Anna Cross
Group Finance Director

Daniel Fairclough
Group Treasurer

Appendix: Financials
### Performance highlights

<table>
<thead>
<tr>
<th>Metric</th>
<th>Targets and guidance</th>
<th>Q223</th>
<th>H123</th>
</tr>
</thead>
<tbody>
<tr>
<td>RoTE</td>
<td>&gt;10% in 2023</td>
<td>11.4%</td>
<td>13.2%</td>
</tr>
<tr>
<td>Cost: income ratio</td>
<td>Low 60s % in 2023</td>
<td>63%</td>
<td>60%</td>
</tr>
<tr>
<td>Loan loss rate</td>
<td>50-60bps in 2023</td>
<td>37bps</td>
<td>44bps</td>
</tr>
<tr>
<td>CET1 ratio</td>
<td>13-14%</td>
<td></td>
<td>13.8%</td>
</tr>
<tr>
<td>Average Liquidity Coverage Ratio¹</td>
<td>&gt;100% regulatory minimum²</td>
<td></td>
<td>157%</td>
</tr>
</tbody>
</table>

¹ Trailing average of the last 12 spot month end positions ² Liquidity Coverage Ratio >100% is a regulatory minimum, not a Barclays target

Total distributions in respect of H123 of c.7.5p including a dividend of 2.7p and up to £750m of share buyback
Well provisioned balance sheet

Balance sheet provisions for ECL (£bn)

- Impairment provision reduced £0.2bn to £6.1bn
- Retain economic uncertainty adjustments of £0.3bn
- Modest impact from MEV update
- Total coverage of 1.4% (UK cards 7.1%, US cards 9.0%)

UK GDP

- 2022 Q1: 3.3%
- 2022 Q2: 0.5%
- 2022: 0.3%
- 2023: 1.6%
- 2024: 3.3%
- 2025: 6.3%

US GDP

- 2022 Q1: 1.8%
- 2022 Q2: 1.1%
- 2022: 0.4%
- 2023: 0.9%
- 2024: 1.5%
- 2025: 2.0%

UK unemployment

- 2022 Q1: 3.7%
- 2022 Q2: 4.3%
- 2022: 4.1%
- 2023: 4.6%
- 2024: 4.4%
- 2025: 4.2%

US unemployment

- 2022 Q1: 3.7%
- 2022 Q2: 4.1%
- 2022: 3.8%
- 2023: 4.6%
- 2024: 4.6%
- 2025: 4.7%

1 Expected credit losses | 2 Average Real GDP seasonally adjusted change in year | 3 Average UK unemployment rate 16-year+ | 4 Average US civilian unemployment rate 16-year+ | 5 Macroeconomic Variable

---

4 | Barclays Q2 2023 Results | 27 July 2023

Restricted - Internal
Reiterating FY23 loan loss rate guidance of 50-60bps

Credit impairment charges (£bn)

<table>
<thead>
<tr>
<th></th>
<th>Q222</th>
<th>Q123</th>
<th>Q223</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group</td>
<td>200</td>
<td>371</td>
<td>372</td>
</tr>
<tr>
<td>BUK</td>
<td>144</td>
<td>33</td>
<td>95</td>
</tr>
<tr>
<td>CC&amp;P</td>
<td>65</td>
<td>(13)</td>
<td>(13)</td>
</tr>
<tr>
<td>CIB</td>
<td>(9)</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>Head Office</td>
<td>(9)</td>
<td>7</td>
<td>2</td>
</tr>
</tbody>
</table>

Expect a loan loss rate of **50-60bps in 2023**, based on the current macroeconomic outlook.

1. Includes Q223 contribution from acquisition of the $3.3bn Gap cards portfolio at the end of Q222.

- **Group**
  - No impairment charge in Q222
  - Cards repayment rates remain high and delinquencies stable

- **CC&P**
  - US cards average balance growth +27% YoY
  - Stage migration including acquired Gap portfolio

- **CIB**
  - £13m impairment release in Q223

---

1 Includes Q223 contribution from acquisition of the $3.3bn Gap cards portfolio at the end of Q222.
Long-term prudent risk positioning on our credit card portfolios

**UK cards**
- Balances c.40% lower vs. FY19 with strong and stable credit quality
- Repayment rates remain elevated across the risk spectrum
- Q223 balance growth not driven by interest-earning lending

<table>
<thead>
<tr>
<th>Stage 2 coverage</th>
<th>Net L&amp;A (Ebn)</th>
<th>Total coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q219</td>
<td>10.9%</td>
<td>19.9%</td>
</tr>
<tr>
<td>Q220</td>
<td>16.0%</td>
<td>28.0%</td>
</tr>
<tr>
<td>Q221</td>
<td>14.2%</td>
<td>32.1%</td>
</tr>
<tr>
<td>Q222</td>
<td>10.9%</td>
<td>26.3%</td>
</tr>
<tr>
<td>Q223</td>
<td>7.7%</td>
<td>21.6%</td>
</tr>
<tr>
<td>Q224</td>
<td>7.1%</td>
<td>18.3%</td>
</tr>
</tbody>
</table>

**US cards**
- Controlled portfolio growth with improved risk mix
- Improved >660 FICO\(^1\) score of 89% (FY19: 86%)

<table>
<thead>
<tr>
<th>Stage 2 coverage</th>
<th>Net L&amp;A (Ebn)</th>
<th>Total coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q219</td>
<td>8.1%</td>
<td>23.2%</td>
</tr>
<tr>
<td>Q220</td>
<td>13.9%</td>
<td>24.5%</td>
</tr>
<tr>
<td>Q221</td>
<td>12.4%</td>
<td>39.7%</td>
</tr>
<tr>
<td>Q222</td>
<td>8.4%</td>
<td>33.5%</td>
</tr>
<tr>
<td>Q223</td>
<td>8.9%</td>
<td>34.4%</td>
</tr>
<tr>
<td>Q224</td>
<td>9.0%</td>
<td>33.3%</td>
</tr>
</tbody>
</table>

---

\(^1\) The FICO Score is used by lenders to help make accurate, reliable, and fast credit risk decisions across the customer lifecycle. A FICO score >660 is defined as "Prime+", which includes "Prime" and "Superprime" |
Resilient mortgage book with customers proactively locking in rates

Mortgage portfolio

- 52.8% average balance weighted LTV of mortgage stock
  - 39.2% average valuation weighted LTV
- Consistently low 90 day arrears rate (Q223: 0.2%)
- Well-established affordability assessments in place

Maturity profile

- <20% of c.£84bn 5+ years fixed balances maturing before FY24\(^1\)
- Only 1.5% of FY23 and 2.2% of FY24 maturities >85% LTV
- Offering customers the opportunity to refinance 180 days early

\(^1\) Excludes Kensington Mortgage Company balances which were £2.1bn at acquisition | \(^2\) Maturities defined as the end of the customer’s fixed rate period and recorded to the nearest Ebn. Customer activity is based upon customer’s position three months post-maturity. Figures are indicative and reflect the position at a point in time | Note: Charts may not sum due to rounding |
Commercial Real Estate exposure is modest and well managed

4.7%\(^1\) of customer loans and advances (L&A), with a weighted average LTV of 49%\(^2\)

- Well diversified portfolio across sectors and underlying counterparties
- Prudent lending policy for over three decades
- Further to the low LTV position, additional support provided by synthetic protection
  - No subsector has >58% LTV\(^2\)

£16.6bn

CRE exposure by type

Office\(^2\)
- 31% US, 53% UK
- 57% LTV

£349bn

Customer L&A\(^3\)

£332bn

Other

£16.6bn

Commercial Real estate

£1.1bn

Retail

£1.9bn

Industrial & Logistics

£1.2bn

Construction

£3.0bn

Other/Mixed

£5.2bn\(^4\)

Residential

£4.2bn

Office

£1.1bn

Retail

£1.1bn

Office

£1.9bn

Other/Mixed

£5.2bn\(^4\)

Residential

£4.2bn

Construction

£3.0bn

Industrial & Logistics

£1.2bn

£16.6bn

CRE exposure by type

1 Direct exposure based on drawn, on-balance sheet exposure | 2 Based on committed exposure, excluding construction | 3 Excluding debt securities and other | 4 Other/mixed includes Healthcare, Self-storage, Data Centres, Restaurants, Cinemas, Casinos & Ground Leases |
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Daniel Fairclough
Group Treasurer

Appendix: Financials
H123 highlights

Strong balance sheet evidenced across key metrics

**Capital**
- 15.1%
- 13.9%
- 13.8% CET1

**MREL**
- 34.4%
- 33.5%
- 32.9% MREL

**Liquidity**
- 160%
- 156%
- 157% Average LCR

**Deposits**
- 70%
- 73%
- 72% Loan: deposit ratio

- **Capital**
  - Prudently managed capital position; CET1 ratio of 13.8% vs. 13-14% target range
- **MREL**
  - MREL position of £111bn
- **Liquidity**
  - Robust liquidity levels; Liquidity pool of £331bn
- **Deposits**
  - Diverse and stable franchise deposit base
  - Total deposits stable QoQ

1 The comparative capital metrics relating to FY21 have been restated to reflect the impact of the Over-issuance of Securities
2 Trailing average of the last 12 spot month end positions
Strong CET1 ratio with significant headroom to MDA

Key messages

- Target range of 13-14%
- Target RoTE of >10%: translates to >c.150bps of annual CET1 ratio accretion
  - Generated 92bps in H123
- UK countercyclical buffer (CCyB): increase to 2%, adds c.40bps to MDA in Q323
  - New MDA of 11.8%
- Basel 3.1: continue to plan at lower end of 5-10% RWA inflation on 1-Jan-25
- Passed Bank of England stress test

Q223 CET1 movement

<table>
<thead>
<tr>
<th>Mar-23</th>
<th>Attributable profit</th>
<th>Dividend accrual</th>
<th>RWA growth</th>
<th>Other</th>
<th>Jun-23</th>
<th>H123 buyback</th>
<th>Jun-23 rebased</th>
</tr>
</thead>
<tbody>
<tr>
<td>13.6%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>13.8%</td>
<td>(22bps)</td>
<td>13.6%</td>
</tr>
</tbody>
</table>

H123 CET1 movement

<table>
<thead>
<tr>
<th>Dec-22</th>
<th>IFRS 9 reduction in transitional relief</th>
<th>Kensington Mortgage Company buyback</th>
<th>Attritable profit</th>
<th>Dividend accrual</th>
<th>RWA growth</th>
<th>Other</th>
<th>Jun-23</th>
</tr>
</thead>
<tbody>
<tr>
<td>13.9%</td>
<td>(13bps)</td>
<td>(13bps)</td>
<td>13.5%</td>
<td>92bps</td>
<td>(19bps)</td>
<td>(35bps)</td>
<td>13.8%</td>
</tr>
</tbody>
</table>
Operate with a prudent buffer to each tier of capital requirements

AT1 and T2 needs managed on a total capital basis

Barclays PLC remaining capital call and maturity profile (£bn)

Balanced total capital structure

- Operate with prudent buffers at each part of the capital stack to manage FX and RWA movements
- Announced the call of the 7.75% $2.5bn AT1
- Have flexibility in the management of AT1 due to the deliberate decision to deploy funding into liquid leverage balance sheet opportunities (e.g. Financing)

---

1 Minimum requirements excludes the confidential institution-specific PRA buffer. AT1 and T2 requirements are efficient requirements.  
2 Prepared on nominal basis which will not reconcile with regulatory or accounting bases due to adjustments.  
Note: Charts may not sum due to rounding.  

---

12 | Barclays Q2 2023 Results | 27 July 2023
MREL position well established

MREL position as at Jun-23

<table>
<thead>
<tr>
<th>Tier</th>
<th>Percentage (€bn)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Senior</td>
<td>12.6% (42.6bn)</td>
</tr>
<tr>
<td>Tier 2</td>
<td>2.4% (8.1bn)</td>
</tr>
<tr>
<td>AT1</td>
<td>4.1% (13.7bn)</td>
</tr>
<tr>
<td>CET1</td>
<td>13.8% (46.6bn)</td>
</tr>
<tr>
<td>P1</td>
<td>8.0% (29.2bn)</td>
</tr>
<tr>
<td>P2A</td>
<td>4.3%</td>
</tr>
<tr>
<td>CCyB</td>
<td>0.5%</td>
</tr>
<tr>
<td>CCB</td>
<td>2.5%</td>
</tr>
<tr>
<td>G-SII</td>
<td>1.5%</td>
</tr>
<tr>
<td>MREL RWA requirement</td>
<td>29.2% (€98.3bn)</td>
</tr>
</tbody>
</table>

32.9% (€111.0bn)

Recapitalisation

Loss-absorption

HoldCo issuance

- c.£11bn 2023 MREL issuance plan across Senior, Tier 2 and AT1
  - c.£4bn of original funding plan remaining
  - Pre-funding may be explored subject to the completion of 2023 plan and prevailing market conditions
- MREL issuance plan calibrated to meet requirements and allow for a prudent headroom

2023 HoldCo MREL issuance plan

- c.£7.1bn
- c.£4bn
- c.£11bn

---

1 MREL position has been calculated as a percentage of RWAs. The MREL requirement must meet the higher of the RWA or UK leverage bases. MREL position does not include subsidiary issuances that since 1 January 2022 have not counted towards MREL.

2 Prepared on nominal basis which will not reconcile with regulatory or accounting bases due to adjustments.
Diverse and stable franchise deposit base; total deposits stable

Deposit mix shift driven by client deleveraging, FX and other macro factors

CIB: Corporate Bank £170bn³, flat
- >20% insured⁴
- c.14% term (>30 day)
- c.60% of relationships 5+ years
- No sector concentration >16%

BUK: Business Banking £59bn, -2%
- 47% insured
- >65% of relationships 5+ years

Treasury £54bn, +10%
- Increase driven by international corporate and wholesale counterparties

Total Deposits £555bn
- £271bn - £4.5bn

Corporate & SME¹
£230bn - £2.0bn

Consumer²
£271bn - £4.5bn

 Treasury
£54bn
+£5.1bn

BUK: Personal Banking £191bn, -2%
- 72% insured
- >75% of relationships 5+ years

CC&P: Private Bank £59bn, -3%
- 6% insured
- c.27% term (>30 days)

CC&P: US Consumer £18bn⁵, -1%
- >90% insured

Note: Chart may not sum due to rounding

¹ Comprises Corporate & Investment Bank and Barclays UK Business Banking. Excludes Treasury deposits
² Comprises Barclays UK Personal Banking and Consumer, Cards & Payments
³ Excludes Investment Bank deposits
⁴ Relates to FSCS deposits Barclays pay insurance on
⁵ Includes £3bn of Retail Certificates of Deposit
⁶ Includes current accounts for BUK Personal Banking, BUK Business Banking, and BUK Wealth customers, and operational accounts for Corporate Bank and Private Bank

c.37% transactional accounts⁶, c.60% covered by liquidity pool, >75% of BUK and Corporate Bank relationships 5+ years
Prudently managed LCR supported by a highly liquid balance sheet

Average LCR

<table>
<thead>
<tr>
<th>Quarter</th>
<th>LCR (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q421</td>
<td>160%</td>
</tr>
<tr>
<td>Q122</td>
<td>159%</td>
</tr>
<tr>
<td>Q222</td>
<td>157%</td>
</tr>
<tr>
<td>Q322</td>
<td>156%</td>
</tr>
<tr>
<td>Q422</td>
<td>156%</td>
</tr>
<tr>
<td>Q123</td>
<td>157%</td>
</tr>
<tr>
<td>Q223</td>
<td>157%</td>
</tr>
</tbody>
</table>

Spot LCR

<table>
<thead>
<tr>
<th>Quarter</th>
<th>LCR (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q421</td>
<td>168%</td>
</tr>
<tr>
<td>Q122</td>
<td>159%</td>
</tr>
<tr>
<td>Q222</td>
<td>156%</td>
</tr>
<tr>
<td>Q322</td>
<td>151%</td>
</tr>
<tr>
<td>Q422</td>
<td>165%</td>
</tr>
<tr>
<td>Q123</td>
<td>163%</td>
</tr>
<tr>
<td>Q223</td>
<td>158%</td>
</tr>
</tbody>
</table>

80% of Liquidity Pool held in cash

- >98% of cash placed with BoE, US Fed, ECB, BoJ, SNB
- Debt securities mostly held in high-quality government bonds
- Majority of securities in the liquidity pool are hedged for interest rate risk
- Prudent management via daily stress testing and internal monitoring

1 Trailing average of the last 12 spot month end positions | 2 A further £28bn of Debt Securities are encumbered via repurchase agreements, of which £20bn are FVOCI and £8bn are Hold to Collect | Note: Chart may not sum due to rounding
### Business strategy supported by comprehensive liquidity framework

Stress tests are applied across multiple scenarios

<table>
<thead>
<tr>
<th>Bespoke internal stress framework</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 days combined market-wide and Barclays-specific stress event</td>
</tr>
<tr>
<td>30 days Barclays-specific stress event</td>
</tr>
<tr>
<td>90 days market-wide stress event</td>
</tr>
<tr>
<td>12 month stress scenario</td>
</tr>
<tr>
<td>LCR 30 days minimum ratio 100% (Pillar 2 basis)</td>
</tr>
<tr>
<td>NSFR minimum ratio 100%</td>
</tr>
<tr>
<td>Liquidity Risk Limits across products, businesses and tenor profile</td>
</tr>
<tr>
<td>Management actions framework</td>
</tr>
<tr>
<td>Contingency funding plan</td>
</tr>
<tr>
<td>Reverse stress testing</td>
</tr>
</tbody>
</table>

Rigorous liquidity risk stress testing framework

- Liquidity Risk Management is delivered under a stringent risk policy and a comprehensive set of supporting standards, review and governance, analysis, stress testing, limit setting and monitoring
- The Liquidity Risk Appetite is set at the peak point of the stress tests across the stress horizon.
- This is applied to the business plan and strategy, ensuring liquidity resources are sufficient in amount, quality and funding tenor profile through the planning cycle

<table>
<thead>
<tr>
<th>Regulatory metrics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group and all material legal entities</td>
</tr>
<tr>
<td>Daily stress tests</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other frameworks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bespoke internal stress framework</td>
</tr>
<tr>
<td>Regulatory metrics</td>
</tr>
<tr>
<td>Other frameworks</td>
</tr>
</tbody>
</table>

**Group and all material legal entities**

**Daily stress tests**
Structural hedge income continuing to grow

Tailwinds from higher yields expected to outweigh headwinds from any hedge notional declines

- Average yield continuing to grow as maturing hedges roll into materially higher swaps
- >90% of c.£3.6bn expected FY23 income locked
- Hedge programme maturing at c.£50-60bn annually in FY24/25, with maturing yields between 1% and 2%
- Two-thirds of gross hedge income within Barclays UK

1 UK Pound Sterling SONIA OIS Zero 5 Year Point (Refinitiv: GBPOIS5YZ=R)

2 Refers to the impact to NII of hedges that have already been executed
### Strong momentum with recent credit rating upgrades

#### Recent upgrades

<table>
<thead>
<tr>
<th>Rating Agency</th>
<th>Rating</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moody's</td>
<td>Baa1</td>
<td>Stable</td>
</tr>
<tr>
<td>Standard &amp; Poor's</td>
<td>BBB+</td>
<td>Stable</td>
</tr>
<tr>
<td>Fitch</td>
<td>A</td>
<td>Stable</td>
</tr>
</tbody>
</table>

#### Impact of upgrades

- HoldCo senior composite rating now “A” for certain indices
- Tier 2 investment grade with all agencies
- AT1 ratings now BB-or above

### Current Senior long and short term ratings

<table>
<thead>
<tr>
<th>Rating Agency</th>
<th>Rating</th>
<th>Counterparty risk assessment</th>
<th>Resolution counterparty rating</th>
<th>Derivative counterparty rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moody's</td>
<td>Baa1</td>
<td>A1</td>
<td>A</td>
<td>A+ (dcr)</td>
</tr>
<tr>
<td>Standard &amp; Poor's</td>
<td>BBB+</td>
<td>A+</td>
<td>A+</td>
<td>A+ (dcr)</td>
</tr>
<tr>
<td>Fitch</td>
<td>A</td>
<td>A</td>
<td>A</td>
<td>A+</td>
</tr>
</tbody>
</table>

**Barclays PLC**
- Composite rating: A for certain indices
- Tier 2 investment grade with all agencies
- AT1 ratings now BB-or above

**Barclays Bank PLC**
- Composite rating: A1
- Counterparty risk assessment: A1/P-1 (cr)
- Resolution counterparty rating: AA-/A-1+

**Barclays Bank UK PLC**
- Composite rating: A1
- Counterparty risk assessment: As3/P-1 (cr)
- Resolution counterparty rating: AA-/A-1+

**Targeting Barclays PLC to be “A” composite across all indices over time**

1 \[Deposit rating\]
Anna Cross
Group Finance Director

Daniel Fairclough
Group Treasurer

Appendix: Financials
Q&A
Risk weighted assets

Q223 RWA movements (£bn)

- Mar-23: 338.4
- Book size: 3.0
- FX\(^1\): 0.3
- Jun-23: 336.9

H123 RWA movements (£bn)

- Dec-22: 336.5
- Book size: 6.2
- Acquisitions and disposals: 0.7
- FX\(^1\): (8.8)
- Other: 2.4
- Jun-23: 336.9

\(^1\) Foreign exchange movements does not include the impact of foreign exchange for modelled market risk or operational risk | Note: Charts may not sum due to rounding |
CET1 ratio within 13-14% target range

CET1 minimum requirements

<table>
<thead>
<tr>
<th>Pillar</th>
<th>MDA¹</th>
<th>CCyB</th>
<th>CCB</th>
<th>G-SII</th>
<th>Pillar 2A</th>
<th>Pillar 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jun-23 requirement</td>
<td>11.4%</td>
<td>0.5%</td>
<td>2.5%</td>
<td>1.5%</td>
<td>2.4%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Jul-23 requirement</td>
<td>11.8%</td>
<td>1.0%</td>
<td>2.5%</td>
<td>1.5%</td>
<td>2.4%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Jun-23 CET1 ratio</td>
<td>13.8%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

UK leverage minimum requirements

<table>
<thead>
<tr>
<th>Pillar</th>
<th>Reg Min</th>
<th>CCLB</th>
<th>G-SII</th>
</tr>
</thead>
<tbody>
<tr>
<td>BoE minimum leverage requirement</td>
<td>3.975%</td>
<td>0.2%</td>
<td>0.525%</td>
</tr>
<tr>
<td>UK Leverage requirement</td>
<td>3.25%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jun-23 UK spot²</td>
<td>5.1%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jun-23 UK average²</td>
<td>4.8%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

¹ Barclays’ MDA hurdle reflects the Pillar 2A requirement as per the PRA’s Individual Capital Requirement |
² Capital and leverage ratio calculated applying the transitional arrangements of the CRR as amended by CRR II. This includes IFRS 9 transitional arrangements
Executed c.£7.1bn of c.£11bn 2023 issuance plan

2023 HoldCo issuance

Jan-23: GBP 1.0bn Senior
Mar-23: GBP 1.5bn AT1
Mar-23: SGD 400m AT1
May-23: USD 2.0bn Senior
May-23: USD 2.0bn Senior
Jun-23: USD 1.5bn Tier 2

Annual HoldCo issuance volume (£bn) and currency¹

<table>
<thead>
<tr>
<th>Year</th>
<th>USD</th>
<th>EUR</th>
<th>GBP</th>
<th>JPY</th>
<th>AUD</th>
<th>SGD</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td></td>
<td></td>
<td>12.1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td></td>
<td></td>
<td>11.5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td></td>
<td></td>
<td>12.1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2019</td>
<td></td>
<td></td>
<td>8.6</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>2020</td>
<td></td>
<td></td>
<td>8.2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2021</td>
<td></td>
<td></td>
<td>11.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2022</td>
<td></td>
<td></td>
<td>10.8</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2023</td>
<td></td>
<td></td>
<td>15.0</td>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>

1 Annual issuance balances based on FX rate at end of respective periods for debt accounted instruments and historical transaction rates for equity accounted instruments | Note: Charts may not sum due to rounding |
Important Notice

The terms Barclays or Group refer to Barclays PLC together with its subsidiaries. The information, statements and opinions contained in this presentation do not constitute a public offer under any applicable legislation, an offer to sell or solicitation of any offer to buy any securities or financial instruments, or any advice or recommendation with respect to such securities or other financial instruments.

Information relating to:
- regulatory capital, leverage, liquidity and resolution is based on Barclays’ interpretation of applicable rules and regulations as currently in force and implemented in the UK, including, but not limited to, CRD IV (as amended by CRD V applicable as at the reporting date) and CRR (as amended by CRR II applicable as at the reporting date) texts and any applicable delegated acts, implementing acts or technical standards and as such rules and regulations form part of domestic law by virtue of the European Union (Withdrawal) Act 2018, as amended. All such regulatory requirements are subject to change and disclosures made by the Group will be subject to any resulting changes as at the applicable reporting date;
- MREL, is based on Barclays of the Bank of England’s policy statement on “The Bank of England’s approach to setting a minimum requirement for own funds and eligible liabilities (MREL)” published in December 2021, updating the Bank of England’s June 2018 policy statement, and its MREL requirements communicated to Barclays by the Bank of England. Binding future MREL requirements remain subject to change as determined by the Bank of England, taking into account a number of factors as described in the policy, along with international developments. The Pillar 2A requirement is also subject to at least annual review;
- future regulatory capital, liquidity, funding and/or MREL, including forward-looking illustrations, are provided for illustrative purposes only and are not forecasts of Barclays’ results of operations or capital position or otherwise. Illustrations regarding the capital flight path, end-state capital evolution and expectations and MREL build are based on certain assumptions applicable at the date of publication only which cannot be assumed and are subject to change.

Important Information

In preparing the ESG information in this Results Presentation we have:
- (i) made a number of key judgements, estimations and assumptions, and the processes and issues involved are complex. This is for example the case in relation to financed emissions, portfolio alignment, classification of environmental and social financing, operational emissions and measurement of climate risk
- (ii) used ESG and climate data, models and methodologies that we consider to be appropriate and suitable for these purposes as at the date on which they were deployed. However, these data, models and methodologies are subject to future risks and uncertainties and may change over time. They are not of the same standard as those available in the context of other financial information, nor subject to the same or equivalent disclosure standards. Historical reference points, benchmarks or globally accepted accounting principles. There is an inability to rely on historical data as a strong indicator of future trajectories, in the case of climate change and its evolution. Outputs of models, processed data and methodologies will be affected by underlying data quality which can be hard to assess or challenges in accessing data on a timely basis
- (iii) continued (and will continue) to review and develop our approach to data, models and methodologies in line with market principles and standards as this subject area matures. The data, models and methodologies used and the judgements estimates or assumptions made are rapidly evolving and this may directly or indirectly affect the metrics, data points and targets contained in this presentation and the Barclays PLC Annual Report. Further development of accounting and/or reporting standards could impact (potentially materially) the performance metrics, data points and targets contained in this presentation and the Barclays PLC Annual Report. In future reports we may provide some or all of this information for the reporting period using updated or more granular data or improved models, methodologies, market practices or standards or recalibrated performance against targets on the basis of updated data. Such re-presented, updated or recalibrated information may result in different outcomes than those included in this presentation and the Barclays PLC Annual Report. It is important for readers and users of this report to be aware that direct like-for-like comparisons of each piece of information disclosed may not always be possible from one reporting period to another. Where information is re-presented, recalibrated or updated from time to time, our principles based approach to reporting financed emissions data (see page 87) sets out when information in respect of a prior year will be identified and explained

Information provided in climate and sustainability disclosures

What is important to our investors and stakeholders evolves over time and we aim to anticipate and respond to these changes. Disclosure expectations in relation to climate change and sustainability matters are particularly fast moving and differ in some ways from more traditional areas of reporting in the level of detail and for looking-of future-driven nature of the information and the consideration of impacts on the environment and other persons. We have adapted our approach in relation to disclosure of such matters. Our disclosures take into account the wider context relevant to these topics, including evolving stakeholder views, and longer time-frames for assessing potential risks and impacts having regard to international long-term climate and nature-based policy goals. Our climate and sustainability-related disclosures are subject to more uncertainty than disclosures relating to other subjects given market challenges in relation to data reliability, consistency and timeliness, and in relation to the use of estimates and assumptions and the application and development of methodologies. These factors mean disclosures may be amended, updated, and recalculated in future as market practice and data quality and availability develops.

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This presentation contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to the Group. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. Forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as ‘may’, ‘will’, ‘seek’, ‘continue’, ‘aim’, ‘anticipate’, ‘target’, ‘projected’, ‘expect’, ‘estimate’, ‘intend’, ‘plan’, ‘goal’, ‘believe’ or other words of similar meaning. Forward-looking statements can be made in writing but also may be made verbally by directors, officers and employees of the Group (including during management presentations). In connection with this presentation, Examples of forward-looking statements include, among others, statements or guidance regarding or relating to the Group’s future financial position, income levels, costs, assets and liabilities, impairment charges, provisions, capital leverage and other regulatory ratios, capital distributions (including dividend policy and share buybacks), return on tangible equity, projected levels of growth in banking and financial markets, industry trends, any commitments and targets (including environmental, social and governance (ESG) commitments and targets), business strategy, plans and objectives for future operations and other statements that are not historical or current facts. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. Forward-looking statements speak only as at the date on which they are made. Forward-looking statements may be affected by a number of factors, including, without limitation: changes in legislation; regulation and the interpretation thereof; changes in International Financial Reporting Standard (IFRS) and other accounting standards, including practices with regard to the interpretation and application thereof and emerging and developing ESG reporting standards; the outcome of current and future legal proceedings and regulatory investigations; the policies and actions of governmental and regulatory authorities; the Group’s ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, environmental, social and geopolitical risks and incidents and similar events beyond the Group’s control, the impact of competition; capital, leverage and other regulatory rules applicable to past, current and future periods; UK, US, Europe and global macroeconomic and business conditions, including inflation; volatility in credit and capital markets; market related risks such as changes in interest rates and foreign exchange rates; higher or lower asset valuations; changes in credit ratings of any entity within the Group or any securities issued by the Group; changes in customer or investor behaviour; changes in consumer, institutional and government behaviour; the direct and indirect consequences of the Russia-Ukraine war on European and global macroeconomic conditions, political stability and financial markets; direct and indirect impacts of the coronavirus (COVID-19) pandemic; instability as a result of the UK’s exit from the European Union (EU), the effects of the EU-UK Trade and Cooperation Agreement and any disruption that may subsequently result in the UK and globally, the risk of cyber-attacks, information or security breaches or technology failures on the Group’s reputation, business or operations; the Group’s ability to access funding; and the success of acquisitions, disposals and other strategic transactions. A number of these factors are beyond the Group’s control. As a result, the Group’s actual financial position, results, financial and non-financial metrics or performance measures or its ability to meet commitments and targets may differ materially from the statements or guidance set forth in the Group’s forward-looking statements. Additional risks and factors which may impact the Group’s future financial position and performance are identified in Barclays PLC’s filings with the US Securities and Exchange Commission (SEC) (including, without limitation, Barclays PLC’s Annual Report on Form 20-F for the financial year ended 31 December 2022, and Interim Results Announcement for the six months ended 30 June 2023 filed on Form 6-K), which are available on the SEC’s website at www.sec.gov.

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Non-IFRS Performance Measures

Barclays’ management believes that the non-IFRS performance measures included in this presentation provide valuable information to the readers of the financial statements. These performance measures provide more detailed concerning the elements of performance which the managers of these businesses are most directly able to influence or are relevant for an assessment of the Group. They also reflect an important aspect of the way in which operating targets are defined and performance is monitored by Barclays’ management. However, any non-IFRS performance measures in this document are not a substitute for IFRS measures and readers should consider the IFRS measures as well. Non-IFRS performance measures are defined and reconciliations are available on our results announcement for the period ended 30 June 2023.