Our strategy remains unchanged

• Integrated universal banking model

• Diversification by business, geography, client and funding

• Relentless customer and client focus
Our focus is on execution

• Capital

• Returns

• Income growth

• Citizenship
Solid capital base from which to move forward

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

- Consensus retained earnings: 3.1%
- Outstanding warrants: 0.2%
- Net RWA effect from Basel II.5/III: (2.6%)
- c£140bn RWA capacity: 11.5%

Baseline II 2010: 10.8%
Baseline III 2013: 11.5%
Returns: Internal focus on Return on Equity

Barclays businesses ranked by 2013f RoE

Businesses with less than 11.5% RoE (CoE) 35% of Group Equity

Businesses with greater than 11.5% RoE (CoE) 65% of Group Equity
Returns: Target RoE 13%, RoTE 15%

2009: RoE 6.7%, RoTE 9.0%
2010: RoE 7.2%, RoTE 8.7%
2013: RoE 13.0%, RoTE 15.0%
Income growth: clients and customers

Examples:

• Corporate cards and solutions

• Wealth: Gamma

• Equities and Advisory

• Growth markets
  – Africa
  – Asia
Citizenship

• Jobs

• Supporting economic growth

• Investing in communities in which we work
Supporting Regulation

1. Will it lead to a safe and sound financial system where the tax payer is protected?

2. Will it help foster economic growth and job creation?

3. Will it result in a consistent approach internationally?