Execution priorities

• Capital, liquidity and funding
• Returns
• Income growth
• Citizenship
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Basel 3 Core Tier 1 ratio pro forma

Core Tier 1 ratio under Basel 3 / CRD4

- Basel 2.5 11.0%
- Outstanding warrants 0.2%
- Consensus retained earnings 1.5%
- Basel 2.5 12.7%
- RWA effect from Basel 3 incl. mitigating actions (1.7%)
- Basel 3 pre RWA growth 11.1%
- Capacity for £49bn RWA growth above a 10% CT 1 ratio (1.1%)

Dec 11
Dec 13
Dec 13

10.0%
Adjusted Return on Equity (RoE) by business

2010 RoE by business
1. UK RBB: 9.9%
2. Europe RBB: 9.0%
3. Africa RBB: 12.5%
4. Barclaycard: 13.5%
5. Investment Bank: 4.1%
6. Corporate Banking: 8.8%

2011 RoE by business
1. UK RBB: 14.9%
2. Europe RBB: 9.0%
3. Africa RBB: 10.0%
4. Barclaycard: 17.4%
5. Investment Bank: 10.4%
6. Corporate Banking: 1.3%
7. Wealth & Investment Management: 10.9%

Net Income growth by business

2011 Net income growth

- UK RBB: 11%
- Europe RBB: 14%
- Africa RBB: 5%
- Barclaycard: 21%
- Investment Bank: (19)%
- Corporate Banking: 38%
- Wealth & Investment Management: 13%
Execution priorities

- Capital, liquidity and funding
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- Income growth
- Citizenship