



Barclays PLC
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Goldman Sachs European Financials Conference
Madrid
10th June 2010



Topics

- Our view of the environment
- Recent performance
- What to expect from us over coming months

Changing industry fundamentals

- Higher Core Tier 1 capital
- Higher risk weightings on certain activities
- Higher capital deductions
- Lower leverage
- Higher liquidity
- New remuneration architecture

2009 financial summary

Year ended	2009 £m	2008 £m	% change
Income	30,986	23,115	34
Operating expenses	(17,852)	(14,366)	24
Profit before tax*	11,642	6,077	92
Risk weighted assets	383	433	(12)
Adjusted gross leverage	20x	28x	
Core Tier 1 Ratio	10.0%	5.6%	

* Figures include BGI results to date of sale

Q1 2010 Group performance

Three months ended	31.03.10 £m	31.03.09 £m	% change
Income	8,065	7,719	4
Operating expenses	(4,852)	(4,163)	17
Impairment charges	(1,508)	(2,309)	(35)
Profit before tax	1,820	1,239	47
Underlying profit before tax	1,822	957	90

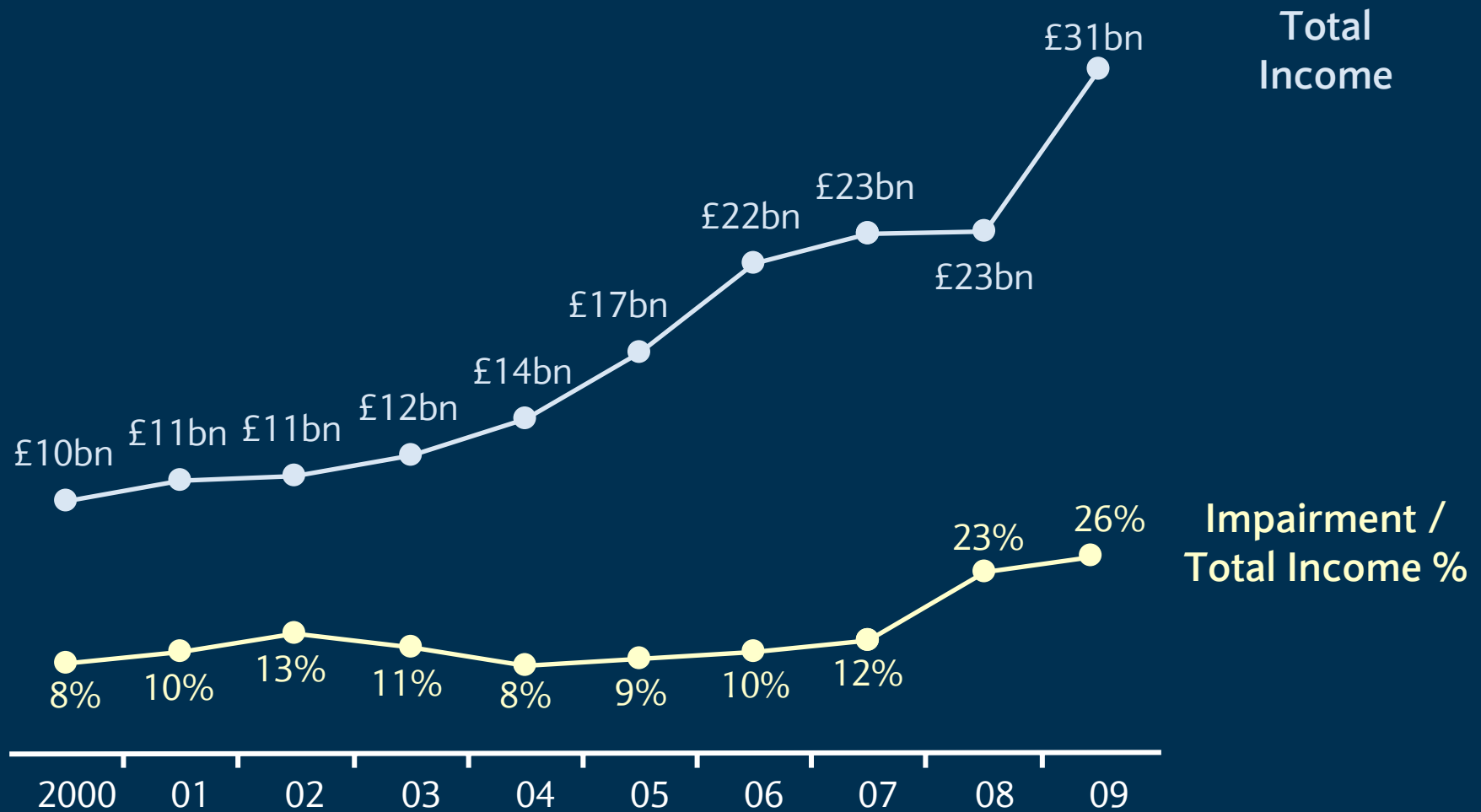
Q1 2010 Segment profit before tax

Three months ended	31.03.10 £m	31.03.09 £m	% change
Global Retail Banking	403	429	(6)
Corporate and Investment Banking and Wealth Management	1,468	1,000	47
Absa	167	78	114

Key objectives

- Staying close to customers and clients
- Managing our risks
- Maintaining strategic momentum

Income and impairment trends



Key objectives

- Staying close to customers and clients
- Managing our risks
- Maintaining strategic momentum



Strategic flight path

- Consolidate position of Barclays Capital
- Convert international retail investment into sustained profit
- Continue to diversify Barclaycard
- Build out Barclays Corporate
- Implement growth plan in Barclays Wealth



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