

Barclays PLC

Chris Lucas

Group Finance Director

11 May 2011

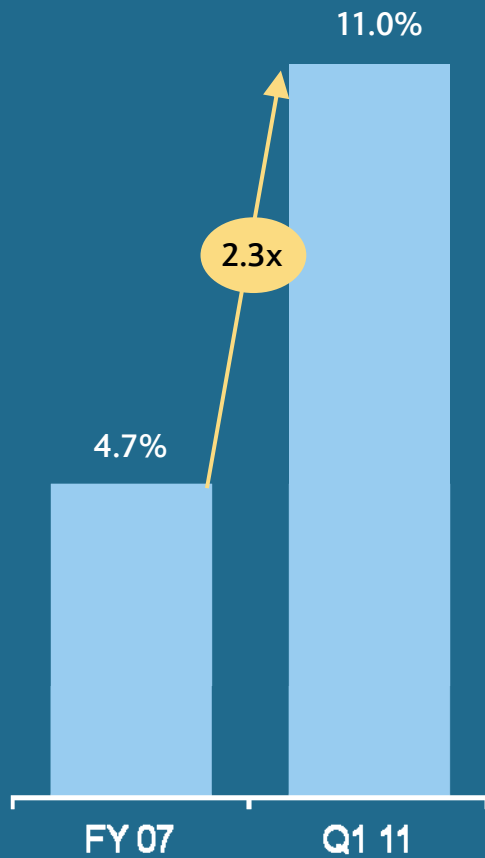


Our strategy remains unchanged

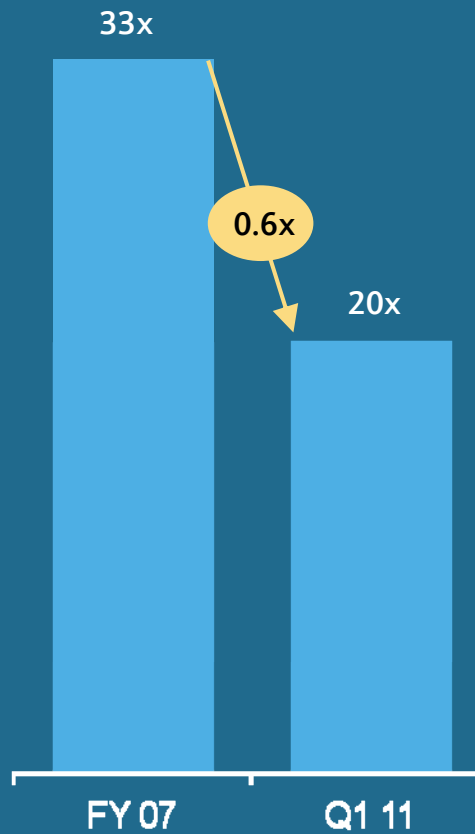
- Integrated universal banking model
- Diversification by business, geography, client and funding
- Relentless customer and client focus

Barclays of today versus 2007

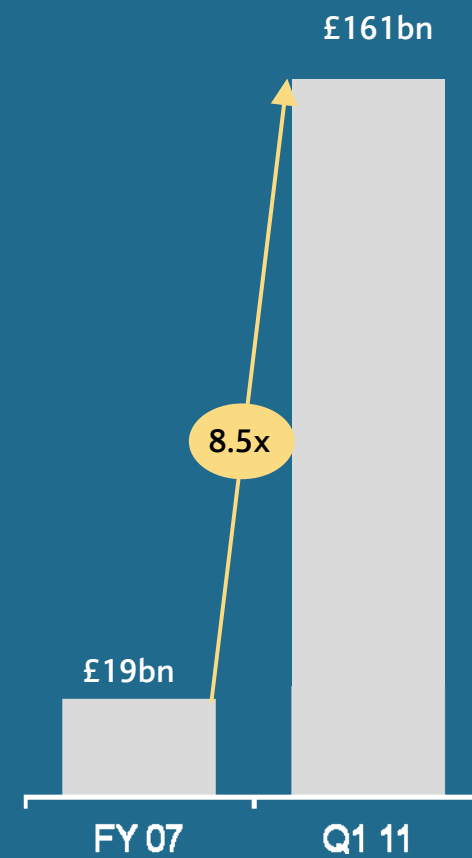
Core Tier 1 Capital Ratio



Adjusted Gross Leverage



Group Liquidity Pool



Supporting regulation

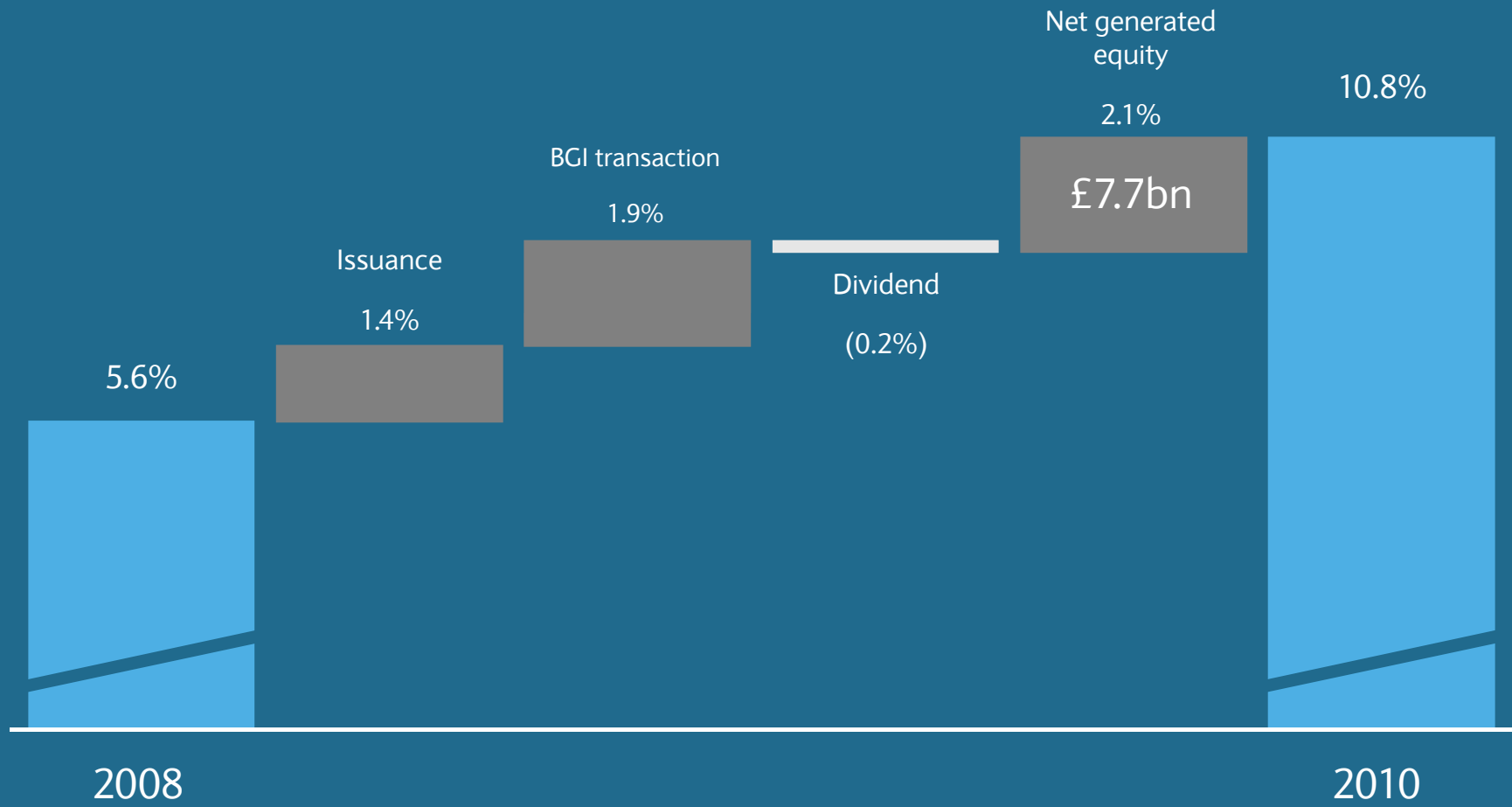
1. Will it lead to a safe and sound financial system where the tax payer is protected?
2. Will it help foster economic growth and job creation?
3. Will it result in a consistent approach internationally?

Our focus is on execution

- Capital
- Returns
- Income growth
- Citizenship

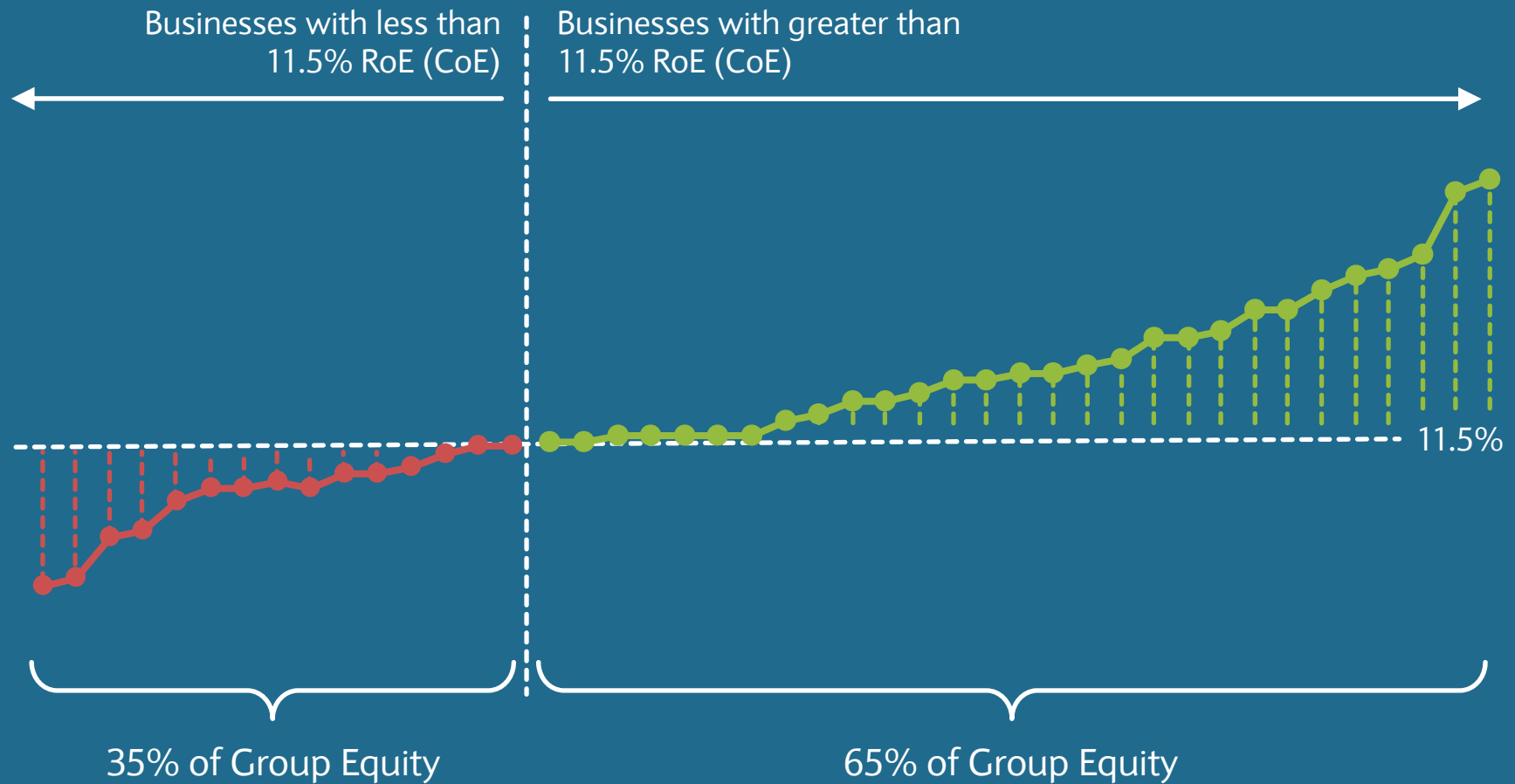
Track record of capital generation

Core Tier 1 capital generation



Returns: Internal focus on Return on Equity

Barclays businesses ranked by 2013f RoE



Cost programme

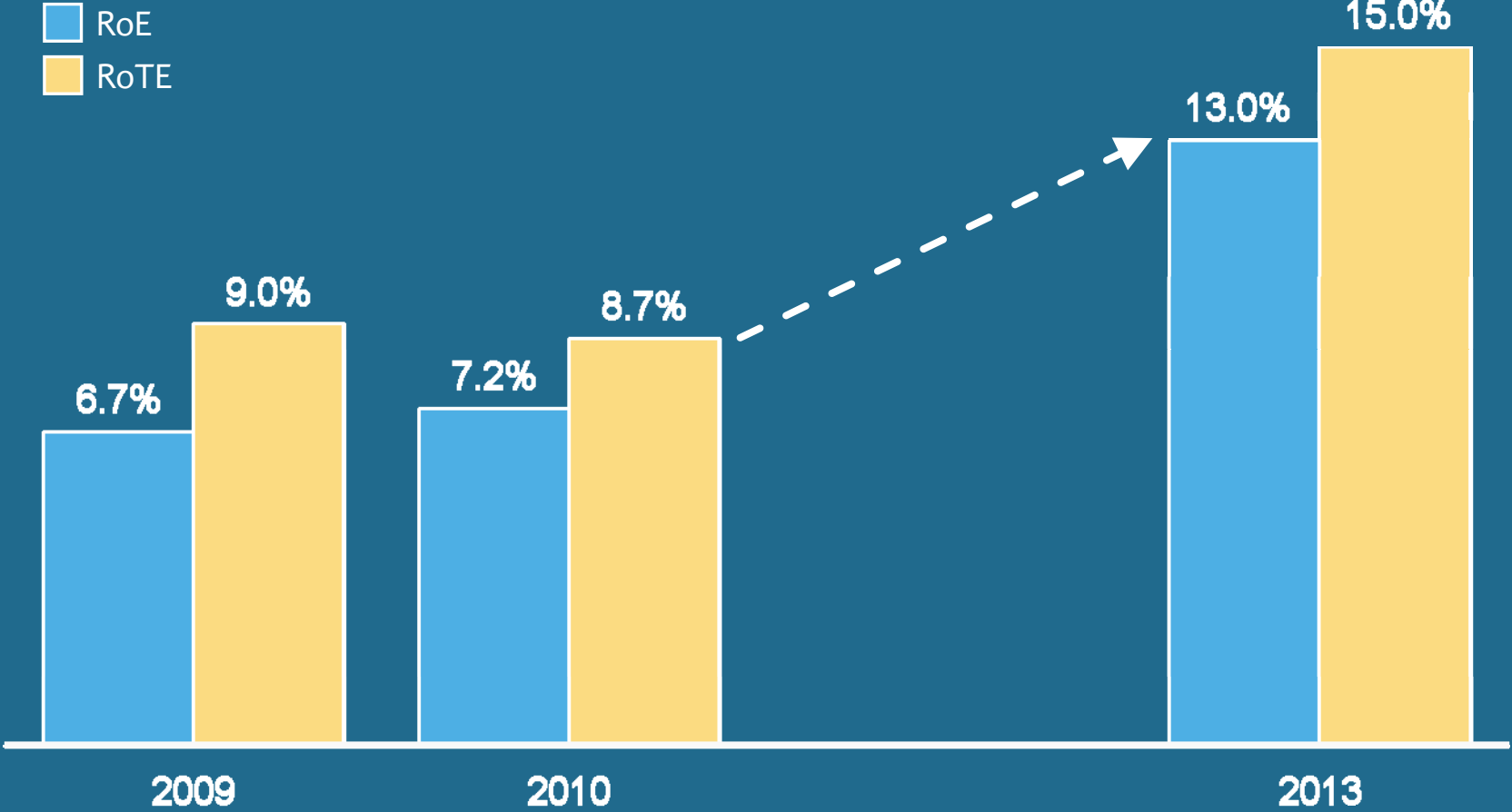
- Plan to take at least £1bn off cost base by 2013
- £500m gross savings identified for 2011 - £250m net of restructuring charges
- Spread across all parts of the Group

Income growth: clients and customers

Examples:

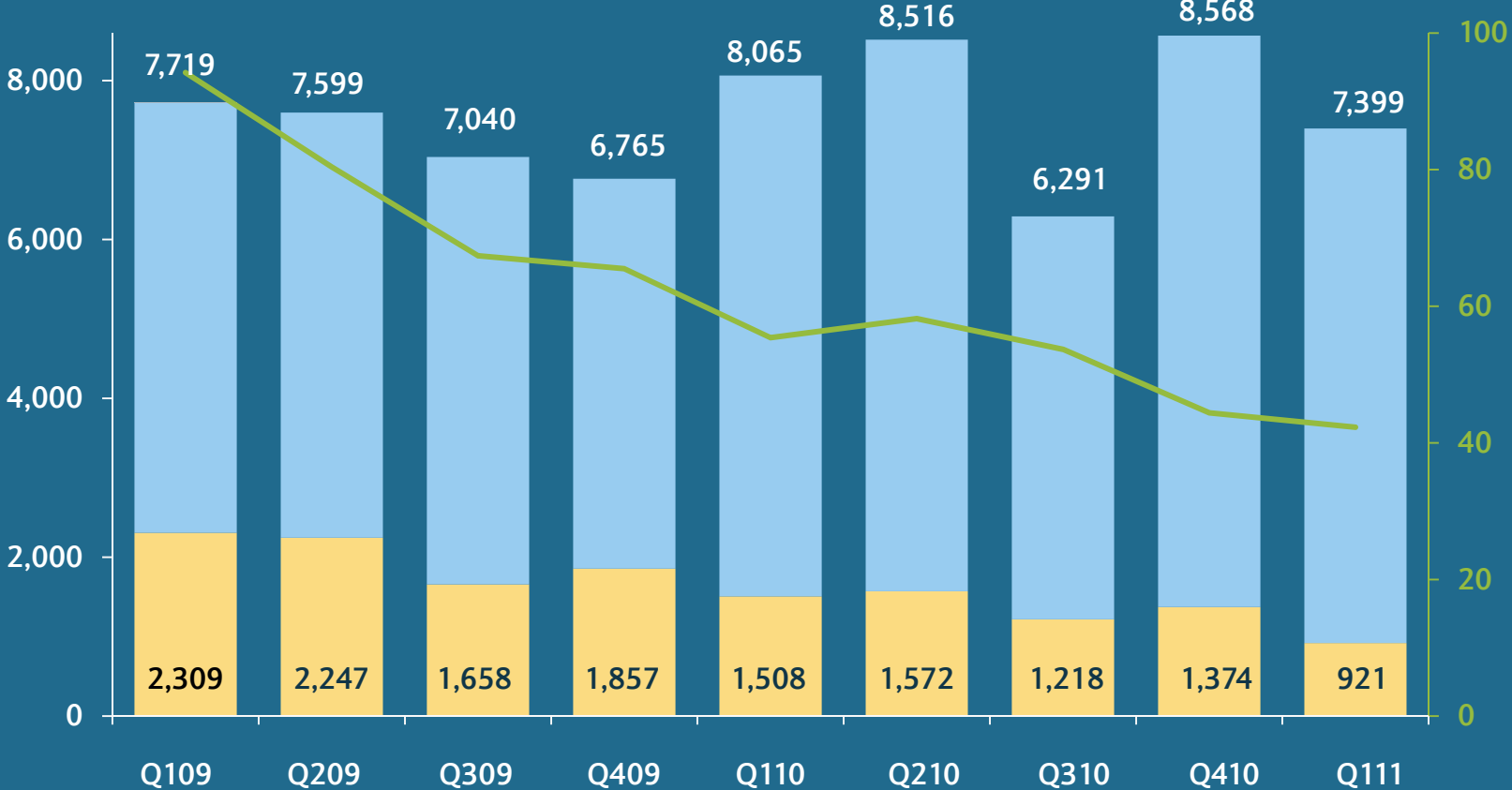
- Equities and Advisory
- Barclaycard
 - Egg
 - MBNA UK business cards
 - Technology
- Growth markets e.g. Africa
- Wealth: Gamma

Returns: Target RoE 13%, RoTE 15%



Income and Risk

- Total income (£m)
- Total impairment (£m)
- Average DVaR (£m)



Citizenship

- Customer service
- Jobs
- Supporting economic growth
- Investing in communities in which we work

Summary

- Focus on delivering for shareholders
- Appropriate balance between growth and risk to deliver return targets
- Executing on promises:
 - Capital
 - Returns
 - Income growth
 - Citizenship