

2011 European Financial Services Conference

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Antony Jenkins

Chief Executive, Barclays Retail & Business Banking

Execution

- Capital
- Returns
- Income Growth
- Citizenship

Our 2013 commitments

Happy customers

Increased customer satisfaction
Relentless reduction in complaints

Strong financial
performance

Solid income growth
Positive operating jaws

Returns

13-15% RoE

Driving the customer agenda

Enhancing customer experience...

Getting the basics right

Innovation through customer insight

Examples:

- Account opening
- Fraud management
- Mobile banking
- Award-winning products



...driving sustainable value creation

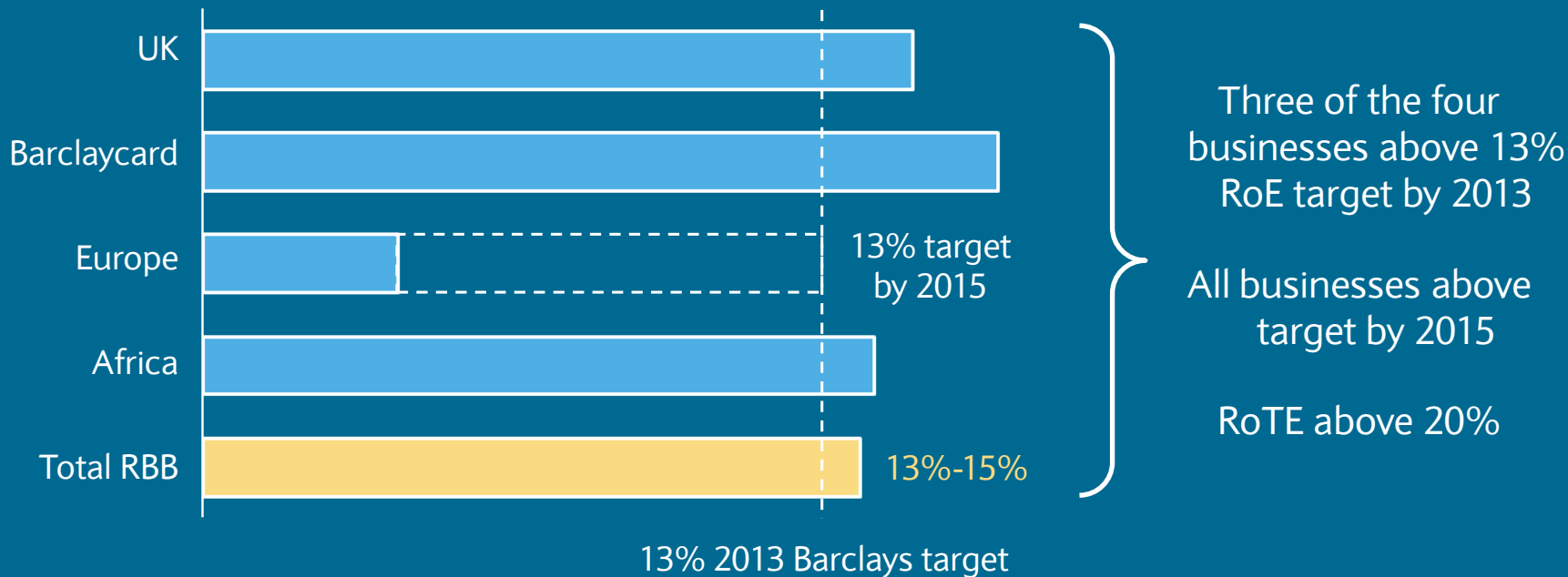
Sustainable income growth

Lower cost to serve

Superior risk insight

Delivering 13-15% RoE

RBB RoE composition⁽¹⁾ (% , 2013 Targets)



⁽¹⁾ Based on allocated tangible equity of 10% of RWAs

Exposure to Spain, Italy, Portugal, Ireland and Greece

At 30 June 11	£bn
Retail	
– Mortgages	35.9
– Other	8.1
Corporate	13.8
Sovereign	11.6
Financial institutions	6.7

Capital, Liquidity & Leverage

	At 30 Jun 11	At 31 Dec 07
Adjusted gross leverage	20x	33x
Core Tier 1 ratio	11.0%	4.7%
Net asset value per share	423p	353p
Group liquidity pool	£145bn	£19bn
of which cash at central banks	£85bn	£6bn
Liquidity Coverage Ratio	86%	NA
Net Stable Funding Ratio	96%	NA

Independent Commission on Banking

- Recognition of diversified banking benefits
- Flexibility to determine detail
- Capital recommendations for a strong bank
- Timeline for implementation

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Questions and Answers