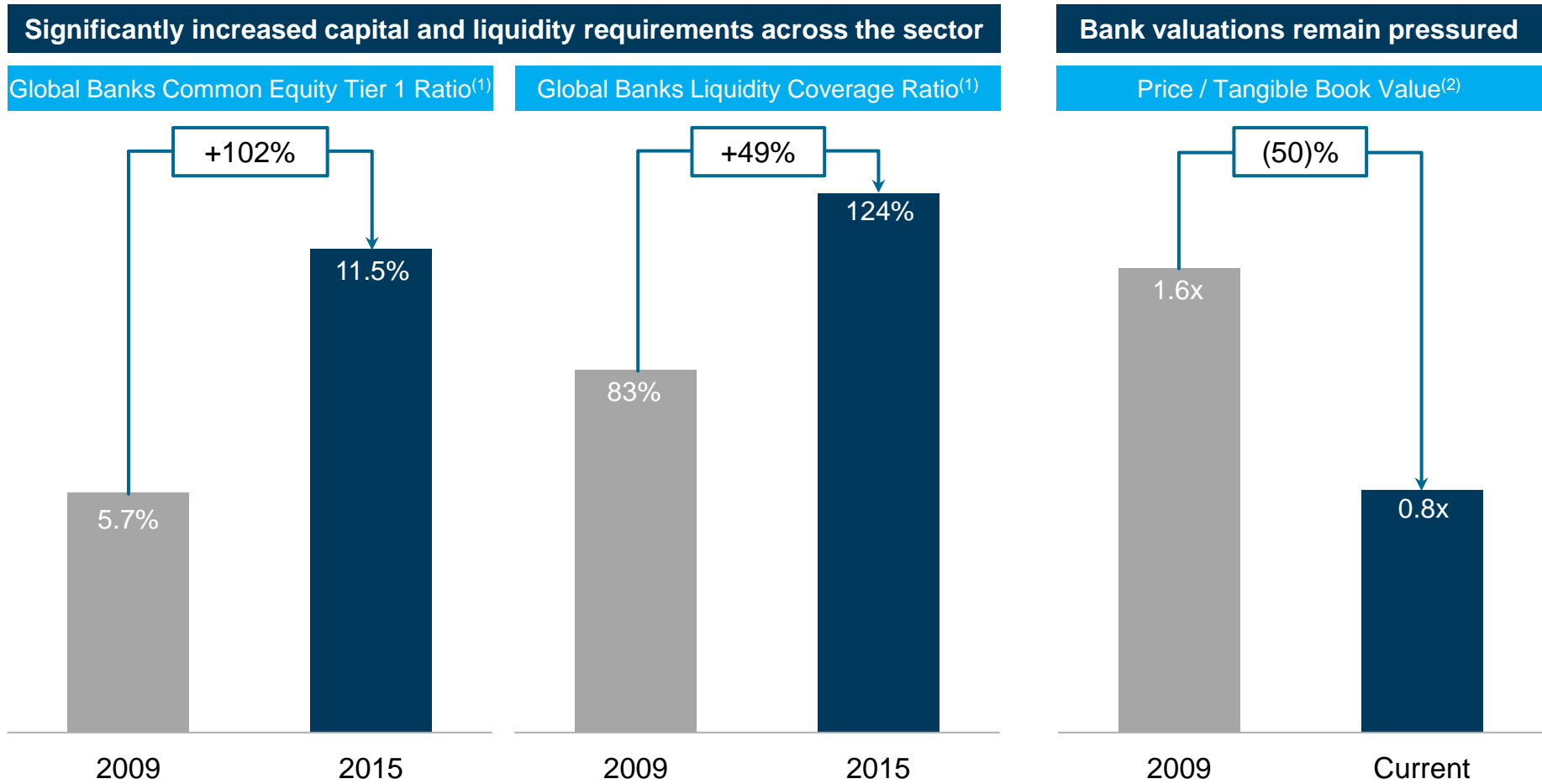
Barclays' perspectives on the banking industry

The operating environment has evolved since the financial crisis

Barclays has taken action to adapt

Confidence in Barclays' positioning for the future

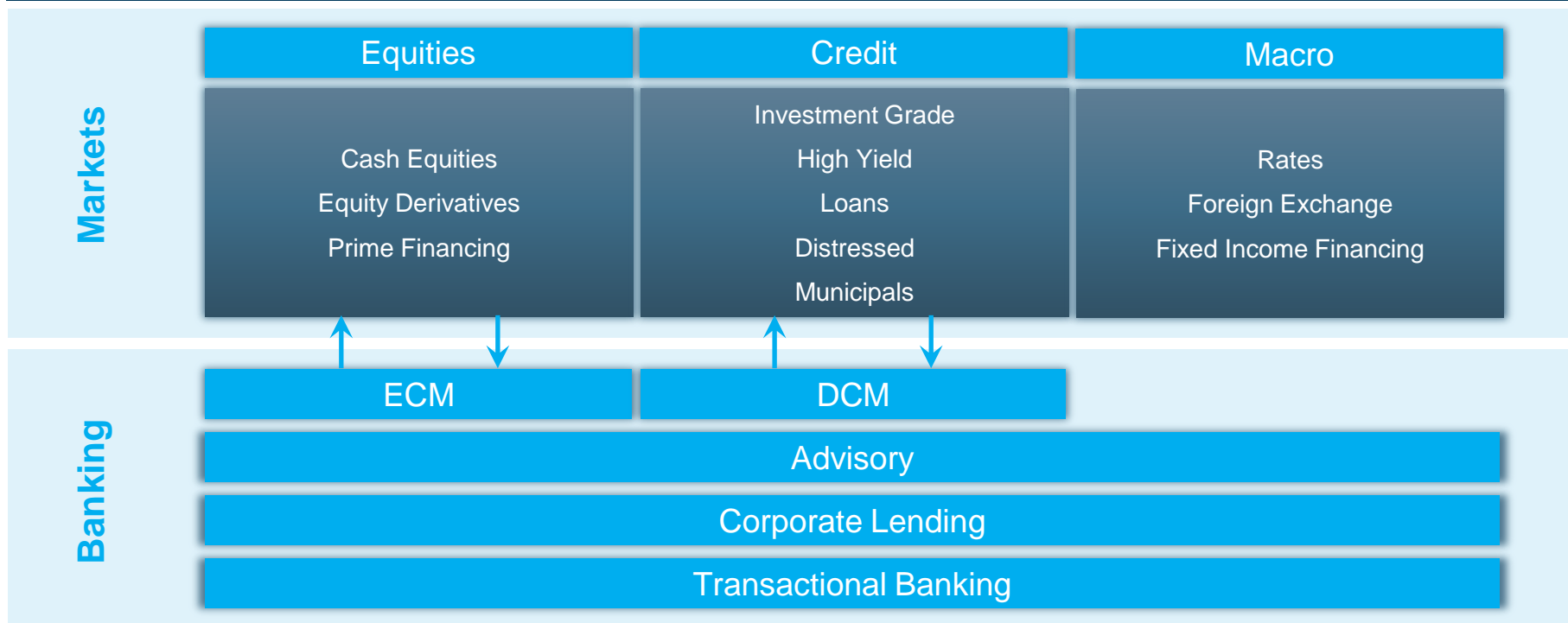
The banking sector has evolved post the financial crisis



¹ Source: Basel Committee Quantitative Impact Study December 2010 and Basel Committee Basel III Monitoring Report March 2016 – data reflects the average for 'Group 1 banks' which are classified as those with Tier 1 capital in excess of EUR3bn and are internationally active by the Basel Committee on Banking Supervision. Data assumes full implementation of the Basel Committee's final rules for capital and risk-weighted assets. | ² Source: Factset data as of September 8th, 2016. Banks included in the analysis: Barclays, Lloyds Banking Group, HSBC, Standard Chartered, RBS, UBS, Credit Suisse, BBVA, Santander, Intesa Sanpaolo, BNP Paribas, Societe Generale, Deutsche Bank, Unicredit, JPMorgan, Goldman Sachs, Morgan Stanley, Bank of America and Citigroup |

Barclays' focused Corporate & Investment Bank

World class franchise with Global reach anchored in the two financial centres of London and New York



Summary financials – Q216

PBT: £909m

RoTE⁽¹⁾: 9.5%

CIB Market Risk and Counterparty Credit Risk RWAs represent just 13% of Group RWAs

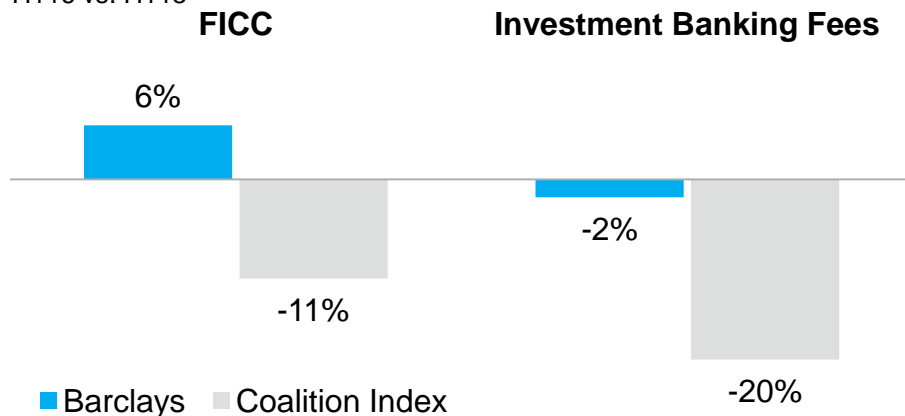
¹ Annualised RoTE. |

Evidence of Barclays' success in repositioning the Corporate & Investment Bank

Barclays has significantly outperformed the market in FICC and Investment Banking Fees

Outperformance in FICC Sales & Trading and IB Fees⁽¹⁾

H116 vs. H115



H116 Key Drivers of Investment Banking Fees Performance⁽²⁾

- **Highest ranked European bank** on fee share globally and in the US
- **Increased market share in completed M&A** by 7.7% in the Americas and 8.1% in EMEA vs. 2015
- **#2 in EMEA Fixed Income Underwriting**
- **#1 in All EMEA Investment Grade Debt Underwriting**
- **Improved ranking in Americas Corporate High Yield Debt Underwriting to #4**

Coalition Analysis of H116 Credit Sales & Trading Landscape – Barclays is in the Top 5 for the Following Products⁽¹⁾:

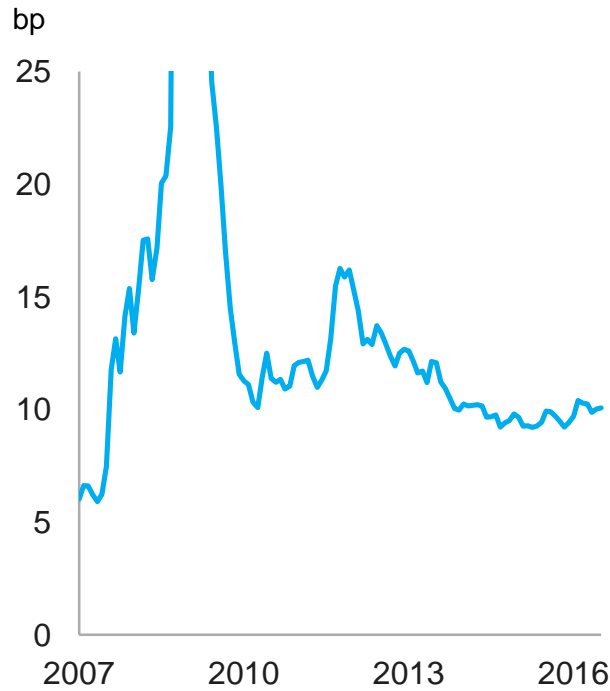
Global			Americas			EMEA			
High Yield	Loan Trading	EM Flow Credit	High Yield	Loan Trading	EM Flow Credit	Investment Grade	High Yield	Loan Trading	EM Flow Credit
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

¹ Coalition Index includes Bank of America, Barclays, BNP Paribas, Citigroup, Credit Suisse, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, Societe Generale and UBS. Barclays revenues reflect those of the Core Investment Bank. Coalition Index revenues reflect the Coalition Standard Product Taxonomy. Rankings are based on Barclays' product offering and internal structure. ² League table data from Dealogic as of June 30th, 2016.

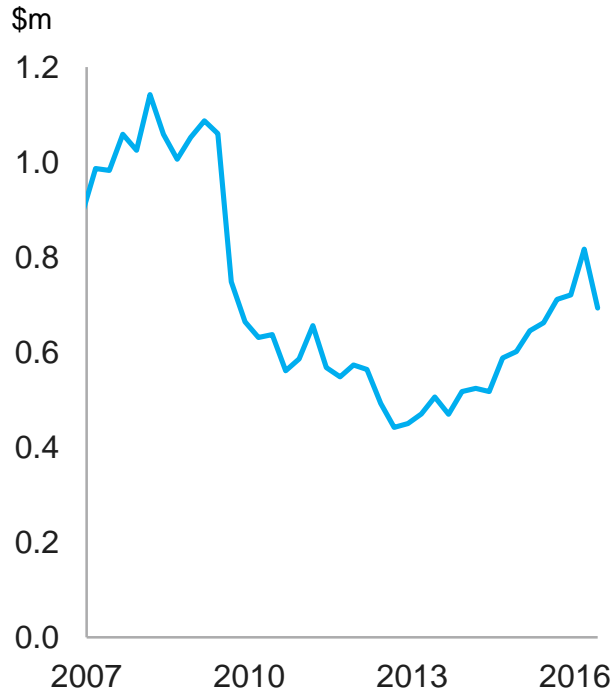
Credit market evolution post the financial crisis

The market environment and structure has changed as liquidity levels remain low relative to pre-crisis levels

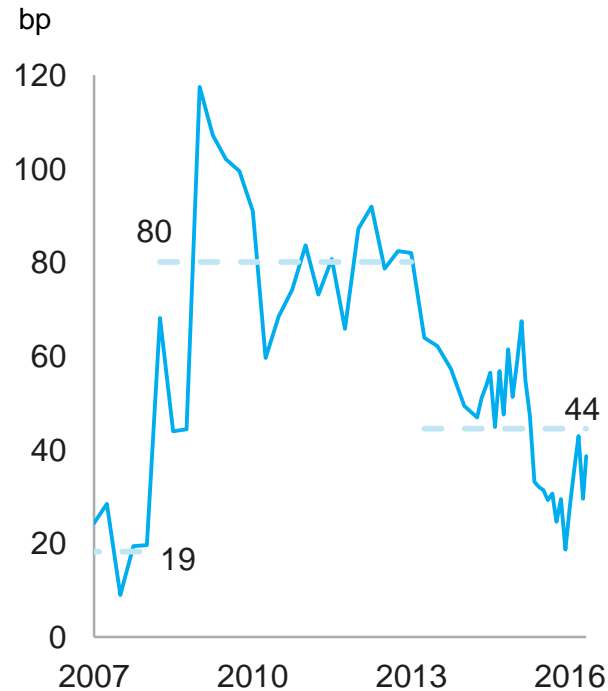
US Investment Grade bid-offer⁽¹⁾ US High Yield average trade size⁽¹⁾ US High Yield liquidity premium⁽¹⁾⁽²⁾



Bid-offer spreads remain elevated relative to pre-crisis levels



Trade sizes have decreased due to trades being broken up more as well as the emergence of electronic trading platforms



Liquidity risk premium has increased as the market has adjusted to the new environment

¹ Source: Barclays Research. | ² Reflects liquidity premium for being in smaller than median sized High Yield bonds. |

Transatlantic Consumer, Corporate & Investment Bank

Materially Simplified Barclays

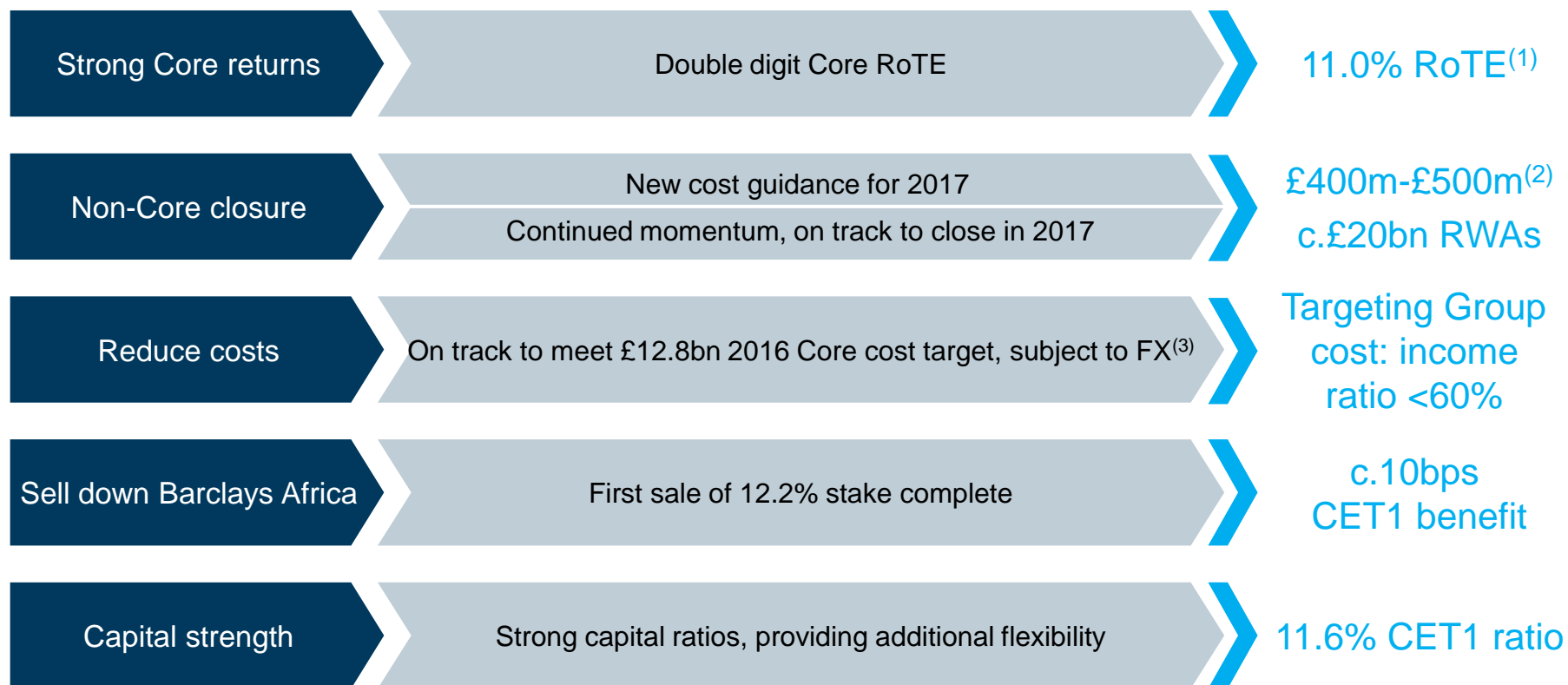
Barclays UK	Barclays Corporate & International	Non-Core	Africa Banking
UK consumer and business bank differentiated by scale and digital innovation	Diversified transatlantic wholesale and consumer bank		
Personal Banking Barclaycard Consumer UK Wealth, Entrepreneurs & Business Banking	Corporate & Investment Bank Consumer, Cards & Payments	Expect to close in 2017 with c.£20bn of RWAs and cost guidance of £400-500m ⁽¹⁾	Aim to achieve regulatory deconsolidation First selldown to 50.1% completed

Summary financials – Q216	
PBT: £625m	PBT: £1,262m
RoTE ⁽²⁾ : 18.4%	RoTE ⁽²⁾ : 11.9%
	CIB RoTE ⁽²⁾ : 9.5% CC&P RoTE ⁽²⁾ : 26.3%

Generating a strong Core RoTE of 11.0%⁽²⁾ on an increasing tangible equity base

¹ Excluding notable items. | ² Annualised RoTE; excludes notable items. |

Our strategy is on track and showing encouraging progress



Group RoTE converging with Core RoTE

¹ Q216 RoTE excluding notable items | ² Excluding notable items. Based on current exchange rates | ³ Target set at an average USD exchange rate for 2016 of 1.42 |

Barclays is open for business

Since EU Referendum 23rd June

Barclays
UK

£4.8bn of mortgage applications, market share **+1%** on same period last year

£1bn of unsecured personal lending

Q216 SME lending up **2.8%** y-o-y; continue to see healthy levels of applications and acceptance rates

4.2% y-o-y increase in Barclaycard UK consumer spend data for August

Barclays
Corporate &
International

€5bn bond for European Stability Mechanism

£1.8bn bonds for Vodafone

\$2.8bn cross-border merger of Nortek, Inc. and Melrose Industries Plc.

£1bn Worldpay secondary placing

Our customers and clients are looking to us for advice, financing and partnership



Jes Staley

Barclays Group Chief Executive Officer

Disclaimer

Important Notice

The information, statements and opinions contained in this presentation do not constitute a public offer under any applicable legislation, an offer to sell or solicitation of any offer to buy any securities or financial instruments, or any advice or recommendation with respect to such securities or other financial instruments.

Forward-looking Statements

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to the Group. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as 'may', 'will', 'seek', 'continue', 'aim', 'anticipate', 'target', 'projected', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'achieve' or other words of similar meaning. Examples of forward-looking statements include, among others, statements or guidance regarding the Group's future financial position, income growth, assets, impairment charges, provisions, notable items, business strategy, capital, leverage and other regulatory ratios, payment of dividends (including dividend pay-out ratios and expected payment strategies), projected levels of growth in the banking and financial markets, projected costs or savings, original and revised commitments and targets in connection with the strategic cost programme and the Group Strategy Update, rundown of assets and businesses within Barclays Non-Core, sell down of the Group's interest in Barclays Africa Group Limited, estimates of capital expenditures and plans and objectives for future operations, projected employee numbers and other statements that are not historical fact. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. These may be affected by changes in legislation, the development of standards and interpretations under International Financial Reporting Standards, evolving practices with regard to the interpretation and application of accounting and regulatory standards, the outcome of current and future legal proceedings and regulatory investigations, future levels of conduct provisions, future levels of notable items, the policies and actions of governmental and regulatory authorities, geopolitical risks and the impact of competition. In addition, factors including (but not limited to) the following may have an effect: capital, leverage and other regulatory rules (including with regard to the future structure of the Group) applicable to past, current and future periods; UK, US, Africa, Eurozone and global macroeconomic and business conditions; the effects of continued volatility in credit markets; market related risks such as changes in interest rates and foreign exchange rates; effects of changes in valuation of credit market exposures; changes in valuation of issued securities; volatility in capital markets; changes in credit ratings of any entities within the Group or any securities issued by such entities; the potential for one or more countries exiting the Eurozone; the implications of the results of the 23 June 2016 referendum in the United Kingdom and the disruption that may result in the UK and globally from the withdrawal of the United Kingdom from the European Union; the implementation of the strategic cost programme; and the success of future acquisitions, disposals and other strategic transactions. A number of these influences and factors are beyond the Group's control. As a result, the Group's actual future results, dividend payments, and capital and leverage ratios may differ materially from the plans, goals, expectations and guidance set forth in the Group's forward-looking statements. Additional risks and factors which may impact the Group's future financial condition and performance are identified in our filings with the SEC (including, without limitation, our annual report on form 20-F for the fiscal year ended 31 December 2015), which are available on the SEC's website at www.sec.gov. Subject to our obligations under the applicable laws and regulations of the United Kingdom and the United States in relation to disclosure and ongoing information, we undertake no obligation to update publicly or revise any forward looking statements, whether as a result of new information, future events or otherwise.