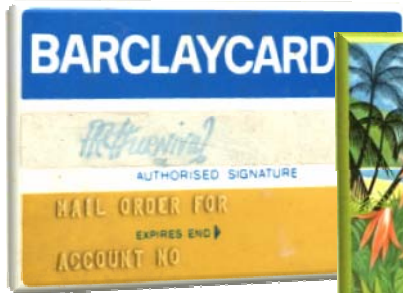


Global Retail Banking Fact Pack 2010

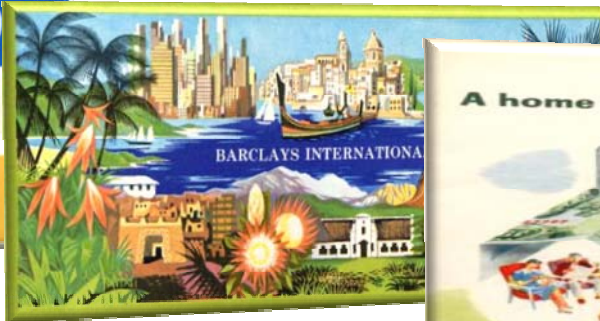
30 June 2010



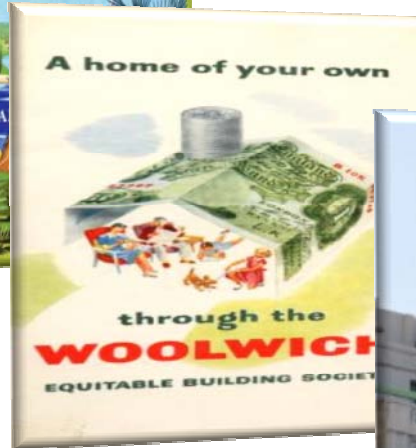
300 years of Barclays history



1966
Barclaycard is the first credit card in Europe



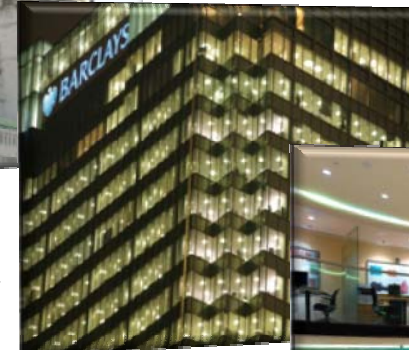
1971
Barclays launches "Barclayloan", allowing Barclays to compete in the consumer instalment credit market and becomes the first UK credit card to use TV advertising the following year



2000
Barclays acquires Woolwich, a leading mortgage bank and former building society



2003
Banco Zaragozano, one of the largest private banks in Spain, is acquired, making Barclays the country's sixth largest bank



2005
Barclays moves its world headquarters from Lombard Street in the City of London to the new 1 Churchill Place building in Canary Wharf



2009 Barclays opens a state-of-the-art flagship branch at Piccadilly Circus in London's West End and continue to re-brand & revolutionise.....



1728
John Freame & Thomas Gould move to premises in Lombard Street, City of London, after trading since 1690



1896
The company joins 19 other private banking businesses to form Barclay & Company Limited



1917
Barclay & Company Limited becomes Barclays Bank Limited



1925
Barclays Bank is established by the merger of the Colonial Bank, the Anglo Egyptian Bank and the National Bank of South Africa. This goes on to add businesses across Africa, the Middle East and the West Indies

“Barclays reported £11.6bn profit in 2009”
(£5.3bn Barclays PBT excluding the profit from disposal of BGI)



Group restructuring

We reorganised our activities to form three business groupings: Global Retail Banking (“GRB”), Corporate and Investment Banking and Barclays Wealth (“CIB & Barclays Wealth”) and Absa. We retain our Head Office and Other Operations activity.

These changes were made to the Group structure to create a better alignment of customers and clients with the products and services offered by Barclays across the markets in which we operate.

Global Retail Banking	Corporate and Investment Banking and Barclays Wealth
<p>GRB will focus on mass consumer, mass affluent and business clients.</p> <p>...our objectives in GRB are four-fold:</p> <ul style="list-style-type: none">• profit growth• an improved loan-to-deposit ratio• further international diversification through deepening existing presences• the generation of net equity	<p>Barclays Corporate has been brought alongside Barclays Capital because we see significant synergies in sharing relationship management and sector expertise between the two businesses.</p> <p>Many of the clients of Barclays Capital and Barclays Corporate seek the services of Barclays Wealth and, for this reason, Barclays Wealth forms part of CIB & Barclays Wealth.</p>

Barclays structure

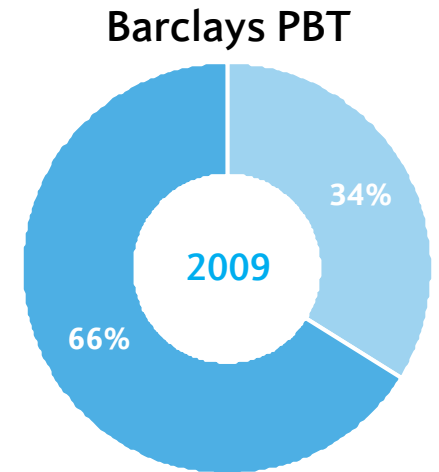
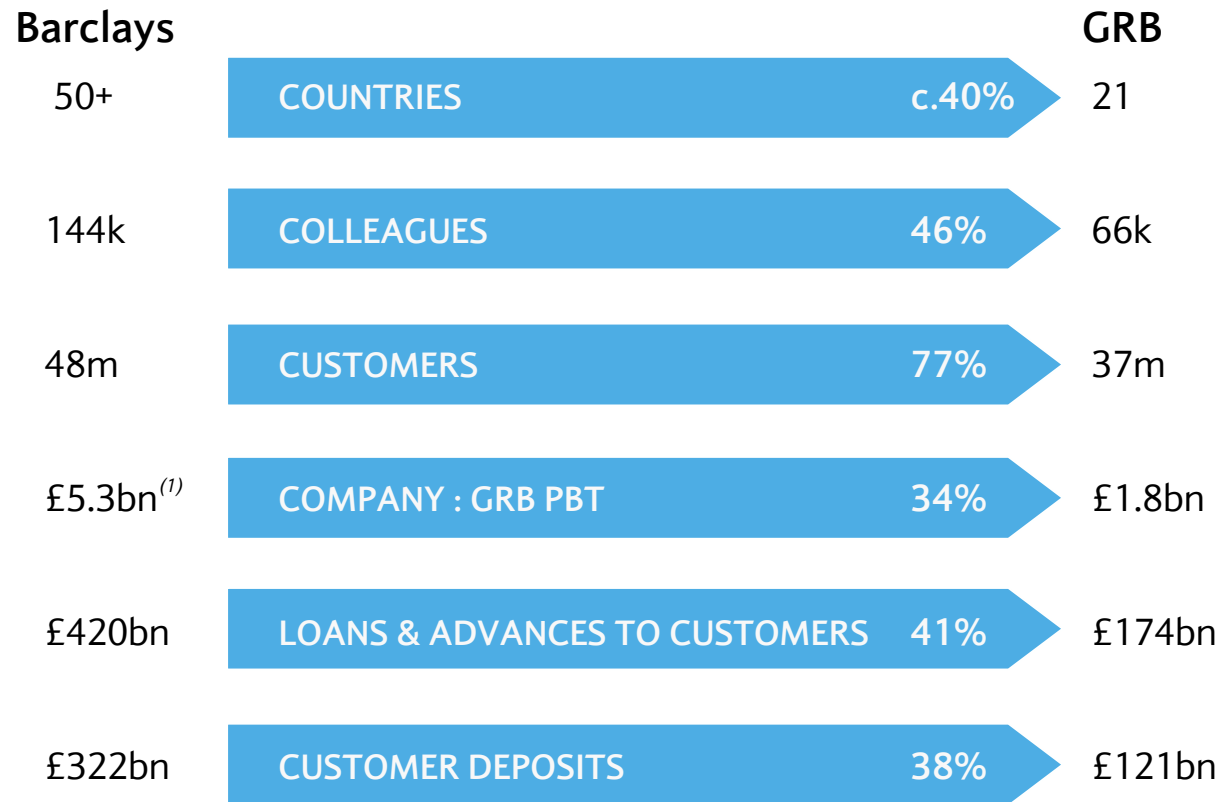


Note : Group reporting changes announced 3 November 2009, effective 1st January 2010



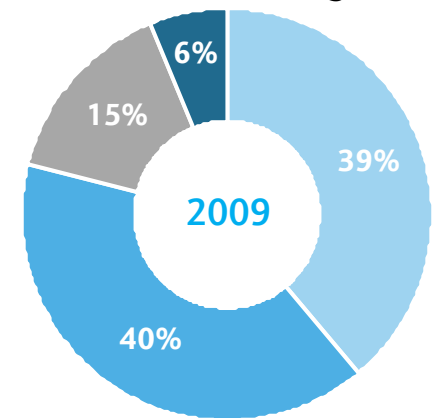
Barclays businesses

GRB contribution to Barclays 2009



■ GRB ■ CIB & Barclays Wealth, Absa & Head Office

Global Retail Banking PBT

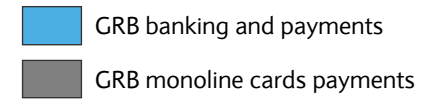


■ UKRB ■ Barclaycard ■ WERB ■ BA

Note : (1) Barclays PBT excluding the profit from disposal of BGI



GRB businesses operate in 21 countries across the world

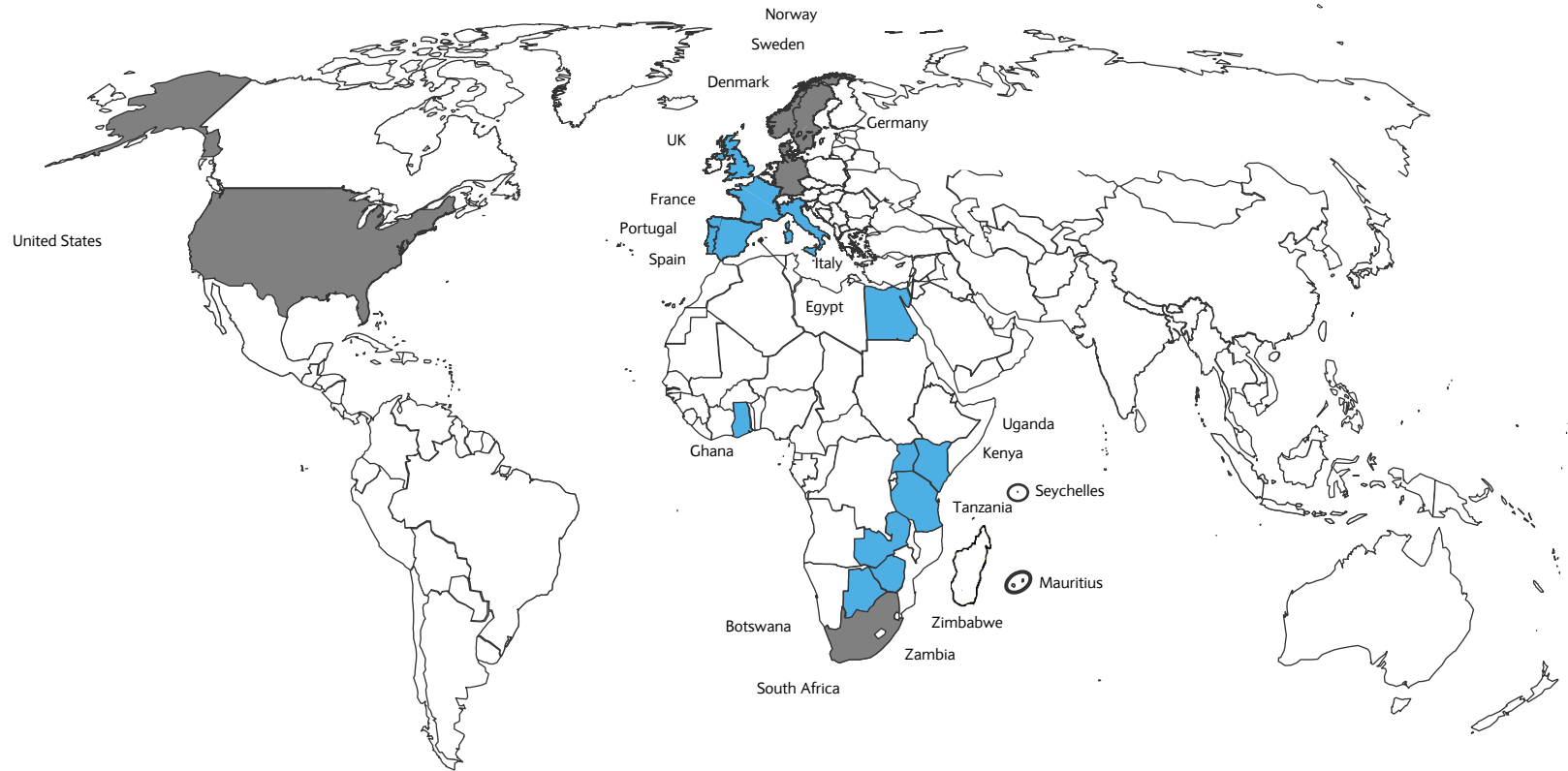


UK Retail Banking
Income : £4.3bn

Barclaycard
Income : £4.0bn

GRB Western Europe
Income : £1.3bn

Barclays Africa
Income : £0.7bn



£10.4bn
Income

£174bn
Loans & advances
to customers

37m
Customers

3,533
Distribution points

66k
Colleagues

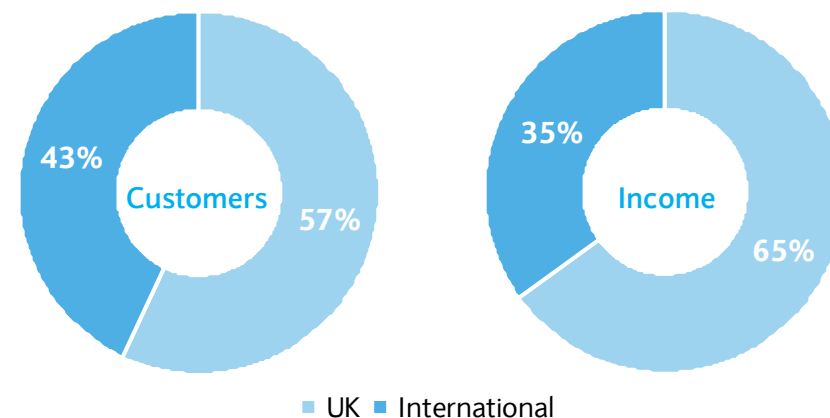
Note : All of the above figures refer to full year 2009



GRB customer and distribution

Customers by business	FY 09 m	FY 08 m	Change %
UK Retail Banking ⁽¹⁾	15	15	-
Barclaycard ⁽²⁾	21	23	(9)
WE Retail Banking	2	2	-
Barclays Africa	3	3	-
GRB ⁽³⁾	37	39	(5)

2009 Geography breakdown



Distribution points by business	FY 09	FY 08	Expansion / (Consolidation)
UK Retail Banking	1,698	1,724	(26)
WE Retail Banking	1,262	1,140	122
Barclays Africa	573	653	(80)
GRB	3,533	3,517	16

ATMs by business	FY 09	FY 08	Expansion / (Consolidation)
UK Retail Banking	3,394	3,455	(61)
WE Retail Banking	1,118	988	130
Barclays Africa	936	920	16
GRB	5,448	5,363	85

Note : (1) Relates to Personal Customers only (2) Relates to Credit Card Customers only
 (3) Includes UKRB Business Banking customers and adjusts for customer overlaps between businesses



GRB Q1 2010 financial overview

Income statement	Q1 10	Q1 09	Change
	£m	£m	%
Total income net of insurance claims	2,556	2,635	(3)
Impairment charges and other credit provisions	(781)	(773)	1
Net income	1,775	1,862	(5)
Operating expenses	(1,483)	(1,437)	(3)
Share of post-tax results of associates and joint ventures	11	4	175
Gain on acquisition	100	-	-
Profit before tax	403	429	(6)

Balance sheet	Q1 10	Q1 09
Loans and advances to customers at amortised cost	£184.9bn	£170.3bn
Customer accounts	£132.0bn	£114.8bn
Loan:deposit ratio	140%	148%
Loan loss rate	162bp	176bp
Cost:income ratio	58%	55%
RoRWA	1.3%	1.4%

GRB full year 2009 financial overview

Income statement	FY 09	FY 08	Change
	£m	£m	%
Total income net of insurance claims	10,374	9,926	5
Impairment charges and other credit provisions	(3,288)	(1,982)	66
Net income	7,086	7,944	(11)
Operating expenses	(5,490)	(5,357)	2
Share of post-tax results of associates and joint ventures	15	5	200
Profit on disposal of subsidiaries, associates and joint ventures	184	-	-
Gain on acquisition	26	144	(82)
Profit before tax	1,821	2,736	(33)

Balance sheet	FY 09	FY 08
Loans and advances to customers at amortised cost	£174.5bn	£173.3bn
Customer accounts	£121.4bn	£114.5bn
Loan:deposit ratio	144%	151%
Loan loss rate	181bp	111bp
Cost:income ratio	53%	54%
RoRWA	1.5%	2.6%



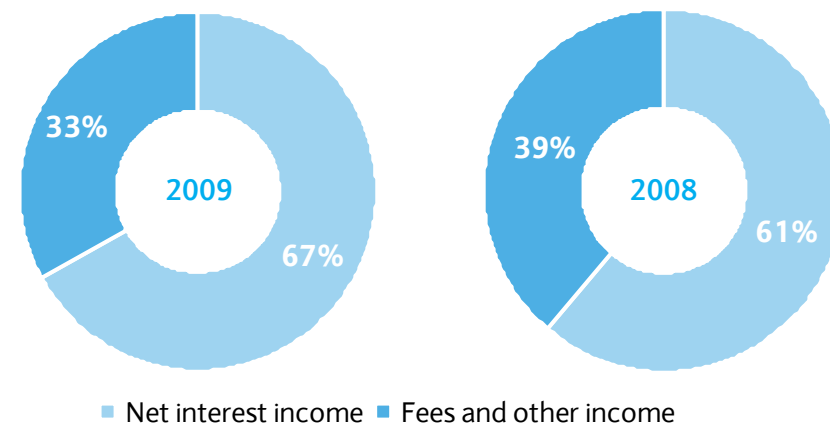
Income

Income by business	FY 09 £m	FY 08 £m	Change %
UK Retail Banking	4,276	4,820	(11)
Barclaycard	4,041	3,221	25
WE Retail Banking	1,318	1,159	14
Barclays Africa	739	726	2
GRB	10,374	9,926	5

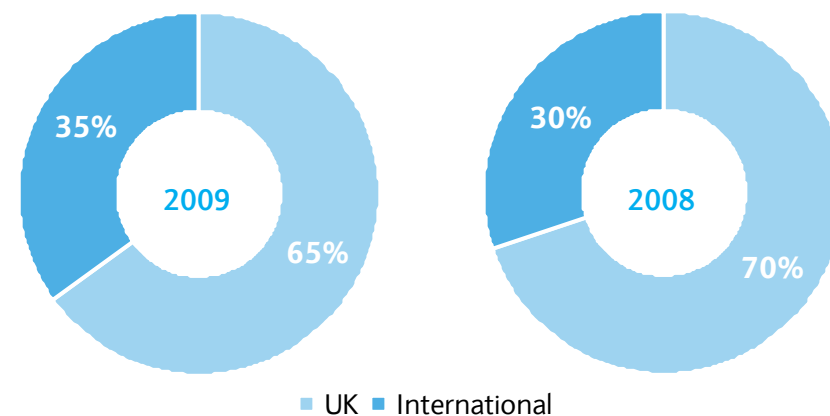
Asset margins by business	FY 09 %	FY 08 %	Change %-points
UK Retail Banking	1.39	1.33	0.06
Barclaycard	8.97	6.92	2.06
WE Retail Banking	1.31	1.21	0.09
Barclays Africa	5.75	4.64	1.10
GRB	2.71	2.26	0.45

Liability margins by business	FY 09 %	FY 08 %	Change %-points
UK Retail Banking	1.38	2.03	(0.65)
WE Retail Banking	0.43	1.20	(0.77)
Barclays Africa	2.70	2.33	0.36
GRB	1.34	1.98	(0.64)

Income by classification



Income by geography



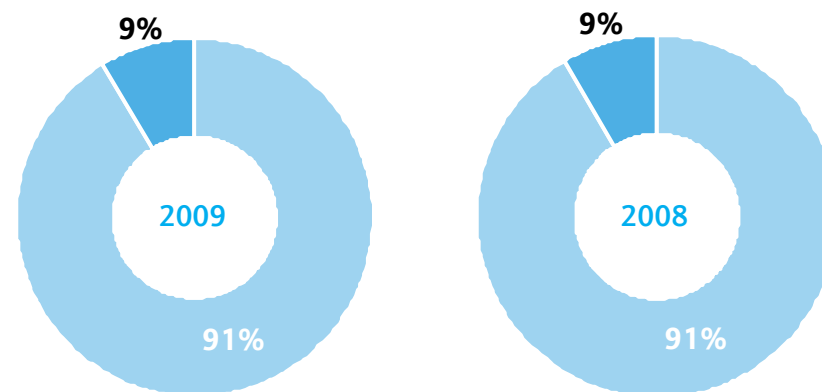
Impairment

Impairment by business	FY 09 £m	FY 08 £m	Change %
UK Retail Banking	1,031	642	61
Barclaycard	1,798	1,097	64
WE Retail Banking	338	172	97
Barclays Africa	121	71	70
GRB	3,288	1,982	66

Impairment by segment	FY 09 £m	FY 08 £m	Change %
Retail	3,008	1,810	66
Business Banking	280	172	63

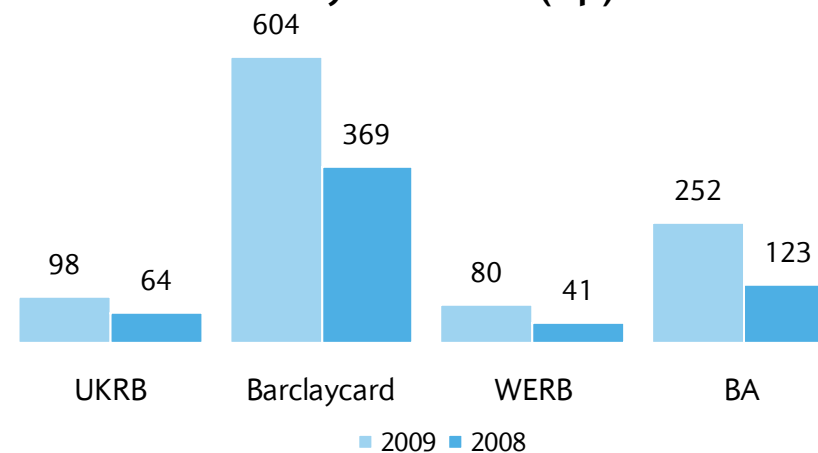
GRB Loan loss rate	FY 09 bp	FY 08 bp	Change bp
Loan loss rate	181	111	70

Impairment by segment



■ Retail ■ Business banking

LLR by business (bp)

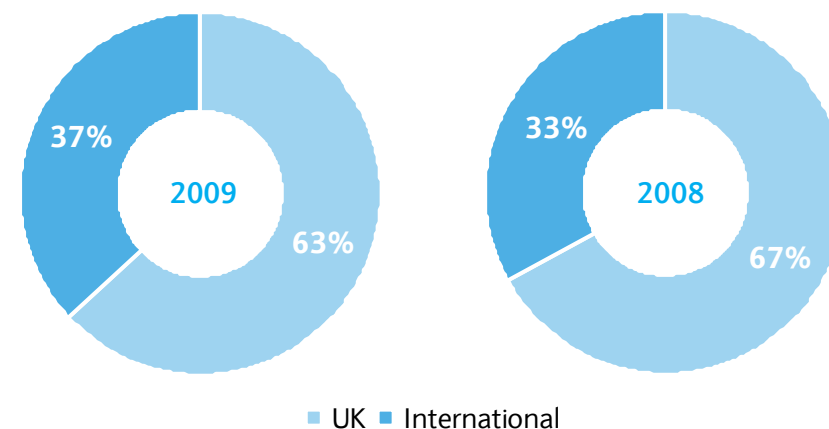


Costs

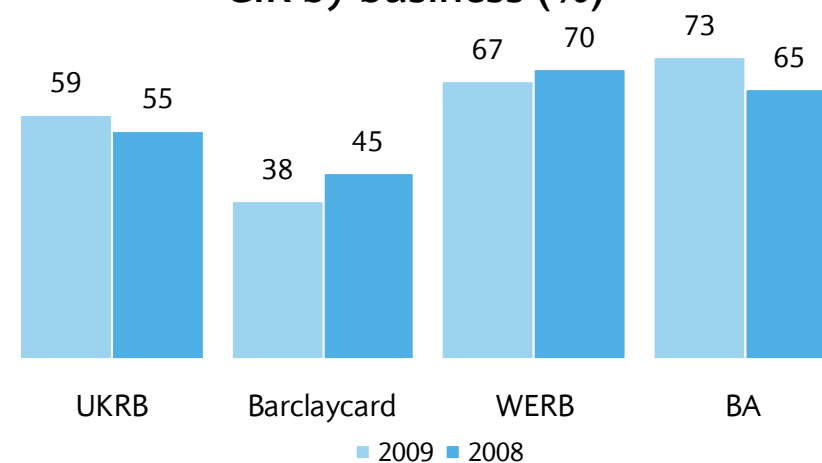
Costs by business	FY 09 £m	FY 08 £m	Change %
UK Retail Banking	2,538	2,628	(3)
Barclaycard	1,527	1,447	6
WE Retail Banking	887	807	10
Barclays Africa	538	475	13
GRB	5,490	5,357	2

GRB Cost to income ratio	FY 09 %	FY 08 %	Change %
Cost:income ratio	53	54	(1)

Costs by geography



CIR by business (%)



Balance sheet and returns

Loans and advances to customers by business	FY 09 £bn	FY 08 £bn	Change %
UK Retail Banking	103.0	98.8	4
Barclaycard	26.5	27.4	(3)
WE Retail Banking	41.1	42.1	(2)
Barclays Africa	3.9	5.0	(22)
GRB	174.5	173.3	1

Risk weighted assets by business	FY 09 £bn	FY 08 £bn	Change %
UK Retail Banking	35.9	34.3	5
Barclaycard	30.6	27.3	12
WE Retail Banking	16.8	19.3	(13)
Barclays Africa	7.6	8.7	(13)
GRB	90.9	89.6	1

Customer deposits by business	FY 09 £bn	FY 08 £bn	Change %
UK Retail Banking	96.8	93.8	3
WE Retail Banking	17.6	13.2	33
Barclays Africa	6.4	7.3	(12)
GRB ⁽¹⁾	121.4	114.5	5

RoRWA (excl. goodwill) by business	FY 09 %	FY 08 %	Change %-points
UK Retail Banking	1.5	3.1	(1.6)
Barclaycard	1.8	2.6	(0.8)
WE Retail Banking	1.4	2.0	(0.6)
Barclays Africa	1.0	1.5	(0.5)
GRB	1.5	2.6	(1.1)

Note : (1) Includes £0.6bn and £0.2bn of Barclaycard customer deposits for 2009 and 2008, respectively



UK Retail Banking

Income statement	FY 09 £m	FY 08 £m	Change %
Total income net of insurance claims	4,276	4,820	(11)
Impairment charges and other credit provisions	(1,031)	(642)	61
Net income	3,245	4,178	(22)
Operating expenses	(2,538)	(2,628)	(3)
Share of post-tax results of associates and joint ventures	3	8	(63)
Profit before tax	710	1,558	(54)

Balance sheet	FY 09	FY 08
Loans and advances to customers at amortised cost	£103.0bn	£98.8bn
Customer accounts	£96.8bn	£93.8bn
Loan:deposit ratio	106%	105%
Loan loss rate	98bp	64bp
Cost:income ratio	59%	55%
RoRWA	1.5%	3.1%

£4.3bn
Income

14.9m
Personal customers

0.7m
Barclays business customers

1,698
Distribution points

31.9k
Colleagues



Barclaycard

Income statement	FY 09 £m	FY 08 £m	Change %
Total income net of insurance claims	4,041	3,221	25
Impairment charges and other credit provisions	(1,798)	(1,097)	64
Net income	2,243	2,124	6
Operating expenses	(1,527)	(1,447)	6
Share of post-tax results of associates and joint ventures	8	(3)	(367)
Profit on disposal of subsidiaries, associates and joint ventures	3	-	-
Gain on acquisition	-	92	(100)
Profit before tax	727	766	(5)

Balance sheet	FY 09	FY 08
Loans and advances to customers at amortised cost	£26.5bn	£27.4bn
Loan loss rate	604bp	369bp
Cost:income ratio	38%	45%
RoRWA	1.8%	2.6%

£4.0bn
Income

21.2m
Customers

>50%
International customers

10.1k
Colleagues



Western Europe Retail Banking

Income statement	FY 09 £m	FY 08 £m	Change %
Total income net of insurance claims	1,318	1,159	14
Impairment charges and other credit provisions	(338)	(172)	97
Net income	980	987	(1)
Operating expenses	(887)	(807)	10
Share of post-tax results of associates and joint ventures	4	-	-
Profit on disposal of subsidiaries, associates and joint ventures	157	-	-
Gain on acquisition	26	52	(50)
Profit before tax	280	232	21

£1.3bn
Income

2.4m
Customers

1,262
Distribution points

Balance sheet	FY 09	FY 08
Loans and advances to customers at amortised cost	£41.1bn	£42.1bn
Customer accounts	£17.6bn	£13.2bn
Loan:deposit ratio	234%	319%
Loan loss rate	80bp	41bp
Cost:income ratio	67%	70%
RoRWA	1.4%	2.0%

9.6k
Colleagues



Barclays Africa

Income statement	FY 09 £m	FY 08 £m	Change %
Total income net of insurance claims	739	726	2
Impairment charges and other credit provisions	(121)	(71)	70
Net income	618	655	(6)
Operating expenses	(538)	(475)	13
Profit on disposal of subsidiaries, associates and joint ventures	24	-	-
Profit before tax	104	180	(42)

£0.7bn
Income

2.8m
Customers

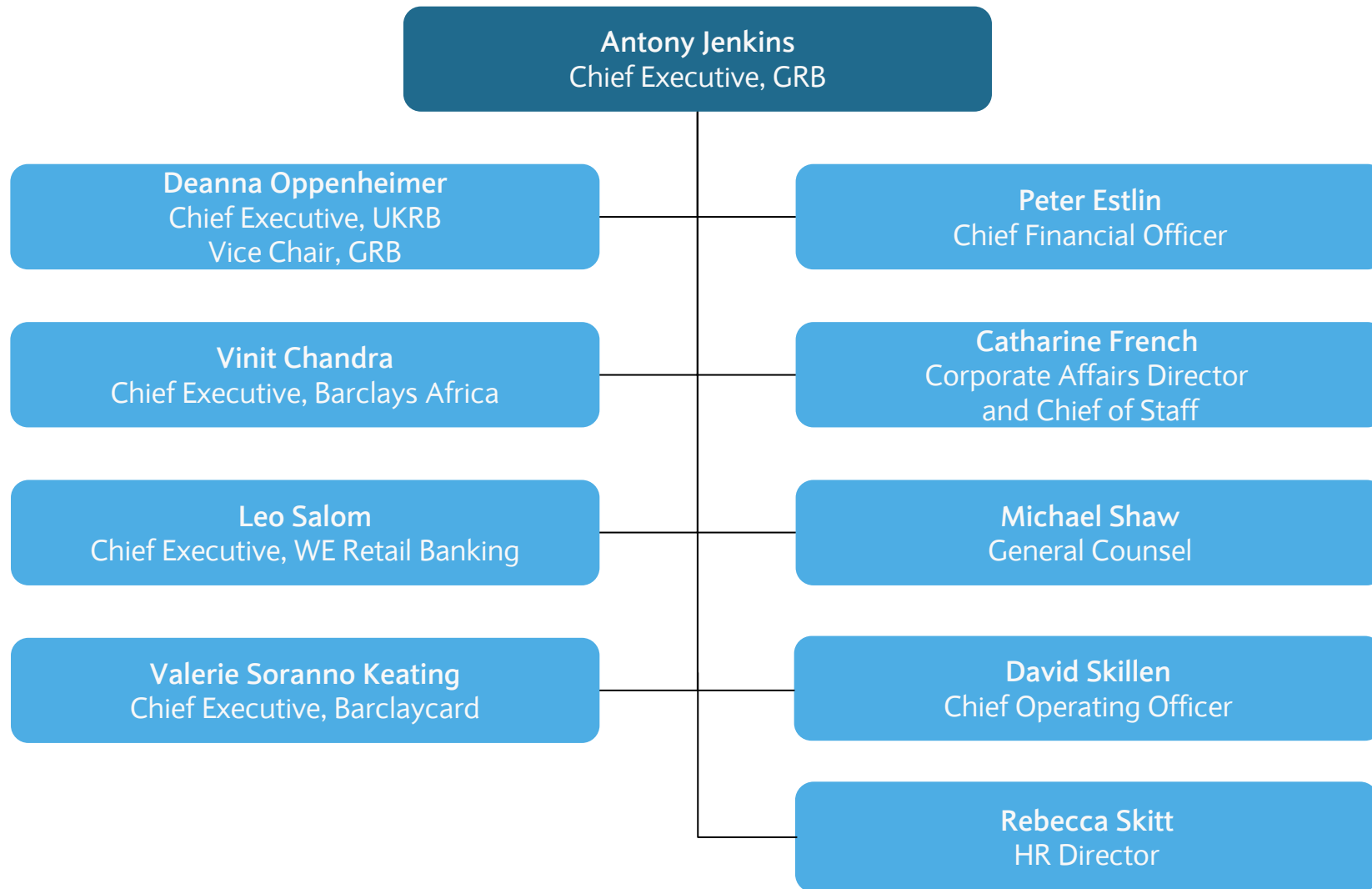
Balance sheet	FY 09	FY 08
Loans and advances to customers at amortised cost	£3.9bn	£5.0bn
Customer accounts	£6.4bn	£7.3bn
Loan:deposit ratio	61%	68%
Loan loss rate	252bp	123bp
Cost:income ratio	73%	65%
RoRWA	1.0%	1.5%

573
Distribution points

14.4k
Colleagues



GRB Organisational Structure



Key Management Profiles



Antony Jenkins
Chief Executive
Global Retail Banking

Antony was appointed **Chief Executive of Global Retail Banking** and joined Barclays Executive Committee in November 2009.

Prior to that, Antony was the Chief Executive of Barclaycard since January 2006, responsible for the development and operation of credit cards and card payments globally, where he led a revival in the fortunes of the business.

Antony is also responsible for Diversity and Inclusion at Barclays and in February 2009, he additionally became a Barclays appointed non-executive director of Absa, the South African banking group. Since October 2008, Antony has been on the Board of Visa Europe Ltd.

Antony started his finance career in Barclays in 1983, when he completed the Barclays Management Development Programme before going on to hold various roles in retail and corporate banking. He moved to Citigroup in 1989, working in both London and New York. As General Manager and Executive Vice President, Citi brands, he was responsible for most of Citi Cards with \$90 billion in receivables. His portfolio included platinum, Universal Cards, drivers edge, dividend, diamond advantage, small business, premier pass and College.

Antony was educated at Oxford University and has a Masters in Philosophy, Politics and Economics. He also has an MBA from the Cranfield Institute of Technology.



Key Management Profiles



Deanna Oppenheimer became **Chief Executive of UK Retail Banking** in December 2005, taking the helm at one of the largest retail banks in the UK, with more than 30,000 colleagues, serving some 15 million customers through contact centres, online banking and nearly 1,700 branches.

In addition to her role as Chief Executive of UK Retail Banking, in November 2009, Deanna became Vice-Chair of Global Retail Banking. Working with GRB Chief Executive, Antony Jenkins, Deanna's remit as Vice-Chair is to help drive global excellence across GRB's markets and to develop strategies for success.

In September 2007, Deanna was named Britain's Business Communicator of the Year and in September 2009, was chosen by U.S. Banker magazine as one of the top 10 Most Powerful Women in Banking.



Vinit Chandra is the **Chief Executive of Barclays Africa**, a business which spans 10 growing markets across Africa and the Indian Ocean. Barclays Africa employs more than 14,000 colleagues, serving 2.8m customers via approximately 570 distribution points.

Prior to his current role, Vinit was the Managing Director for Global Commercial Products, Barclays Commercial Bank. Vinit joined Barclays in 2006 from Citigroup where he held a variety of senior executive positions across Asia, most recently as the Regional Treasurer for Asia, based in Singapore.

With over 24 years experience, Vinit began his career with Price Waterhouse where he trained as a Chartered Accountant. He also has a degree in Economics from the University of Delhi.



Leo Salom is the **Chief Executive of GRB Western Europe** and oversees Barclays retail businesses in Spain, Italy, Portugal and France. Western Europe consists of 9,600 colleagues and serves 2.4m customers, across approximately 1,262 distribution sites.

Leo joined Barclays in 2006 after a 19-year career with Citibank, holding positions in the US, Latin America, Europe and the Middle East; most recently as Managing Director for Citi's Retail Banking and SME businesses in EMEA.

Leo has a degree in business administration from Miami University. He also has an MBA from Harvard Business School.



Valerie Soranno Keating became **Chief Executive of Barclaycard** in November 2009. She joined the business from American Express in June 2009 as CEO for Business and International.

At American Express, Valerie was a member of the Global Management Team and held a number of senior executive positions.

Prior to joining American Express in 1993, she spent eight years as a management consultant with A.T. Kearney

Valerie was honoured by the YWCA of New York with their Salute to Women Achievers award and was honoured by Crain's New York Business as one of the "40 Under 40" outstanding business leaders for 2003.



Key Management Profiles



Peter Estlin was appointed **Chief Financial Officer for Global Retail Banking** in March, having joined Barclays in October 2008 as Group Financial Controller.

Peter was formerly CFO of the Banking division of Citigroup, splitting his time between New York and London. Prior to this he was with Salomon Brothers in Hong Kong and London, occupying senior Financial and Internal Audit roles.

Peter is a Fellow of ICAEW and has a bachelors degree in Economics & Accounting from the University of Bristol.



David Skillen is the **Chief Operating Officer for Global Retail Banking**, responsible for the Technology, Global Operations, Global Sourcing, Corporate Real Estate Services, and Control Environment Functions.

David joined Barclays in October 2006 as Global Operations Principal and was appointed Chief Operating Officer, GRCB in November 2008.

Prior to joining Barclays, David was Chief Operating Officer for Global Cards at Citibank. He also held several business and operational leadership roles in Asia and Australia for Citibank and American Express.

David was born and educated in Sydney, Australia, and is a Member of the Australian Computer Society. He is also a Foundation Fellow of the Australian Institute of Company Directors.



Catharine French is the **Corporate Affairs Director for Global Retail Banking** and Chief of Staff to Antony Jenkins, Chief Executive Global Retail Banking.

Catharine joined Barclays in 1993 and prior to her current role, served as Consumer and Corporate Affairs Director for UK Retail Banking. Prior to Barclays she worked at Cazenove & Co, the Treasury Select Committee at the House of Commons, the Bank of England and the Financial Services Authority.

Catharine graduated in History and Economics from Oxford University.



Michael Shaw joined Barclays in 2009 as **Deputy Group General Counsel** and added the GRB General Counsel role on an acting basis to his Group Centre responsibilities in March 2010.

Prior to joining Barclays, Michael spent over 20 years as a corporate lawyer in private practice, initially at Clifford Chance and then from 1992 at Herbert Smith.

From 1996 he spent two years on secondment as Joint Secretary to the Panel on Takeovers and Mergers.

Michael graduated in Law from Cambridge University.



Rebecca Skitt was appointed **HR Director for Global Retail Banking** in 2009.

Rebecca joined Barclays in May 2008 as Barclaycard's HR Director, prior to that, Rebecca worked in Unilever for 16 years. Her last role in Unilever was as Vice President Human Resources for the Global Foods Category based in the Netherlands. Prior to this she held leadership roles in Latin America, Europe and Corporate HR.

Rebecca was educated at UMIST where she gained a BSc in Management Sciences.



Glossary of Terms

- **Asset margins** – Interest earned on customer assets relative to the average internal funding rate, divided by average customer assets, expressed as an annualised percentage
- **ATMs** – Automated Teller Machines
- **BA** – Barclays Africa
- **BGI** – Barclays Global Investors
- **Business clients** or **Business banking** – Companies with annual turnover of less than £5m or €5m
- **Colleague** – Full time equivalent (FTE) employee units that are the on-job hours paid for employee services divided by the number of ordinary – time hours normally paid for a full-time staff member when on the job (or contract employee where applicable)
- **Cost:income ratio (CIR)** – Operating expenses compared to total income net of insurance claims
- **Customer deposits** – Customer accounts, money deposited by all individuals and companies that are not credit institutions. Such funds are recorded as liabilities in the Group's balance sheet under Customer Accounts
- **Distribution points** – Any office with a counter/teller area available for use by customers
- **EMEA** – Europe, the Middle East and Africa
- **Gain on acquisition** – The amount by which the acquirer's interest in the net fair value of the identifiable assets, liabilities and contingent liabilities, recognised in a business combination, exceeds the cost of the combination
- **ICAEW** – Institute of Chartered Accountants in England and Wales
- **Income** – Total income net of insurance claims, unless otherwise specified
- **Liability margins** – Interest paid on customer liabilities relative to the average internal funding rate, divided by average customer liabilities. Expressed as an annualised percentage

Glossary of Terms

- **Loans and advances** – Loans and advances to customers at amortised cost
- **Loan loss rate (LLR)** – Total credit impairment charge (excluding available for sale assets and reverse repurchase agreements) divided by gross loans and advances to customers and banks (at amortised cost)
- **Loan:deposit ratio** – The ratio of wholesale and retail loans and advances to customers net of impairment allowance divided by customer deposits
- **Loan to value ratio (LTV)** – The amount of a first mortgage lien as a percentage of the total appraised value of real property. The LTV ratio is used in determining the appropriate level of risk for the loan and therefore the price of the loan to the borrower. LTV ratios may be expressed in a number of ways, including origination LTV and mark to market (MTM) LTV. Origination LTVs use the current outstanding loan balance and the value of the property at origination of the loan. MTM LTVs use the current outstanding loan value and the current value of the property (which is estimated using one or more external house price indices)
- **Mass affluent** – Personal customers with investable assets or income above a minimum threshold and managed through Premier. For example, investable asset and income thresholds in the UK are £50k and £75k respectively
- **Mass consumer** – Personal customers with investable assets or income below a maximum threshold. For example, investable asset and income thresholds in the UK are £50k and £75k respectively
- **RoRWA** – Profit after tax divided by average risk weighted assets
- **Risk weighted assets** – A measure of a bank's assets adjusted for their associated risks. Risk weightings are established in accordance with the Basel Capital Accord as implemented by the FSA
- **SME** – Small and Medium Enterprises
- **WERB** – Western Europe Retail Banking
- **YWCA** – World Young Women's Christian Association



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 certain of the Group's plans and its current goals and expectations relating to its future financial condition and performance. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results 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", "expect", "estimate", "intend", "plan", "goal", "believe" or other words of similar meaning. Examples of forward-looking statements include, among others, statements regarding the Group's future financial position, income growth, assets, impairment charges, business strategy, capital ratios, leverage, payment of dividends, projected levels of growth in the banking and financial markets, projected costs, estimates of capital expenditures, and plans and objectives for future operations 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, including, but not limited to, UK domestic and global economic and business conditions, the effects of continued volatility in credit markets, market related risks such as changes in interest rates and exchange rates, effects of changes in valuation of credit market exposures, changes in valuation of issued notes, the policies and actions of governmental and regulatory authorities, changes in legislation, the further development of standards and interpretations under International Financial Reporting Standards (IFRS) applicable to past, current and future periods, evolving practices with regard to the interpretation and application of standards under IFRS, the outcome of pending and future litigation, the success of future acquisitions and other strategic transactions and the impact of competition – a number of such factors being beyond the Group's control. As a result, the Group's actual future results may differ materially from the plans, goals, and expectations set forth in the Group's forward-looking statements. Any forward-looking statements made herein speak only as of the date they are made. Except as required by the UK Financial Services Authority (FSA), the London Stock Exchange or applicable law, Barclays expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained in this announcement to reflect any change in Barclays expectations with regard thereto or any change in events, conditions or circumstances on which any such statement is based. The reader should, however, consult any additional disclosures that Barclays has made or may make in documents it has filed or may file with the SEC.