Global Retail Banking
Investor Seminar
Introduction

John Varley, CEO Barclays Plc
30 June 2010
Global Retail Banking (GRB) contribution to Barclays

Barclays 2009 PBT Composition

£5.3bn \(^{(1)}\)

- GRB £1.8bn (34%)

GRB 2009 PBT by business

- UK Retail Banking 39%
- Western Europe Retail Banking 15%
- Barclaycard 40%
- Barclays Africa 6%

\(^{(1)}\) Excluding the gain from disposal of BGI
GRB contribution to Barclays

2009 Customer Balance Sheet

<table>
<thead>
<tr>
<th></th>
<th>Loans and Advances to Customers</th>
<th>Customer Deposits</th>
</tr>
</thead>
<tbody>
<tr>
<td>GRB</td>
<td>£420bn 41%</td>
<td>£322bn 38%</td>
</tr>
<tr>
<td>Rest of Group</td>
<td>£322bn 59%</td>
<td>£322bn 62%</td>
</tr>
</tbody>
</table>

GRB financial goals

- Profit growth
- Improved loan to deposit ratio
- Depth, not breadth
- Generation of net equity
GRB Overview and Strategy

Antony Jenkins, CEO Global Retail Banking
30 June 2010
GRB Investor Seminar: Agenda

GRB Overview and Strategy  Antony Jenkins
GRB Financials  Peter Estlin
Barclaycard  Valerie Soranno Keating
Western Europe Retail Banking  Leo Salom
Barclays Africa  Vinit Chandra
UK Retail Banking  Deanna Oppenheimer
Closing  Antony Jenkins
GRB is customer defined and geographically focused

**Customer Defined**
- Mass consumer
- Mass affluent
- Business clients

**Geographically Focused**
- UK
- US
- Western Europe
- Africa

**GRB**
- Global banking and payment provider
- 37m customers
- 3.5k distribution points
- 66k colleagues

- UK Retail Banking
- Barclaycard
- Western Europe Retail Banking
- Barclays Africa
GRB is building on strong foundations

- Well diversified
- Upgraded footprint
- Innovative products
- Leading edge technology
- Strong customer franchise
Geographic opportunity

Retail, Cards and Payments Revenue Pool by Region

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>North America</td>
<td>485</td>
<td>3.5%</td>
</tr>
<tr>
<td>Western Europe</td>
<td>413</td>
<td>3.0%</td>
</tr>
<tr>
<td>UK</td>
<td>64</td>
<td>2.8%</td>
</tr>
<tr>
<td>Africa(1)</td>
<td>27</td>
<td>12.9%</td>
</tr>
<tr>
<td>Total</td>
<td>c.£1 trn</td>
<td>+3%</td>
</tr>
</tbody>
</table>

(1) Includes South Africa
Source: Barclays GRB market analytics
**Segment opportunity**

Retail, Cards and Payments Revenue Pool by Segment

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mass Consumer</td>
<td>563</td>
<td>1.1%</td>
</tr>
<tr>
<td>Mass Affluent</td>
<td>281</td>
<td>7.3%</td>
</tr>
<tr>
<td>Business Clients(1)</td>
<td>144</td>
<td>4.9%</td>
</tr>
<tr>
<td>Total</td>
<td>c.£1 trn</td>
<td>+3%</td>
</tr>
</tbody>
</table>

(1) Include commercial clients up to £5m turnover, corporate clients in Africa, payment acceptance and B2B payment.

Source: Barclays GRB market analytics.
Deepen Mass Consumer

Growth in Mass Affluent

Opportunity with Business Clients

Expansion in Payments

Enabled by rigorous risk and cost management
GRB financial goals

- **Profit growth**: Strong compound annual profit growth
- **Improved loan to deposit ratio**: Liability growth exceeding asset growth
- **Depth, not breadth**: Focus on existing markets and continue to diversify through products
- **Generation of net equity**: Attractive returns and generation of net equity
GRB will differentiate itself by building stronger relationships with customers

THE GOAL

the ‘go-to’ bank in our chosen markets

THE VISION

LIVES MADE MUCH EASIER

THE MEANS

• deeper impact with customers
• greater scale in all our markets
• higher performance
GRB will build on existing strengths to serve customers better

Where We Are Doing It Already (Examples)

Barclays.Mobi

MyBarclaycard

Where We Are Building

Customer Insight & Innovation

Customer Delivery

Holistic Customer Data Management
GRB will build scale and deliver higher performance

THE GOAL

the ‘go-to’ bank in our chosen markets

THE VISION

LIVES MADE MUCH EASIER

THE MEANS

• deeper impact with customers
• greater scale in all our markets
• higher performance
Happy customers

Strong profit growth

Good returns
GRB Financials

Peter Estlin, CFO Global Retail Banking
30 June 2010
## Economic assumptions

### Outlook
(2010 – 2013, %)

<table>
<thead>
<tr>
<th>Region</th>
<th>GDP Growth Rates</th>
<th>Unemployment Rates</th>
<th>Interest Rates (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK</td>
<td>1.4 - 3.0</td>
<td>7.9 - 7.5</td>
<td>0.50 - 3.25</td>
</tr>
<tr>
<td>Europe</td>
<td>1.1 - 2.0</td>
<td>10.3 - 9.5</td>
<td>1.00 - 2.25</td>
</tr>
<tr>
<td>US</td>
<td>2.5 - 3.5</td>
<td>9.4 - 6.5</td>
<td>0.25 - 3.50</td>
</tr>
<tr>
<td>Africa</td>
<td>5.0 - 7.0</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

(1) Represents Base rate in the UK, Refi rate in the Eurozone and Fed funds rate in the US
Source: Barclays internal forecasts
## Financial Summary

<table>
<thead>
<tr>
<th></th>
<th>2009 (£m)</th>
<th>2008 (£m)</th>
<th>YoY Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>10,374</td>
<td>9,926</td>
<td>5%</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>(5,490)</td>
<td>(5,357)</td>
<td>2%</td>
</tr>
<tr>
<td>Impairment charges</td>
<td>(3,288)</td>
<td>(1,982)</td>
<td>66%</td>
</tr>
<tr>
<td>Profit before tax (1)</td>
<td>1,821</td>
<td>2,736</td>
<td>(33%)</td>
</tr>
<tr>
<td>RoRWA</td>
<td>1.5%</td>
<td>2.6%</td>
<td></td>
</tr>
</tbody>
</table>

(1) Includes other profit from share of post-tax results of associates and joint ventures, profit on disposal of subsidiaries, associates and joint ventures, and gains on acquisition
Growth targets

Income (£bn)

Number of customers (m)

Mid-single digit CAGR

3-4m
Income diversification

Income Distribution (2009)

<table>
<thead>
<tr>
<th>Customer Segment</th>
<th>Business Mass Affluent</th>
<th>Mass Consumer</th>
<th>International</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>19%</td>
<td>6%</td>
<td>35%</td>
</tr>
<tr>
<td>Geography</td>
<td>UK</td>
<td>65%</td>
<td>67%</td>
</tr>
<tr>
<td>Income Type</td>
<td>Fees &amp; Other Income</td>
<td>Net Interest Income</td>
<td></td>
</tr>
<tr>
<td></td>
<td>33%</td>
<td>67%</td>
<td></td>
</tr>
</tbody>
</table>

Higher growth rates in Mass Affluent & Business Segments
Higher international contribution
Increased diversification
## Margins

<table>
<thead>
<tr>
<th>(%)</th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asset margin</td>
<td>2.71</td>
<td>2.26</td>
</tr>
<tr>
<td>Liability margin</td>
<td>1.34</td>
<td>1.98</td>
</tr>
<tr>
<td>Net interest margin (1)</td>
<td>2.42</td>
<td>2.36</td>
</tr>
</tbody>
</table>

- Attractive front book asset margins
- Improving back book margins
- Competition for deposits
- Active hedging
- Broadly stable net interest margins

(1) Net Interest Income divided by the sum of average customer loans & advances and average customer deposits. Net Interest Income divided by average customer loans & advances is 3.98% and 3.99% in 2008 and 2009, respectively.
Cost management targets

Costs (£bn)

2009 Baseline (1)  Savings  Strategic Investments  Business Growth  2013

5.7  0.2  5.5  —  —

2-3% CAGR

(1) £5.7bn excluding gains from the closure of the UK final salary pension scheme to existing members
Operational efficiency

Number of Operating Sites

Rightshored FTEs

2008  2009
108  90
4k  6k

BARCLAYS
Cost management targets

Costs (£bn)

<table>
<thead>
<tr>
<th>Year</th>
<th>Savings</th>
<th>Strategic Investments</th>
<th>Business Growth</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009 Baseline (1)</td>
<td>0.2</td>
<td>5.5</td>
<td>5.7</td>
<td></td>
</tr>
</tbody>
</table>

2-3% CAGR

(1) £5.7bn excluding gains from the closure of the UK final salary pension scheme to existing members.
Cost : Income Ratio evolution

Cost : Income Ratio

Peer Group Range

70%
40%

2009 Actual: 53%
Pension Credit (1): 2%
2009 Baseline: 55%
Positive Cost Income Jaws
2013: Low 50s%

(1) Gains from the closure of the UK final salary pension scheme to existing members
### Impairment profile

<table>
<thead>
<tr>
<th>Net Loans &amp; Advances and Impairment Charges</th>
<th>Impairment Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsecured Lending (Cards &amp; Loans)</td>
<td>£176bn</td>
</tr>
<tr>
<td>Business Clients &amp; Others</td>
<td>£3.3bn</td>
</tr>
<tr>
<td>Mortgages</td>
<td>£2.6bn</td>
</tr>
<tr>
<td></td>
<td>£0.6bn</td>
</tr>
<tr>
<td></td>
<td>£0.1bn</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan Loss Rate (2) (2009, bps)</th>
</tr>
</thead>
<tbody>
<tr>
<td>181</td>
</tr>
</tbody>
</table>

(1) Loans and advances to customers (including banks) at amortised cost net of impairment allowances
(2) Impairment charges divided by loans and advances to customers (including banks) at amortised cost gross of impairment allowances
Risk appetite and performance – Unsecured Lending

90 Day Delinquency (Period End, %)

- Active credit line management
- Focus on customer affordability and lower risk segments
- Strong collections and recoveries capabilities

2010 Delinquency Trends

Spain Unsecured

US Cards

UK Unsecured

2010 Delinquency Trends

Jun-08 Dec-08 Jun-09 Dec-09

Spain Unsecured (Cards & Loans)

US Cards

UK Unsecured (Cards & Loans)
Risk appetite and performance - Mortgages

UK Mortgage – Arrears Rate
(% of loans >3 months in arrears)

Jun-08 Dec-08 Jun-09 Dec-09
0.7 0.8 1.0 0.9
1.3 1.9 2.5 2.4

Council of Mortgage Lenders
UKRB Mortgages

Distribution of Balances
(2009, by Loan to Value)

>85% 75-85% <75%

UK Spain
14% 10% 12% 10% 7% 83%

Marked to Market LTV

Average LTV on new mortgages

UK Spain
43% 51% 12% 14% 83% 55%
Liquidity

Customer Deposits
(£bn, Year End)

<table>
<thead>
<tr>
<th>Year</th>
<th>Customer Deposits (£bn)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>115</td>
</tr>
<tr>
<td>2009</td>
<td>121</td>
</tr>
</tbody>
</table>

Loans and Advances to Customers (1)
(£bn, Year End)

<table>
<thead>
<tr>
<th>Year</th>
<th>Loans and Advances (£bn)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>173</td>
</tr>
<tr>
<td>2009</td>
<td>174</td>
</tr>
</tbody>
</table>

+5%
+1%

Average Behavioural Maturity 2009

- 9.4 Years
- 4.5 Years

(1) Loans and advances to customers (ex. banks) at amortised cost net of impairment allowances
## Returns

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>3 Year Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>RoRWA</td>
<td>1.5%</td>
<td>c.2.0%</td>
</tr>
<tr>
<td>Return on Tangible Equity</td>
<td>17%</td>
<td>c.20%</td>
</tr>
<tr>
<td>Return on Equity</td>
<td>10%</td>
<td>13-15%</td>
</tr>
</tbody>
</table>

New business hurdle: RoRWA = 1.5%
GRB financial goals

- **Profit growth**: Strong compound annual profit growth
- **Improved loan to deposit ratio**: Liability growth exceeding asset growth
- **Depth, not breadth**: Focus on existing markets and continue to diversify through products
- **Generation of net equity**: Attractive returns and generation of net equity
Barclaycard

Valerie Soranno Keating, CEO Barclaycard
30 June 2010
Strong track record of sustainable growth

Average customer receivables
(Ebn, % CAGR)

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>17.5</td>
<td>28.1</td>
</tr>
</tbody>
</table>

+17%

PBT
(£m, % CAGR)

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>522</td>
<td>727</td>
</tr>
</tbody>
</table>

+12%

(1) Restated to reflect current Barclaycard business composition (excludes WE and Africa cards and Marine Finance; and includes Absa card)
Strength from a diversified business model

Income 2009

- Additional Payment Products: 22%
- International Consumer Credit Cards: 37%
- UK Consumer Credit Cards: 41%
Barclaycard growth strategy

LIVES MADE MUCH EASIER

Barclaycard

Leading positions in existing markets

Product diversification beyond consumer credit cards

Leadership in payments innovation

Enabled by rigorous risk and cost management
Leading market positions

Income 2009

Additional Payment Products
• Payment Acceptance
• Commercial Payments
• Barclays Partner Finance
• Secured Lending

International Consumer Credit Cards
• United States: #9
• Germany: #1
• Absa Card: #2
• Entercard Joint Venture: #2

UK Consumer Credit Cards
• United Kingdom: #3

Sources: US - Nilson 02/09; Germany, Entercard & UK - Datamonitor 06/09; Absa - competitor annual reports 2009
US example: From #18 to #9 in 5 years

Top US Credit Card issuers by card receivables (2009, $bn)

<table>
<thead>
<tr>
<th>Position</th>
<th>Issuer</th>
<th>Receivables</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1</td>
<td>JPM</td>
<td>156</td>
</tr>
<tr>
<td>#2</td>
<td>BoA</td>
<td>135</td>
</tr>
<tr>
<td>#3</td>
<td>Citi</td>
<td>103</td>
</tr>
<tr>
<td>#4</td>
<td>CapOne</td>
<td>54</td>
</tr>
<tr>
<td>#5</td>
<td>Wells Fargo</td>
<td>32</td>
</tr>
<tr>
<td>#6</td>
<td>HSBC</td>
<td>23</td>
</tr>
<tr>
<td>#7</td>
<td>US Bank</td>
<td>21</td>
</tr>
<tr>
<td>#8</td>
<td>USAA</td>
<td>13</td>
</tr>
<tr>
<td>#9</td>
<td>Barclaycard</td>
<td><strong>11</strong></td>
</tr>
<tr>
<td>#10</td>
<td>Target</td>
<td>8</td>
</tr>
</tbody>
</table>

Source: Nilson report February 2010 Visa and Mastercard issuers, Datamonitor, annual reports
US example: select partners
Product diversification: B2B example
Attractive B2B economics

<table>
<thead>
<tr>
<th>Business Model Characteristic</th>
<th>Comparison with Consumer</th>
</tr>
</thead>
<tbody>
<tr>
<td>RoRWA</td>
<td>4x</td>
</tr>
<tr>
<td>Non-interest income contribution</td>
<td>4x</td>
</tr>
<tr>
<td>Impairment</td>
<td>0.1x</td>
</tr>
</tbody>
</table>

Note: B2B is our combined CCP and CPA business in the UK, consumer is our UK consumer cards business.
Strong risk management…

Charge-off trends

Note: UK comparison is based on weighted average of securitization portfolios (RBS, MBNA, CapOne, HSBC)
US is data from Visa benchmark study with 6 of the top 7 US issuers in the peer group
Strong risk management...

Barclaycard 30 and 90 day delinquency trends (%)

2010 Delinquency Trend

30-day

90-day

Delinquency
Trend

End '07 End '08 End '09

End '07 End '08 End '09
...but not at the expense of the customer

Customer Satisfaction UK (%)

Consumer

H1 2006: 68.0
H2 2009: 72.5
Change: +4.5

Commercial

H1 2006: 66.0
H2 2009: 69.4
Change: +3.4

Note: % of customers extremely or very satisfied. UK Commercial satisfaction is the weighted average of GPA and GCR (Revenue used to calculate weighted average).
Source: Barclays Customer Satisfaction Surveys
Continuous CIR improvements …

Cost : Income Ratio (%)

- 38.5
- 37.8

- Right shoring
- Site rationalisation
- Productivity gains
- Resource sharing
...balanced with investment in future growth

Cost: Income Ratio (%)

-0.7

Gross Investments(1): Income Ratio (%)

+1.2

(1) Investments in business development, marketing and other related spend
Barclaycard priorities

- Strong compound annual profit growth
- Continued growth in existing markets
- Continued product, customer and income diversification
- Payment innovation

Enabled by rigorous risk and cost management
## Western Europe footprint

<table>
<thead>
<tr>
<th>Country</th>
<th>Customer Base</th>
<th>Loans &amp; Advances</th>
<th>Income</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Broad based retail banks (2009)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spain</td>
<td>0.9m customers</td>
<td>£19.0bn</td>
<td>£590m</td>
<td>38%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>customer loans &amp; advances</td>
<td>income</td>
<td>46%</td>
</tr>
<tr>
<td>Portugal</td>
<td>0.7m customers</td>
<td>£5.4bn</td>
<td>£205m</td>
<td>29%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>customer loans &amp; advances</td>
<td>income</td>
<td>13%</td>
</tr>
<tr>
<td>Italy</td>
<td>0.6m customers</td>
<td>£13.5bn</td>
<td>£335m</td>
<td>25%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>customer loans &amp; advances</td>
<td>income</td>
<td>33%</td>
</tr>
<tr>
<td><strong>Mass affluent only (2009)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>France</td>
<td>0.2m customers</td>
<td>£3.2bn</td>
<td>£188m</td>
<td>8%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>customer loans &amp; advances</td>
<td>income</td>
<td>8%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>14%</td>
</tr>
</tbody>
</table>

---

*Broad based retail banks (2009)*

*Mass affluent only (2009)*
Western Europe credit quality

Total WE Portfolio Impairment Charge (£m) and rates (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>Charge (£m)</th>
<th>Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>172</td>
<td>0.41%</td>
</tr>
<tr>
<td>2009</td>
<td>334</td>
<td>0.80%</td>
</tr>
<tr>
<td>Q1 10</td>
<td>71</td>
<td>0.66%</td>
</tr>
</tbody>
</table>

Loan loss rate

Total WE Portfolio (Delinquency rates as % ENR)

<table>
<thead>
<tr>
<th>Year</th>
<th>30 day</th>
<th>90 day</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2009</td>
<td>0.92%</td>
<td></td>
</tr>
<tr>
<td>Q1 10</td>
<td>2.15%</td>
<td></td>
</tr>
</tbody>
</table>
Spain mortgage credit quality

Delinquency rates
(% of end net receivables)

• Average MTM LTV of mortgages portfolio is 51%
• Average LTV on new mortgages is 55%
• 94% is branch originated
• 92% of Spanish mortgages are to Spanish residents
## Product shares - Spain

<table>
<thead>
<tr>
<th>Product</th>
<th>2007</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgages</td>
<td>2.5%</td>
<td>2.6%</td>
</tr>
<tr>
<td>Personal loans</td>
<td>0.8%</td>
<td>1.4%</td>
</tr>
<tr>
<td>Cards</td>
<td>1.3%</td>
<td>1.3%</td>
</tr>
<tr>
<td>Deposits</td>
<td>0.9%</td>
<td>1.4%</td>
</tr>
</tbody>
</table>

Source: Bank of Spain
Western Europe franchise growth

Distribution points (#, CAGR)

- 2007: 798
- 2008: 1,140 (26% growth)
- 2009: 1,262

Customers (#m, CAGR)

- 2007: 1.7
- 2008: 2.1 (+19% growth)
- 2009: 2.4
Western Europe franchise growth

Income (£m, CAGR)

2008: 1,159
2009: 1,318

+14%
Western Europe performance

- Headline profit growth
- One-offs with strategic and financial benefits to enable:
  - Self-funded expansion
  - Credit cycle absorption
  - Strengthening underlying profitability
Footprint in Europe represents 1.8x revenue pool in UK.
Western Europe ambition

- LIVES MADE MUCH EASIER
- W. Europe
- World class Premier offering
- Continued distribution expansion
- Liabilities innovation and momentum
- Cards transformation

Enabled by rigorous risk and cost management
Mass affluent segment – premier proposition

**Ambition:** Double mass affluent customer base

**WE Mass Affluent**

<table>
<thead>
<tr>
<th>Customers</th>
<th>AUMs</th>
<th>Customer Loans &amp; Advances</th>
<th>Customer Deposits</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>118k</td>
<td>£16.6bn</td>
<td></td>
</tr>
<tr>
<td>2008</td>
<td>151k</td>
<td>£23.5bn</td>
<td></td>
</tr>
<tr>
<td>2009</td>
<td>247k</td>
<td>£31.9bn</td>
<td></td>
</tr>
<tr>
<td>Q110</td>
<td>275k</td>
<td>£34.0bn</td>
<td></td>
</tr>
</tbody>
</table>

Barclays
Premier differentiation: “A private banking advisory and service experience for mass affluent customers”

- Dedicated relationship management model
- Sophisticated advisory capability
- Open architecture investment product
- Distinctive flagship branches
- Differentiated customer experience
Portugal branch expansion

Ambition: Top 5 retail bank with 300 branches nationwide

Portugal Branch Expansion

Income

<table>
<thead>
<tr>
<th>Year</th>
<th>Customers</th>
<th>Income 138m</th>
<th>Income 205m</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>98k</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2007</td>
<td>139k</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2008</td>
<td>171k</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2009</td>
<td>231k</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Customers

<table>
<thead>
<tr>
<th>Year</th>
<th>Customers</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>100</td>
</tr>
<tr>
<td>2007</td>
<td>162</td>
</tr>
<tr>
<td>2008</td>
<td>206</td>
</tr>
<tr>
<td>2009</td>
<td>256</td>
</tr>
</tbody>
</table>

Branches

<table>
<thead>
<tr>
<th>Year</th>
<th>Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>100</td>
</tr>
<tr>
<td>2007</td>
<td>162</td>
</tr>
<tr>
<td>2008</td>
<td>206</td>
</tr>
<tr>
<td>2009</td>
<td>256</td>
</tr>
</tbody>
</table>
Italy distribution expansion

Ambition: Top 5 retail bank in 10 cities with 700 distribution points

Italy Distribution Expansion

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers</td>
<td>147k</td>
<td>177k</td>
<td>217k</td>
<td>285k</td>
</tr>
<tr>
<td>Distribution Points</td>
<td>31</td>
<td>75</td>
<td>224</td>
<td>296</td>
</tr>
<tr>
<td>Income</td>
<td>£242m</td>
<td>£335m</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Customers and distribution points growing steadily over the years, aiming for top 5 retail bank status with 700 distribution points across 10 cities.
Liability momentum

Ambition: Improve loan : deposit ratio contributing to GRB target

WE Liability Build

Customer deposits

<table>
<thead>
<tr>
<th>Year</th>
<th>Customer Deposits</th>
<th>Liability Margin</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>£7.7bn</td>
<td></td>
</tr>
<tr>
<td>2008</td>
<td>£13.2bn</td>
<td>1.20%</td>
</tr>
<tr>
<td>2009</td>
<td>£17.6bn</td>
<td>0.43%</td>
</tr>
</tbody>
</table>

Liability margin
Ambition: Top 3 cards issuer in Spain, Portugal and Italy

WE Card Franchise

Card customers

Loans and advances to customers

Total income

<table>
<thead>
<tr>
<th>Year</th>
<th>Card customers</th>
<th>Loans and advances to customers</th>
<th>Total income</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>0.8m</td>
<td>£0.7bn</td>
<td>£173m</td>
</tr>
<tr>
<td>2008</td>
<td>1.2m</td>
<td>£1.2bn</td>
<td>£222m</td>
</tr>
<tr>
<td>2009</td>
<td>1.4m</td>
<td>£1.5bn</td>
<td>£84m</td>
</tr>
<tr>
<td>Q1 10</td>
<td>1.6m</td>
<td>£1.5bn</td>
<td></td>
</tr>
</tbody>
</table>
Western Europe priorities

- Top 5 retail bank in Spain and Portugal
- Scale player in Italy with top 5 presence in 10 affluent cities
- Leading mass affluent provider across the region
- Improve underlying profitability
- Achieve a more balanced funding profile
- Self fund the investment in the franchise

Enabled by rigorous risk and cost management
Barclays Africa

Vinit Chandra, CEO Barclays Africa
30 June 2010
Leading retail and commercial bank with a rich heritage

<table>
<thead>
<tr>
<th>Country</th>
<th>Present Since</th>
<th>Rank (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Botswana</td>
<td>1950</td>
<td>1</td>
</tr>
<tr>
<td>Zambia</td>
<td>1918</td>
<td>1</td>
</tr>
<tr>
<td>Kenya</td>
<td>1925</td>
<td>1</td>
</tr>
<tr>
<td>Seychelles</td>
<td>1959</td>
<td>2</td>
</tr>
<tr>
<td>Ghana</td>
<td>1917</td>
<td>2</td>
</tr>
<tr>
<td>Uganda</td>
<td>1927</td>
<td>2</td>
</tr>
<tr>
<td>Mauritius</td>
<td>1919</td>
<td>3</td>
</tr>
<tr>
<td>Zimbabwe</td>
<td>1912</td>
<td>3</td>
</tr>
<tr>
<td>Tanzania</td>
<td>1916</td>
<td>6</td>
</tr>
<tr>
<td>Egypt</td>
<td>1864</td>
<td>12</td>
</tr>
</tbody>
</table>

- Average 85 year presence
- Strong brand recognition
- Includes Commercial business
- Local, not international competitor
- With Absa, unique African footprint

(1) Source: Bankscope 2008
Solid growth, with success recognised

- £104m PBT in 2009
- Self-funded growth
- Attractive returns

Distribution Points (#)

<table>
<thead>
<tr>
<th>Year</th>
<th>#</th>
<th>CAGR</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>213</td>
<td></td>
</tr>
<tr>
<td>2009</td>
<td>573</td>
<td>39%</td>
</tr>
</tbody>
</table>

Customers (m)

<table>
<thead>
<tr>
<th>Year</th>
<th>m</th>
<th>CAGR</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>1.0</td>
<td></td>
</tr>
<tr>
<td>2009</td>
<td>2.8</td>
<td>41%</td>
</tr>
</tbody>
</table>

Loans & advances to customers (£bn)

<table>
<thead>
<tr>
<th>Year</th>
<th>£bn</th>
<th>CAGR</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>2.3</td>
<td></td>
</tr>
<tr>
<td>2009</td>
<td>3.9</td>
<td>19%</td>
</tr>
</tbody>
</table>
Strong funding profile

Loans & Advances to Customers and Customer Deposits
(2009, £bn)

- Limited capital markets
- Flight to quality attracts deposits
- Funding surplus in all 10 markets
- Loan : deposit ratio of 61%

![Graph showing loans and advances to customers and customer deposits with a funding surplus of £2.5bn and a total of £6.4bn.](chart.png)
Attractive growth markets

Africa GDP Growth (YoY)

- Commodity-based economies
- Banking revenue pool growth expected to outpace GDP
- Increasing investment in infrastructure
- Political, social & economic headwinds

Source: Barclays internal forecasts
Focused on strengthening lead market positions

Barclays Africa

Lives Made Much Easier

Accessible and relevant services
Relationship and scale synergies
Efficient and effective customer experience

Enabled by rigorous risk and cost management
Socio-economic factors

Average Life Expectancy\(^{1}\)
(years)

<table>
<thead>
<tr>
<th>Region</th>
<th>Average Life Expectancy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sub-Saharan Africa</td>
<td>52</td>
</tr>
<tr>
<td>Developed Countries</td>
<td>79</td>
</tr>
</tbody>
</table>

Access to Banking Services\(^{2}\)
(branches/100,000 of population)

<table>
<thead>
<tr>
<th>Region</th>
<th>Access to Banking Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sub-Saharan Africa</td>
<td>3</td>
</tr>
<tr>
<td>Developed Countries</td>
<td>24</td>
</tr>
</tbody>
</table>

\(^{1}\) Source: UN Population Division Report 2009
\(^{2}\) Source: Consultative Group to Assist the Poor/The World Bank: Financial Access 2009
Making access for customers easier

African mobile phone market

Mobile subscriptions (m)

<table>
<thead>
<tr>
<th>Year</th>
<th>Mobile Subscriptions (m)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>52</td>
</tr>
<tr>
<td>2004</td>
<td>81</td>
</tr>
<tr>
<td>2005</td>
<td>134</td>
</tr>
<tr>
<td>2006</td>
<td>196</td>
</tr>
<tr>
<td>2007</td>
<td>278</td>
</tr>
<tr>
<td>2008</td>
<td>374</td>
</tr>
<tr>
<td>2009</td>
<td>453</td>
</tr>
</tbody>
</table>

Mobile penetration rates (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>Mobile Penetration Rates (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>6</td>
</tr>
<tr>
<td>2004</td>
<td>9</td>
</tr>
<tr>
<td>2005</td>
<td>14</td>
</tr>
<tr>
<td>2006</td>
<td>21</td>
</tr>
<tr>
<td>2007</td>
<td>28</td>
</tr>
<tr>
<td>2008</td>
<td>37</td>
</tr>
<tr>
<td>2009</td>
<td>44</td>
</tr>
</tbody>
</table>

Hello Money

- Launched in Kenya & Botswana in 2009
- Extend capability in 8 other markets
- Relevant & accessible to wider market
- Lower cost per account

Source: 2010 Informa Telecoms & Media
Building scale and deepening relationships

- Enhanced collaboration model
- Complete product suite
- Consistent customer experience
- Joined-up relationships
Continuing to improve the customer experience

Global Connectivity:
- Single technology platform
- Drawing on Group expertise
- Enabled by new infrastructure

Creating:
- Lower cost per account
- Consistent customer experience
- Process efficiency & control
Placing importance on responsible banking

- Fair & transparent banking
- Investment in social infrastructure
- Encouraging financial inclusion

Building sustainable markets with long-term growth potential
Barclays Africa priorities

• Deliver strong compound annual profit growth, contributing to GRB diversification
• Maintain customer deposit surplus
• Deliver attractive returns

Enabled by rigorous risk and cost management
UK Retail Banking

Deanna Oppenheimer, CEO UKRB & Vice-Chair GRB
30 June 2010
Strong and profitable

Customer deposit balances
(£bn, year end)

Loan : deposit ratio 106%

<table>
<thead>
<tr>
<th>Year</th>
<th>Deposits (£bn)</th>
<th>PBT (£bn)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>93.8</td>
<td>1.6</td>
</tr>
<tr>
<td>2009</td>
<td>96.8</td>
<td>0.7</td>
</tr>
</tbody>
</table>

BARCLAYS
Efficient customer-focused franchise

Total cost
(£bn)

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>2.6</td>
</tr>
<tr>
<td>2009</td>
<td>2.5 (1)</td>
</tr>
</tbody>
</table>

-3% decrease

Customer Satisfaction (2)
(rank)

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q110</td>
<td>1st</td>
</tr>
<tr>
<td>Q409</td>
<td>1st</td>
</tr>
<tr>
<td>Q309</td>
<td>3rd</td>
</tr>
<tr>
<td>Q209</td>
<td>3rd</td>
</tr>
<tr>
<td>Q109</td>
<td>4th</td>
</tr>
</tbody>
</table>

(1) Includes UKRB share of one-off pension credits
(2) Source: NCSI measures (external survey) – 1st in Q409; joint 1st with HSBC and NatWest Q110
Taking share of new mortgage lending, whilst maintaining credit quality

Mortgage share\(^{(1)}\)

LTV of new mortgage flow

(1) Source: BoE total mortgage lending
Lives Made Much Easier within UKRB

LIVES MADE MUCH EASIER

UKRB

- Continued productivity and innovation
- Greater focus on customer segmentation and insight
- Leveraging an integrated Business Bank

Enabled by rigorous risk and cost management
Product innovation in the regulatory environment

1. **Personal Reserve**
   - Emergency funds
   - Clear and transparent
   - Flat fee
   - 6m accounts following 2008 introduction
   - Endorsed by *Which?* and *Moneynet*

2. **Supporting home ownership**
   - Partnership with leading developer, Bovis Homes
   - Helps first time buyers
   - Builder bears risk above 60% LTV
   - …therefore limited risk to Barclays

3. **Financial inclusion**
   - #1 for new basic bank account flow
   - Developed with consumer groups
   - 927k customers
   - 31% share\(^{(1)}\) of new basic bank accounts

---

\(^{(1)}\) Account share (CACI – share of flow, March 2010)
Mass consumer: Driving productivity and investing in branches

Growth in new current account share\(^{(1)}\)

<table>
<thead>
<tr>
<th>Local areas awaiting investment</th>
<th>Local areas with branch investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>+7%</td>
<td>+15%</td>
</tr>
</tbody>
</table>

\(^{(1)}\) Total account flow share (CACI); Total flow since investment completed vs. 6 months prior to start on site; Three control groups used for areas ‘awaiting investment’
A ‘new generation’ of innovative channels

.mobi site visitors\(^{(1)}\)

\[\begin{align*}
\text{May-09} & : 90k \\
\text{Aug-09} & : 112k \\
\text{Nov-09} & : 144k \\
\text{Feb-10} & : 283k \\
\text{May-10} & : 492k
\end{align*}\]

\(^{(1)}\) Visitors defined as unique mobile devices accessing the public or secure .mobi site per month
Premier: Activating mass affluent customers

Mass affluent customers within UKRB

Premier mass affluent customers have (1)...

- 19% higher UKRB savings balances
- 24% higher product cross-holdings with UKRB

...leading to:
- Almost 2.5 x higher annual UKRB income per customer

(1) Product cross holdings, UKRB income and savings balances - estimated by UKRB
Business: Creating an integrated Business Bank

Local Business lending share\(^{(1)}\)

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Lending Flow</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q408</td>
<td>9.4%</td>
</tr>
<tr>
<td>FY09</td>
<td>13.8%</td>
</tr>
<tr>
<td>Q110</td>
<td>17.1%</td>
</tr>
</tbody>
</table>

Local Business satisfaction\(^{(2)}\)
(Relationship manager)

Indexed to Q109

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q109</td>
<td>100</td>
</tr>
<tr>
<td>Q209</td>
<td>99</td>
</tr>
<tr>
<td>Q309</td>
<td>104</td>
</tr>
<tr>
<td>Q409</td>
<td>104</td>
</tr>
<tr>
<td>Q110</td>
<td>109</td>
</tr>
</tbody>
</table>

\(^{(1)}\) BBA Small Business Statistics (Exc. Barclays Business migration)
\(^{(2)}\) Customer interaction surveys (12-15 questions, c.2.5k customers/month)
UKRB priorities

- Strong compound annual profit growth
- Good returns
- Deposit funding
- Positive cost income jaws

Enabled by rigorous risk and cost management
UK Retail Banking

Deanna Oppenheimer, CEO UKRB & Vice-Chair GRB
30 June 2010
Closing Remarks

Antony Jenkins, CEO Global Retail Banking
30 June 2010
LIVES MADE MUCH EASIER

Barclaycard
Western Europe
Barclays Africa
UKRB

Deepen Mass Consumer
Growth in Mass Affluent
Opportunity with Business Clients
Expansion in Payments

Enabled by rigorous risk and cost management
Happy customers

Strong profit growth

Good returns
Global Retail Banking
Investor Seminar
Q&A

30 June 2010
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