

Listed in London and New York, Barclays is a major global financial services provider engaged in retail and commercial banking, credit cards, investment banking, wealth management and investment management services with an extensive international presence in Europe, United States, Africa and Asia. With a strong long-term credit rating and over 300 years of history and expertise in banking, Barclays operates in over 50 countries and employs 156,000 people. Barclays moves, lends, invests and protects money for 48 million customers and clients worldwide.



Our strategy is to achieve good growth through time by diversifying our business base and increasing our presence in markets and segments that are growing rapidly.



John Varley
Group Chief Executive



Strategic priorities

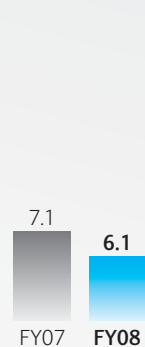
2008 milestones

Build the best bank in the UK	36% of net new mortgages in UK Acquisition of Goldfish UK credit card business
Accelerate growth of global businesses	Strong income growth in interest rate products, currency products, emerging markets, prime services and commodities Acquisition of Lehman Brothers North American businesses
Develop retail and commercial banking activities in selected countries outside the UK	Rapid organic growth: 809 new distribution points outside the UK Acquisition of Expobank in Russia and Bank Akita in Indonesia
Enhance operational excellence	Conservative risk management and well controlled costs Strong capital position – maintaining strategic and operational independence

Income
£ billion



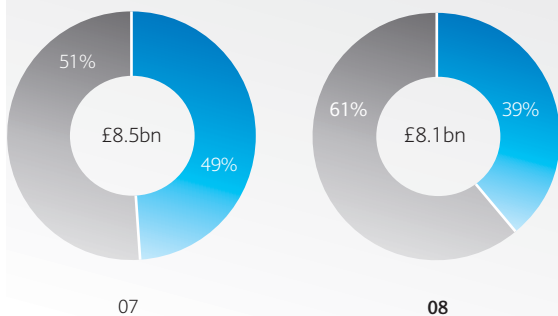
Profit before tax
£ billion



Executing on this strategy is reshaping Barclays from a UK clearing bank into a diversified global universal bank

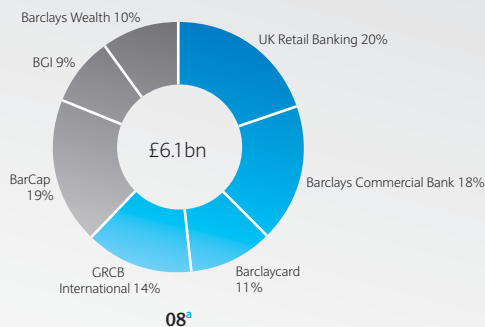
Profit diversification by geography (excluding significant items)

■ UK
■ Non-UK



Profit diversification by business unit

■ GRCB
■ IB&IM



^a Head Office functions and other operations segment has been excluded.

Barclays increased shareholders' equity by 57% in 2008. We expect to maintain our Equity Tier 1 ratio and Tier 1 ratio at levels which significantly exceed the current minimum requirements of the UK Financial Services Authority for the duration of the current period of financial and economic stress.

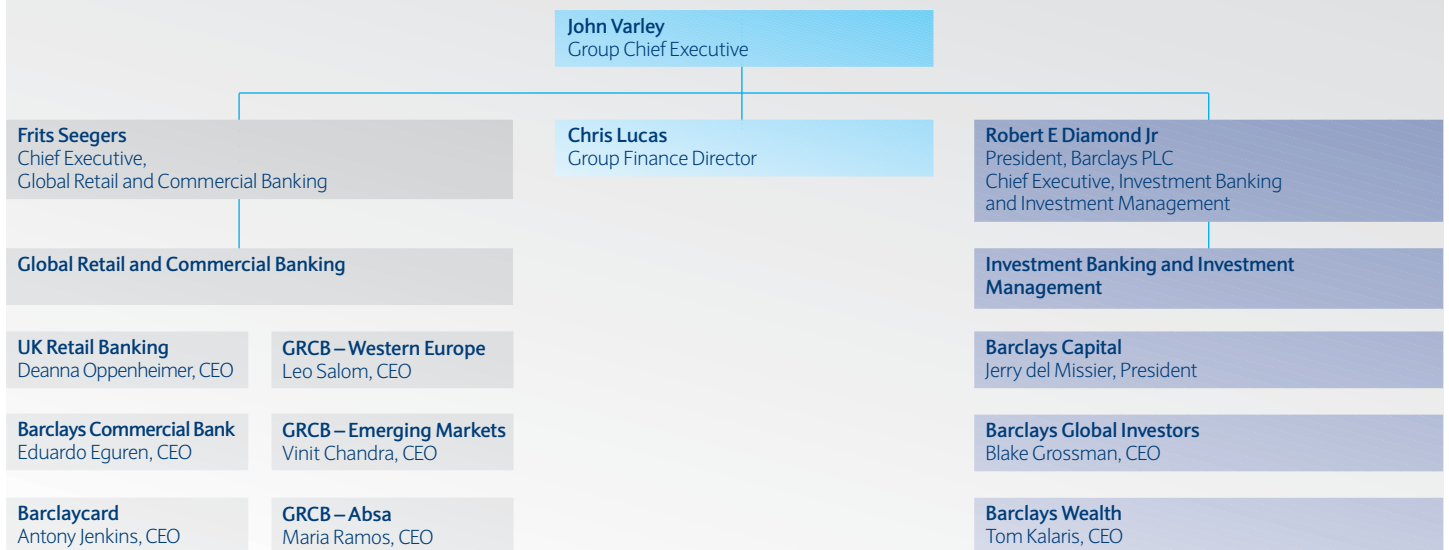
Tier 1

9.7%

Equity Tier 1

6.7%

Executive management



Global Retail and Commercial Banking

UK Retail Banking

One of the largest retail banks in the UK with over 1,700 branches, 15 million personal customers and 660,000 small business customers.
barclays.co.uk

Profit before tax Number of customers
£1,369m **15.2m**

Barclays Commercial Bank

Barclays Commercial Bank serves over 81,000 business clients through a network of relationship and industry sector specialists.
barclays.co.uk/commercial

Profit before tax Number of customers
£1,266m **81,200**

Barclaycard

Barclaycard launched the first credit card in the UK in 1966. It now has 23 million customers in the UK, across Europe and the United States.
barclaycard.com

Profit before tax Number of customers
£789m **23.3m**

GRCB – Western Europe

GRCB – Western Europe serves two million retail, premier, card, SME and corporate customers in Spain, Portugal, France and Italy through nearly 1,200 distribution points.

Profit before tax Number of customers
£257m **2.1m**

GRCB – Emerging Markets

A rapidly growing part of the business – opening over 280 distribution points in 2008 and providing full banking services to over four million customers across Africa, Russia, the Middle East and Asia.

Profit before tax Number of customers
£134m **4.2m**

GRCB – Absa

One of South Africa's largest financial services groups with over 1,100 distribution points and over 10 million retail customers – offering a complete range of banking, bancassurance and wealth management products.
absa.co.za

Profit before tax Number of customers
£552m **10.5m**

Investment Banking and Investment Management

Barclays Capital

Barclays investment banking division with the global reach, advisory services and distribution power to meet the needs of clients worldwide, holding top three positions in US capital markets and globally in commodities, foreign exchange, fund-linked derivatives, interest rate trading and investment.
barcap.com

Profit before tax Number of clients generating more than £1m income
£1,302m **1,000+**

Barclays Global Investors

One of the world's largest asset managers with US\$1.5 trillion assets under management and the global product leader in exchange traded funds (iShares).
barclaysglobal.com

Profit before tax Assets under management
£595m **\$1.5trn**

Barclays Wealth

Barclays Wealth serves clients worldwide, providing international and private banking, fiduciary services, investment management and brokerage. It is the UK's leading wealth manager by client assets and has offices across the Americas following the acquisition of Lehman Brothers Private Investment Management.
barclayswealth.com

Profit before tax Client assets
£671m **£145bn**