



Autumn 2010

Third Quarter Investor Presentation

"Our income and profit performance was resilient for the first nine months of 2010 despite a subdued economic environment and moderate volumes. We continued to invest in a number of our businesses on a pay-as-you-go basis with a view to increasing future returns on equity. Our loan loss rate and overall impairment charge have improved further in the third quarter.

Our capital, leverage and liquidity ratios remain strong. We are well equipped to deal with regulatory change as Basel III is implemented between now and 2019.

We understand what is required of us to support private-sector led economic activity and have lent some £35bn to UK households and businesses in 2010, an increase of over 30% versus the same period in 2009."

John Varley, Group Chief Executive

2009 & 2010 Priorities

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

2010 Strategic Framework

- Responsible corporate citizens
- Sound financial and organisational footing
- Substantial profitability
- Progressive dividend policy



Performance 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 requirements
- Gross new UK lending of £35bn, up 34%

Income and profits

Nine months ended September	2010 £m	2009 £m	change %
Income	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
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
Net asset value per share	418p	412p	nm
Tangible net asset value per share	345p	338p	nm

- Income up 2% and up 3% excluding the impact of own credit and debt buy-backs
- Profit before tax up 4%
- Excluding movements on own credit, gains on acquisitions and gains on debt buy-backs, profit before tax up 6%
- Impairment down 31%, giving a loan loss rate of 110bps (FY 09: 156bps)
- Operating expenses up 18%, partly reflecting continued investment in the build-out of Barclays Capital and Barclays Wealth

Returns

Nine months ended September	2010 £m	2009 £m
Return on equity	6.7%	8.7%
Return on tangible equity	8.1%	12.0%
Return on risk weighted assets	1.1%	1.0%
Earnings per share	21.3p	23.0p
Dividend per share	3.0p	1.0p

- Return on average shareholders' equity of 6.7%
- Return on average tangible shareholders' equity of 8.1%
- Return on average risk weighted assets up to 1.1% (2009: 1.0%)
- Earnings per share of 21.3p
- A third interim dividend of 1p, bringing the dividend for the first nine months of 2010 to 3p

Profit before tax by business

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
Global Retail Banking	1,367	1,510	(9)
Barclays Capital	3,218	1,416	127
Barclays Corporate	(414)	300	nm
UK & Ireland	575	624	(8)
Continental Europe	(712)	(26)	nm
New Markets	(277)	(298)	7
Barclays Wealth	122	112	9
Investment Management	55	2	nm
Absa	448	372	20
Head Office Functions and Other Operations	(522)	395	nm
Profit before tax	4,274	4,107	4



Barclays Capital results

Nine months ended – September	2010 £m	2009 £m	Change %
Top-line income	9,953	14,220	(30)
Income credit market losses	(240)	(4,251)	94
Own credit	(96)	(1,298)	93
Total income	9,617	8,671	11
Impairment	(321)	(2,220)	86
Net income	9,296	6,451	44
Operating expenses	(6,094)	(5,040)	(21)
Share of post tax results of associates & JVs	16	5	nm
Profit before tax	3,218	1,416	127
Profit before tax (ex own credit)	3,314	2,714	22
Cost:net income (ex own credit)	65%	65%	nm

Barclays Capital quarterly P&L

	Q3 10	Q2 10	Q1 10	Q4 09	Q3 09	Q2 09	Q1 09
	£m	£m	£m	£m	£m	£m	£m
FICC	1,948	2,253	2,695	2,711	2,714	3,883	4,344
Equities & Prime Services	359	563	493	334	545	748	538
Investment Banking	501	461	556	643	459	751	335
Principal Inv.	19	4	101	(46)	13	(107)	(3)
Top-line income	2,827	3,281	3,845	3,642	3,731	5,275	5,214
Credit market (losses)/income	(175)	(115)	50	(166)	(744)	(1,648)	(1,859)
Total income (excl own credit)	2,652	3,116	3,895	3,476	2,987	3,627	3,355
Impairment	(12)	(41)	(268)	(371)	(346)	(806)	(1,068)
Net income (excl own credit)	2,640	3,125	3,627	3,105	2,641	2,821	2,287
Operating expenses	(1,811)	(2,154)	(2,059)	(1,552)	(1,864)	(1,529)	(1,647)
Profit before tax (excl own credit)*	765	978	1,571	1,570	774	1,312	628
Own credit (charge) / gain	(947)	953	(102)	(522)	(405)	(1,172)	279
Profit before tax*	(182)	1,931	1,469	1,048	369	140	907

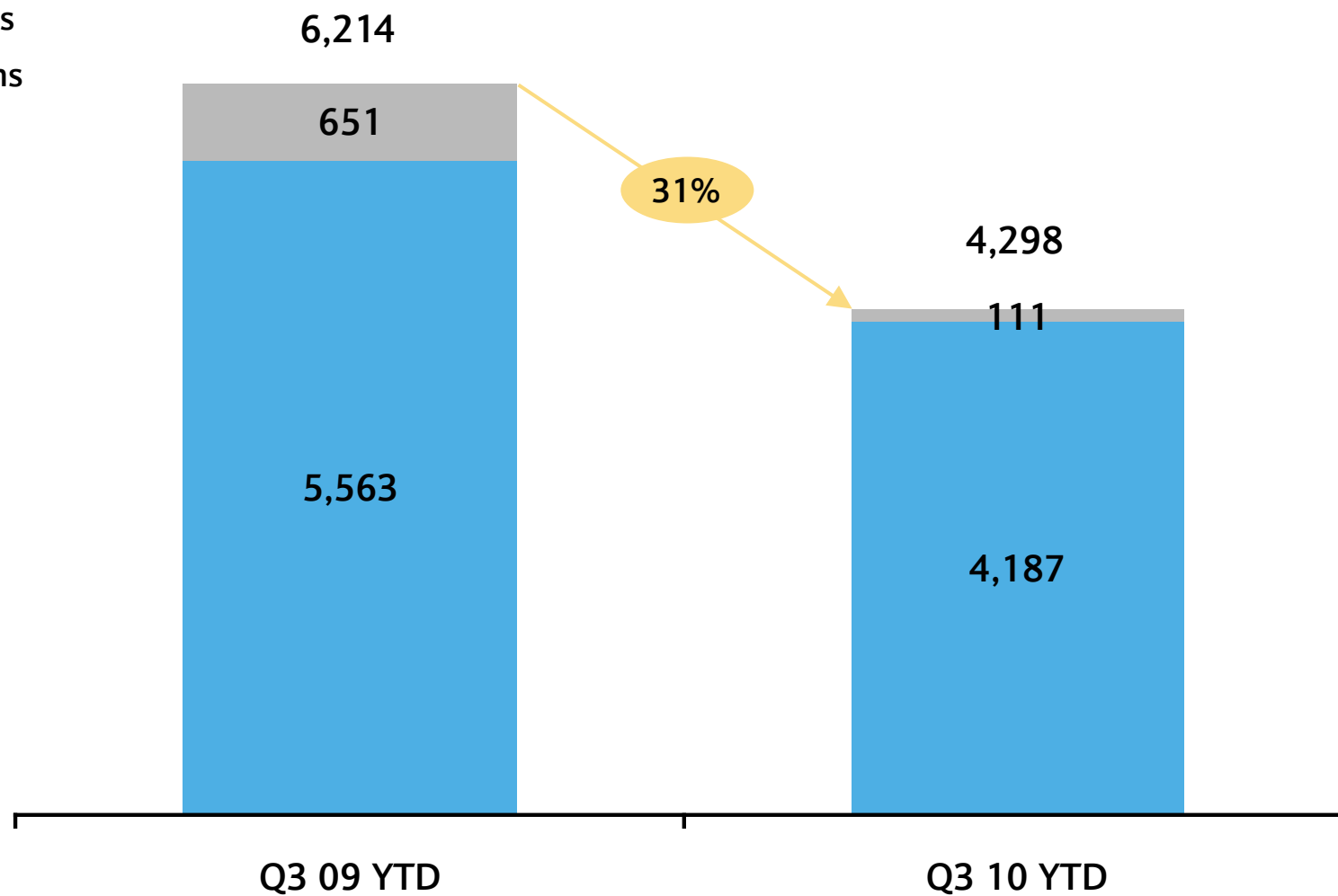
* Includes share of results of associates & JVs



Impairment

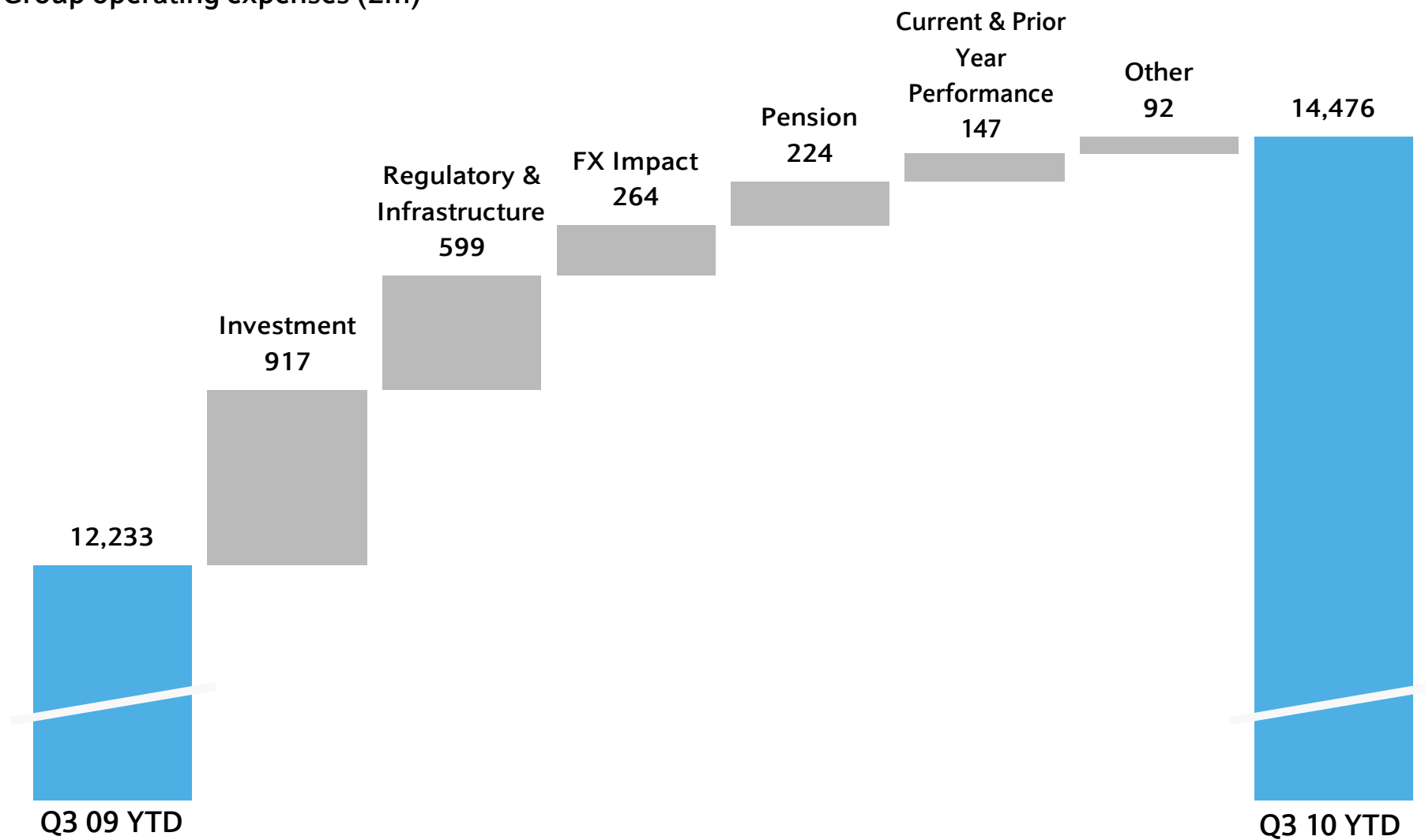
(£m)

- AFS / Reverse repos
- Impairment on loans



Group operating expenses

Group operating expenses (£m)

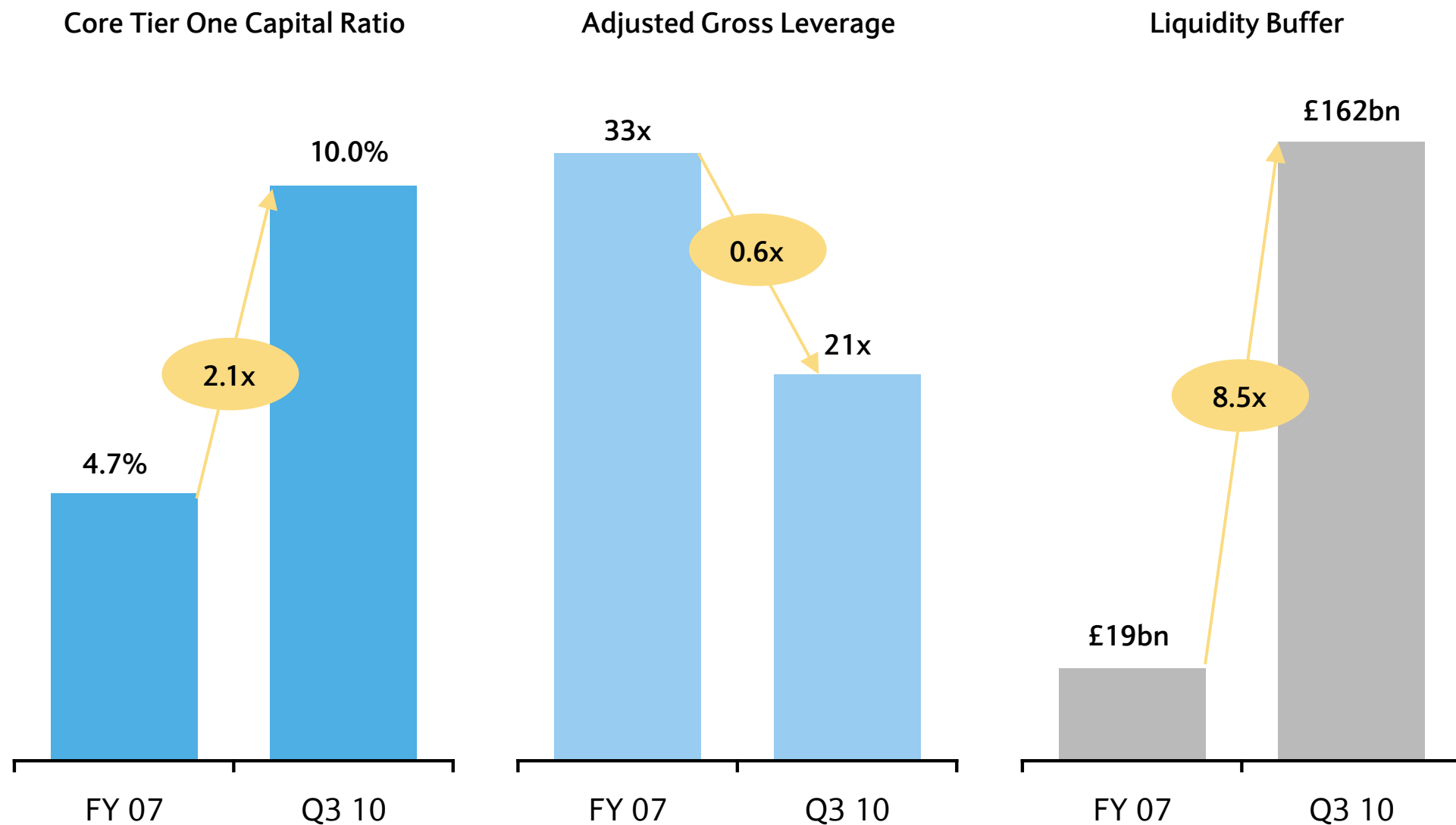


Cost : income and cost : net income

Nine months ended September	2010 £m	2009 £m	change %
Income	22,872	22,358	2
Net income	18,574	16,144	15
Operating expenses	(14,476)	(12,233)	18
Cost : income ratio	63%	55%	
Cost : net income ratio	78%	76%	

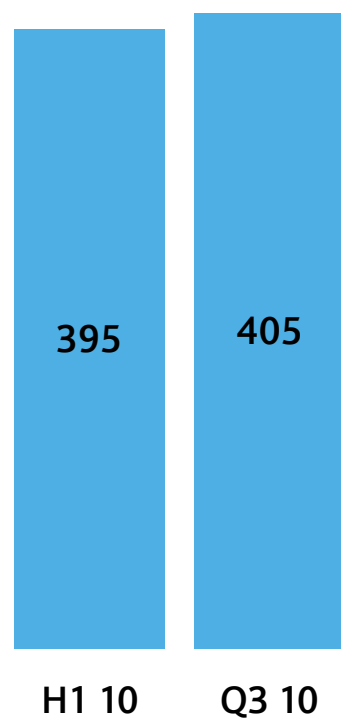
- Net income up 15%
- Operating expenses up 18%, principally reflected continuing increased investment in the Group's businesses of £917m, increased regulatory charges and infrastructure costs of £599m and increased pension charges of £224m

Barclays of today versus 2007



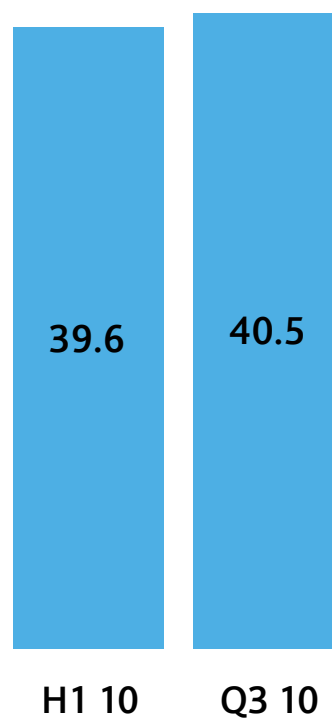
Capital

Risk Weighted Assets
(£bn)



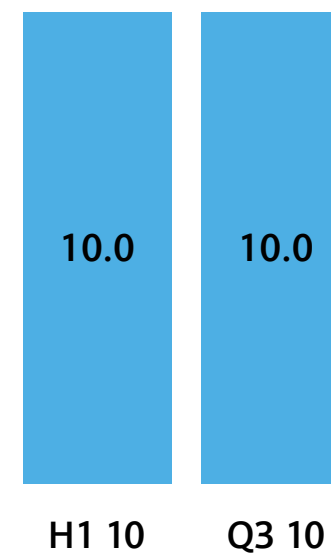
■ RWAs

Capital
(£bn)



■ Non-Core Tier 1
■ Core Tier 1

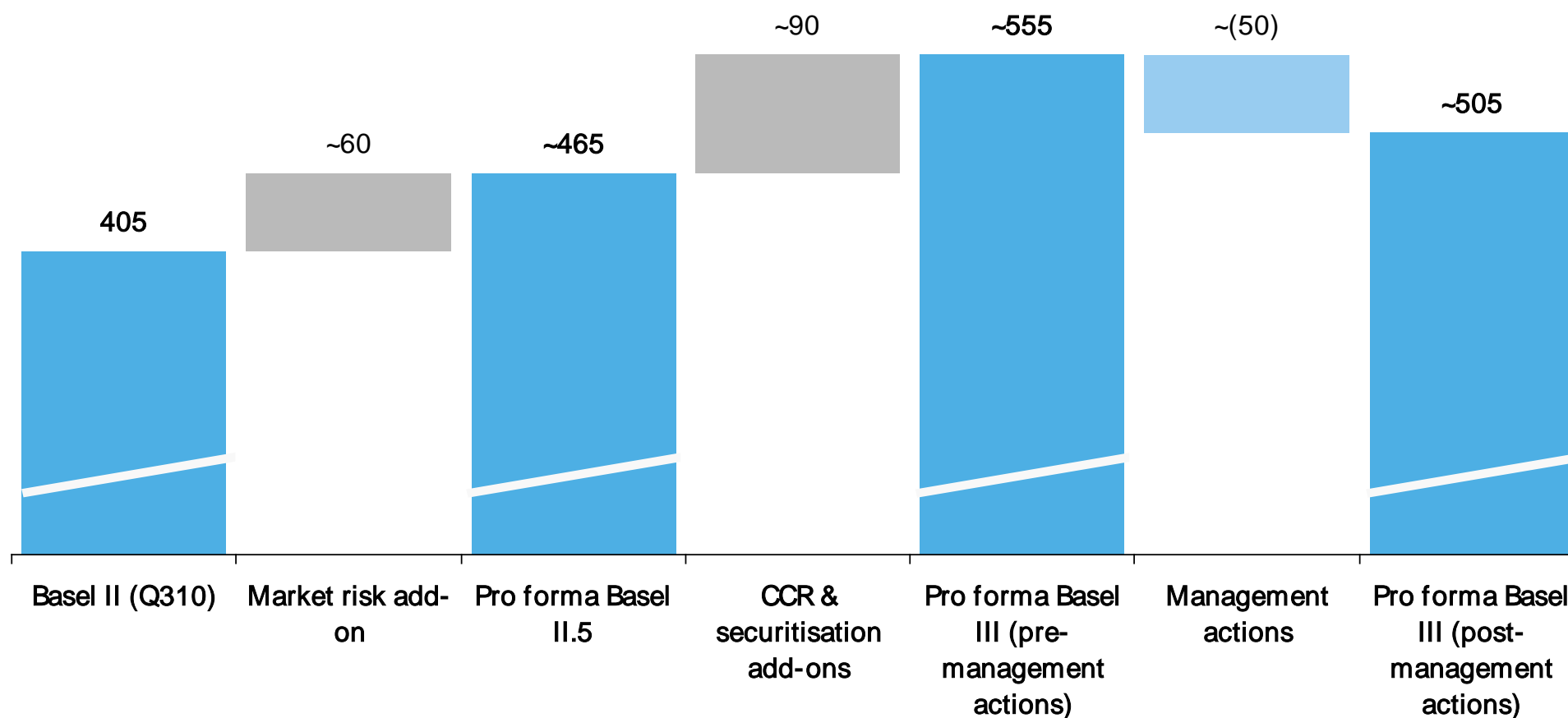
Capital Ratios
(%)



■ Non-Core Tier 1
■ Core Tier 1

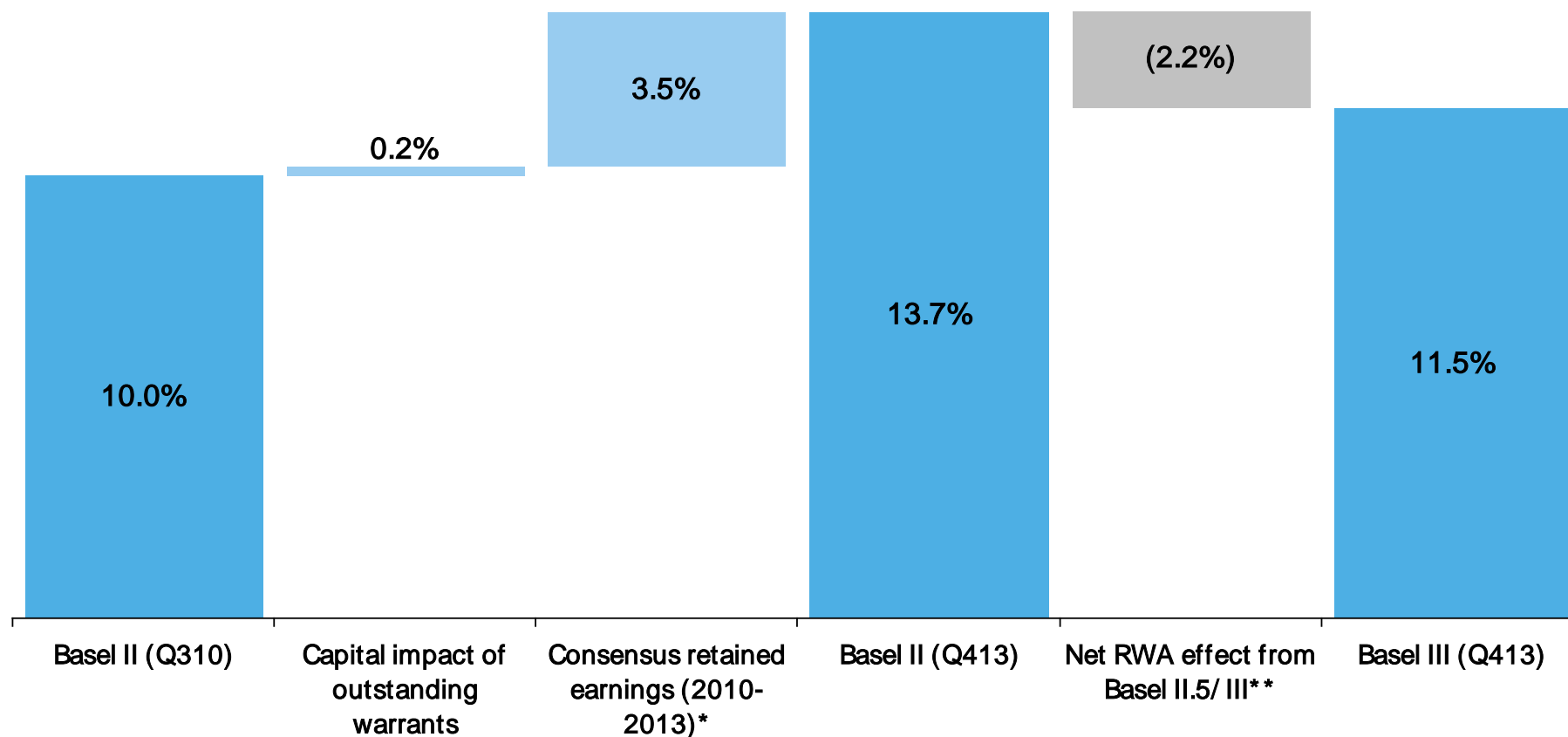
Pro forma risk weighted assets projection under Basel III

Pro forma RWA projection (£bn)



Note: Certain Basel III methodology changes are still subject to finalisation; estimated impact under new proposals is based on current positions allowing for amortisation / maturity of our securitisation exposures. No other RWA changes are assumed other than as a result of Basel II.5 and Basel III.

Pro forma Core Tier 1 ratios under Basel III at 31 December 2013



* Estimate based on company consensus to 2012 from 18 sell-side analysts as at 5 November 2010. 2013 retained earnings assumed constant from 2012. Barclays neither endorses nor verifies the estimates above and they are used solely for illustrative purposes.

** Calculated after allowing for amortisations / maturity of our securitisation exposures and management actions to reduce RWAs. Includes impact of securitisation add back to capital

Note: Full timing of impact of Basel III remains unclear - certain deductions from Core Tier 1 capital take effect from 1 January 2014 and transition at 20% per annum to 2018. For the purpose of this pro forma analysis we have assumed other effects, including pension proposals, impact from 1 January 2014.

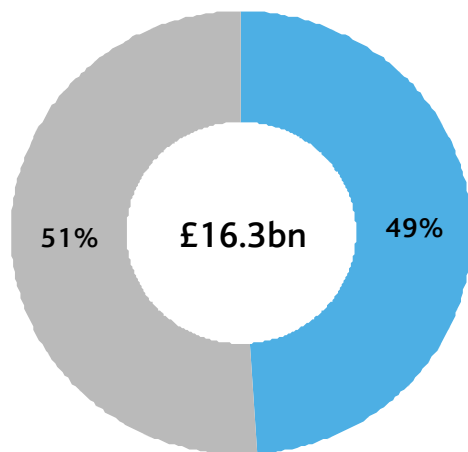
Commentary on H1 2010 Performance

International footprint

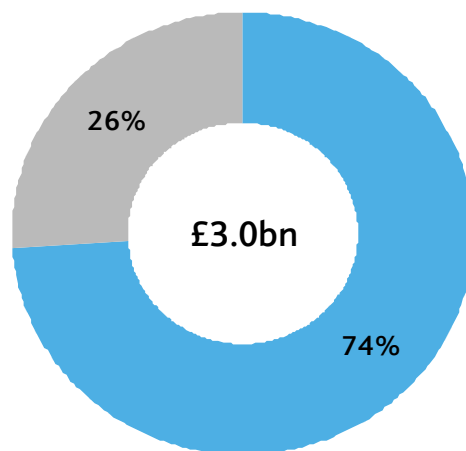


H1 09*

Income

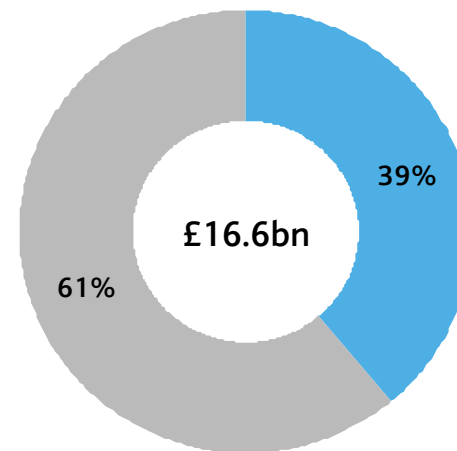


PBT

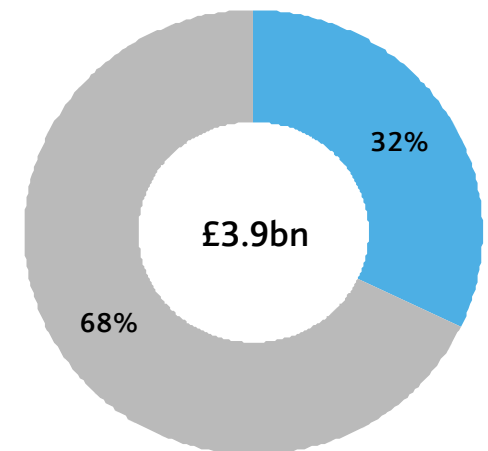


H1 10

Income



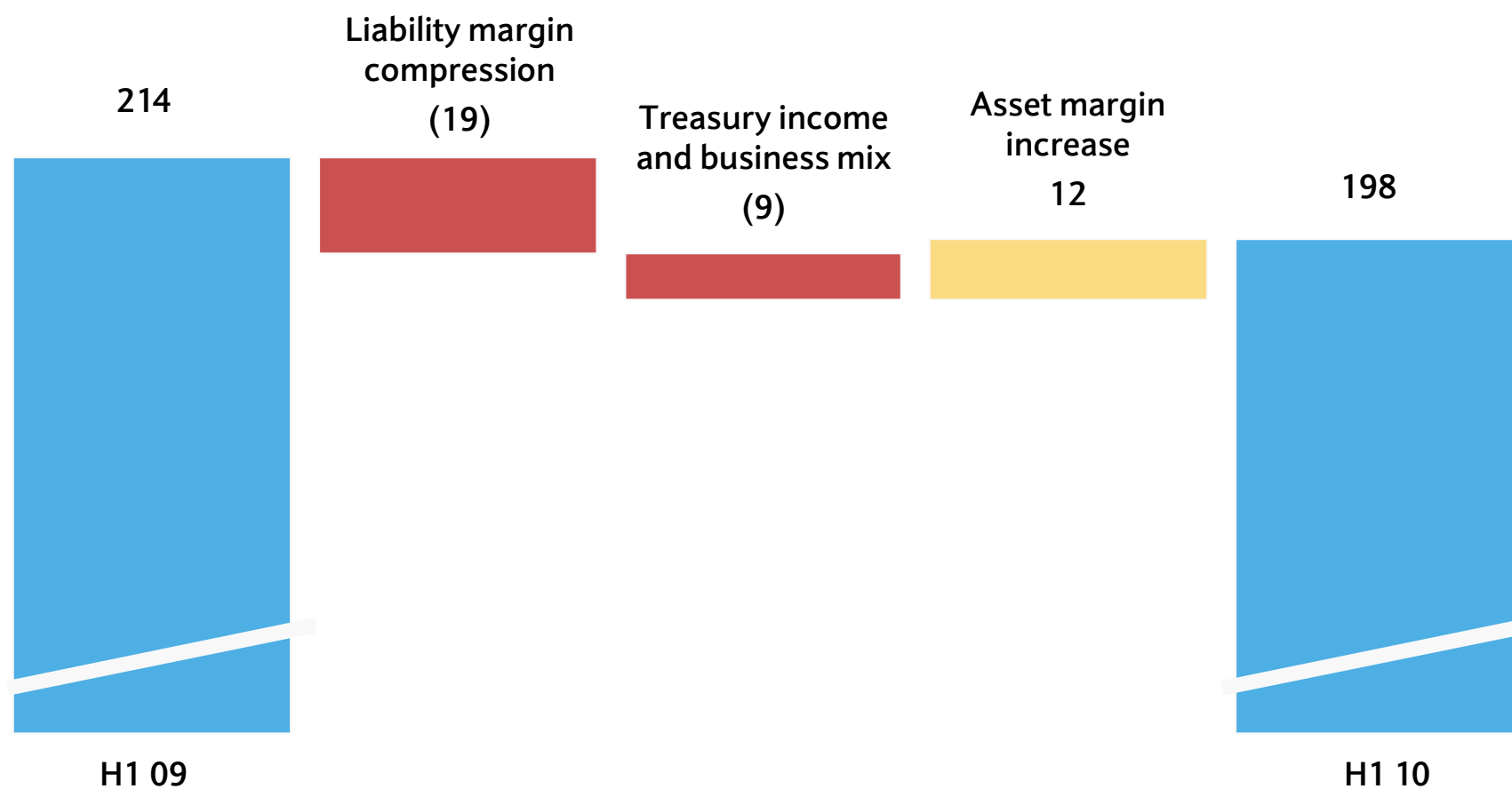
PBT



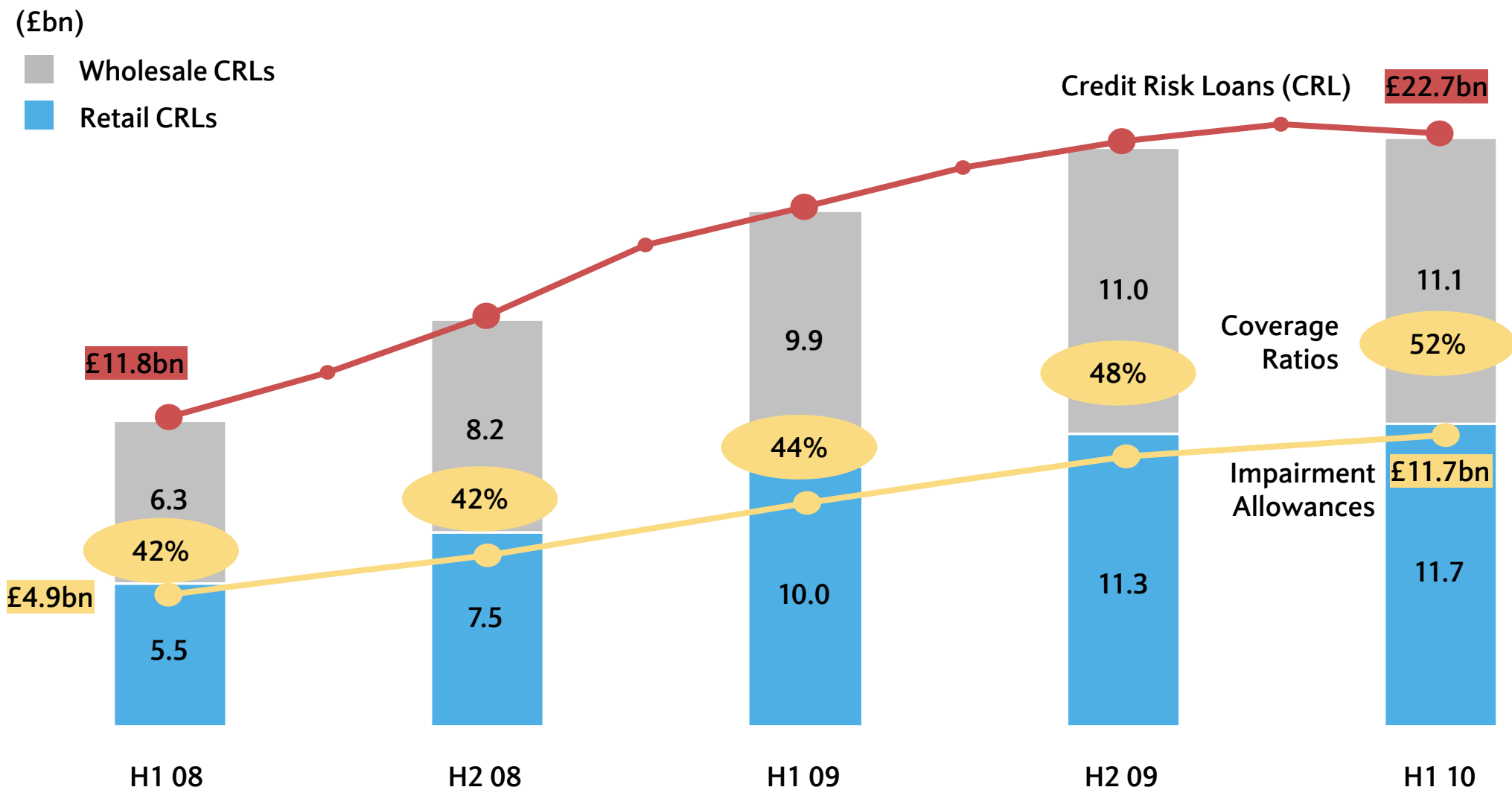
* Includes BGI and other discontinued operations

Margins in retail, commercial and private banking businesses

Annualised NIM (bps)



Impaired asset coverage ratio

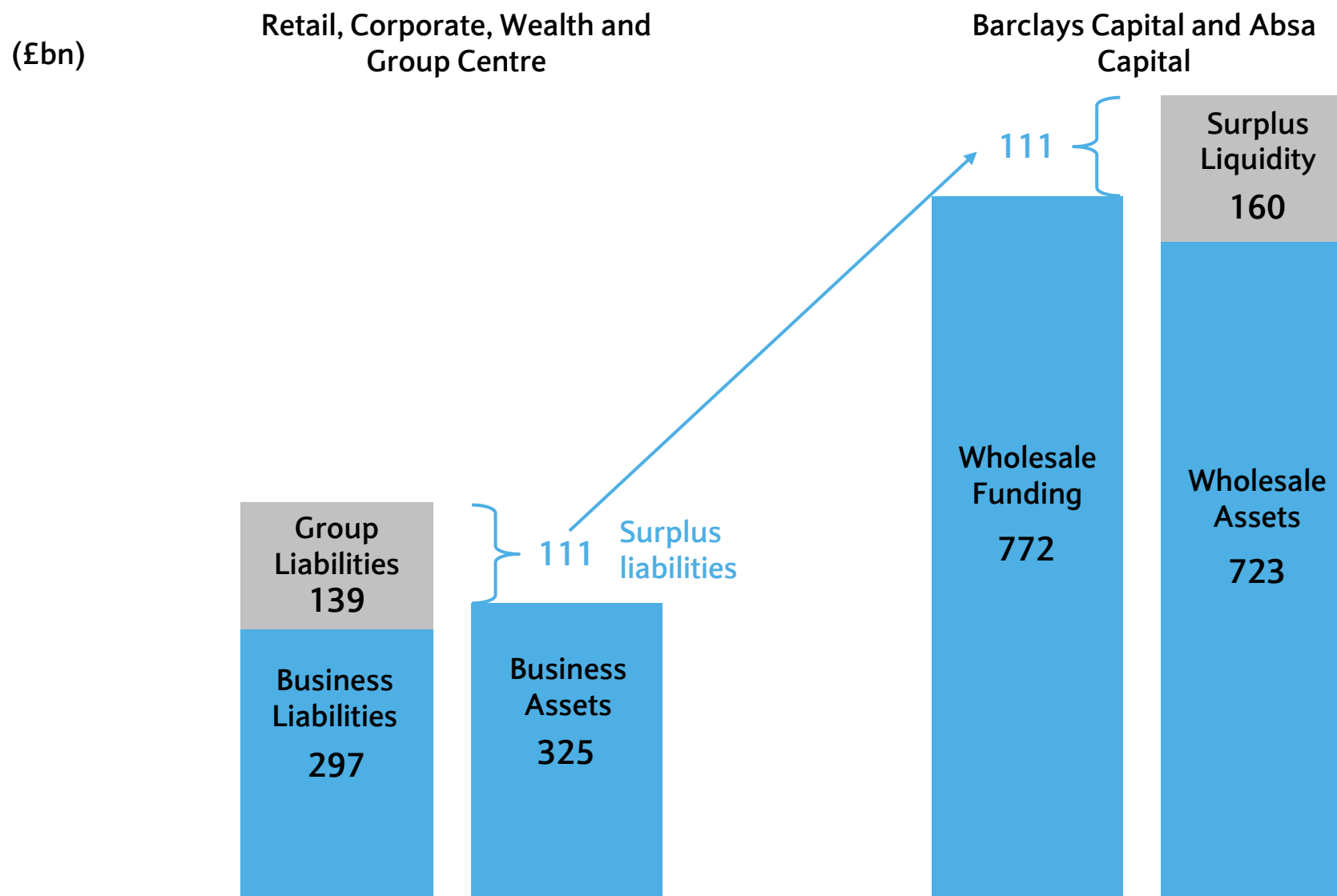


Adjusted gross leverage

£bn	30 Jun 10	31 Dec 09
Total assets	1,587	1,379
Derivative gross up	(461)	(374)
AUM on balance sheet	(2)	(2)
Settlement balances	(53)	(26)
Goodwill and intangibles	(9)	(9)
Adjusted total tangible assets	1,063	968
Total qualifying Tier 1 capital	52.0	49.6
Adjusted gross leverage	20x	20x
Group liquidity pool	£160bn	£127bn

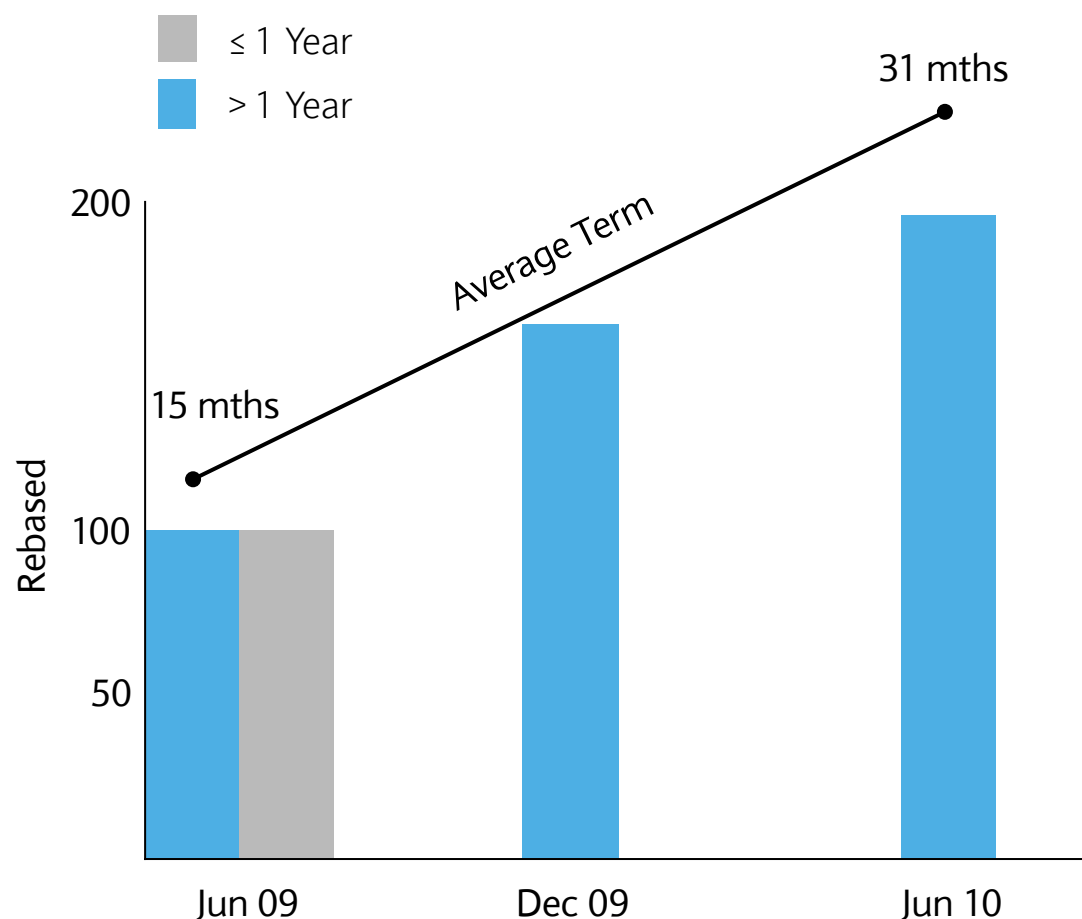
- Total assets increased by £208bn
- Adjusted gross leverage maintained at 20x for the period end – it moved in the range of 20x to 24x during H1 2010, reflecting fluctuations in normal trading conditions
- The liquidity pool increased by £33bn to £160bn – 15% of adjusted total tangible assets

Self-funded retail and commercial balance sheet and flexible wholesale balance sheet



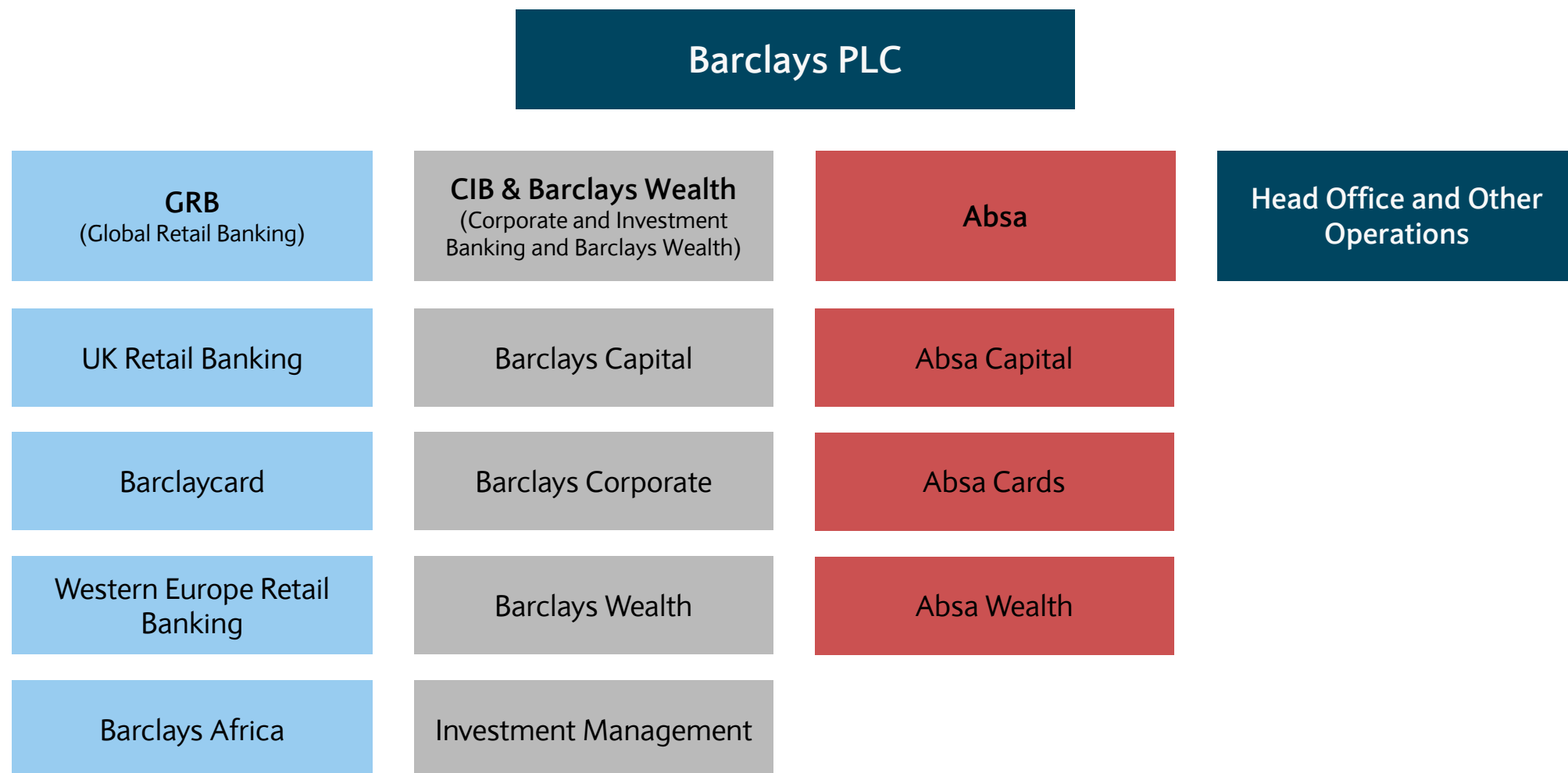
Liquidity and wholesale funding

Barclays Capital: movement in average term of net unsecured liabilities



- Group liquidity pool increased to £160bn from £127bn at 31 December 2009
- Loan to deposit ratio improved from 130% to 124%
- Extended the average term of the net unsecured liabilities from at least 15 months to 31 months over the past year
- £12bn of issuance through structured note programme
- £6bn of unsecured public issuance
- £3bn of secured public issuance
- Issuance in the first six months of this year has covered the public refinancing requirement of £15bn for the whole of 2010
- Wholesale term contractual maturities of £22bn in 2011 and £18bn in 2012

Barclays structure



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



GRB composition

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 financial goals

Profit growth

▶ Strong compound annual profit growth

Improved loan to deposit ratio

▶ Liability growth exceeding asset growth

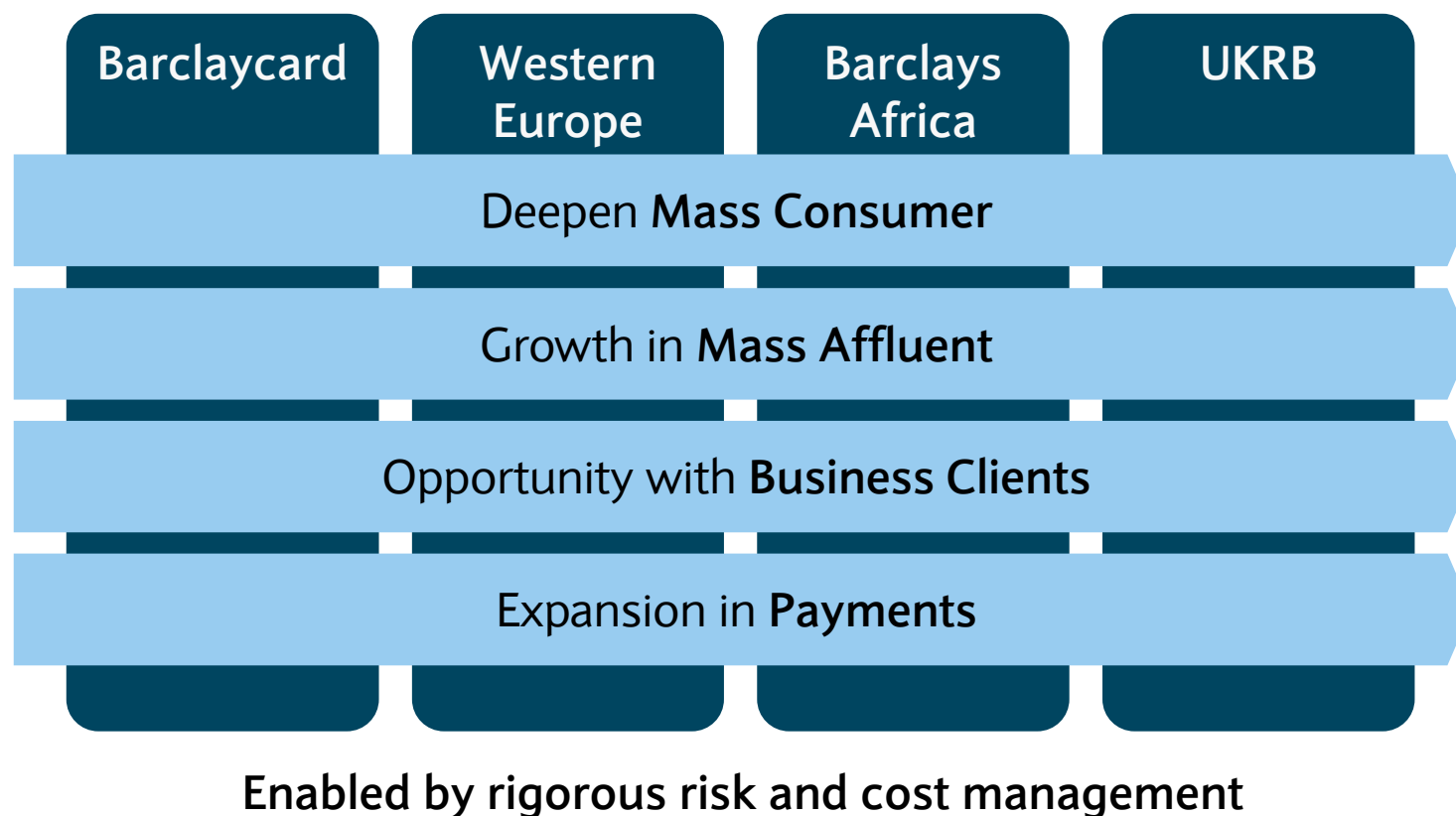
Depth, not breadth

▶ Focus on existing markets and continue to diversify through products

Generation of net equity

▶ Attractive returns and generation of net equity

GRB strategy



GRB: UK Retail Banking

	H1 10	H1 09	change
	£m	£m	%
Income	2,171	2,151	1
Impairment	(447)	(521)	(14)
Net income	1,724	1,630	6
Operating expenses	(1,322)	(1,319)	0
Share of results of associates and JVs	2	2	0
Gains on acquisition	100	-	nm
Profit before tax	504	313	61
Return on tangible equity	22%	16%	
Return on RWAs	2.1%	1.4%	

- Income up 1% reflecting good growth in Barclays Business, partially offset by the impact of margin compression
- Total impairment charges of 77bps (H1 09: 102bps) of total gross loans and advances to customers
- 14% reduction in impairment driven by low interest rates and the quality of new business
- Operating expenses of £1,322m including a pension credit of £118m, offset by an increase in pension costs of £46m
- Profit before tax up 61% to £504m
- Excluding the gain on the acquisition of Standard Life Bank and the pension benefit, profit before tax up 19%

GRB: Barclaycard

	H1 10	H1 09	change
	£m	£m	%
Income	1,958	2,009	(3)
Impairment	(890)	(915)	(3)
Net income	1,068	1,094	(2)
Operating expenses	(764)	(724)	6
Share of results of associates and JVs	13	2	nm
Profit on disposals	-	3	nm
Profit before tax	317	375	(15)
Return on tangible equity	14%	22%	
Return on RWAs	1.4%	1.9%	

- Income down 3% primarily driven by lower net fees and commissions reflecting the effect of the US Credit Card Act
- Impairment charges down 3%, reflecting the improvement in economic conditions in major markets
- Operating expenses up 6% due to increases in staff-related costs and investment in marketing activities primarily relating to the launch and promotion of Barclaycard Freedom
- Barclaycard profit before tax down 15%

GRB: Western Europe Retail Banking

	H1 10	H1 09	change
	£m	£m	%
Income	602	682	(12)
Impairment	(133)	(148)	(10)
Net income	469	534	(12)
Operating expenses	(495)	(442)	12
Share of results of associates and JVs	7	-	nm
Gains on acquisitions	29	-	nm
Profit before tax	10	92	(89)

Return on tangible equity	15%	7%
Return on RWAs	1.5%	0.6%

- Income down 12% in a challenging economic environment
- Impairment charges up 10% reflecting better delinquency trends and tightened credit criteria
- Operating expenses increased 12% reflecting continued investment in developing the franchise
- Profit before tax down 89% reflecting the reduction in income, continued investment and the negative impact of the 3% decline in the average value of the Euro against Sterling

GRB: Barclays Africa

	H1 10	H1 09	change
	£m	£m	%
Income	403	365	10
Impairment	(48)	(63)	(24)
Net income	355	302	18
Operating expenses	(285)	(254)	12
Profit on disposals	-	17	nm
Profit before tax	70	65	8

Return on tangible equity	14%	2%
Return on RWAs	1.5%	0.4%

- Income up 10% as a result of improved net interest margins and trading income
- Impairment charges down 24% representing 200bps of total gross loans and advances to customers (H1 09: 270bps)
- Operating expenses up 12% reflecting investment in infrastructure and an increase in staff costs
- Profit before tax up 8%

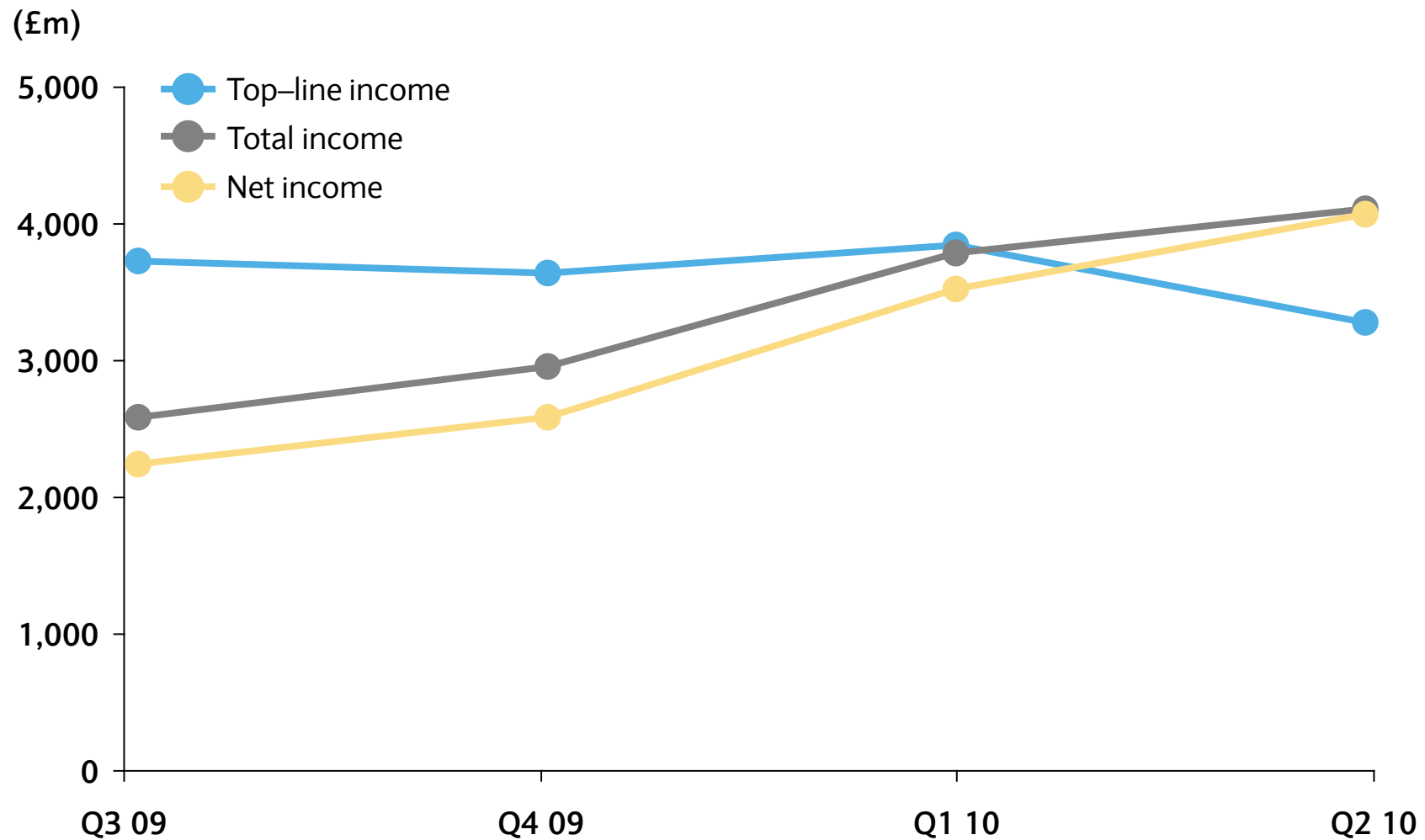


Barclays Capital

	H1 10	H1 09	change
	£m	£m	%
Top-line income	7,126	10,489	(32)
Credit market losses in income	(65)	(3,507)	(98)
Own credit gain/(charge)	851	(893)	nm
Total income	7,912	6,089	30
Impairment	(309)	(1,874)	(84)
Net income	7,603	4,215	80
Operating expenses	(4,213)	(3,176)	33
Share of results of associates and JVs	10	8	25
Profit before tax	3,400	1,047	225
Profit before tax (excluding own credit)	2,549	1,940	31
Return on tangible equity	22%	7%	
Return on RWAs	2.2%	0.6%	

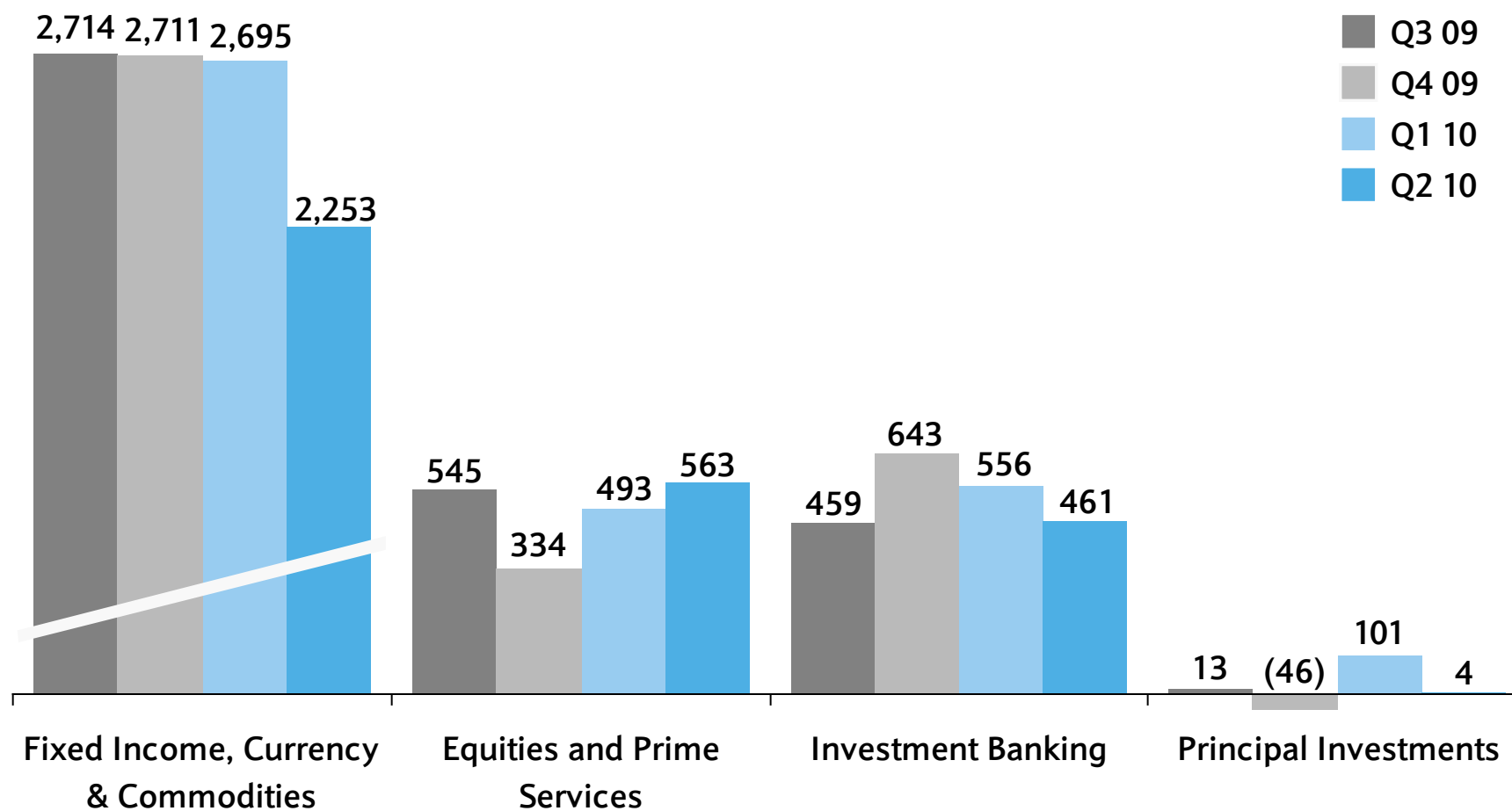
- Profit before tax up significantly to £3,400m
- Excluding movements on own credit, profit before tax up 31% to £2,549m
- Significant reduction in credit market losses taken through income and in total impairment charges
- Operating expenses up 33%, reflecting investment in the business across sales, origination, trading and research functions, and prior year compensation deferrals
- Return on tangible equity up to 22% and return on risk weighted assets also up to 2.2%

Barclays Capital income summary



Barclays Capital analysis of top-line income

(£m)



Barclays Capital momentum

League tables*	H1 10		H1 09		change
	rank	share %	rank	share %	rank
Global Debt	1	8.2	2	8.6	↑
US Debt	2	12.1	4	11.9	↑
All International Bonds	1	8.7	1	9.4	↔
Global Foreign Exchange	3	11.1	3	10.5	↔
US M&A completed	2	21.7	9	10.6	↑
Global M&A completed	4	14.5	19	4.2	↑
US IPOs	5	8.7	6	7.1	↑

- Best Global Flow House – Euromoney, July 2010
- Risk Magazine Corporate Survey – #1 across all categories, April 2010
- Best Bank for Overall Credit – Credit Magazine Awards, July 2010

* Source: Thomson Reuters/Dealogic/Euromoney



Barclays Capital income and cost analysis

£m	H1 10	H1 09	change %
Net income	7,603	4,215	80
Operating expenses	(4,213)	(3,176)	33
Profit before tax	3,400	1,047	225
Return on tangible equity	21%	7%	
Return on RWAs	2.2%	0.6%	
	H1 10	FY 09	
Cost : income ratio	53%	57%	
Cost : income (excluding own credit) ratio	60%	53%	
Cost : net income ratio	55%	73%	
Cost : net income (excluding own credit) ratio	62%	62%	
Compensation : income ratio	37%	38%	

Barclays Corporate

	UK & Ire. £m	Cont. Europe £m	New Markets £m	H1 10 £m	H1 09 £m	change %
Income	1,122	147	132	1,401	1,638	(14)
Impairment	(280)	(586)	(83)	(949)	(718)	32
Operating expenses	(463)	(85)	(281)	(829)	(768)	8
Profit/(loss) before tax	379	(524)	(232)	(377)	152	nm
Loans and advances	£52.8bn	£10.4bn	£3.6bn	£66.8bn	£74.8bn	(11)
Customer accounts	£61.6bn	£4.4bn	£2.4bn	£68.4bn	£57.8bn	18
Loan to deposit ratio				119%	150%	nm

- Increased profit in UK & Ireland more than offset by losses within Continental Europe and New Markets
- The businesses in Continental Europe and New Markets currently being focused on the most attractive customer segments, product areas and locations, in order to deliver a return to profitability
- Impairment charges up 32% primarily in Spain where increase of £433m included some significant single name cases
- Operating expenses up 8% reflecting restructuring costs in New Markets of £93m
- Loan to deposit ratio improved from 150% to 119% driven by a £10.6bn increase in customer deposits



Barclays Wealth

	H1 10	H1 09	change
	£m	£m	%
Income	757	623	22
Impairment	(27)	(21)	29
Net income	730	602	21
Operating expenses	(635)	(528)	20
Profit before tax	95	75	27
Return on tangible equity	16%	13%	
Return on RWAs	1.4%	1.1%	

- Income up 22% principally reflecting growth in the High Net Worth businesses and higher attributable net interest income from the new internal Funds Transfer Pricing mechanism
- Operating expenses up 20%. This was principally due to the impact of the growth in High Net Worth business revenues on staff and infrastructure costs and the start of Barclays Wealth's strategic investment programme
- Expenditure in the investment programme of £33m in the first half of 2010 and is expected to increase to £80m for the second half with total spend of £350m over three years
- Investment programme is focused on hiring client facing staff to build productive capacity and investment in the facilities and technology required to develop our client experience

Investment Management

	H1 10	H1 09	change
	£m	£m	%
Income	34	28	21
Operating expenses	(3)	9	nm
Profit before tax	31	37	(16)

- Investment Management profit before tax of £31m (2009: £37m) principally reflected dividend income from 19.9% holding in BlackRock, Inc.
- Investment carried as an available for sale financial instrument with the downward fair value movement of £2.2bn taken to the available for sale reserve
- Holding assessed for impairment by the Group as at 30 June 2010 in line with Group accounting policy. Analysis identified that the reduction in fair value was not significant or prolonged in the context of observed market volatility and, as such, there was no impairment as at 30 June 2010
- Adverse movement in the fair value of the Group's holding in BlackRock, Inc. resulted in an adverse impact of 48bps in the Core Tier 1 ratio

Absa

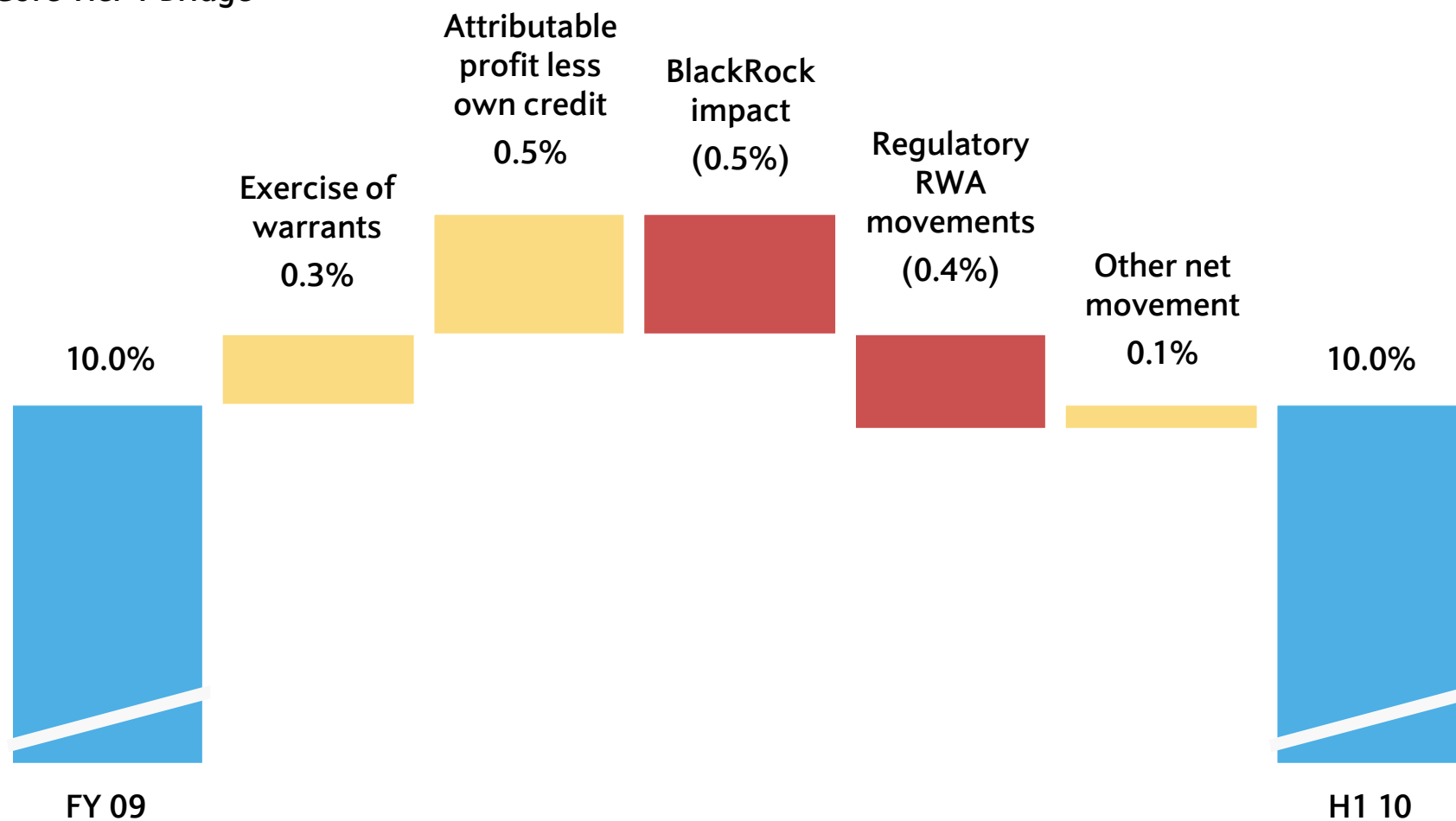
	H1 10	H1 09	change
	£m	£m	%
Income	1,379	1,210	14
Impairment	(282)	(295)	(4)
Net income	1,097	915	20
Operating expenses	(784)	(657)	19
Share of results of associates and JVs	1	-	nm
Profit on disposals	4	1	nm
Profit before tax	318	259	23
Return on tangible equity	22%	24%	
Return on RWAs	1.9%	1.9%	

- Income up 14% predominantly reflecting the impact of exchange rate movements
- Impairment charges down by 4% mainly as a result of the continuing improvement in the retail portfolios associated with the moderate economic climate, offset by the impact of exchange rate movements. In local currency, impairment charges down 18%
- Operating expenses up 19% reflecting the impact of exchange rate movements partially offset by a one-off credit relating to the Group's recognition of a pension surplus
- Profit before tax up 23% mainly as a result of the 19% appreciation of the Rand against Sterling

Appendix

Capital management

Core Tier 1 Bridge



Responsible Banking framework underlies strategy and execution across businesses

- Developed new framework to manage environment, social and governance issues and deliver against our Responsible Banking agenda
- Barclays is included in key responsible investment indices including Dow Jones Sustainability Index and FTSE4Good

Responsible Banking

Responsible finance

- Responsible lending
- Supporting customers and clients
- Financial inclusion
- Environmental and social risk
- Remuneration

Financing the future

- Global physical and social infrastructure
- Environmental products and services
- Innovative financial solutions to social challenges

Citizenship

- Community investment
- Environment and climate change
- Diversity and our people
- Human rights, financial crime and supply chain management

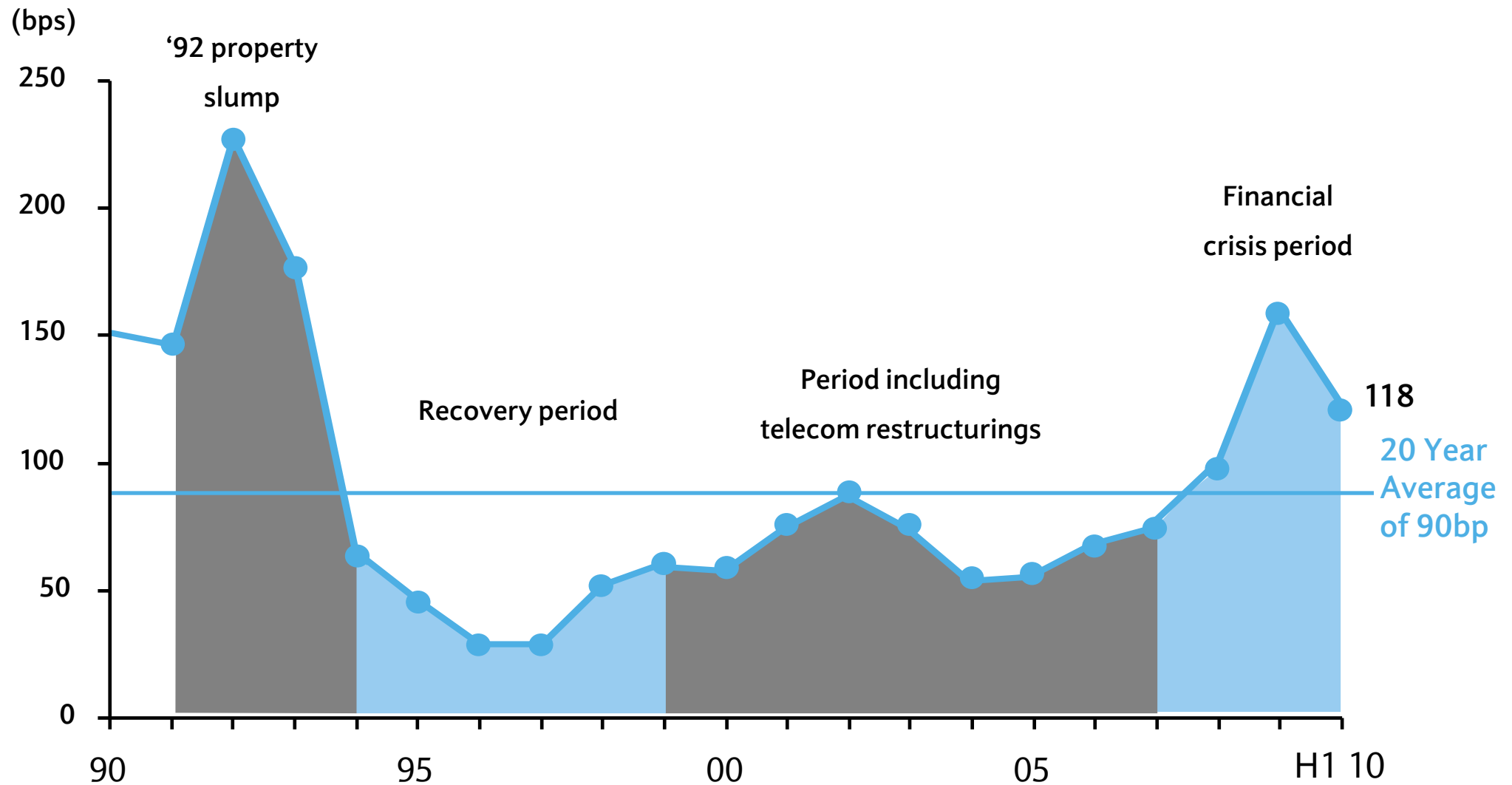
Risk Management Presentation

Robert Le Blanc, Risk Director

Topics

- Overall impairment trends
- Wholesale credit
- Retail credit
- Select Eurozone exposure
- Trends in market risk
- Outlook

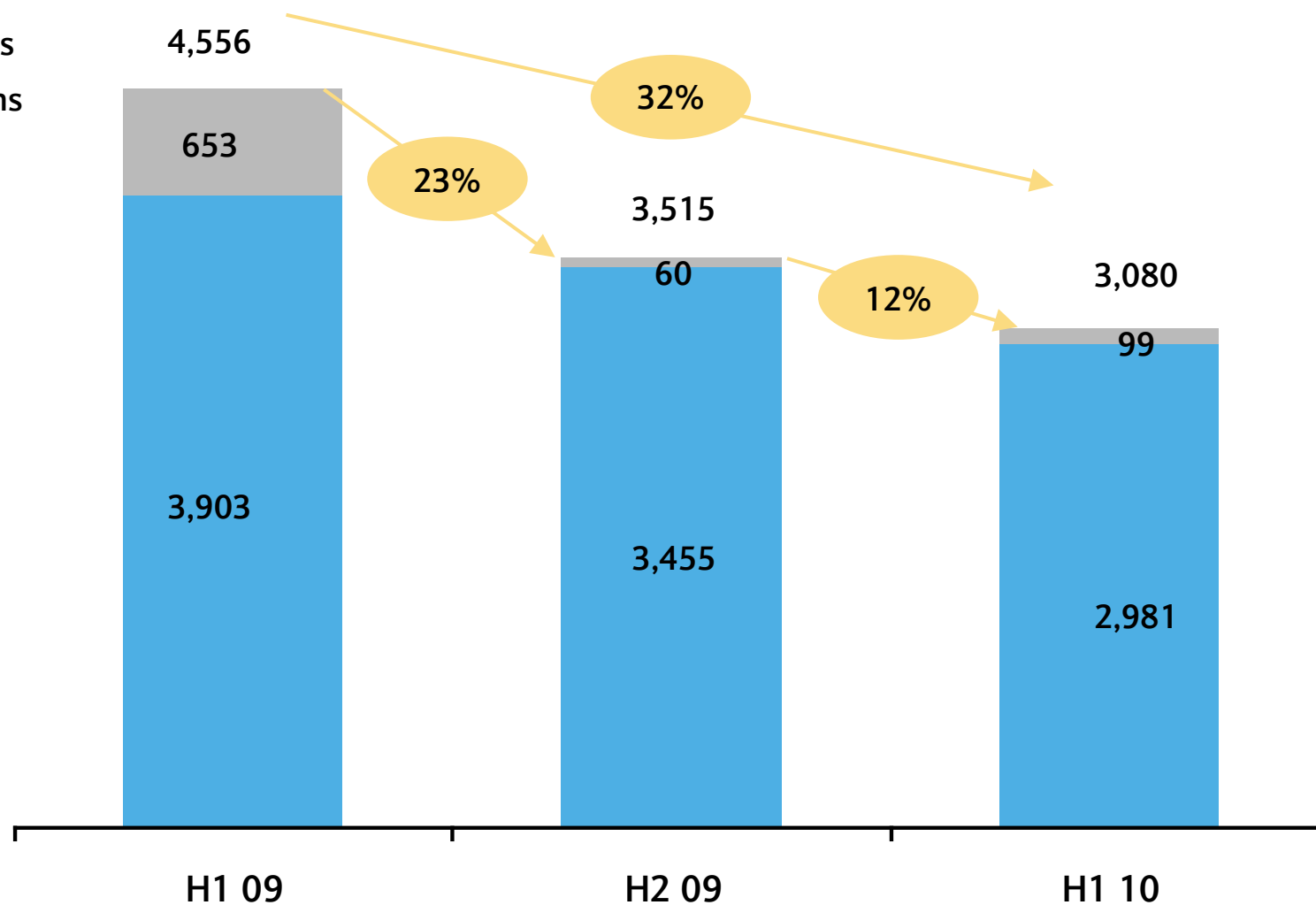
Outlook: Loan loss rate begins to normalise



Total impairment: Reduced by 32% from H1 09

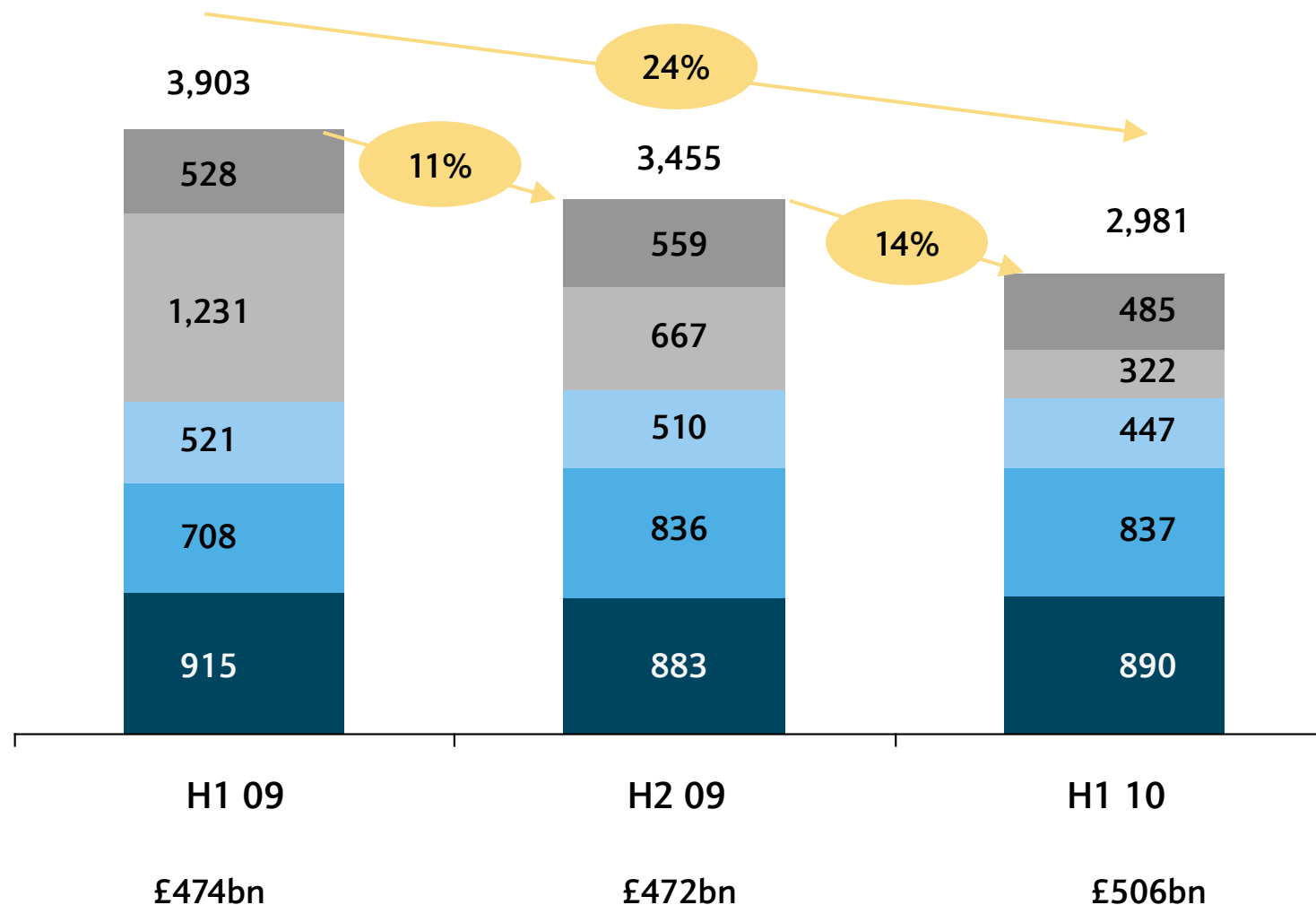
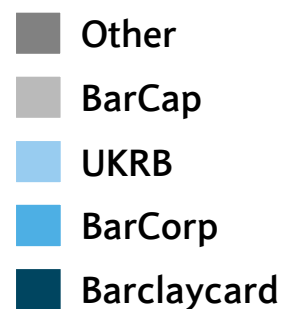
(£m)

- AFS / Reverse repos
- Impairment on loans



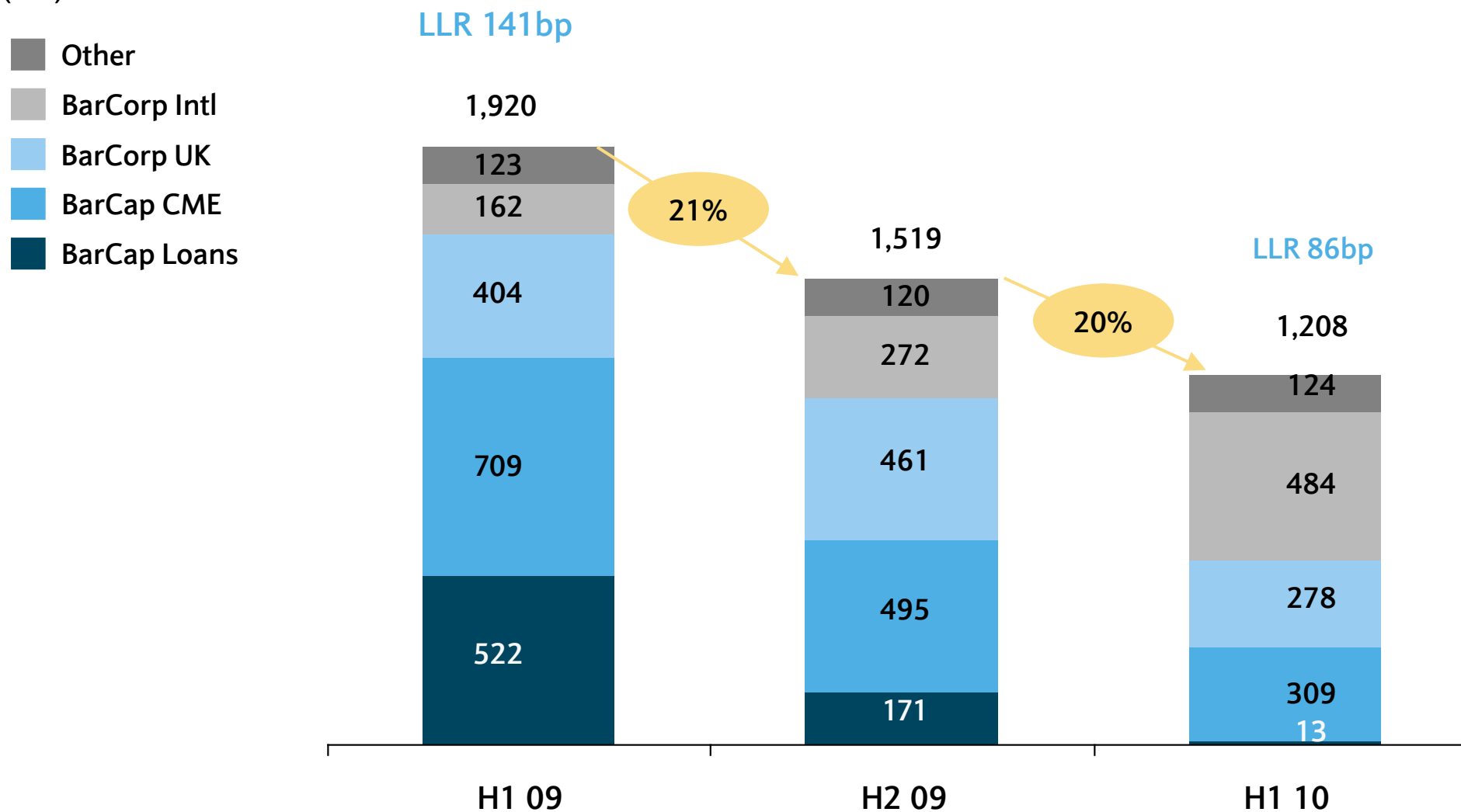
Impairment on total loans and advances: 12 month decline of 24% in loan impairment

(£m)

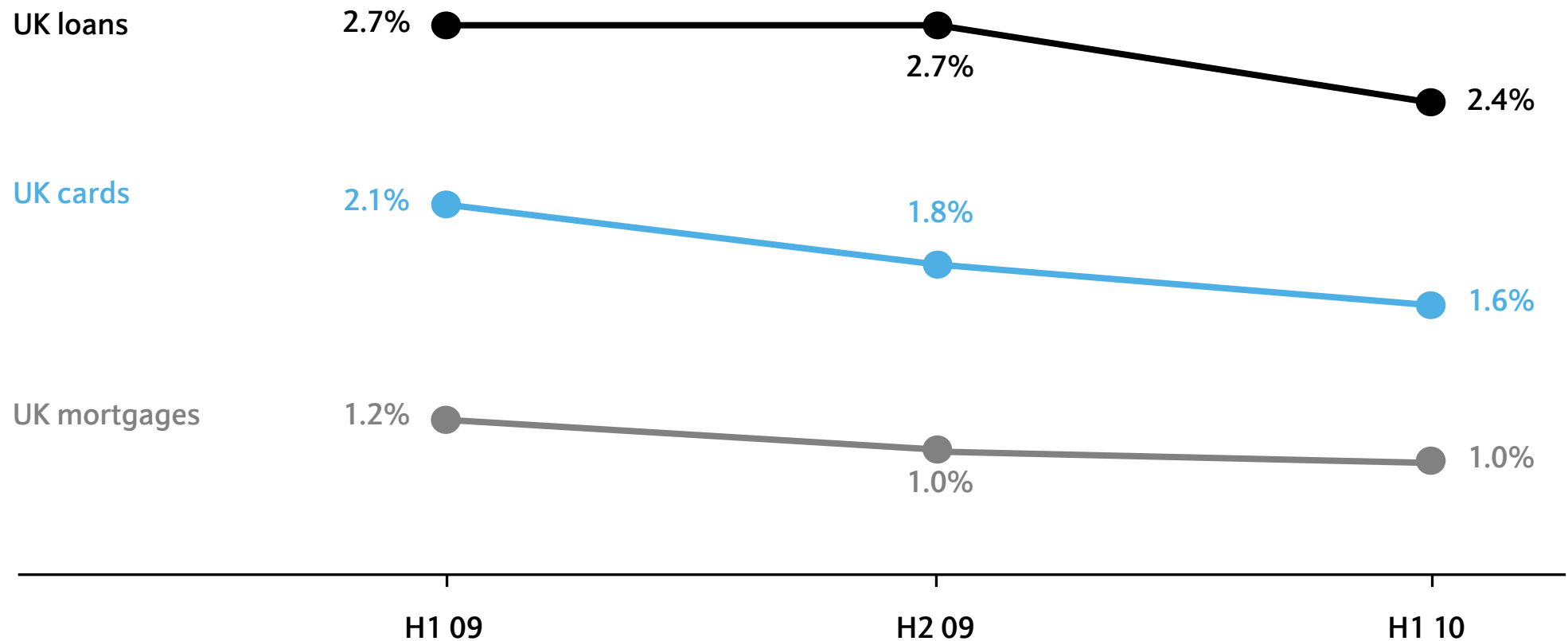


Wholesale impairment: 37% reduction from H1 09

(£m)

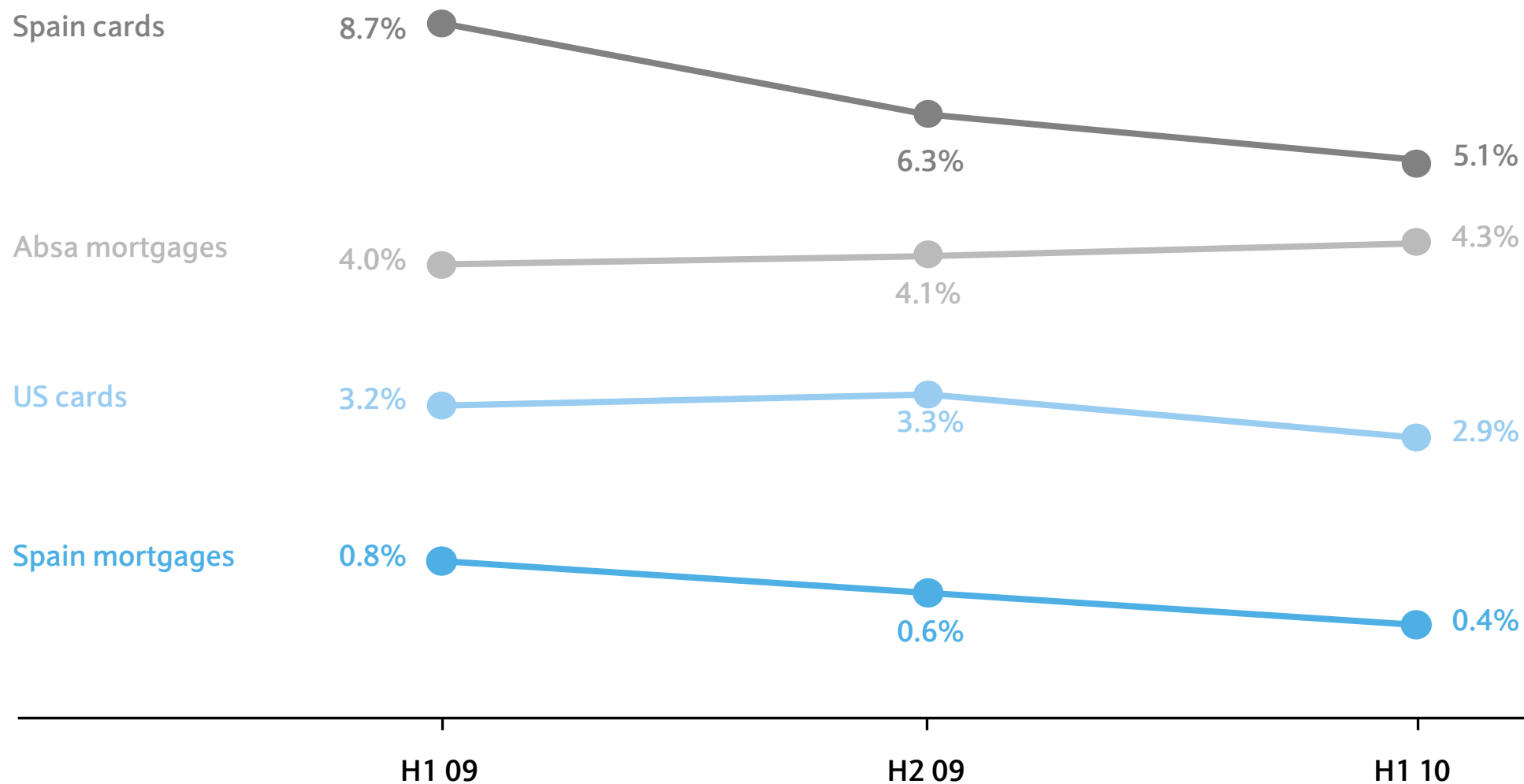


Retail delinquency rates: UK Portfolios



>90 days in arrears to charge off; not to scale

Retail delinquency rates: International Portfolios

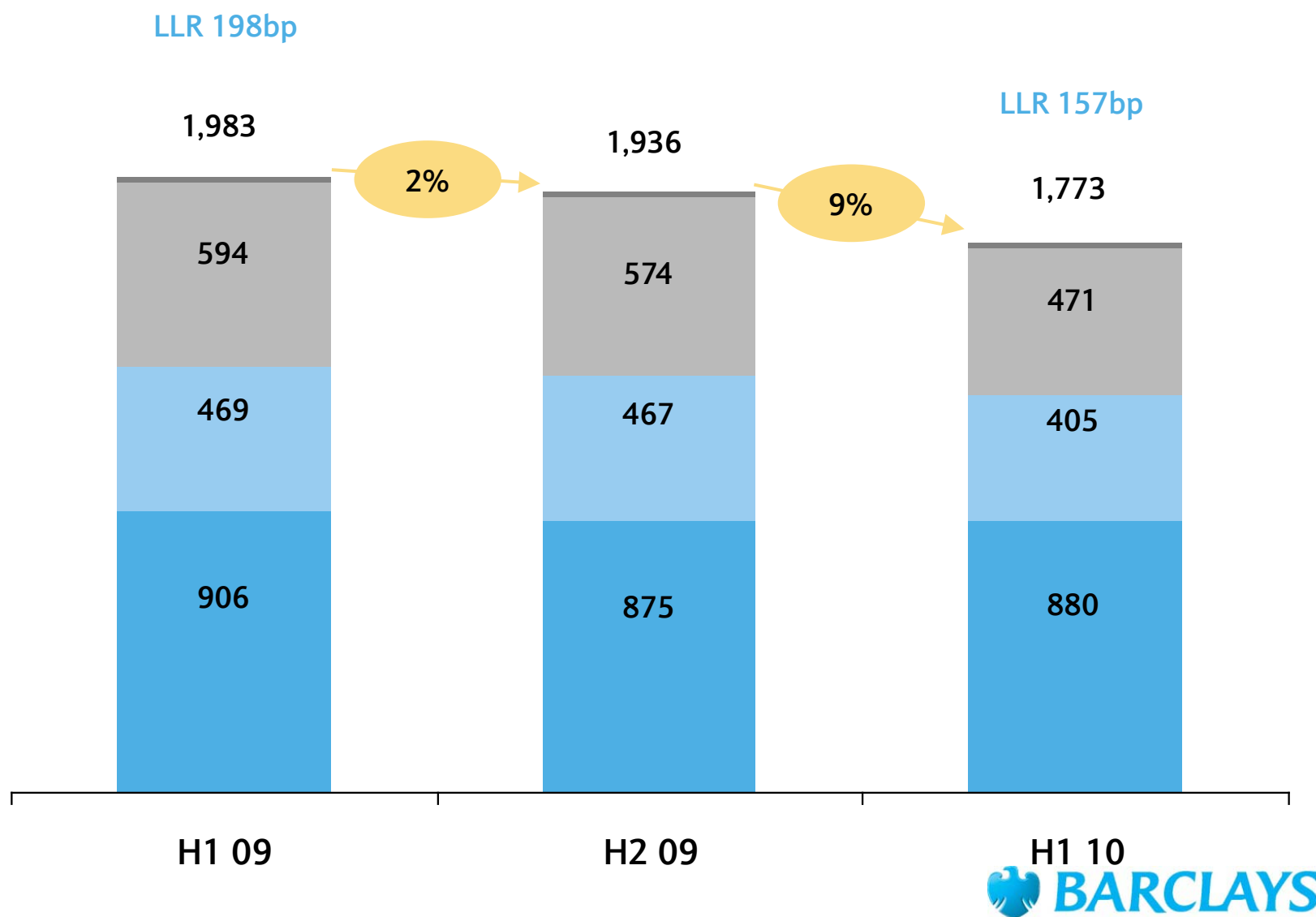
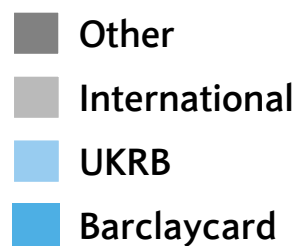


>90 days in arrears to charge off; not to scale

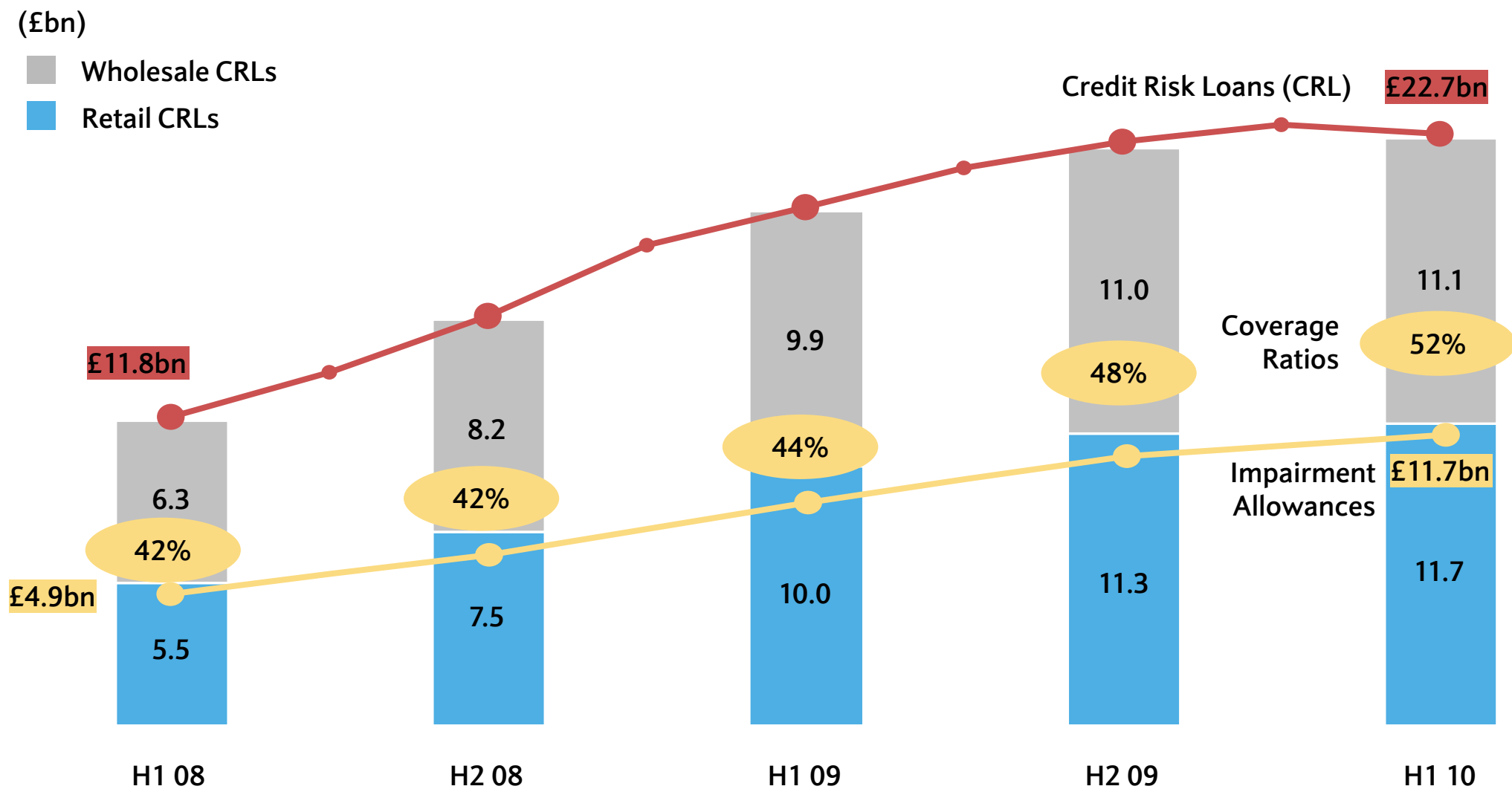


Retail impairment: 11% reduction from H1 09

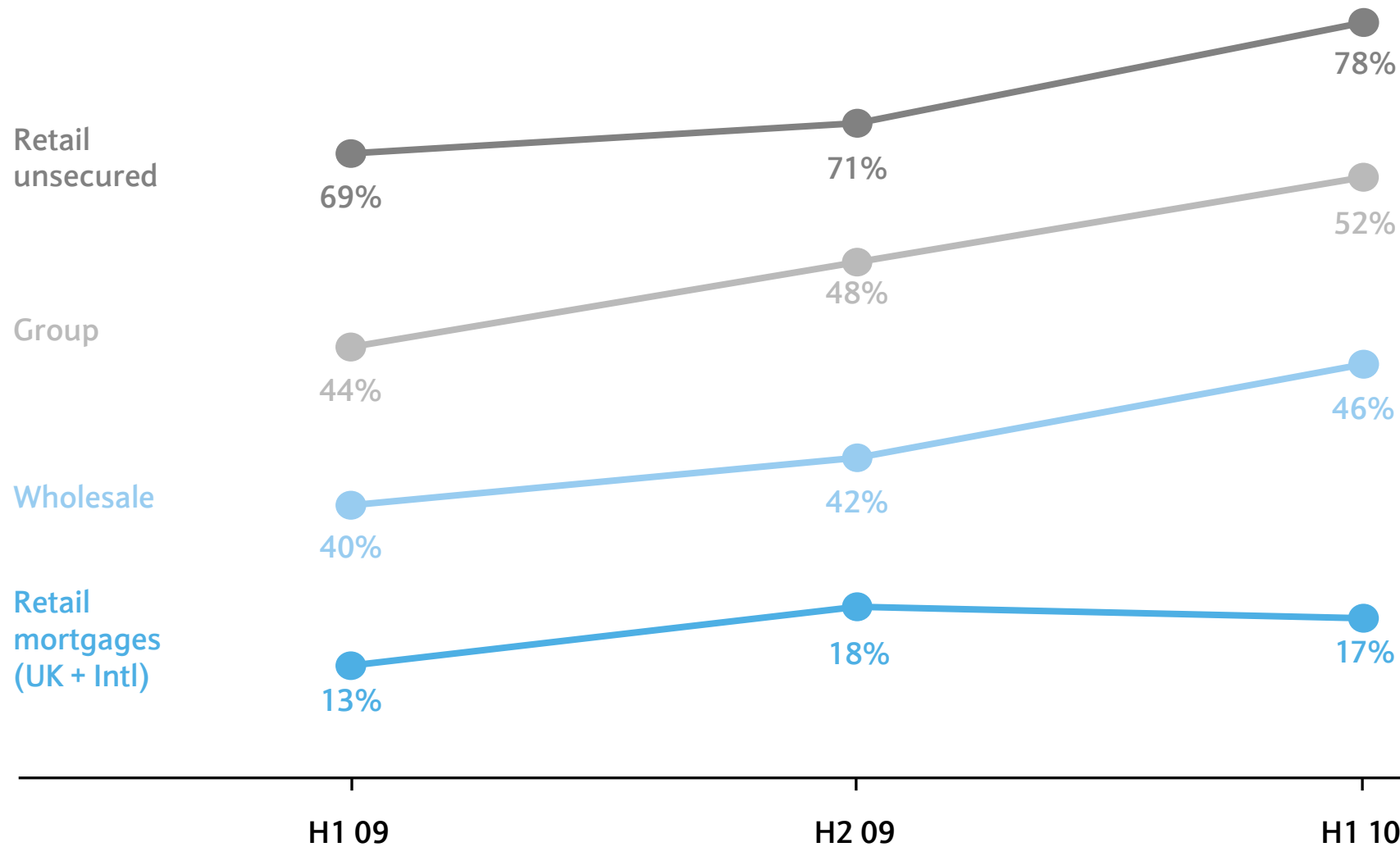
(£m)



Impaired asset coverage ratio



Impaired asset coverage ratios: Consistent with business type



Select Eurozone countries: Loans and advances

30 Jun 10 (£bn)	Spain	Italy	Portugal	Ireland	Total
Sovereign fair value	6.4	8.6	1.2	0.3	16.5
Retail	18.3	14.5	5.2	0.1	38.1
Wholesale	8.0	3.3	2.4	3.3	17.0
Total	26.3	17.8	7.6	3.4	55.1

- Retail primarily mortgages
- Spain and Italy are largest lending portfolios
- Spain is mainly mortgages
- Spain wholesale mainly in BarCorp

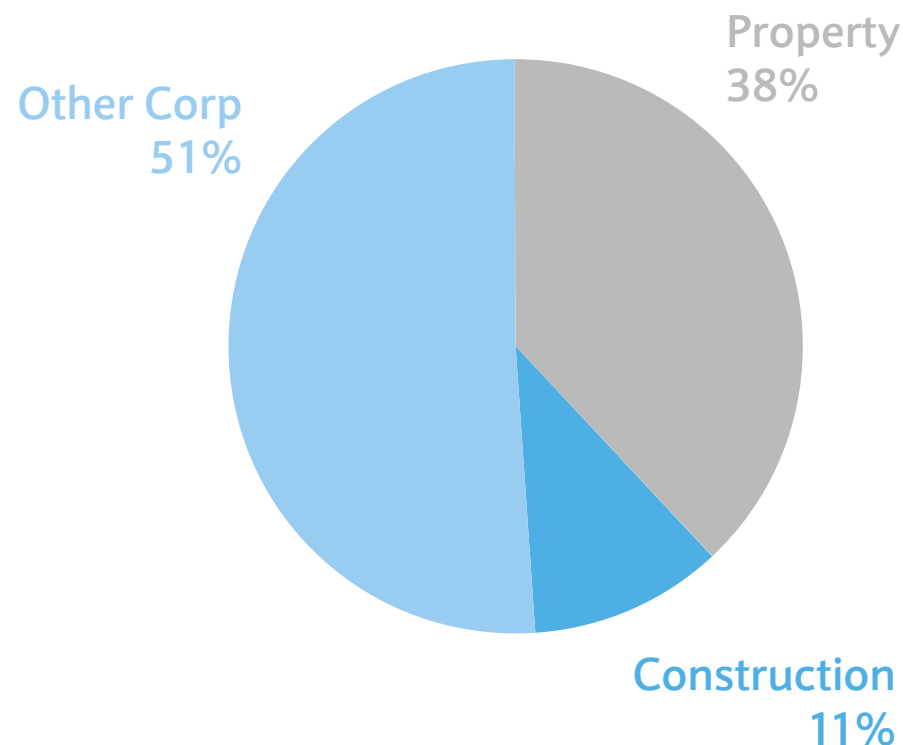
Spain: Part of a diversified portfolio

Gross loans and advances (£bn)			
Group		Spain	
United Kingdom	227	Mortgages	14.6
Other EU	105	Governments	0.1
United States	81	BarCorp	6.9
Africa	53	Other Corp	1.0
ROW	40	Other retail	3.7
Total	506	Total	26.3

BarCorp Spain: Impairment driven by declining property values

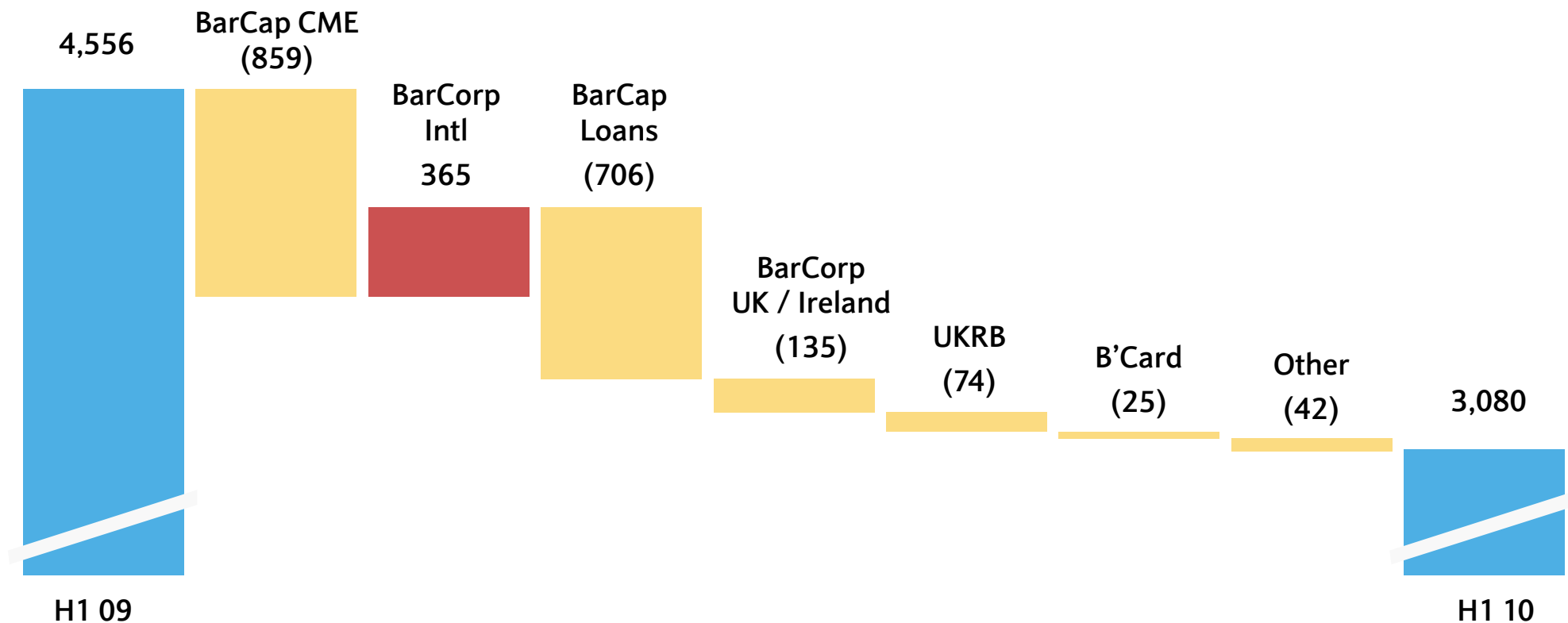
- Prolonged recession
- Commercial property values lower
- Weaker refinancing

(£m)	H1 10	H2 09
Impairment charge	553	149
CRLs	1,910	1,320
Coverage	41%	30%



Gross Loans & Advances
= £6.9bn

Impairment summary: 32% reduction from H1 09



- Rapid wholesale improvement
- Retail improvement

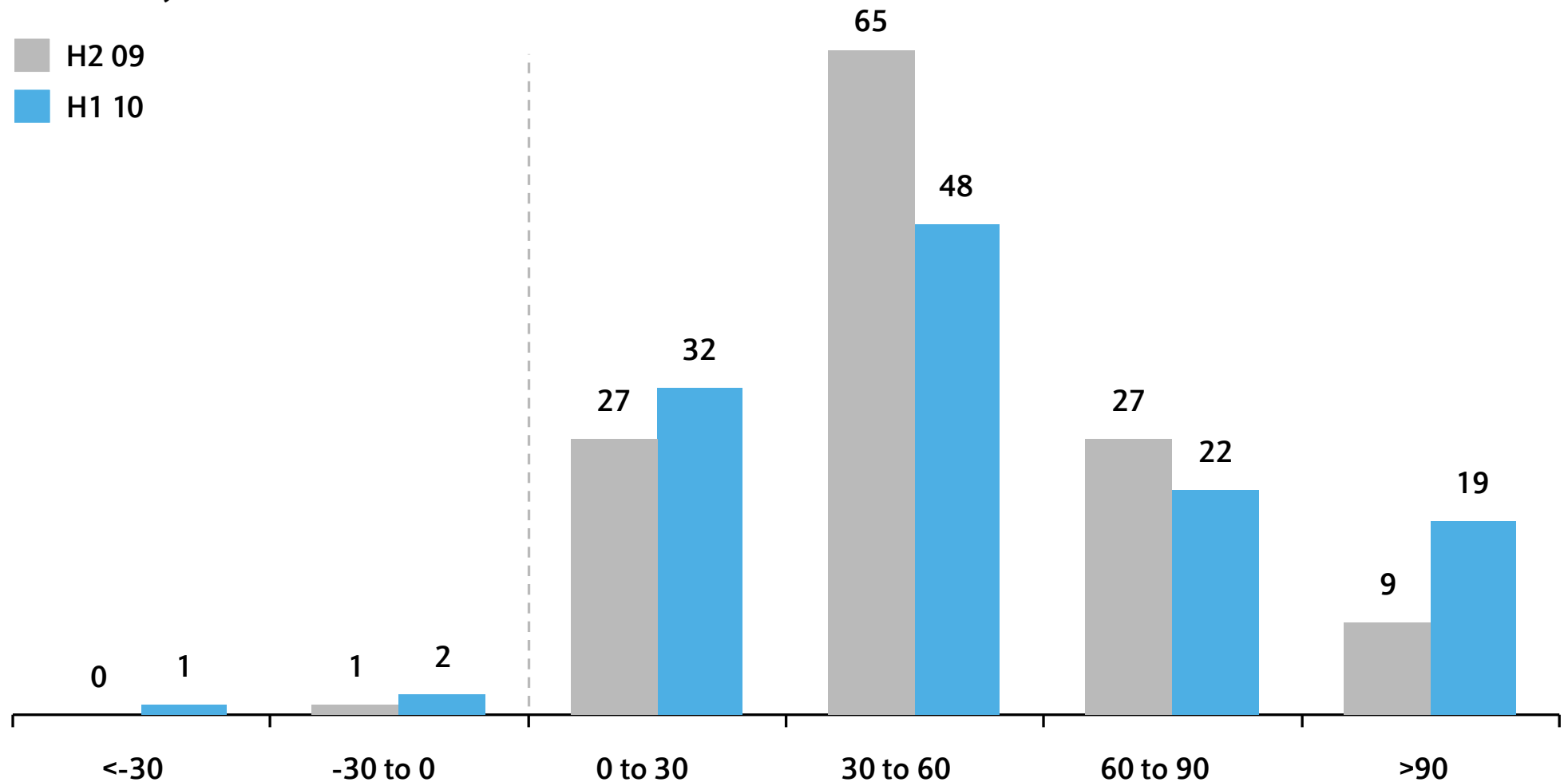
- Significant BarCap reduction
- BarCorp Spain increase

Barclays Capital market risk: Positive distribution of daily trading revenue

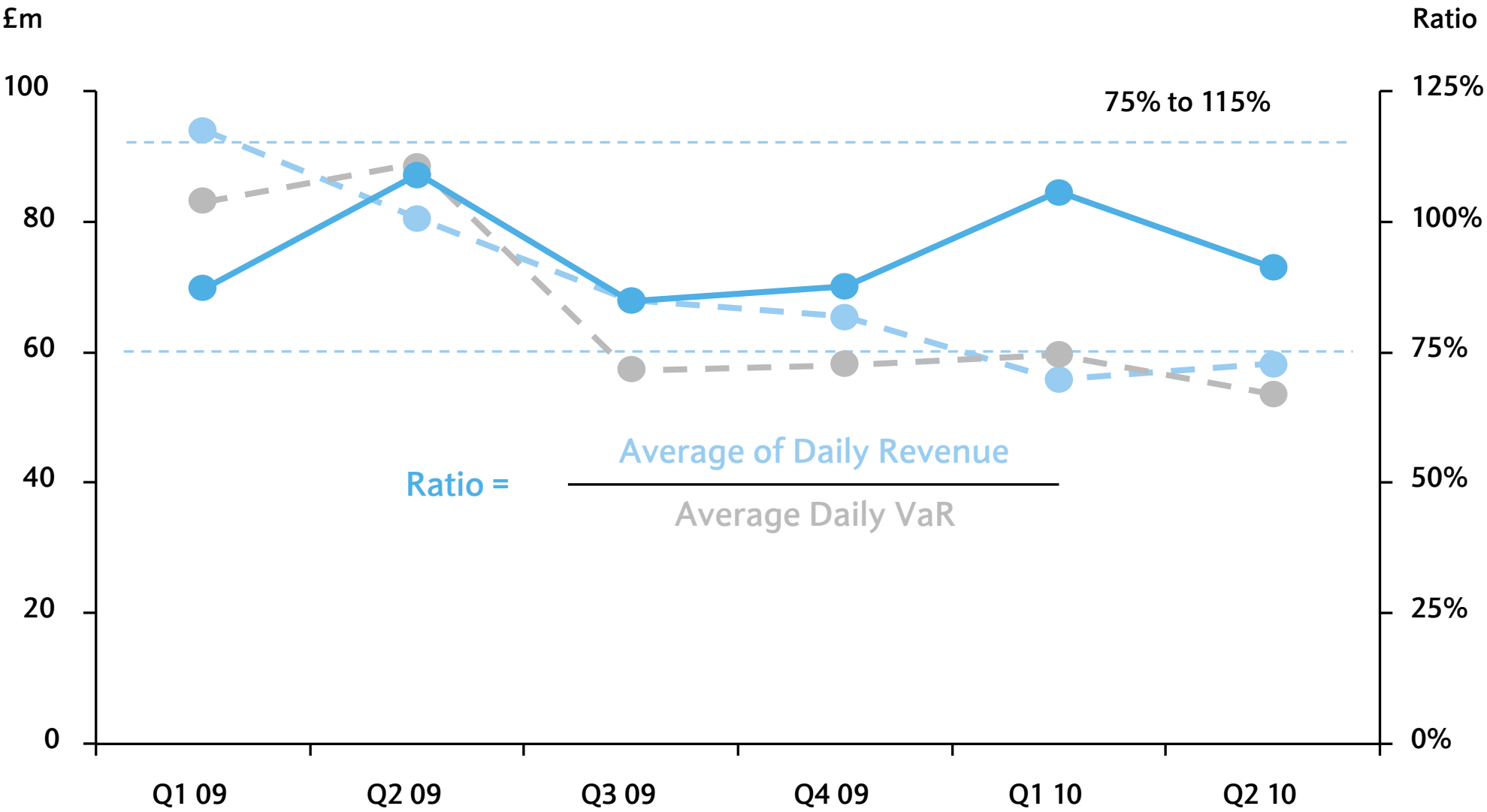
Business days

■ H2 09

■ H1 10



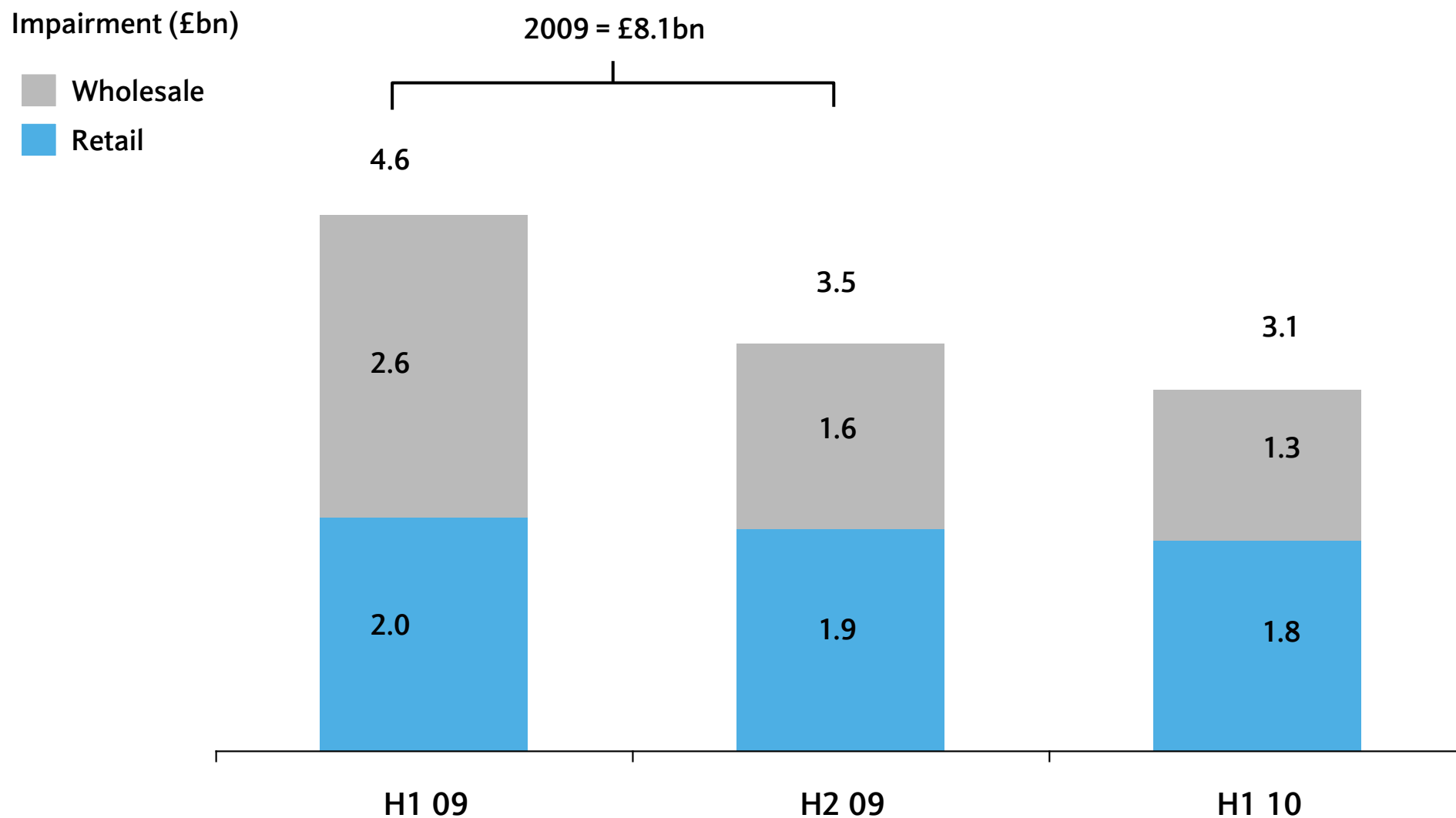
Barclays Capital market risk: Strong risk-adjusted revenue performance



Review of conditions

- Economies:
 1. Continued slow growth
 2. Low interest rates, persistent unemployment
 3. Spain economy remains weak
 4. Other asset values broadly stable
- Credit:
 1. CRL balances are stabilising
 2. Severity risk on recovery books
 3. Late cycle default risk for corporates
 4. Refinancing risk (e.g. commercial property)

Impairment outlook: Different wholesale and retail trends



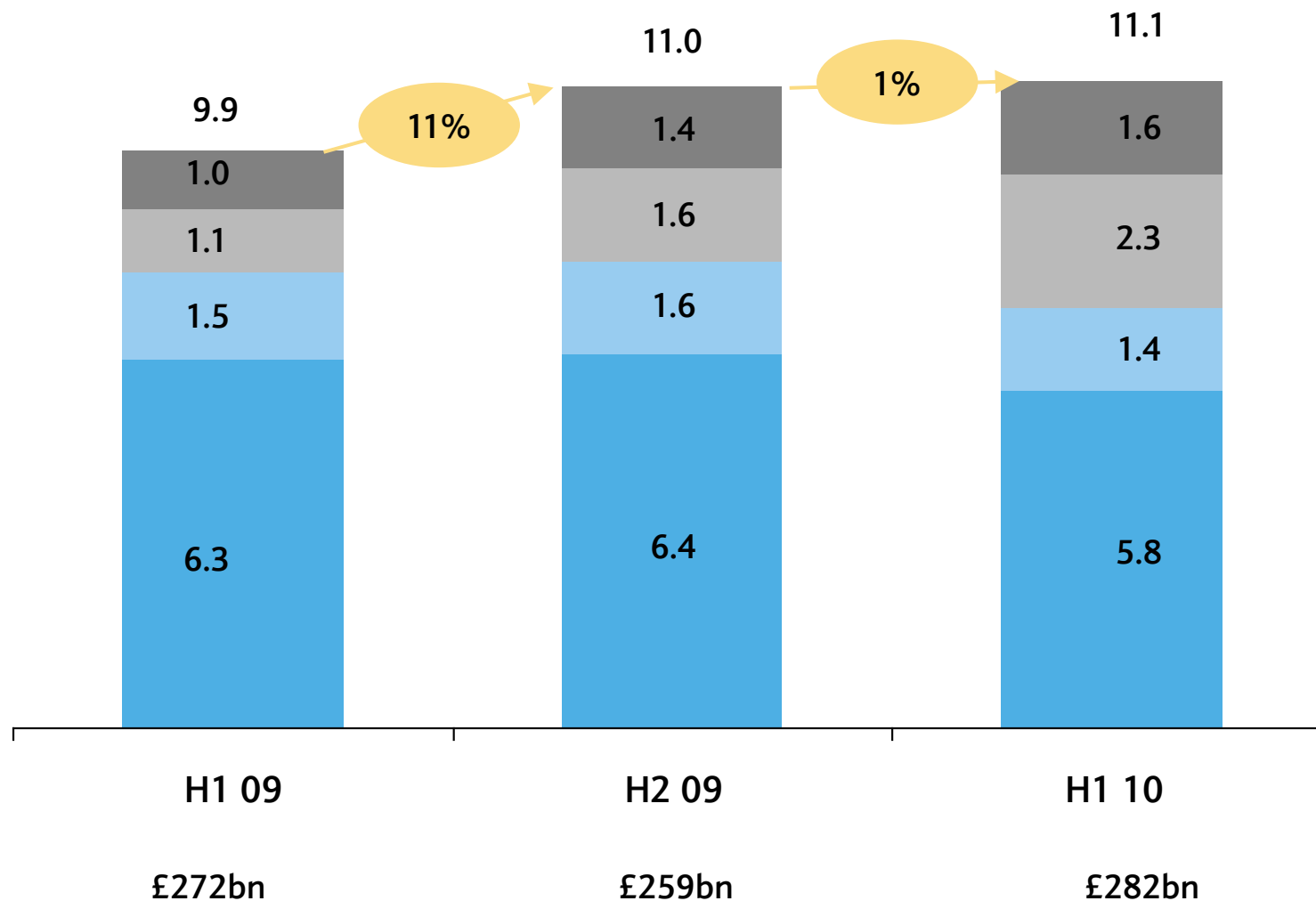
Risk Outlook

- Market risk:
 1. Risk levels to continue tracking client activity
- Impairment:
 1. Retail: continued reductions
 2. Wholesale: slowing rate of reduction
 3. Recovery risk against non performing assets
 4. Maintain 2010 year end guidance

Risk Appendix

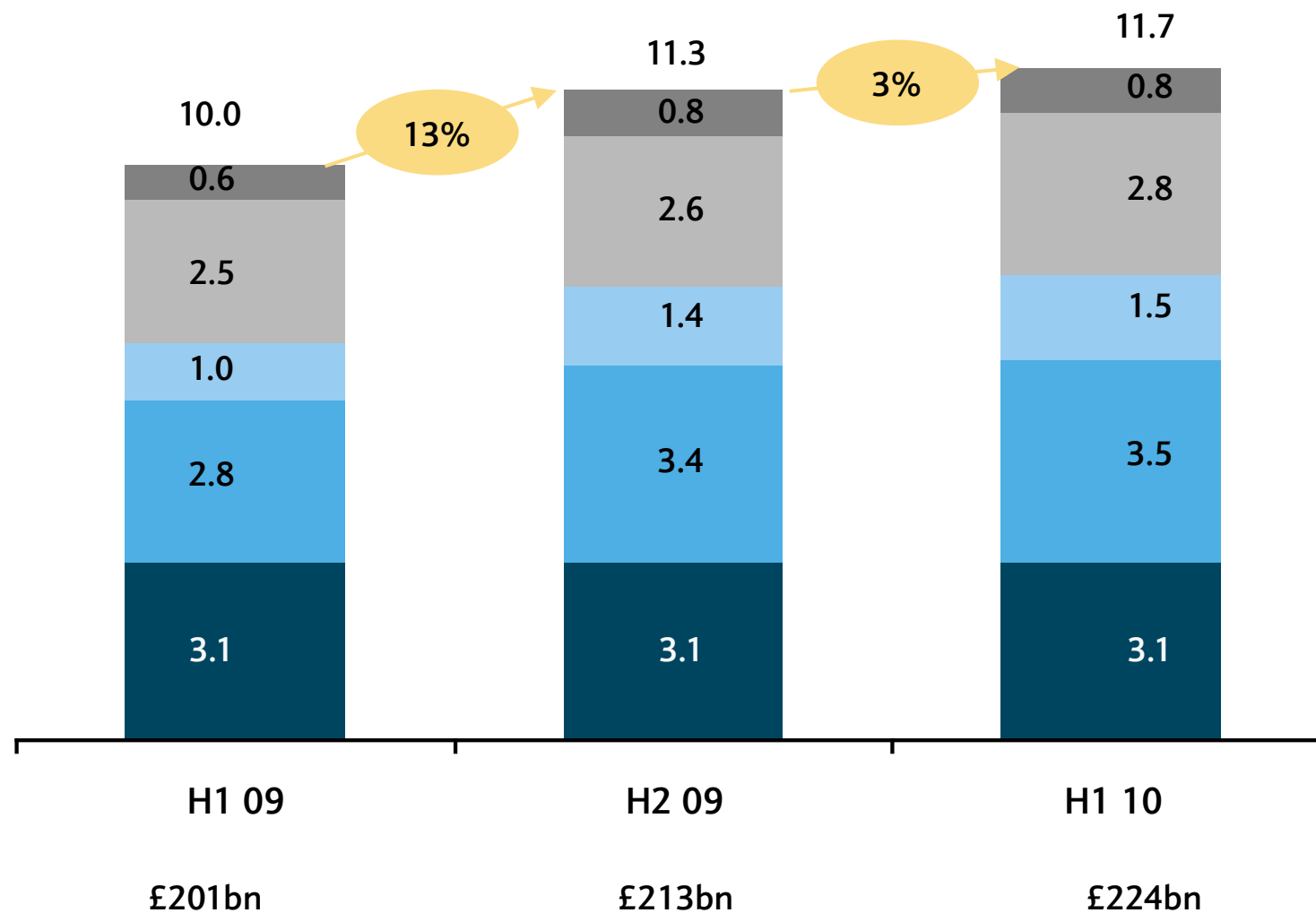
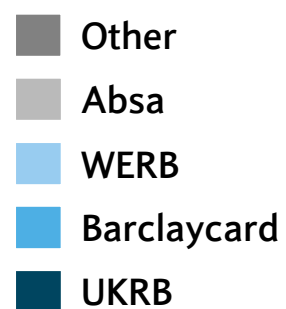
Wholesale Credit Risk Loans:

(£bn)



Retail Credit Risk Loans:

(£bn)



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.



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