

Barclays PLC

2011 Q3 Interim Management Statement

31 October 2011

Bob Diamond

Chief Executive

Chris Lucas

Group Finance Director

Financial highlights

| Nine months ended – September | 2011 (£m) | 2010 (£m) | Change % |
|---|--------------|--------------|-------------|
| Income (ex. own credit) | 22,242 | 22,968 | (3) |
| Impairment charges (ex. BlackRock impairment) | (2,851) | (4,298) | (34) |
| Net operating income | 20,562 | 18,574 | 11 |
| Operating expenses (ex. PPI provision) | (14,488) | (14,476) | - |
| Profit before tax | 5,066 | 4,274 | 19 |
| Adjusted ¹ profit before tax | 5,015 | 4,236 | 18 |
| Adjusted ¹ return on equity | 8.1% | 6.5% | |
| Adjusted ¹ return on tangible equity | 9.7% | 7.9% | |

¹ Adjusted for PPI provision, the impairment of the investment in BlackRock, movements in own credit and gains/losses on acquisitions and disposals

Exposure to Greece, Ireland, Portugal, Spain and Italy

| As at | 30 Sep 11 | 30 Jun 11 | Change % |
|------------------------|-----------|-----------|----------|
| Sovereign | 8.0 | 11.6 | (31) |
| Retail | | | |
| – Mortgages | 34.5 | 35.9 | (4) |
| – Other | 8.0 | 8.1 | (1) |
| Corporate | 12.9 | 13.8 | (7) |
| Financial institutions | 6.5 | 6.7 | (3) |

- Total exposure to Greece of £219m of which sovereign is £23m

Adjusted¹ profit/(loss) before tax by business

| Nine months ended – September | 2011 (£m) | 2010 (£m) | Change % |
|-------------------------------|--------------|--------------|-------------|
| UK RBB | 1,198 | 634 | 89 |
| Europe RBB | (109) | (63) | 73 |
| Africa RBB | 622 | 550 | 13 |
| Barclaycard | 902 | 561 | 61 |
| Barclays Capital | 2,698 | 3,314 | (19) |
| Barclays Corporate | 106 | (414) | nm |
| Barclays Wealth | 153 | 122 | 25 |

¹ Figures are adjusted for PPI provision, own credit, and gains/losses on acquisitions and disposals

Rock solid capital, funding and liquidity

| As at | 30 Sep 11 | 30 Jun 11 |
|-------------------------------------|---------------|---------------|
| Core Tier 1 ratio | 11.0% | 11.0% |
| Adjusted gross leverage | 21x | 20x |
| Risk weighted assets | £390bn | £395bn |
| Group liquidity pool | £166bn | £145bn |
| <i>of which FSA eligible assets</i> | <i>£152bn</i> | <i>£132bn</i> |
| Period ended | 30 Sep 11 | 30 Jun 11 |
| Term issuance | £24bn | £19bn |

Questions and Answers

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