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…

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

…driving sustainable value creation

- Sustainable income growth
- Lower cost to serve
- Superior risk insight

Getting the basics right

Innovation through customer insight
Delivering 13-15% RoE

RBB RoE composition\(^{(1)}\) (\%, 2013 Targets)

- UK
- Barclaycard
- Europe
- Africa
- Total RBB

13% 2013 Barclays target

Three of the four businesses above 13% RoE target by 2013
All businesses above target by 2015
RoTE above 20%

\(^{(1)}\) Based on allocated tangible equity of 10% of RWAs
## Exposure to Spain, Italy, Portugal, Ireland and Greece

<table>
<thead>
<tr>
<th>Category</th>
<th>£bn</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>At 30 June 11</strong></td>
<td></td>
</tr>
<tr>
<td>Retail</td>
<td></td>
</tr>
<tr>
<td>– Mortgages</td>
<td>35.9</td>
</tr>
<tr>
<td>– Other</td>
<td>8.1</td>
</tr>
<tr>
<td>Corporate</td>
<td>13.8</td>
</tr>
<tr>
<td>Sovereign</td>
<td>11.6</td>
</tr>
<tr>
<td>Financial institutions</td>
<td>6.7</td>
</tr>
</tbody>
</table>
## Capital, Liquidity & Leverage

<table>
<thead>
<tr>
<th></th>
<th>At 30 Jun 11</th>
<th>At 31 Dec 07</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjusted gross leverage</td>
<td>20x</td>
<td>33x</td>
</tr>
<tr>
<td>Core Tier 1 ratio</td>
<td>11.0%</td>
<td>4.7%</td>
</tr>
<tr>
<td>Net asset value per share</td>
<td>423p</td>
<td>353p</td>
</tr>
<tr>
<td>Group liquidity pool</td>
<td>£145bn</td>
<td>£19bn</td>
</tr>
<tr>
<td>of which cash at central banks</td>
<td>£85bn</td>
<td>£6bn</td>
</tr>
<tr>
<td>Liquidity Coverage Ratio</td>
<td>86%</td>
<td>NA</td>
</tr>
<tr>
<td>Net Stable Funding Ratio</td>
<td>96%</td>
<td>NA</td>
</tr>
</tbody>
</table>
Independent Commission on Banking

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

• Capital
• Returns
• Income Growth
• Citizenship
Questions and Answers