

JP Morgan Cazenove Retail Banking Conference

Antony Jenkins, CEO Global Retail Banking

8 December 2010



Group highlights: nine months to 30 September 2010

- Resilient profit and income performance
- Higher returns on risk weighted assets
- Impairment charges significantly reduced
- Strong capital management, stable leverage and high quality liquidity pool
- Well placed to meet new regulatory environment
- Gross new UK lending of £35bn, up 34%

Group results

Nine months ended - September	2010 (£m)	2009 (£m)	Change %
Total income net of insurance claims	22,872	22,358	2
Impairment charges	(4,298)	(6,214)	(31)
Net income	18,574	16,144	15
Operating expenses	(14,476)	(12,233)	18
Profit before tax	4,274	4,107	4

Group results cont'd

Nine months ended - September	2010 (£m)	2009 (£m)	Change %
Profit before tax	4,274	4,107	4
Less:			
Own credit charge	96	1,298	(93)
Gains on acquisitions and disposals	(134)	(178)	(25)
Gains on debt buy-backs	-	(1,249)	nm
Adjusted profit before tax	4,236	3,978	6
Profit after tax	3,206	3,161	1
Attributable profit	2,480	2,489	nm

Capital, Leverage and Liquidity

	30.09.10	30.06.10
Core Tier 1 ratio	10%	10%
Return on risk weighted assets	£405bn	£395bn
Adjusted gross leverage	21x	20x
Liquidity pool	£162bn	£160bn
Net asset value per share	418p	412p
Net tangible asset value per share	345p	338p

Global Retail Banking

Nine months ended - September	2010 (£m)	2009 (£m)	Change %
UK Retail Banking	734	610	20
Barclaycard	561	570	(2)
Western Europe Retail Banking	(34)	237	Nm
Barclays Africa	106	93	14
GRB profit before tax	1,367	1,510	(9)

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Strong profit growth

Good returns

Happy customers



Contactless card technology



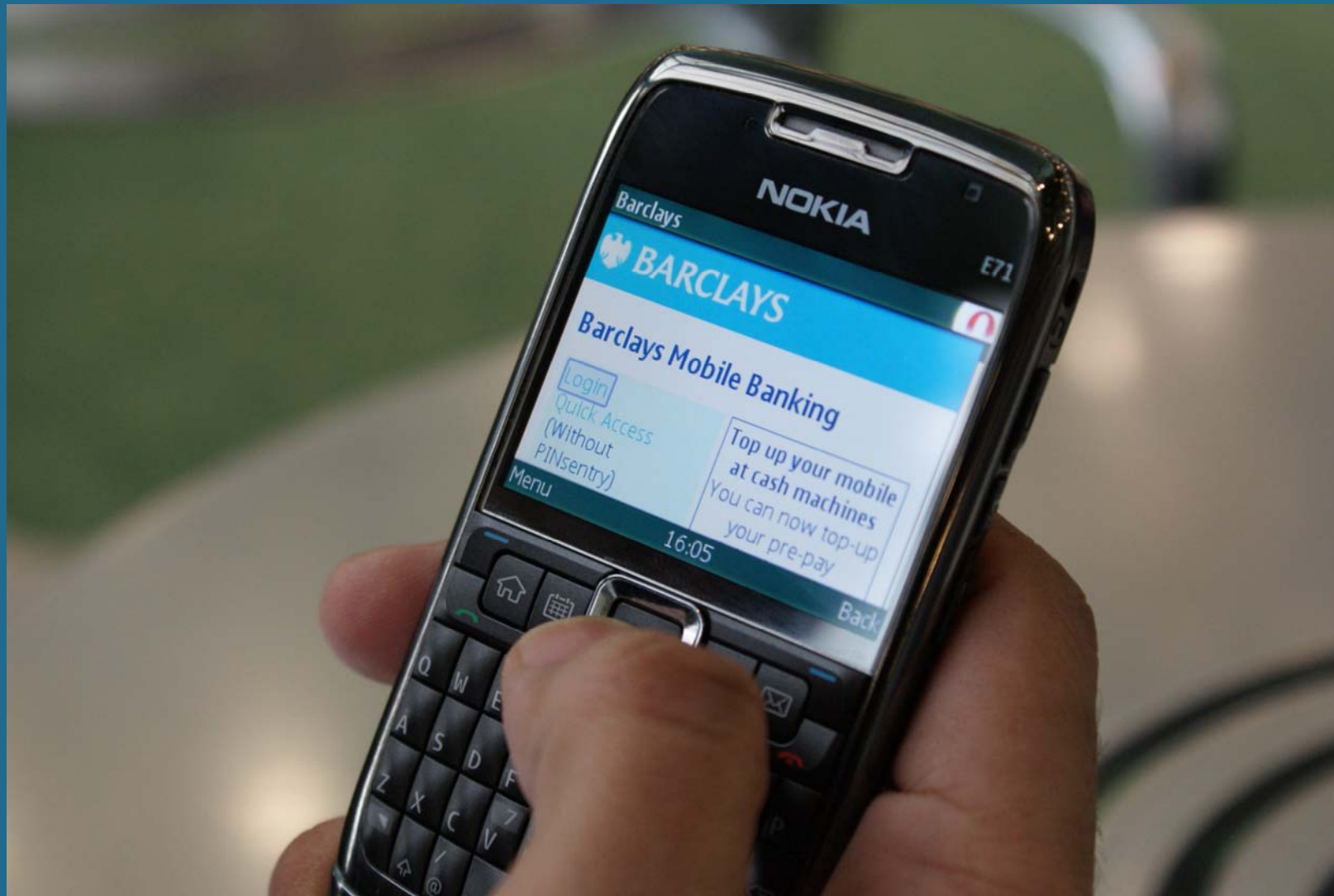


Refurbished branches
have...

...no screens between
cashiers and customers



Mobile banking



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