

BARCLAYS

Q3 2026 Fixed Income Presentation

22nd October 2026

Why Barclays

1 **Serving >40 million UK and US retail customers**; The 'Premier' UK bank and digital-only multi-product US bank

2 **Largest UK corporate bank** by deposits, serving the full continuum of corporates, with differentiated capacity to drive loan growth

3 **Top-tier Investment Bank**, operating in core UK and US markets, building sustainably higher returns by increasing productivity

4 **Driving operating leverage**, by adopting digital and AI at scale

5 Consistent delivery towards **>14% RoTE by 2028**, with compounding earnings growth building foundations for an **all-weather RoTE beyond 2028**

6 **Strong capital generation** funding >£15bn shareholder returns 2026-2028[1]

[1] This multi-year plan is subject to supervisory and Board approval, anticipated financial performance and our published CET1 ratio target range of 13-14% | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change |

Group performance

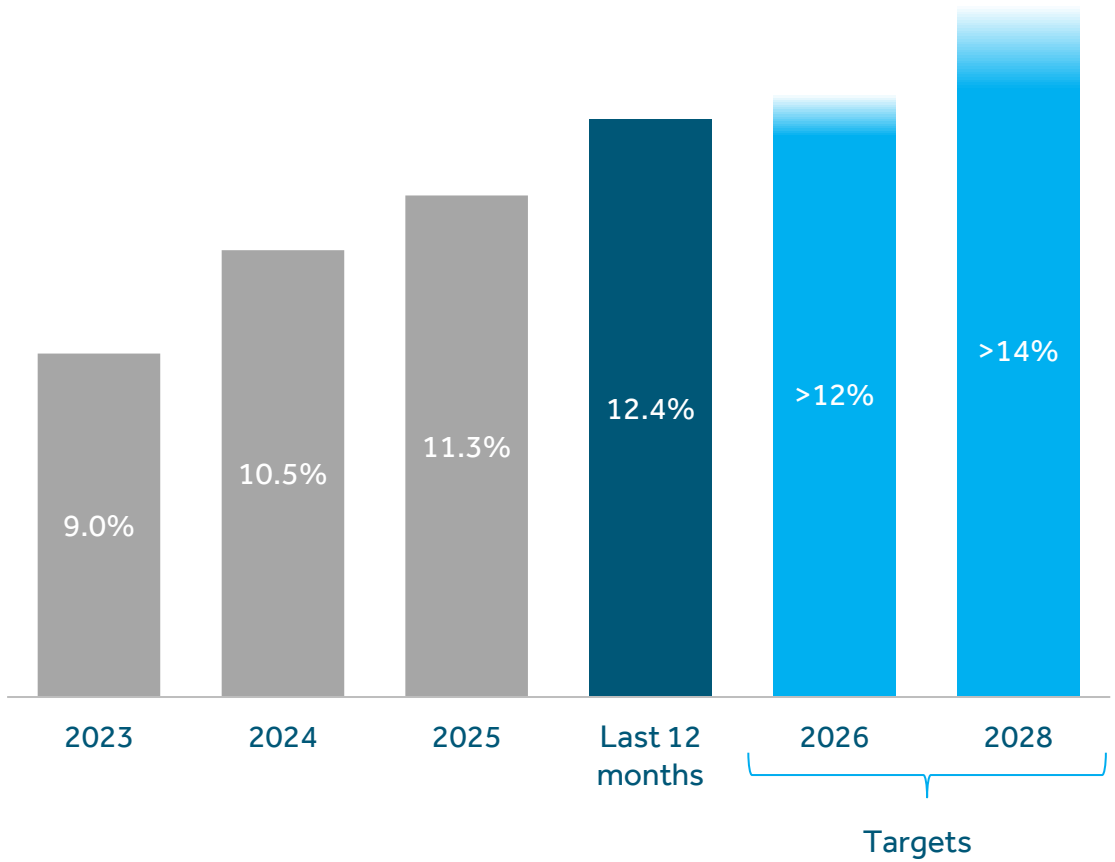
Group Q326 financial performance

Targets	Q326 actuals	Q326 YTD actuals	2026 targets	2028 targets
Statutory RoTE	11.7%	13.8%	>12%	>14%
Total payout	£0.5bn Buyback: £0.5bn	£2.8bn Dividend: £0.8bn Buyback: £2.0bn	Progressive increase vs. 2025[2] incl. planned £2bn dividend for 2026	>£15bn[2] With capacity to support investment and growth 2026-2028
Investment Bank RWAs (% of Group)	56%		Mid-50s%	c.50%
CET1 ratio	14.2% (Pro-forma: 14.0%)[1]		13-14%	13-14%
Supporting targets and guidance				
Income	£7.4bn	£23.9bn	c.£31.5bn	>5% CAGR 2025-2028
Group NII excl. Investment Bank and Head Office	£3.5bn	£10.3bn	>£13.7bn	
Barclays UK NII	£2.1bn	£6.1bn	£8.1-8.3bn	
Cost: income	62%	57%	High-50s%	Low-50s%
Loan loss rate (LLR)	43bps	55bps	50-60bps Through the cycle	50-60bps Through the cycle

[1] Pro-forma for the Q326 buyback | [2] FY25 total payout of £3.7bn. At least £10bn from 2024-2026. This multi-year plan, including planned dividend of £2bn for 2026, is subject to supervisory and Board approval, anticipated financial performance and our published ratio CET1 target range of 13-14% | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change |

On track for target delivery

Group RoTE



	Q326	Q326 YTD
Barclays UK FY26 target: >20%	21.2%	20.4%
UK Corporate Bank FY26 target: high-teens%	23.5%	21.6%
Private Bank & Wealth Management FY26 target: >25%	23.8%	25.4%
Investment Bank FY26 target: c.12%	9.5%	13.5%
US Consumer Bank FY26 target: >12%	10.9%	19.9%[1]
Statutory Group[2] FY26 target: >12%	11.7%	13.8%[1]

[1] Includes the c.£225m gain on sale of the American Airlines portfolio. Excluding this, Q326 YTD RoTE is 13.6% for USCB and 13.4% for Group, as a result of an adjusted attributable profit of £357m and £5.7bn, respectively | [2] Includes Head Office: unallocated Group equity in excess of 13.5% of RWAs | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change |

Delivering on our 2026 targets

Group targets

		Target	
RoTE	12.4% last 12 months	>12%	On track
Distributions	£9.5bn[1] 2024 – Q326 YTD	At least £10bn	On track
UK business RWA growth	£28bn 2024 – Q326 YTD	c.£30bn	On track
Income	£30.9bn Last 12 months	c.£31.5bn[2]	On track
Cost: income ratio	59% last 12 months	High-50s%	On track

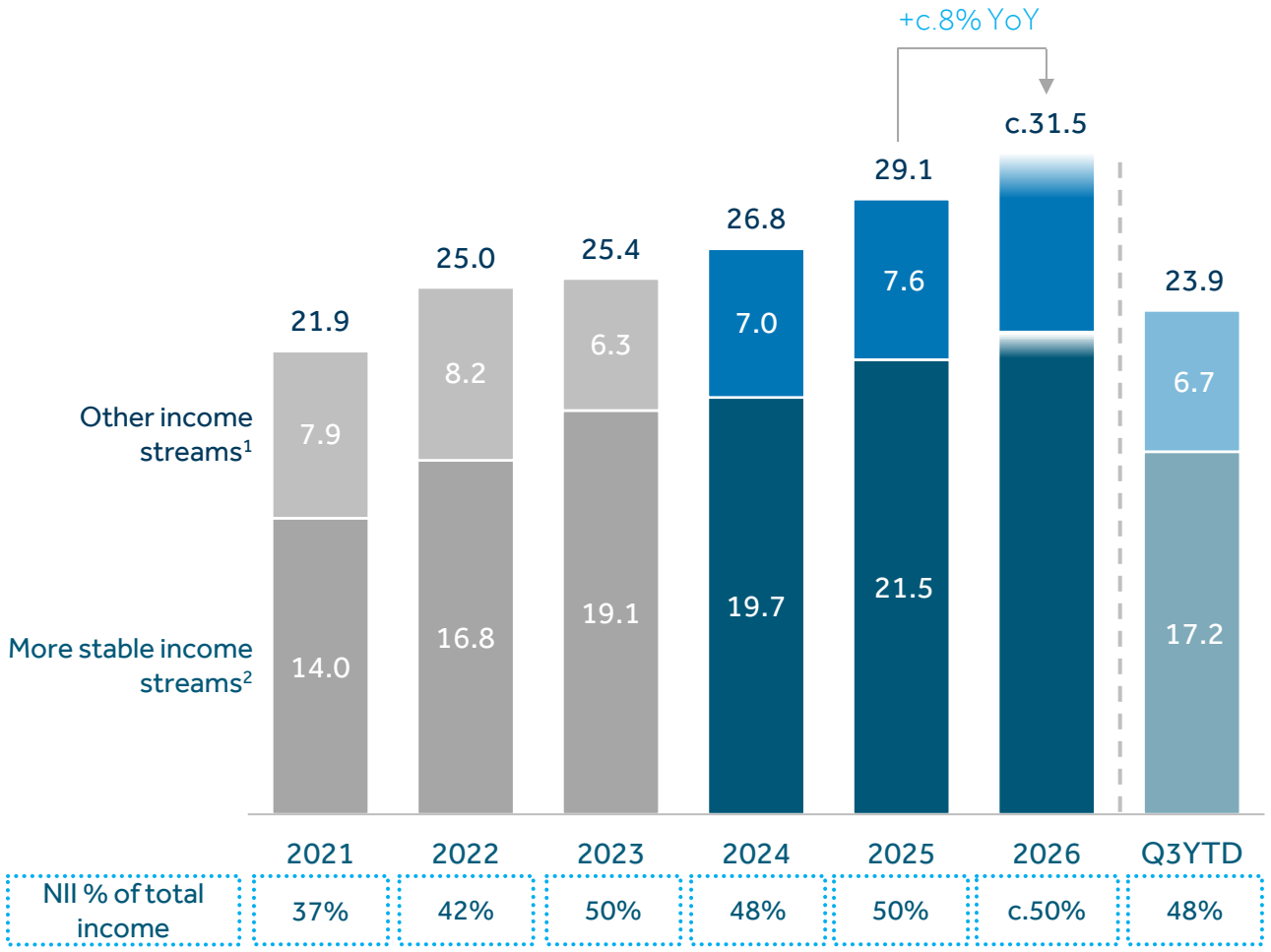
Divisional RoTEs

	Target	Last 12 months
Barclays UK	>20%	21.3%
UK Corporate Bank	High-teens	21.0%
Private Bank & Wealth Management	>25%	22.2%
Investment Bank	c.12%	11.1%
US Consumer Bank	>12%[3]	18.9%[3]

[1] Comprises total announced distributions of: £3.0bn in 2024, £3.7bn in 2025, £2.8bn Q3 YTD 2026 | [2] Original target of c.£30bn at February 2024 Investor Update, which was previously upgraded to c.£31.5bn at H126 Results | [3] Includes c.£225m gain on sale of American Airlines portfolio. Excluding this gain, USCB RoTE for the last 12 months is 14.2%, as a result of an adjusted attributable profit of £501m and the FY26 target is c.12% | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change |

Growing stable income streams; on track for c.£31.5bn income FY26 target

Group income (£bn)



>5% Group income CAGR target FY25-28

Income performance	Q326 YoY (%)	Q3YTD YoY (%)
Group	+3%	+8%
Other income streams	+1%	+9%
More stable income streams	+3%	+8%

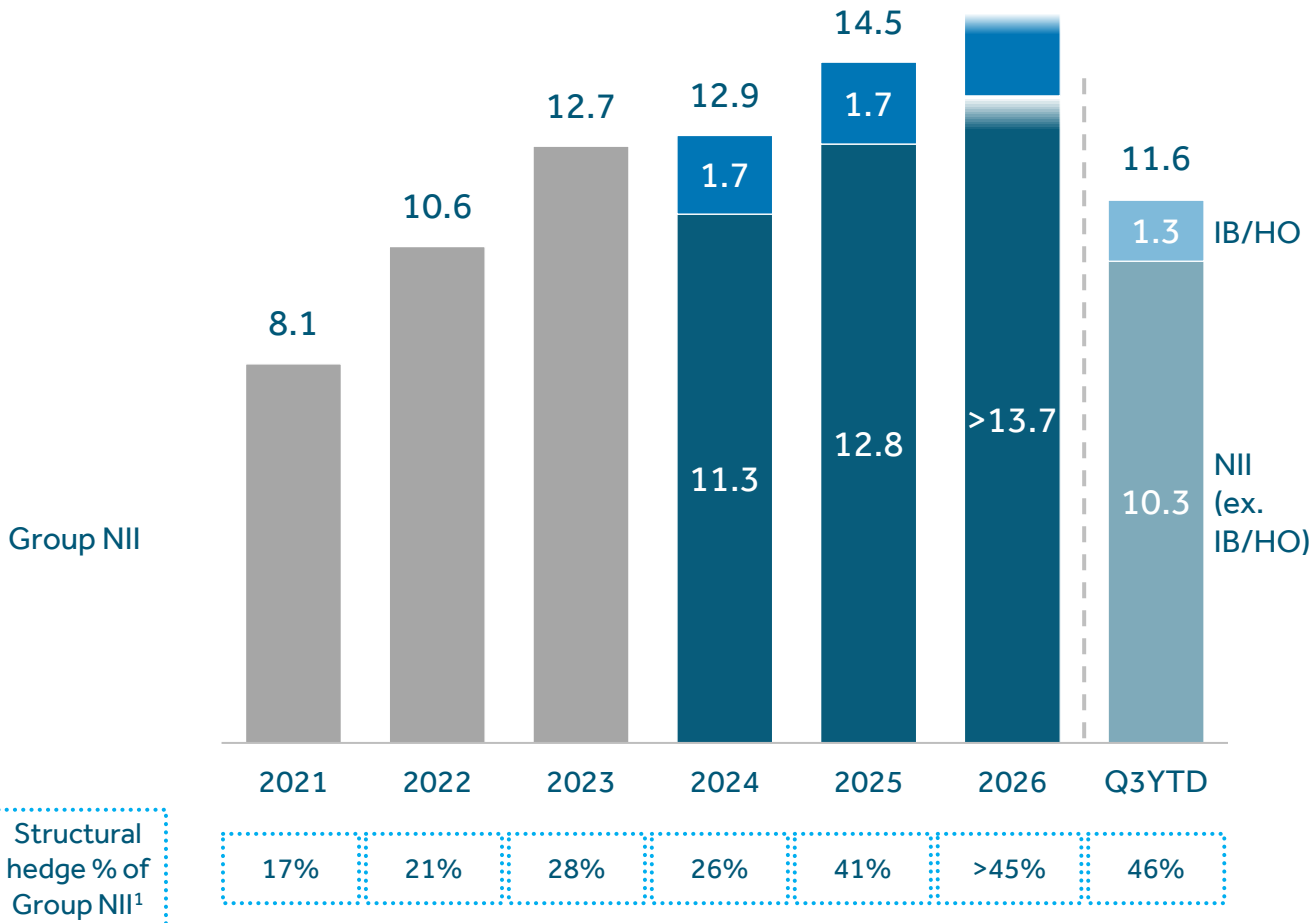
Group income mix[3]

c.40% GBP	c.40% USD	c.20% Other

[1] Includes Investment Banking fees and underwriting and Intermediation | [2] Includes Global Markets Financing and Retail & Corporate income. Retail & Corporate consists of income from Barclays UK, UK Corporate Bank, Private Bank and Wealth Management, the International Corporate Bank within the Investment Bank, US Consumer Bank and Head Office | [3] Based on an average of FY24, FY25, and H126 income currency mix. Percentage may vary depending on business mix and macroeconomic environment and historical outcomes may not be indicative of future currency mix | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change | Note: Charts may not sum due to rounding |

Group NII a longer term driver of income

(£bn)



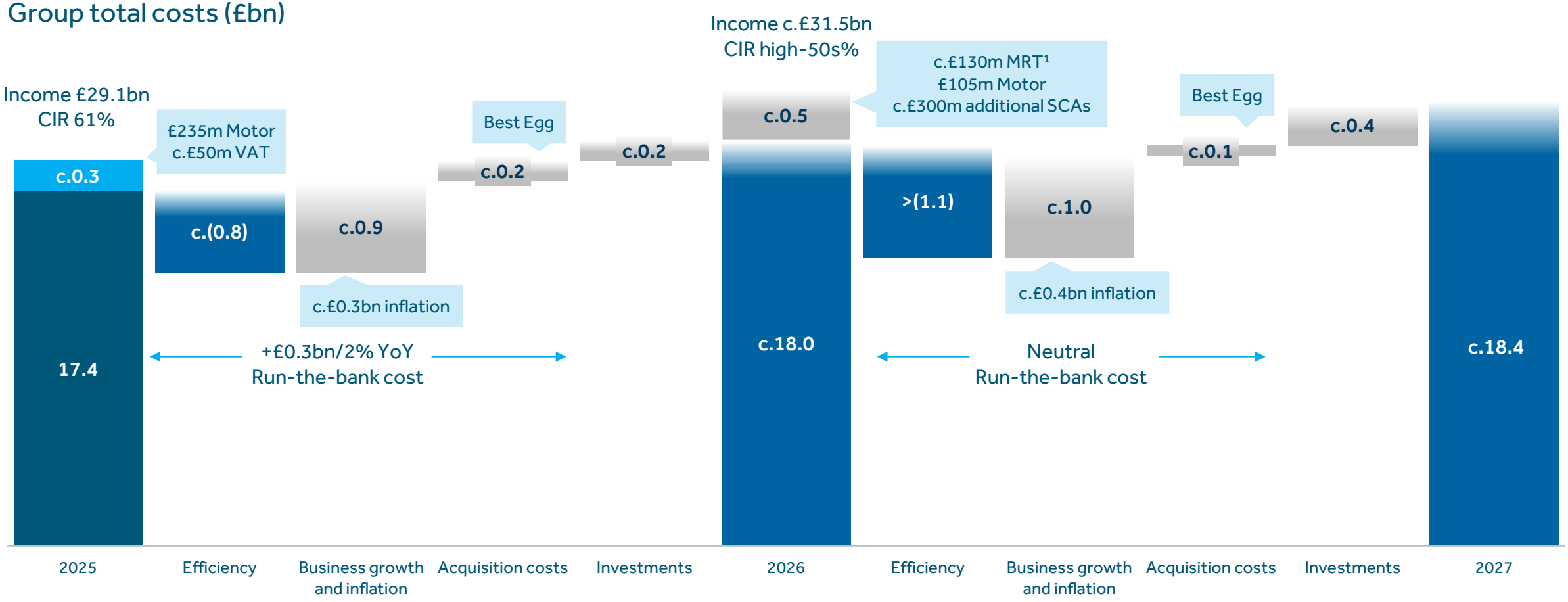
2026 Group NII excluding IB and HO guidance: >£13.7bn

NII performance	Q326 YoY (%)	Q326 QoQ (%)
Group	+4%	+0%
Group ex IB and HO	+7%	+4%
BUK	+6%	+4%
UKCB	+14%	+6%
PBWM	+17%	+3%
USCB	+3%	+2%

[1] Percentage of total Group NII | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change | Note: Charts may not sum due to rounding |

2026 Group cost exit run rate and 2027 expectation

Group total costs (£bn)

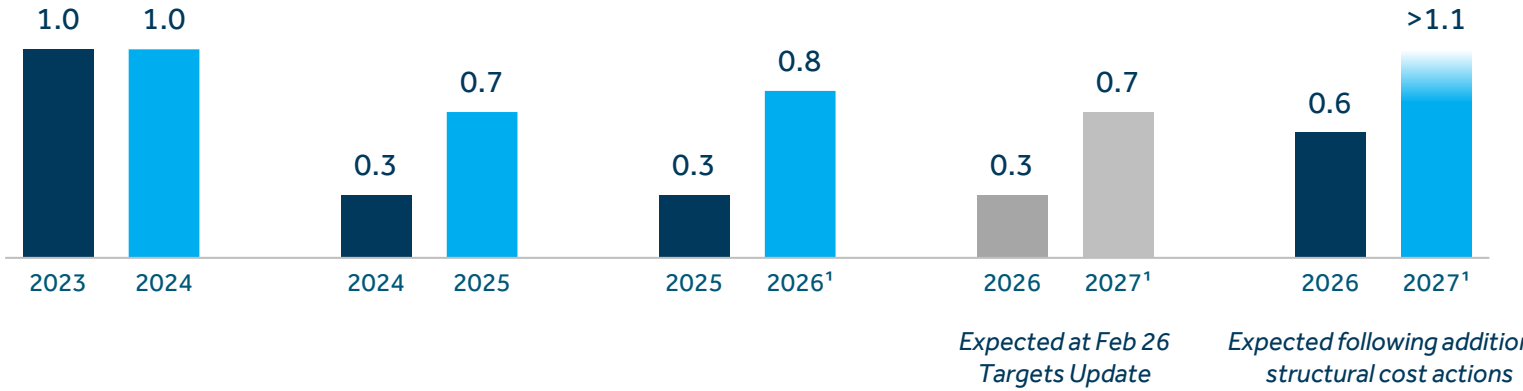


Modest cost growth 2025-2028, with positive operating jaws in each year of the plan

[1] Additional costs reflect a change in Material Risk Takers' compensation mix, towards higher variable and lower fixed pay, for awards to be granted from 2027, following regulatory changes in October 2025. Including £65m in Q326 | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change | Note: Charts may not sum due to rounding |

Structurally reducing the cost base to generate capacity for investment

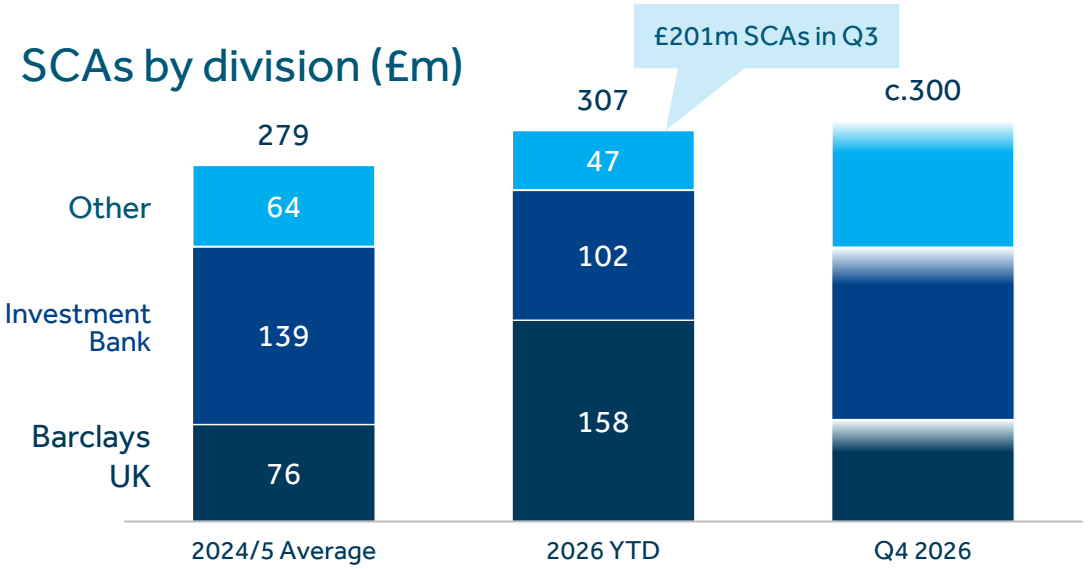
(£bn) SCAs Gross Efficiency savings[1]



Positive operating jaws in every year[2]

2023	+1%
2024	+7%
2025	+3%
2026 expected	+c.4%

SCAs by division (£m)



Outcomes of SCA spend

- c.5,000 FTE[3], impacts c.5% of employees
- c.60% support functions including developers[4]
- Organisational simplification and technology change efficiency driven by AI
- BUK 2027 cost: income ratio guidance of "high-40s%"

[1] Gross efficiency savings represent the full-year savings realised from SCAs and other efficiency actions undertaken in the preceding financial year. Gross efficiency savings for 2026 and 2027 are based on current expectations | [2] Operating jaws calculated using statutory total Group income and total Group operating costs | [3] Expected reduction in full-time employees from SCAs taken in FY26, subject to collective and individual consultation as required | [4] Based on SCAs taken in H2 2026 | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change | Note: Charts may not sum due to rounding |

UK retail growth from investments in customer service and product quality

Building products to serve a range of customers

c.20% of card acquisitions

Kensington

growth from c.£2bn to c.£6bn balances since acquisition

c.20% of card acquisitions

Deepens relationships incl. with Premier customers

A high quality experience driving above market growth

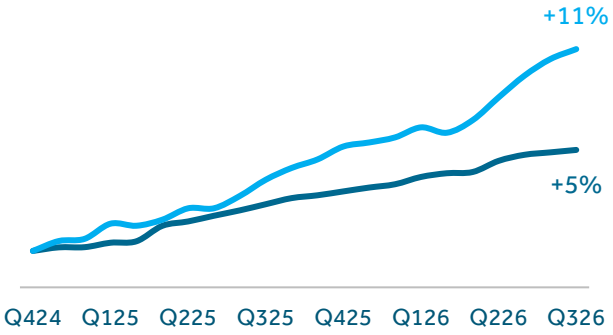
70
2026

-51
2022

Broker NPS[3]

Barclays mortgage growth[1]

Market growth[1,2]



10.4%
Q326

10.1%
2023

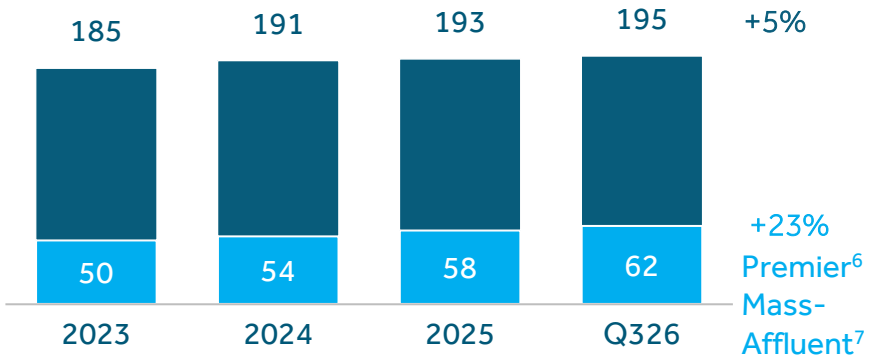
Mortgage market share[2]

Premier NPS drives growth in most valuable deposit segment

Barclays Premier NPS[4]
+32
2026
+10
2023

Highest Premier eligible NPS vs. UK banks with a Premier account offering[5]

Barclays UK retail deposit balances (£bn)



Growth since 2023
+5%

+23%
Premier[6]
Mass-Affluent[7]

Implemented a low cost, high quality wealth proposition

No upfront advice charges
For Premier Planning and Advice[6]

Zero
Custodian fees for Direct Investing

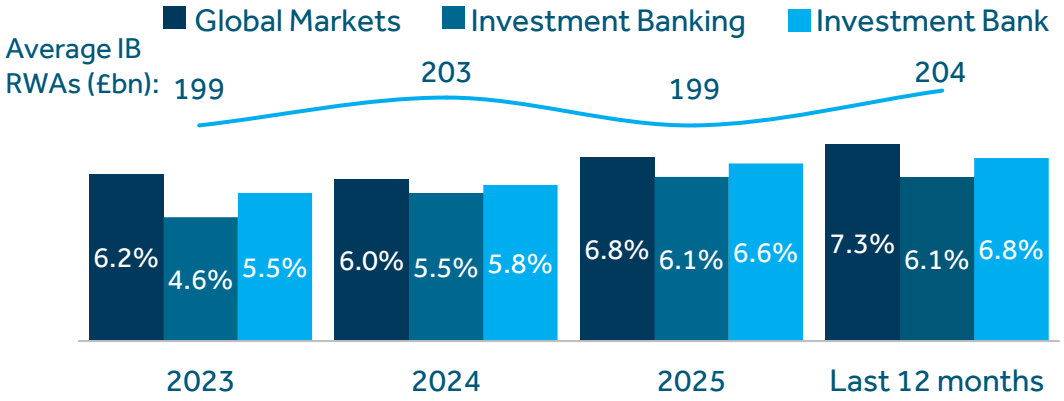
c.400k
Customers identified could benefit from Planning and advice[8]

[1] Barclays mortgage growth to September 2026. Market mortgage growth to August 2026, based on latest available data. Barclays mortgage balance growth includes the impact of securitisations | [2] Source: BoE data, LPMVTXH up to August 2026 | [3] Mortgage broker NPS score. (3 month rolling average September 2026 and August 2022) | [4] © Ipsos 2026, Financial Research Survey (FRS), for the 12 months ended 31 August 2026 (*compared to December 2023*). The survey contacts around 50,000 adults (aged 16+) a year in total across Great Britain considering (and weighted to) the overall profile of the adult population. Results are based on Barclays 'Premier' main current account customers n=987 (*645*) | [5] © Ipsos 2026 data per footnote 4. Results are based on 'Premier Eligible' main current account customers, defined as £75,000+ gross annual income OR £100,000+ in total savings & investments, for Barclays this represents 2,450 respondents. The UK bank peers include Barclays, Halifax, HSBC, Lloyds Bank, NatWest & Santander | [6] To be eligible for Premier, a customer needs to have a current account with Barclays and either pay in a gross annual income of at least £75,000 or have a total balance of £100,000 savings with Barclays in eligible investments or a mix of both. Planning and Advice is available to Premier customers with a minimum of £150,000 available to invest | [7] Segment of Barclays UK customer base identified as having high income or asset levels | [8] Based on internal models |

Structurally stronger and more diversified Investment Bank

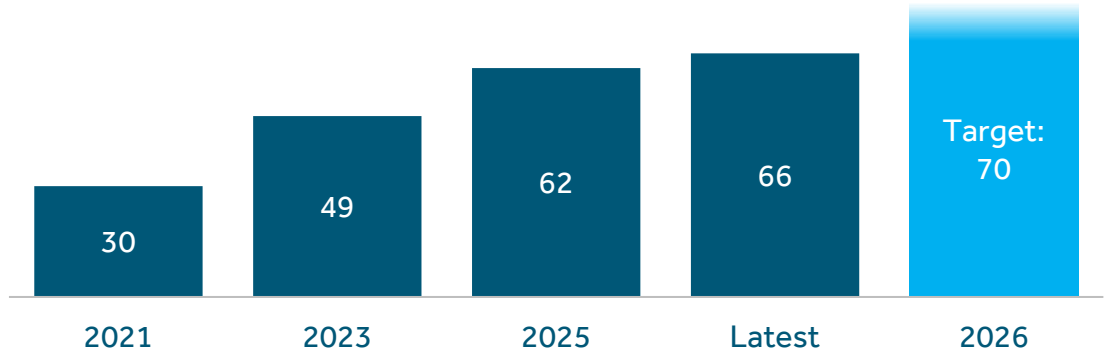
Driving capital productivity

Income / Average RWAs (%)



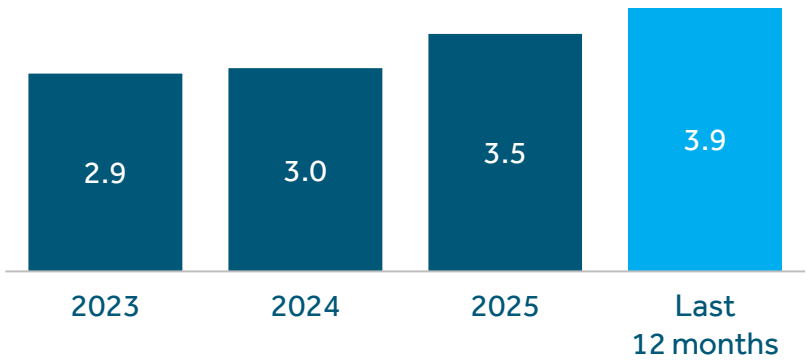
By deepening relationships with most profitable clients

Top 5 rank with Top 100 Global Markets Clients[1]



Growing stable income from Financing

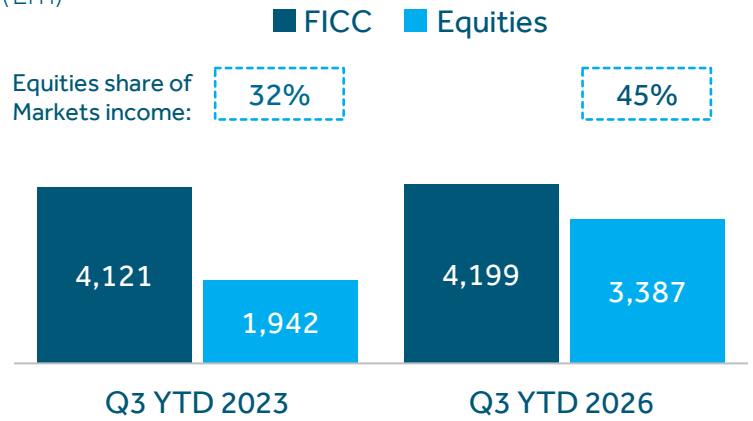
(£bn)



- #5 ranked globally for Liquid Financing[2]
- 98 of Top 100 clients have a Financing relationship

Growing Equities to diversify revenue

(£m)



- c.90%[3] Equities growth driven by Prime and Derivatives
- +70bps share increase in focus businesses[2]

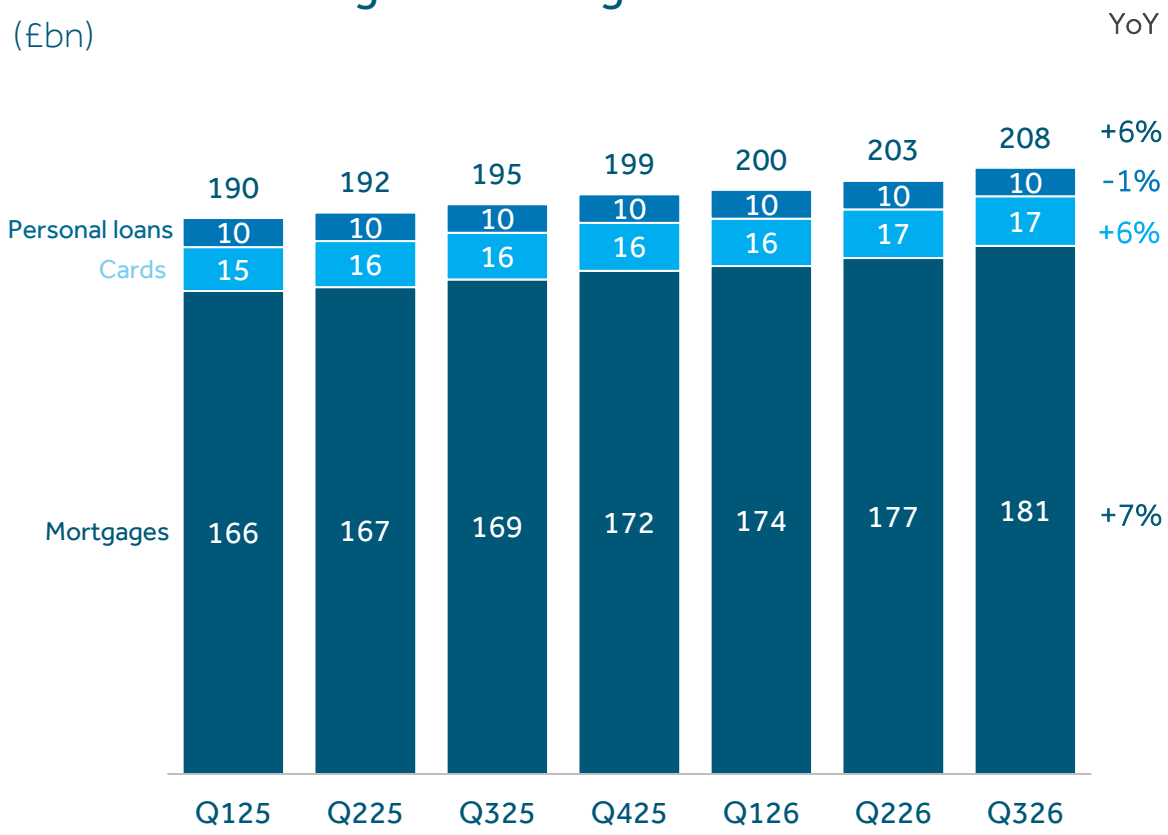
[1] Based on Barclays' analysis using internal and external sources. 2021 and 2023 as reported at 20th February 2024 Investor Update. 2025 as reported at 10th February 2026 Targets Update. Latest represents FY25 data | [2] Coalition Greenwich Competitor Analytics FY25 & FY23 (Liquid Financing rank as of FY25, Focus business share as of FY25 and FY23). Revenues are based on the following banks: BofA, Barclays, BNPP, CITI, DB, GS, JPM, MS and UBS. This analysis is based on Barclays' internal business structure and internal revenues. Liquid Financing includes quantitative prime services, futures clearing and settlement, prime brokerage margin lending, fixed income securities repurchase agreements and synthetics. Focus businesses comprise European Rates, Equity Derivatives and Securitised Products Trading | [3] Q326 YTD vs Q323 YTD. Analysis is based on Barclays' internal business structure and internal revenues |

Divisional performance

UK loan growth of 7% YoY; strength across mortgages and corporates

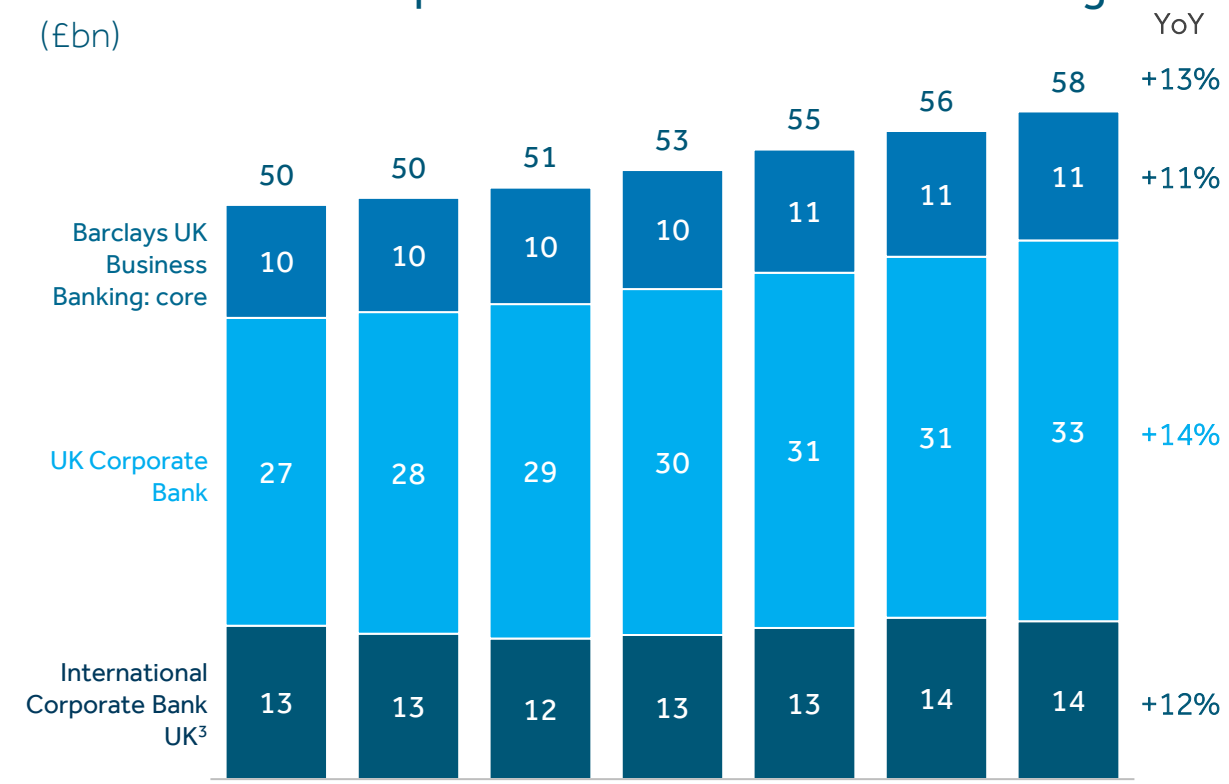
Continued strong retail loan growth[1]

(£bn)



Momentum in Corporate and core Business Banking[2]

(£bn)



Barclays UK Business Banking: run-off [4]	Q125	Q225	Q325	Q425	Q126	Q226	Q326
	9	9	8	8	7	7	6

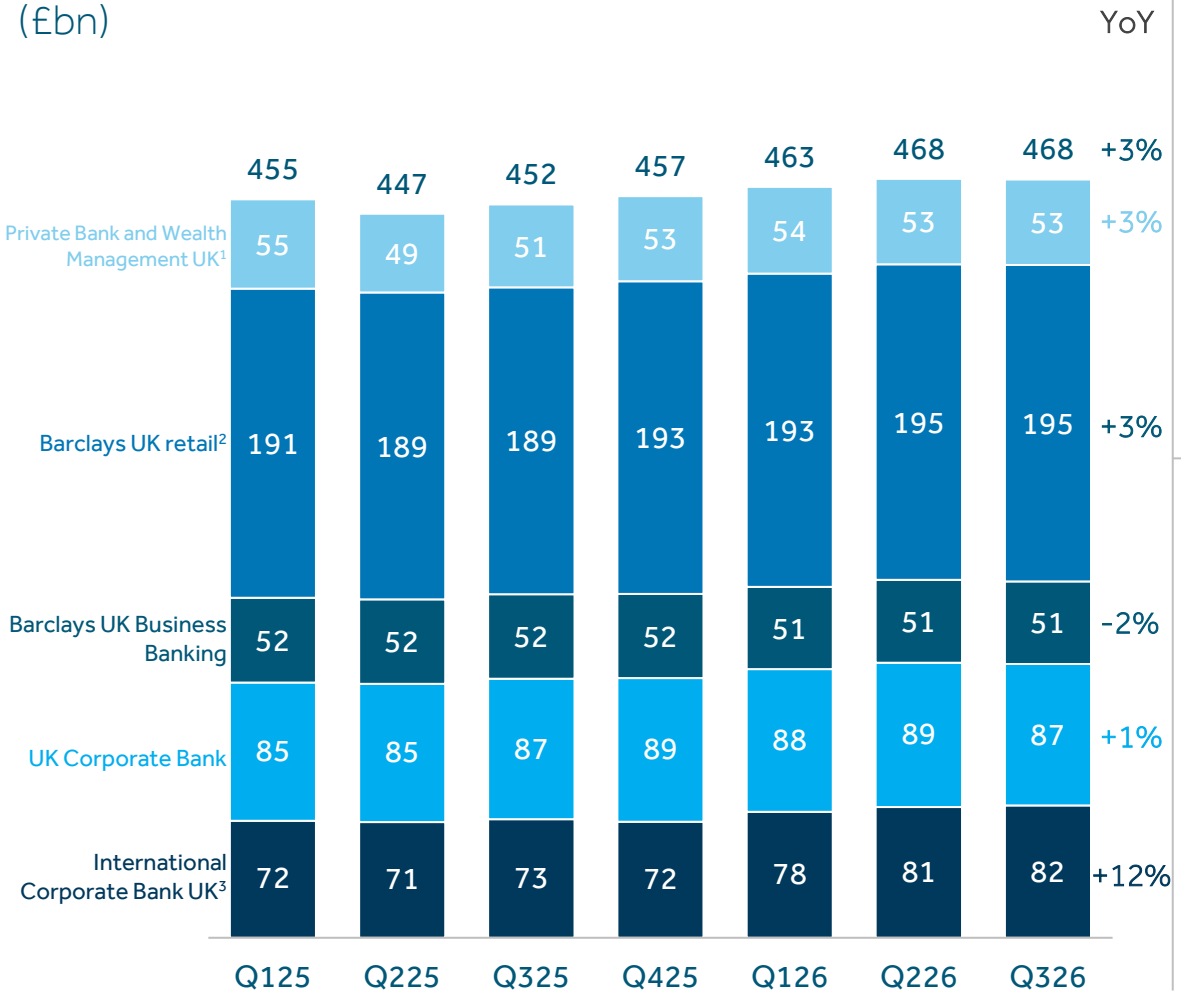
£28bn of c.£30bn targeted UK business growth RWAs 2024-2026 deployed[5]; target >5% UK lending CAGR FY25-28

[1] Loan balances within Barclays UK | [2] Part of Barclays UK | [3] Loans and advances at amortised cost in the International Corporate Bank UK within the Investment Bank, including Portfolio Management balances | [4] Includes Government scheme lending and Barclays UK Education, Social Housing, and Local Authority (ESHLA) balances. Barclays UK YoY corporate loan growth incl. run-off is 6% | [5] Represents RWAs from business growth but excludes the effects of securitisations, model updates and other methodological changes. Also excludes additional Operational Risk RWAs related to organic growth | Note: Basis of preparation for UK split of corporate loans and advances at amortised cost aligned to legal entity reporting | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change | Note: Charts may not sum due to rounding |

Quality UK deposit franchise across retail and corporate

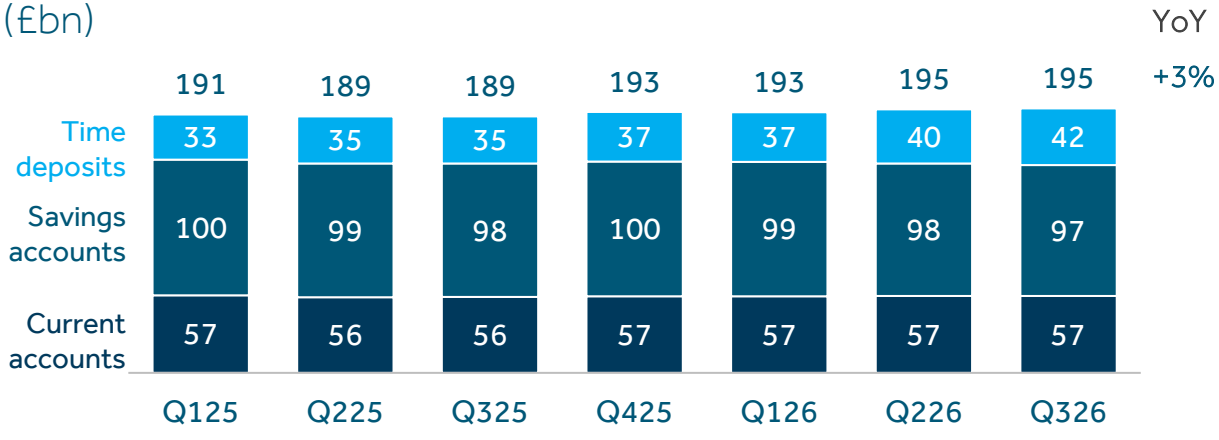
Growing UK retail and corporate deposits

(£bn)



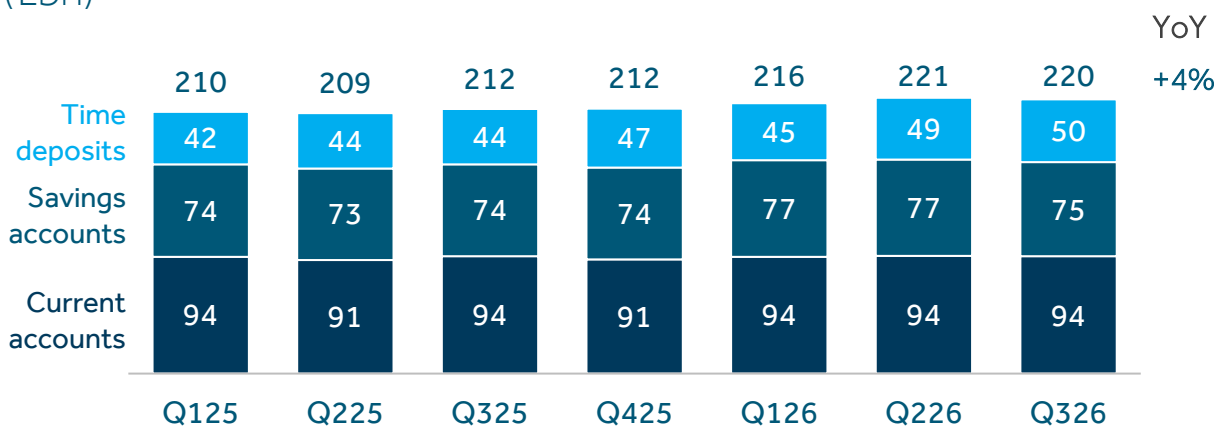
Barclays UK retail deposit balances and mix

(£bn)



UK corporate deposit balances and mix[4]

(£bn)

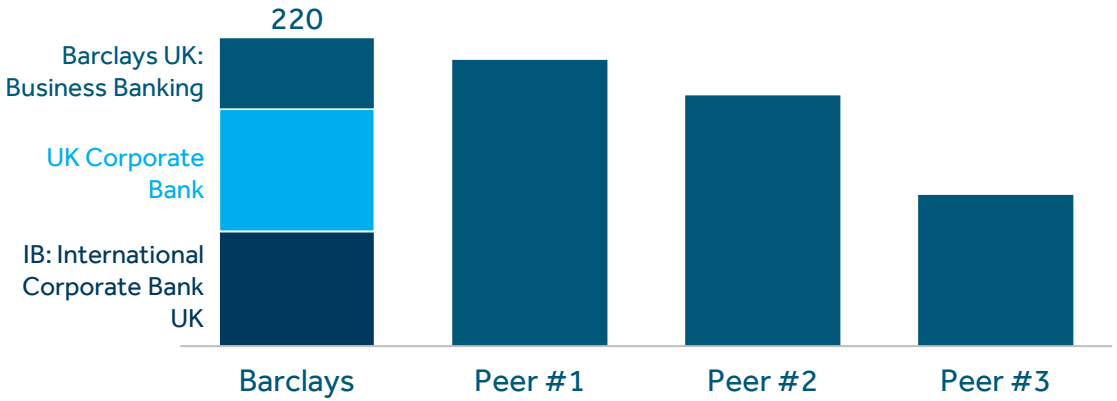


[1] PBWM deposits booked in the UK. Includes Isle of Man, Jersey and Guernsey | [2] Barclays UK excluding Business Banking. Reflects customer deposits only | [3] Deposits at amortised cost in the International Corporate Bank UK within the Investment Bank. Includes Isle of Man, Jersey and Guernsey | [4] Includes Business Banking within Barclays UK, UK Corporate Bank and International Corporate Bank UK within the Investment Bank. ICB UK includes Isle of Man, Jersey and Guernsey | Note: Basis of preparation for UK split of deposits at amortised cost aligned to legal entity reporting | Note: charts may not sum due to rounding |

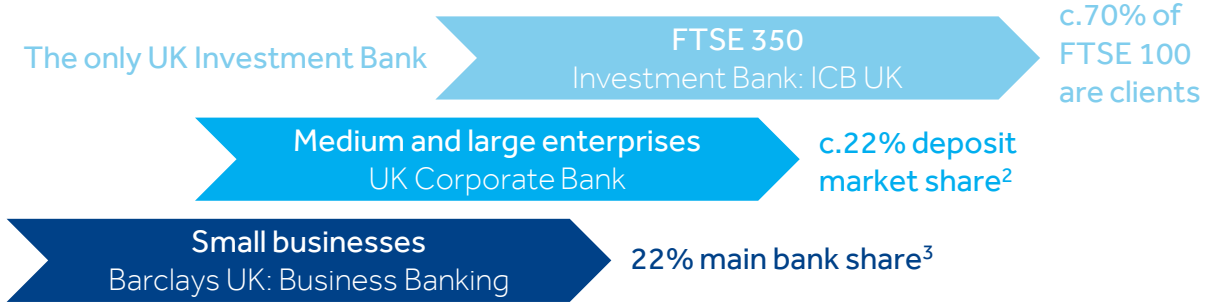
Largest integrated UK corporate franchise driving above market growth

Largest UK corporate deposit franchise[1]

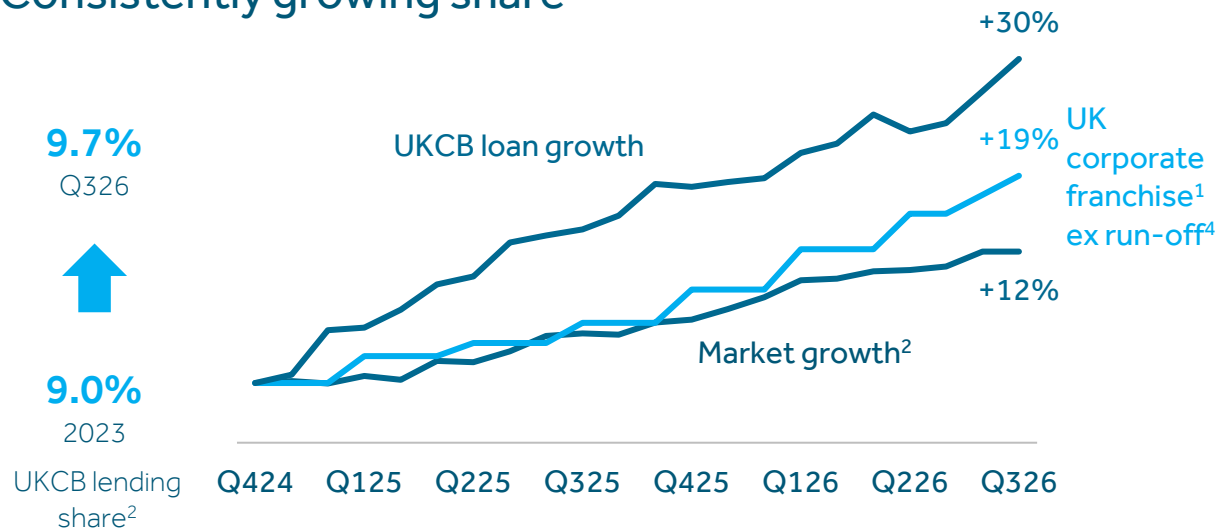
(£bn)



Advanced, full-service capability to UK businesses

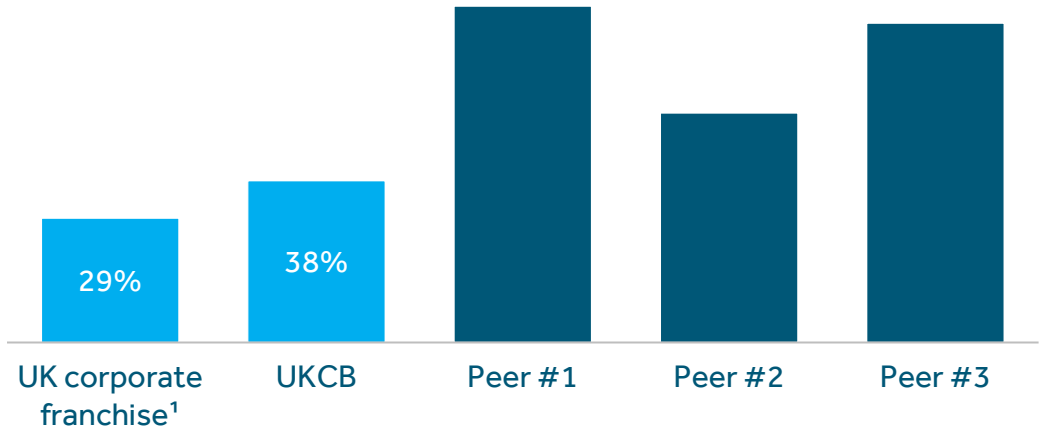


Consistently growing share



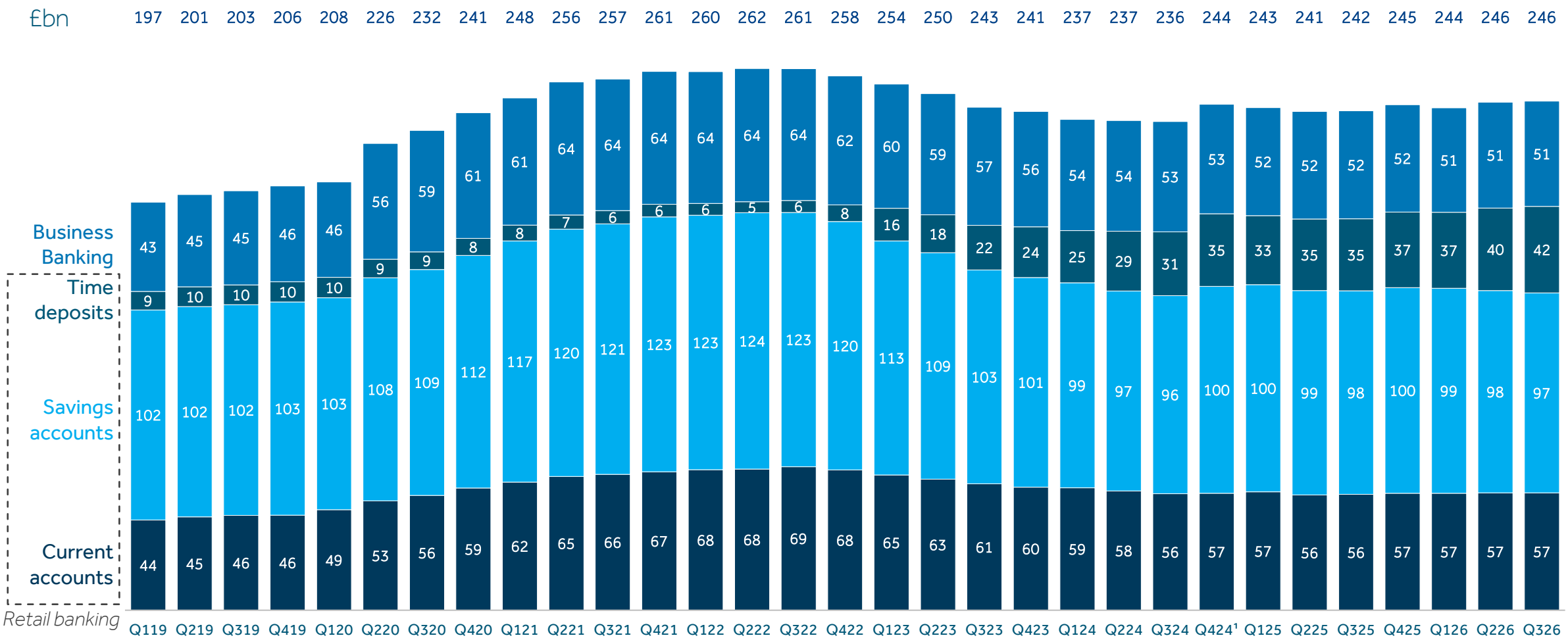
With significant capacity to grow lending[1]

Loan to deposit ratio



[1] Includes UK Corporate Bank, International Corporate Bank UK (part of Investment Bank) and Business Banking (part of Barclays UK) as at Q326. Based on Barclays calculations using peer reported financials as of Q226. Peers include: Lloyds Commercial, NatWest Commercial and Institutional, and HSBC UK Commercial Banking and UK Corporate and Institutional Banking | [2] Measured using BoE data to August 2026, based on latest available data: RPMZ8YJ for outstanding lending and LPMVVID for deposits | [3] With companies with £1m - £6.5m turnover | [4] Excludes Business Banking run-off, which relates to Government scheme lending and Barclays UK Education, Social Housing, and Local Authority (ESHLA) balances | Note: Charts may not sum due to rounding | Note: Loans and advances at amortised cost in International Corporate Bank UK within the Investment Bank includes Portfolio Management balances |

Barclays UK deposit balances and mix since 2019

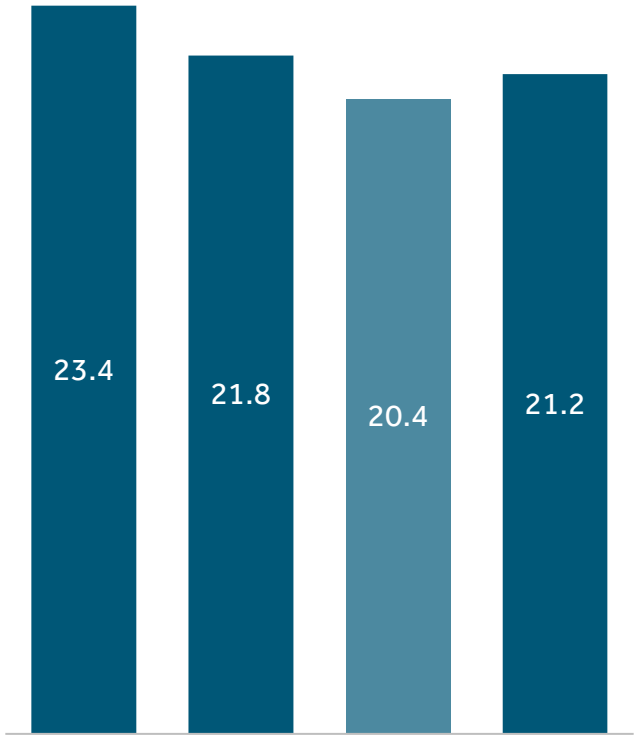


More than 80% of Retail Current Account relationships >5 years

[1] Includes Tesco Bank from Q424 onwards | Note: Charts may not sum due to rounding | Note: Data has not been restated to reflect historic perimeter changes |

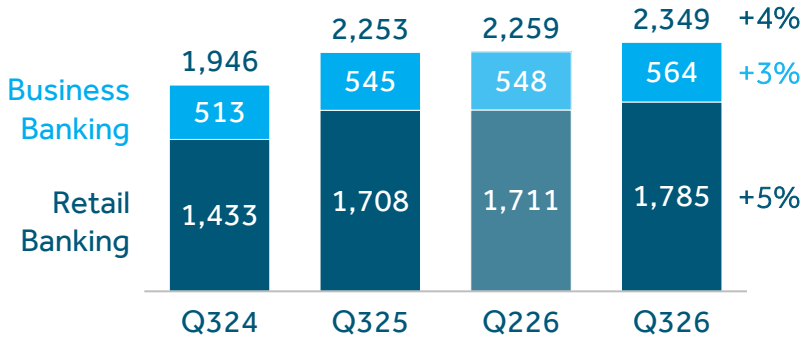
Barclays UK delivered Q326 RoTE of 21.2%

RoTE (%)

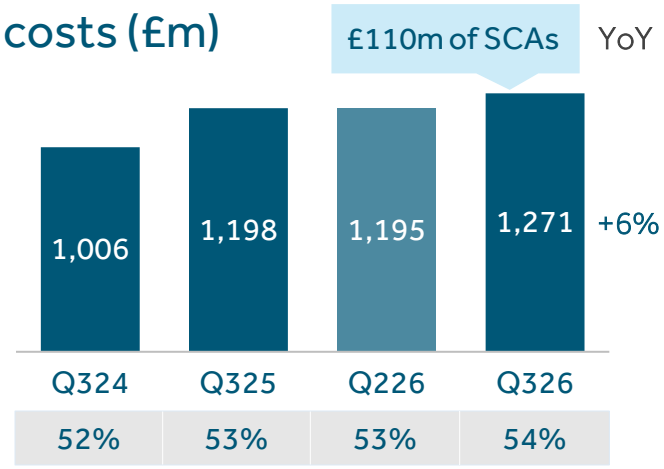


	Q324	Q325	Q226	Q326
YTD[1]	21.4	19.6	20.1	20.4

Income by business (£m)



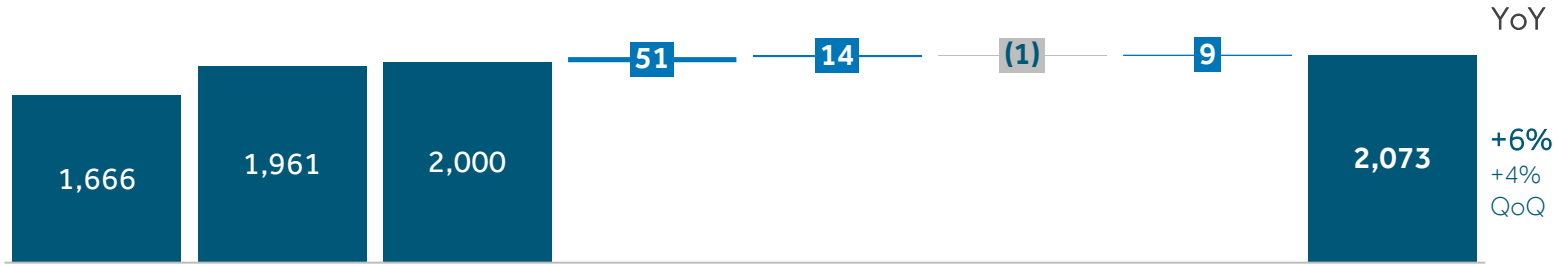
Total costs (£m)



	Q324	Q325	Q226	Q326
CIR	52%	53%	53%	54%

Barclays UK NII (£m)

FY26 NII guidance: £8.1-8.3bn
Expect to be around the middle of the range

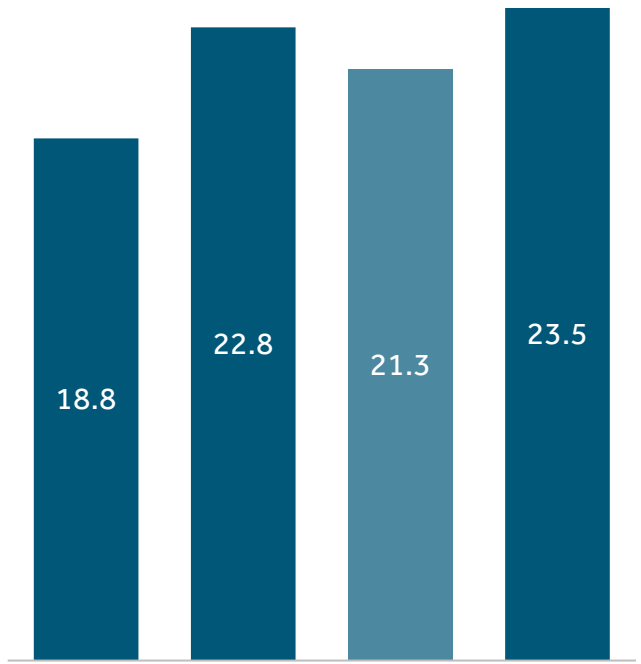


	Q324	Q325	Q226	Q326
NIM	3.34%	3.68%	3.68%	3.69%
Non-NII	280	292	259	276

[1] Refers to year-to-date RoTE for each respective period | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change | Note: Charts may not sum due to rounding |

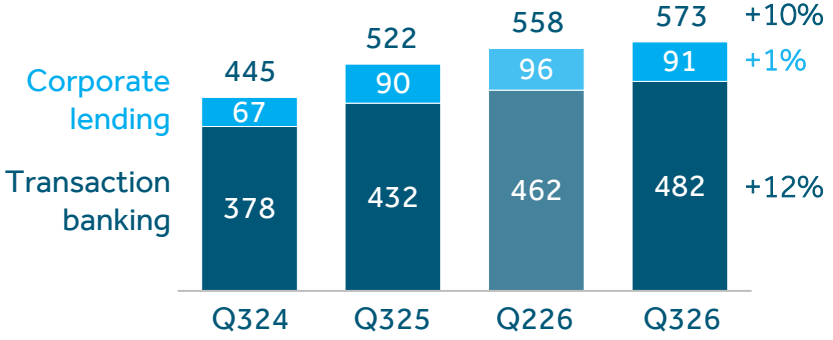
UK Corporate Bank delivered Q326 RoTE of 23.5%

RoTE (%)

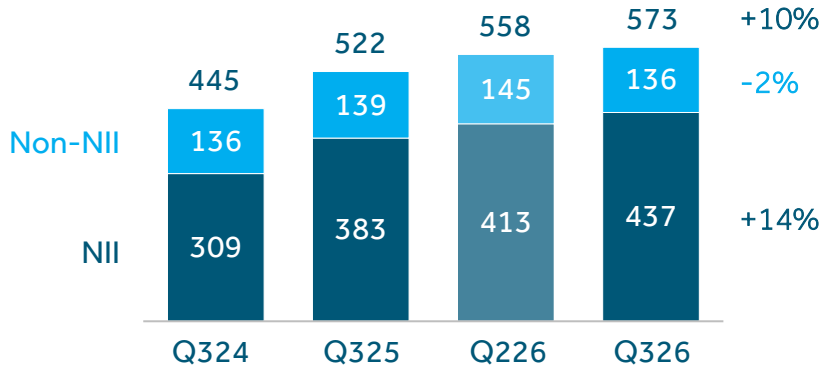


	Q324	Q325	Q226	Q326
YTD[1]	17.3	18.8	20.6	21.6

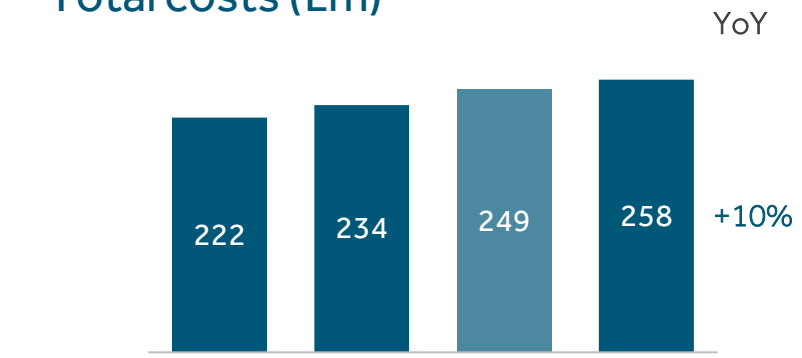
Income by product (£m)



Income by type (£m)

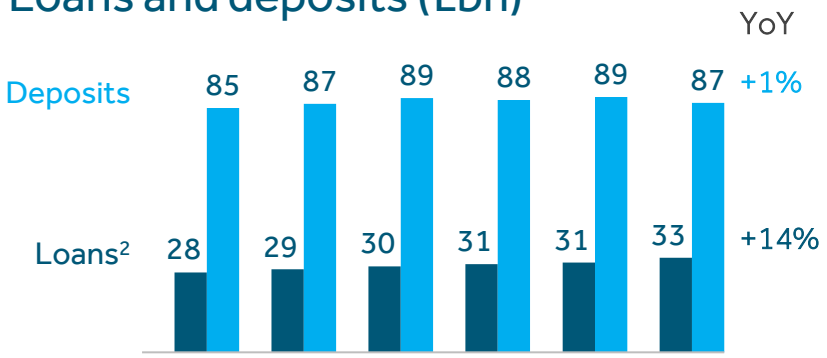


Total costs (£m)



	Q324	Q325	Q226	Q326
CIR	50%	45%	45%	45%

Loans and deposits (£bn)

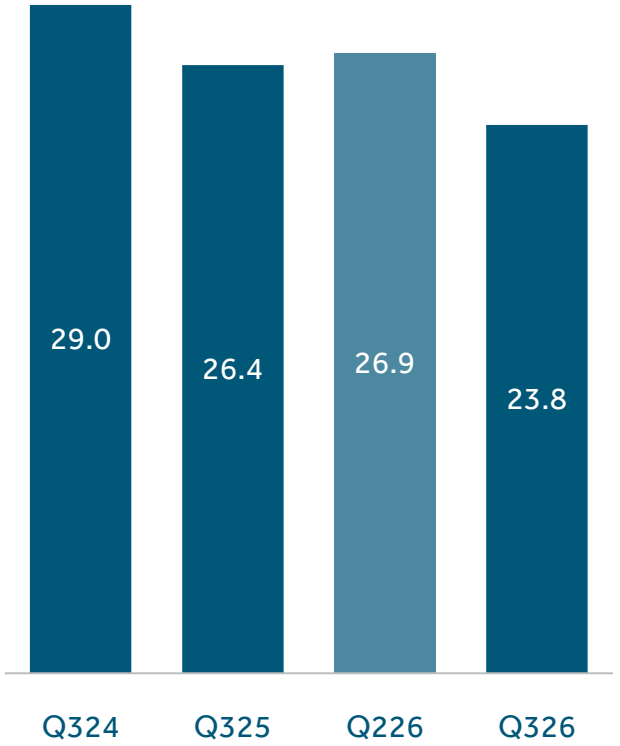


	Q225	Q325	Q425	Q126	Q226	Q326
LDR[3]	33%	33%	34%	35%	35%	38%

[1] Refers to year-to-date RoTE for each respective period | [2] Loans and advances to customers at amortised cost | [3] LDR calculated based on customer loans and advances at amortised cost divided by customer deposits at amortised cost | Note: Charts may not sum due to rounding |

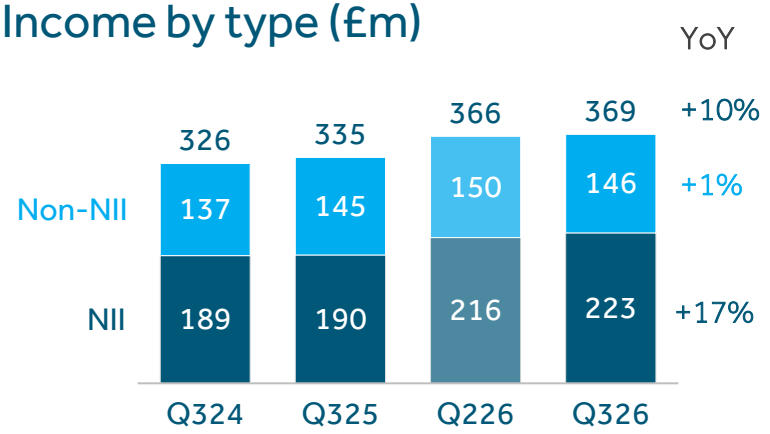
Private Bank & Wealth Management delivered Q326 RoTE of 23.8%

RoTE (%)

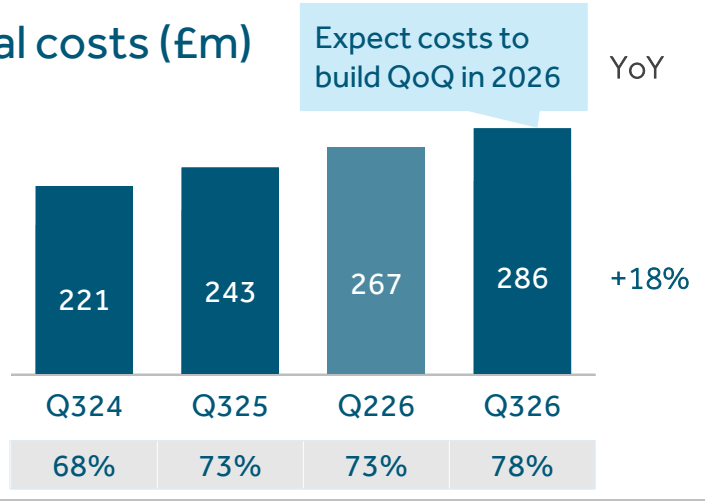


	Q324	Q325	Q226	Q326
YTD[1]	29.5	30.9	26.1	25.4

Income by type (£m)

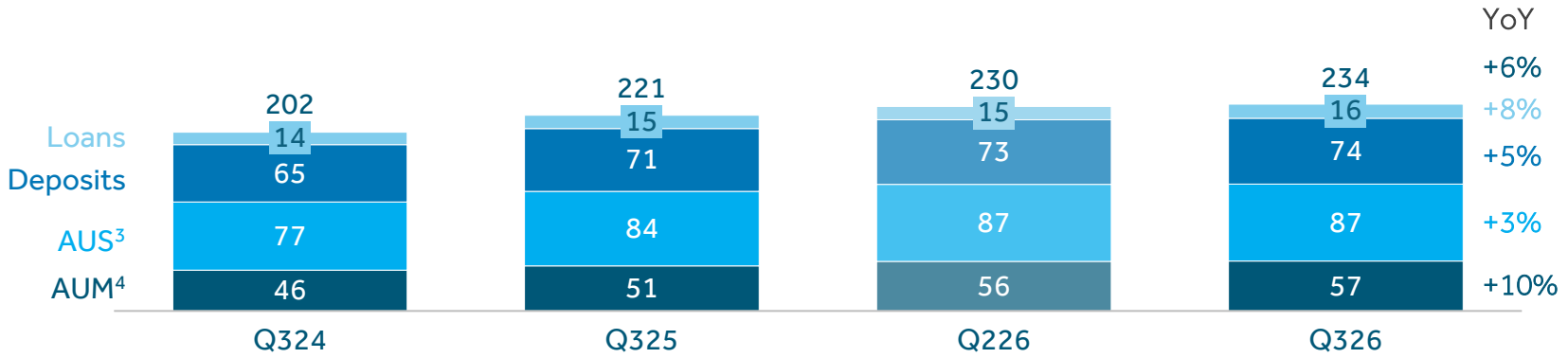


Total costs (£m)



	Q324	Q325	Q226	Q326
CIR	68%	73%	73%	78%

Private Bank Client Assets and Liabilities[2] (£bn)

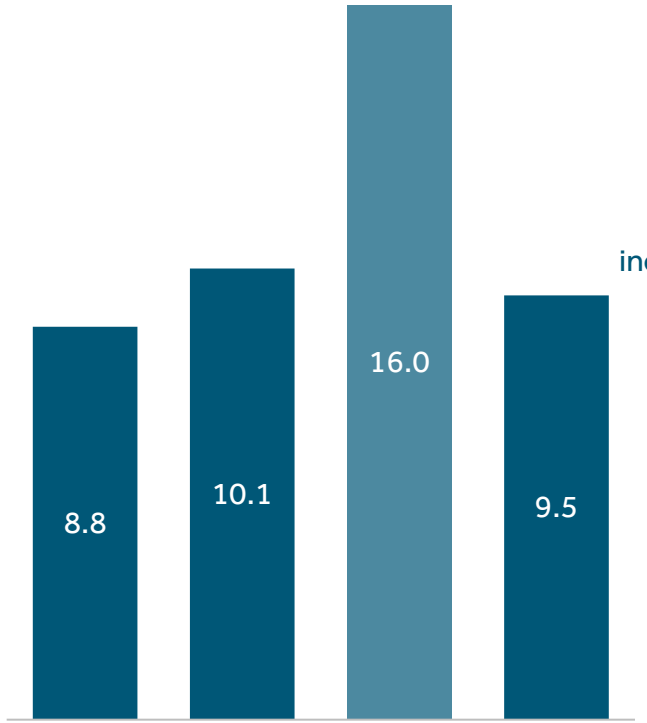


	Q324	Q325	Q226	Q326
Net new AUM[5] (£bn)	1.3	0.7	0.3	0.6

[1] Refers to year-to-date RoTE for each respective period | [2] Client Assets and Liabilities refers to loans, deposits and investments | [3] Assets Under Supervision (AUS) | [4] Assets Under Management (AUM) | [5] Net new AUM excludes market movements and FX | Note: Charts may not sum due to rounding |

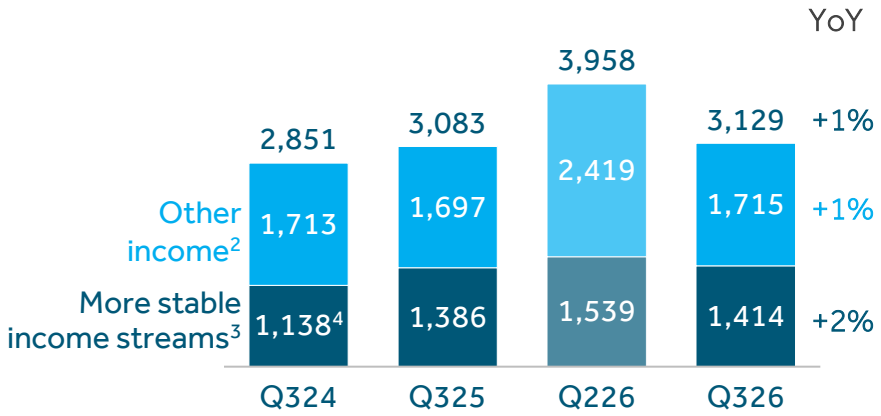
Investment Bank delivered Q326 RoTE of 9.5%

RoTE (%)

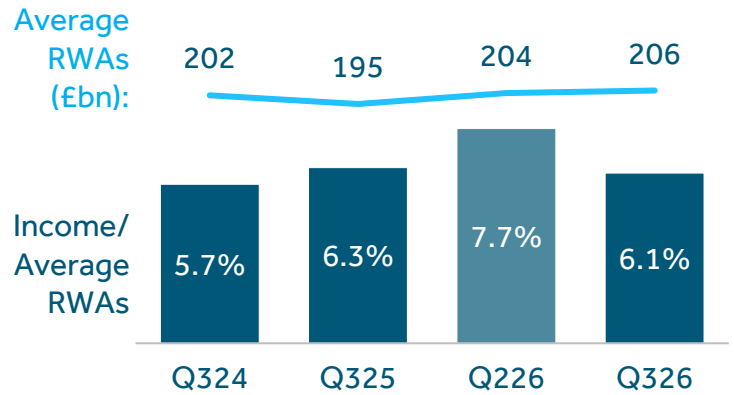


	Q324	Q325	Q226	Q326
YTD[1]	10.1	12.9	15.5	13.5

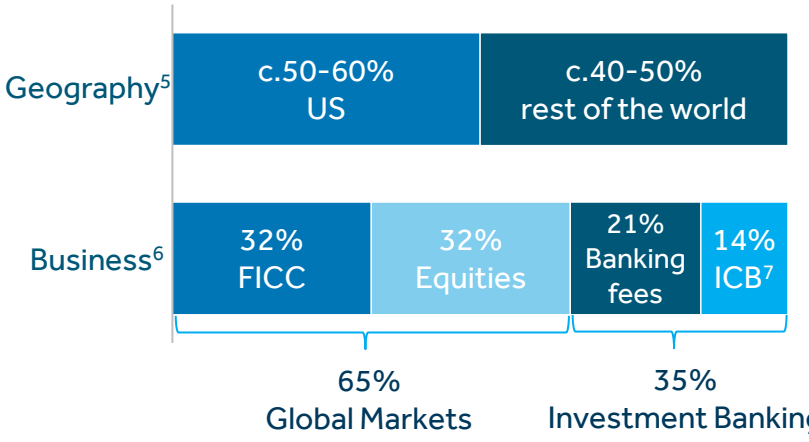
Investment Bank income (£m)



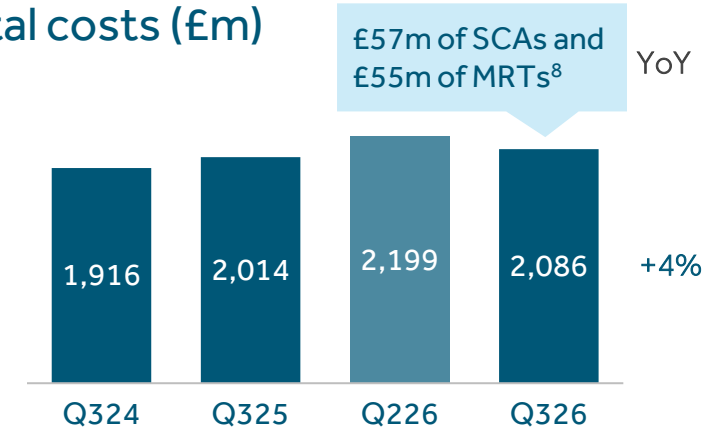
Driving efficiency of capital



Investment Bank income mix



Total costs (£m)



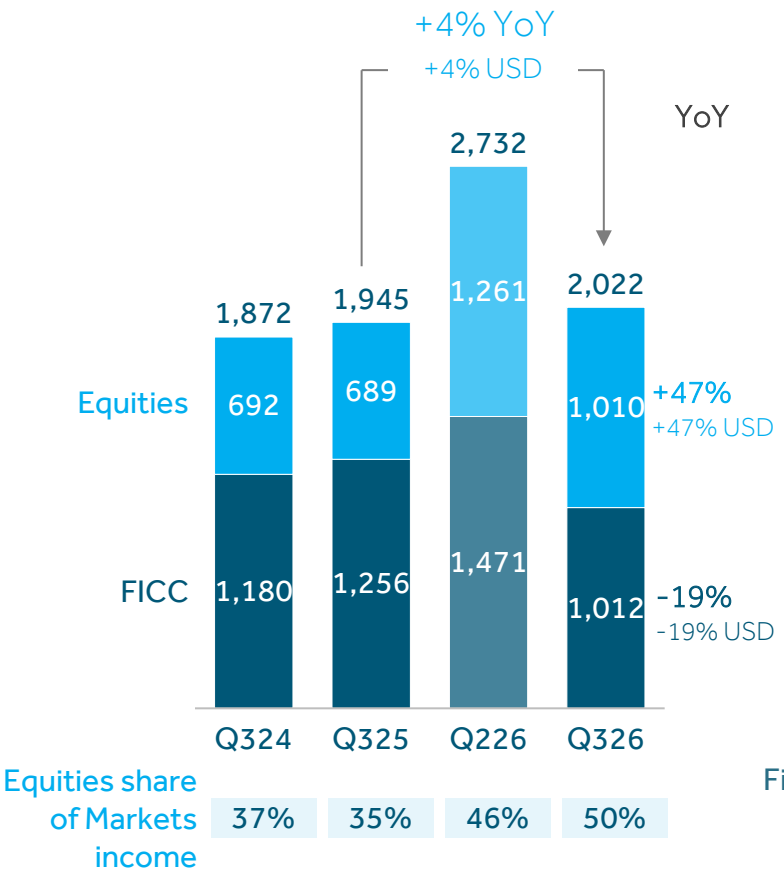
	Q324	Q325	Q226	Q326
CIR	67%	65%	56%	67%

[1] Refers to year-to-date RoTE for each respective period | [2] Includes Advisory, ECM, DCM and Intermediation in Global Markets | [3] Consists of Financing and International Corporate Bank | [4] Impacted by fair value losses on lending positions of c.£85m | [5] c.50-60% of income and c.40-45% of costs in USD. Based on an average of FY24, FY25 and H126 income and costs currency mix. Range may vary depending on business mix and macroeconomic environment and historical outcomes may not be indicative of future currency mix | [6] Q326 income split | [7] International Corporate Bank | [8] Additional costs reflect a change in Material Risk Takers' compensation mix, towards higher variable and lower fixed pay, for awards to be granted from 2027, following regulatory changes in October 2025 | Note: Charts may not sum due to rounding |

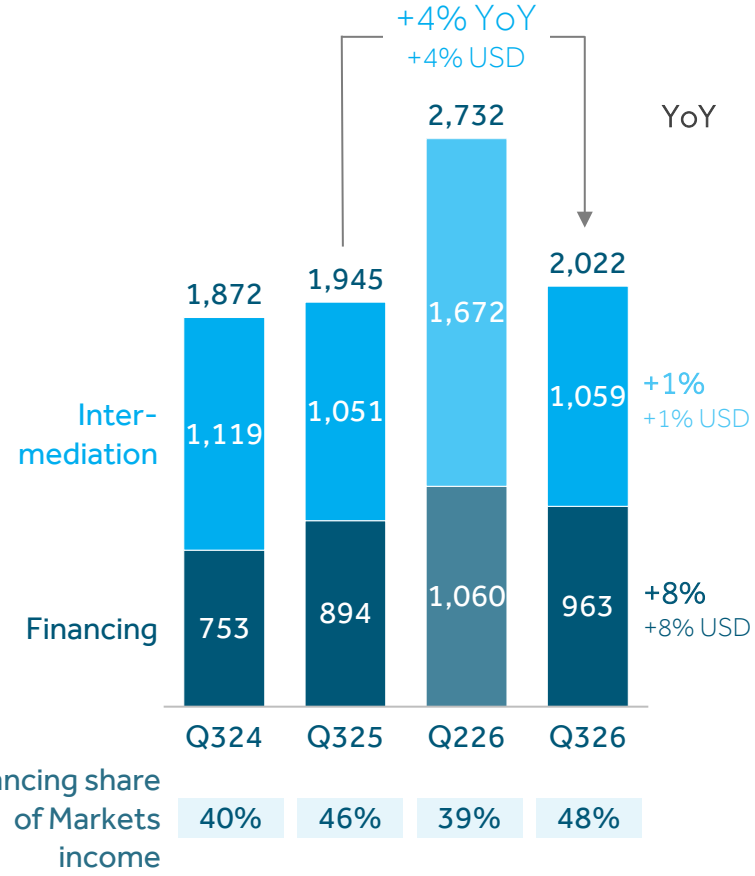
Income up 1% YoY; strong performance in Equities offsetting weaker FICC

Global Markets

Income by product (£m)



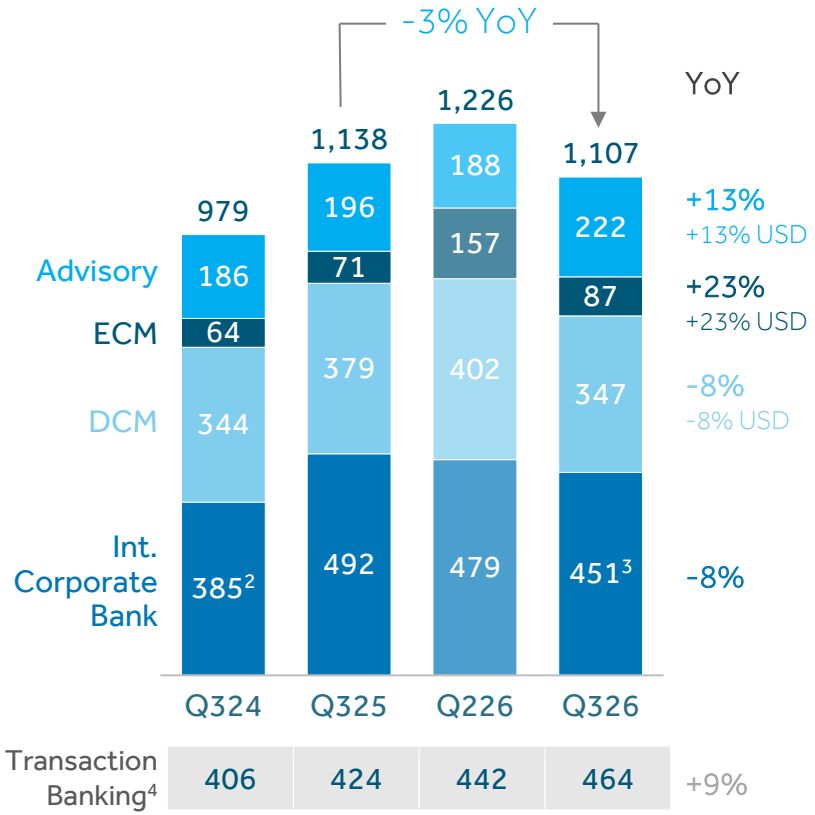
Income by type (£m)



Investment Banking

Income (£m)

Investment Banking fees +2% USD YoY[1]

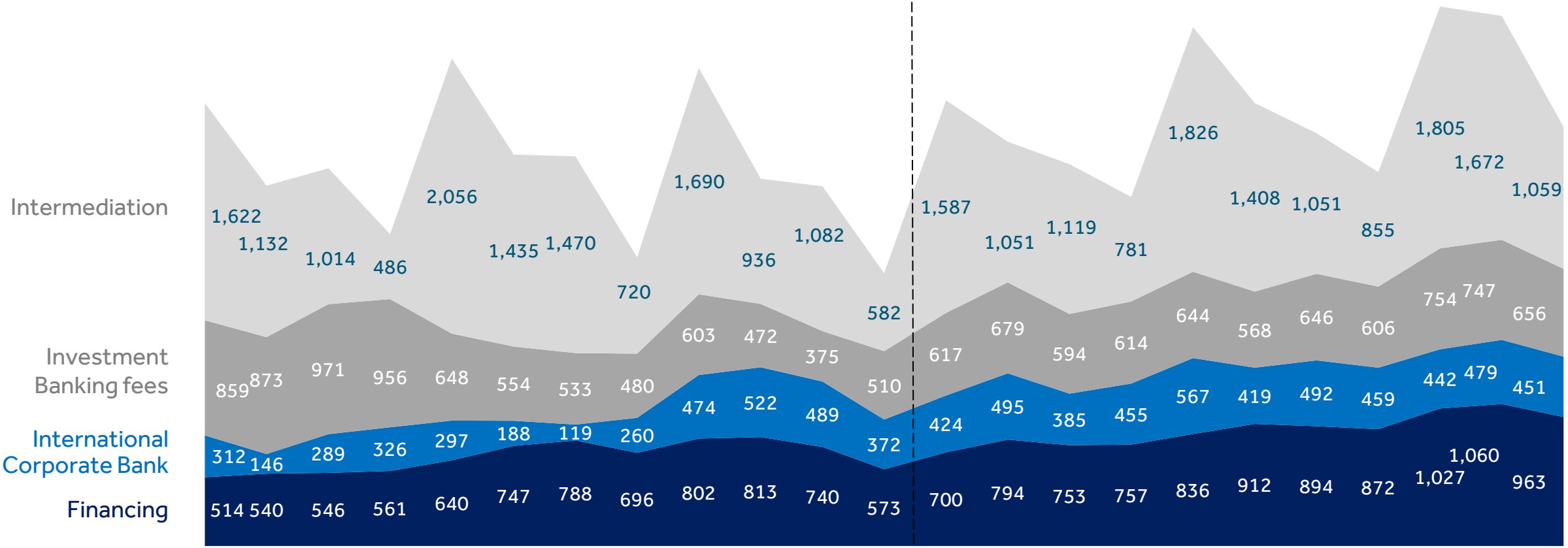


[1] Includes Advisory, ECM and DCM | [2] Impacted by fair value losses on lending positions of c.£85m in Q324 | [3] Impacted by £39m of LevFin marks and higher hedging costs | [4] Transaction Banking forms part of the International Corporate Bank, while the remaining balance of International Corporate Bank is Corporate Lending |

Investment Bank: growing stable income streams, seasonal intermediation

Intermediation: 67% average reduction Q1-Q4
Total income: 38% average reduction Q1-Q4

Intermediation: 52% average reduction Q1-Q4
Total income: 25% average reduction Q1-Q4

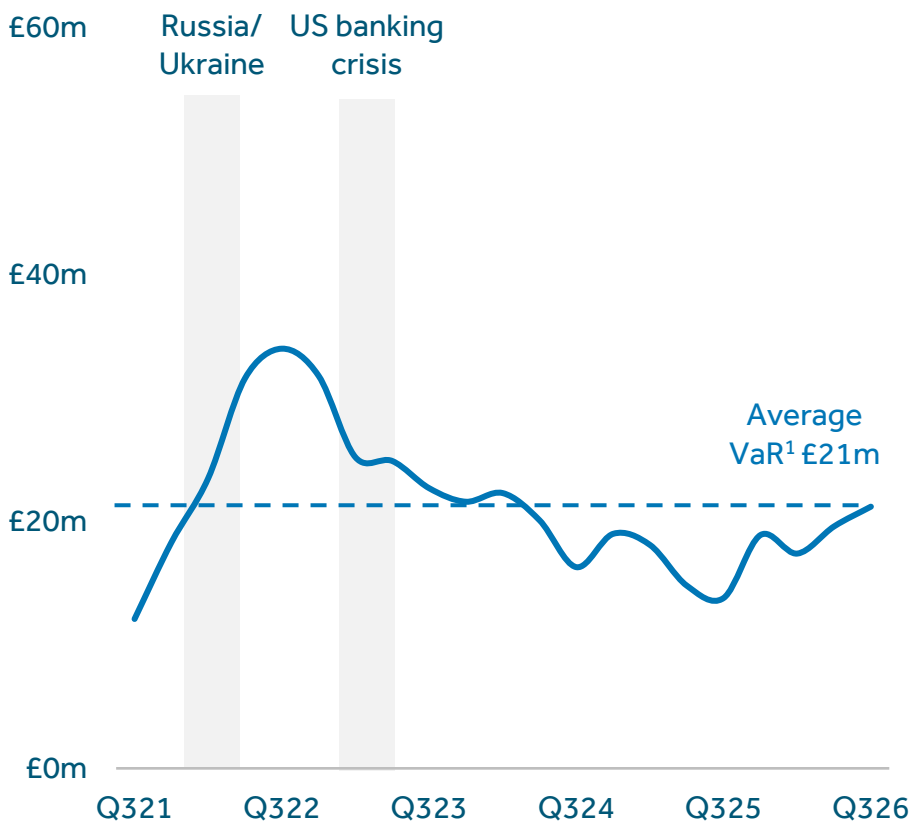


	Q121	Q221	Q321	Q421	Q122	Q222	Q322	Q422	Q123	Q223	Q323	Q423	Q124	Q224	Q324	Q424	Q125	Q225	Q325	Q425	Q126	Q226	Q326
Income (£m)	*3,307*	*2,691*	*2,820*	*2,329*	*3,641*	*2,924*	*2,910*	*2,156*	*3,569*	*2,743*	*2,686*	*2,037*	*3,328*	*3,019*	*2,851*	*2,607*	*3,873*	*3,307*	*3,083*	*2,792*	*4,028*	*3,958*	*3,129*
Stable income % of IB costs:	*2021: 50*				*2022: 45*				*2023: 62*				*2024: 60*				*2025: 67*				*Q3 YTD: 69*		

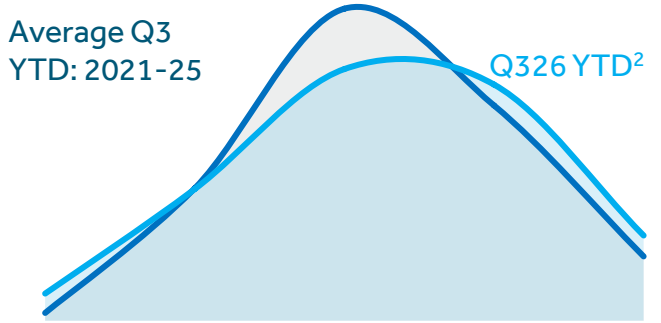
Note: Q222 and Q322 intermediation income excludes £758m gain and £467m loss respectively from over-issuance of securities |

Global Markets: VaR and daily income distribution

VaR



Daily income distribution



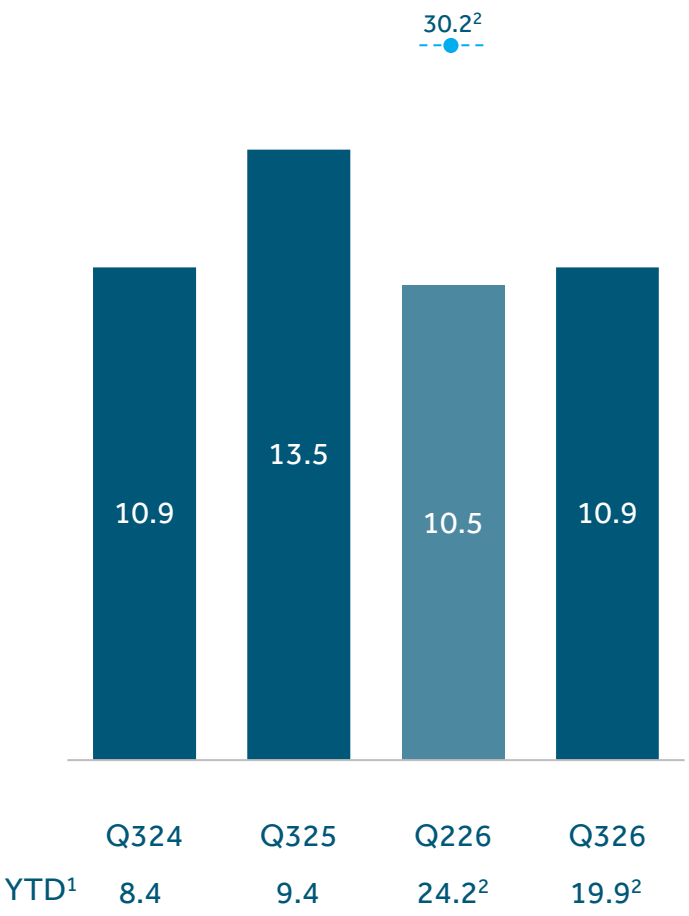
		<£0m	£0-15m	£16-30m	£31-50m	£50m+
Daily trading gains and losses	Average Q3 YTD: 2021–25	2	34	81	56	17
VaR backtesting[2]	Q326 YTD	7	34	65	61	22
Loss days	Average Q3 YTD: 2021–25	1				
Markets income[3]	Q326 YTD	2				

- **Daily trading gains and losses:** 6 loss days in Q3, average c.£7m (reflects VaR backtesting inputs[2])
- **Markets income loss days:** 2 loss days in Q3 (includes total net revenues e.g. financing and fees & commissions[3])

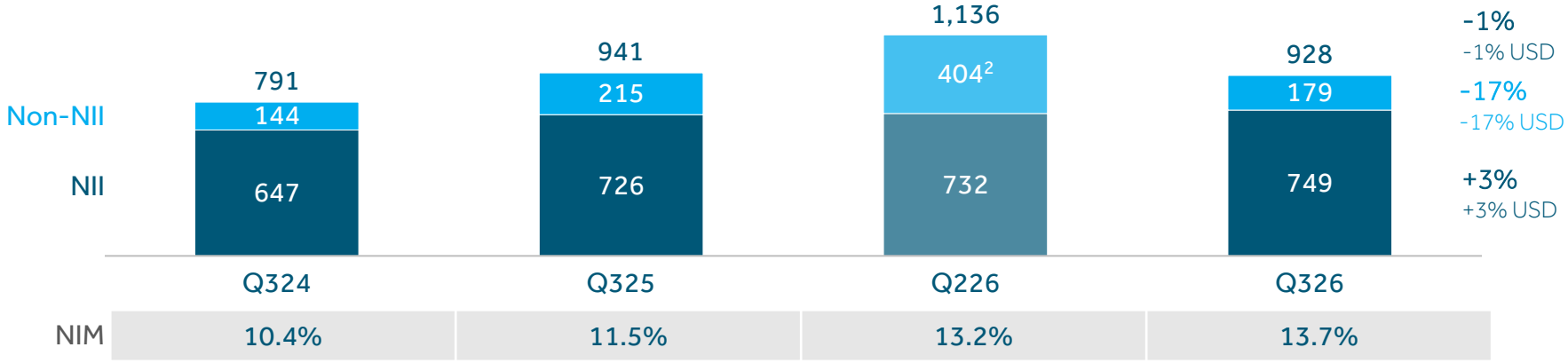
[1] Quarterly 95% Daily Average VaR as at 30th September 2026 excluding UK holidays | [2] Shows daily VaR backtesting gains and losses on positions included in Management VaR and excludes non-trading books and other components in revenue | [3] Markets loss days is a broader metric reflecting days where Markets recorded losses in total net revenues, which includes revenue related to trading and non-trading positions |

US Consumer Bank delivered Q326 RoTE of 10.9%

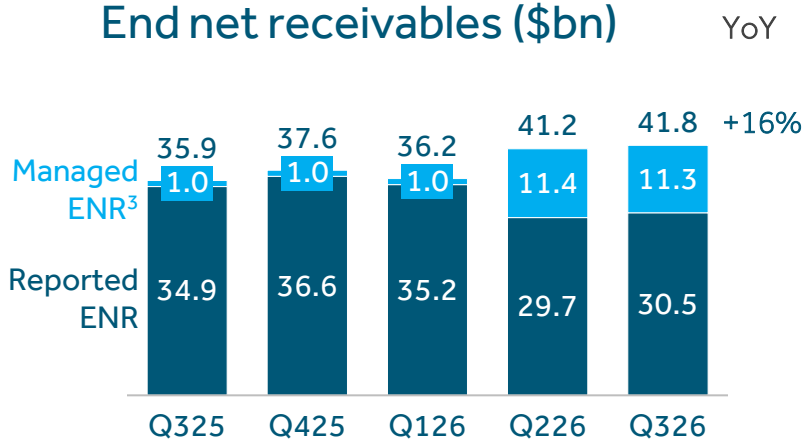
RoTE (%)



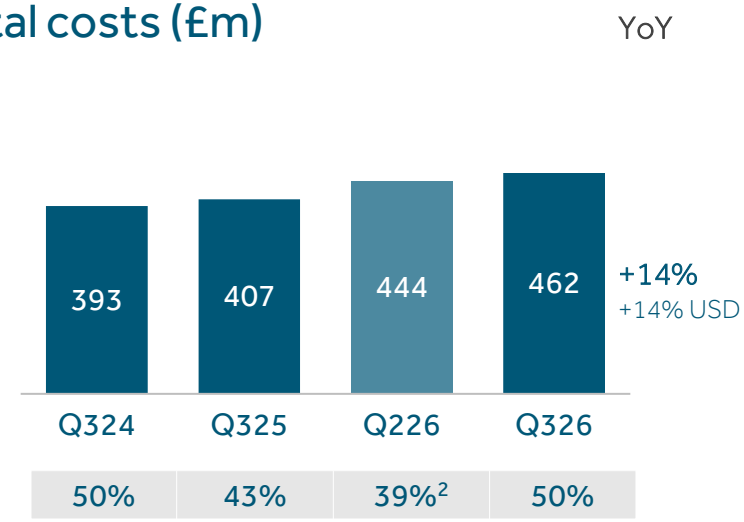
Income by type (£m)



End net receivables ($bn)



Total costs (£m)

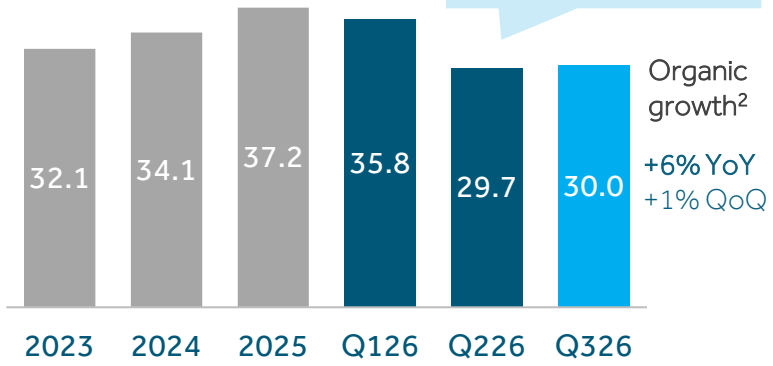


[1] Refers to year-to-date RoTE calculated in each respective year | [2] Includes a c.£225m gain on sale of the American Airlines portfolio. Excluding this gain, USCB RoTE is 10.5% in Q2 2026, 14.9% in H1 2026, and 13.6% in Q3 2026 YTD, as a result of an adjusted attributable profit of £87m, £263m, and £357m, respectively and cost: income in Q2 2026 would have been 49% | [3] Includes credit card receivables sold to Blackstone in Q124 and receivables from c.$10.5bn of loans serviced by Best Egg | Note: Charts may not sum due to rounding |

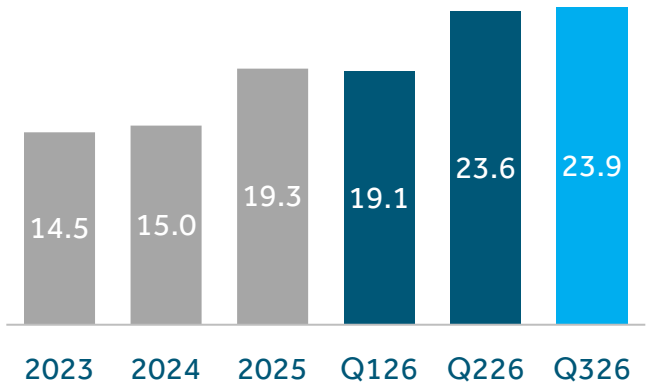
Operational progress in building a multi-product US Consumer Bank

Partnership cards franchise

Balance growth ($bn)[1]

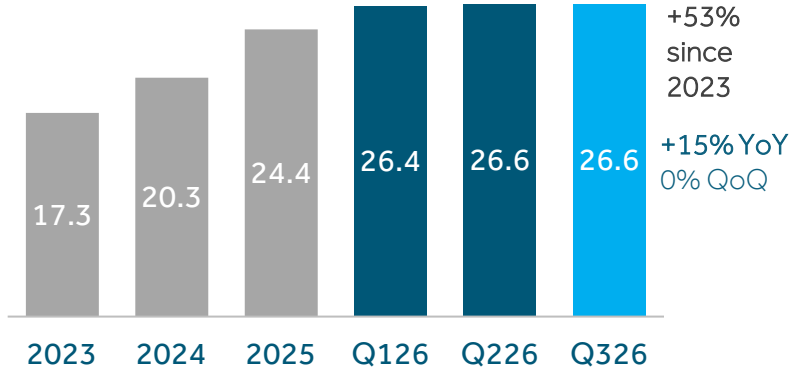


Rebalancing card mix towards retail[4]
(%)

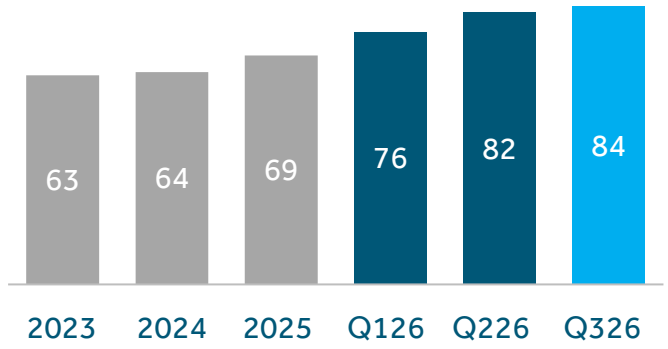


Digital-only deposit franchise

Strong retail deposit growth ($bn)

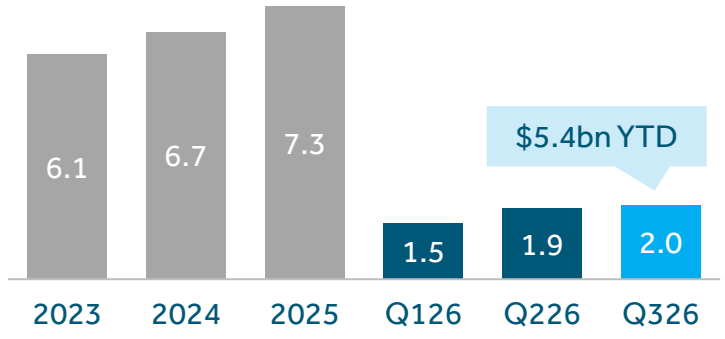


Increased funding from core deposits
(% of total funding)

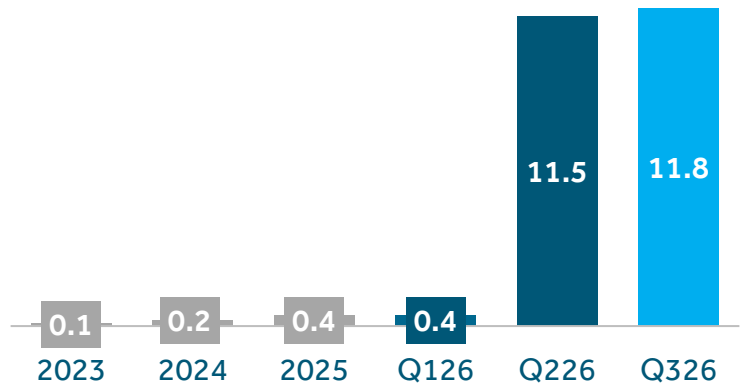


Consumer lending platform

Strong originations through Best Egg ($bn)[3]



Growing total loan balances[5]
($bn)

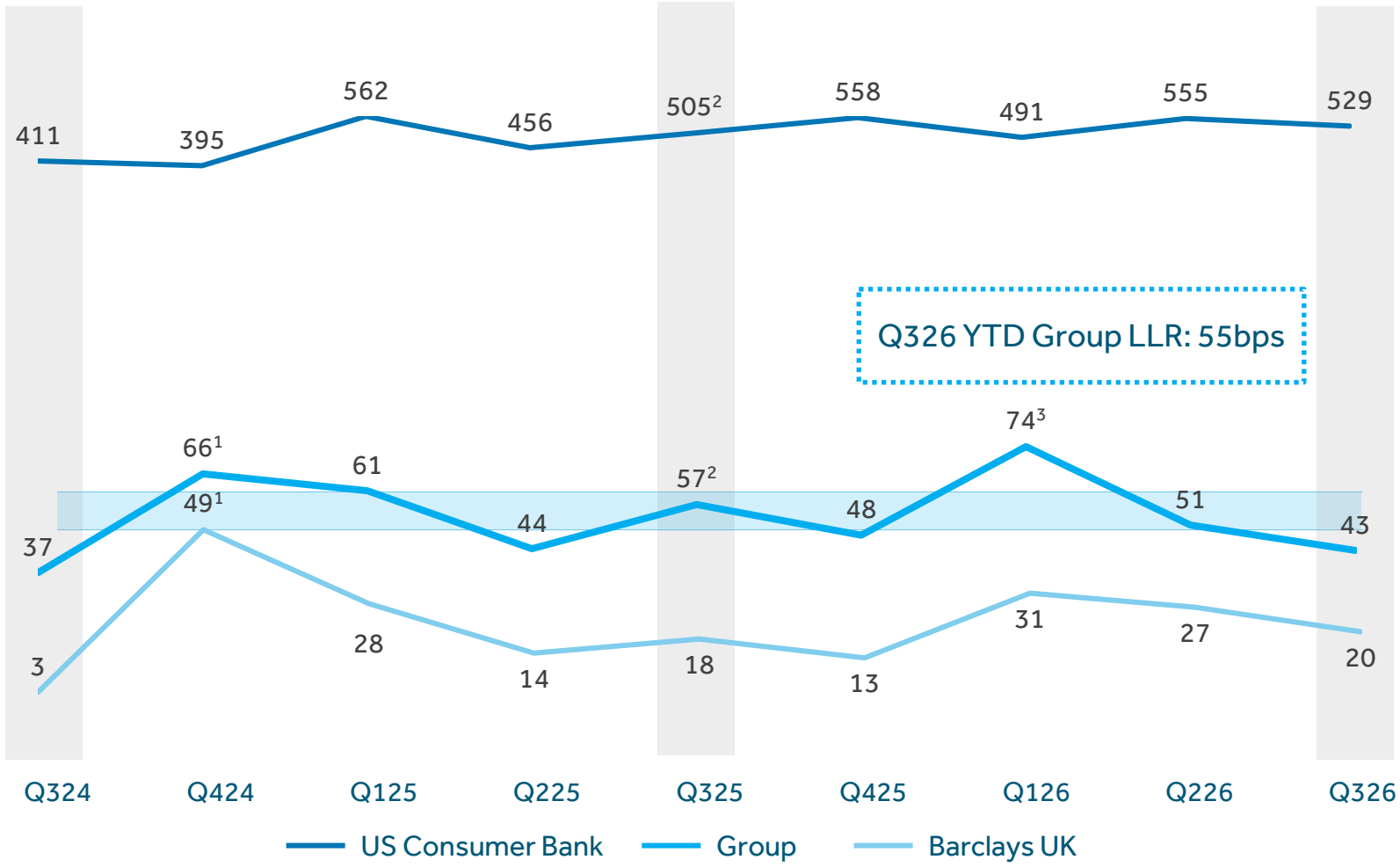


[1] Total End Net Receivables. Includes branded cards | [2] Organic growth represents the increase in outstanding receivables, excluding receivables acquired through acquisitions, new partnerships and partnership exits | [3] Best Egg acquisition completed on 1 May 2026 | [4] Retail percentage of credit card reported end net receivables including branded | [5] Total consumer loans End Net Receivables. 2023- Q3 2026 reflects personal loans originated by Barclays |

Asset quality

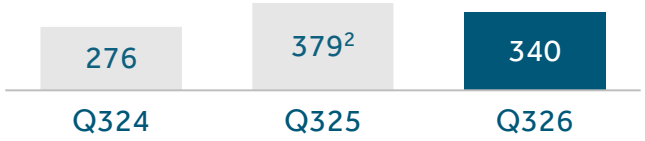
Q326 LLR of 43bps; through the cycle guidance of 50-60bps

Loan loss rate (bps)



Impairment charge (£m)

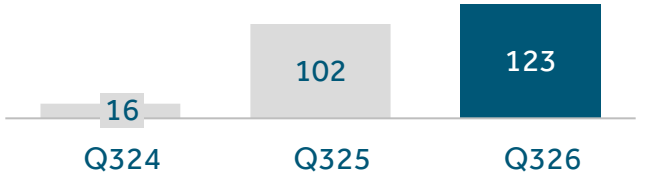
US Consumer Bank



Group



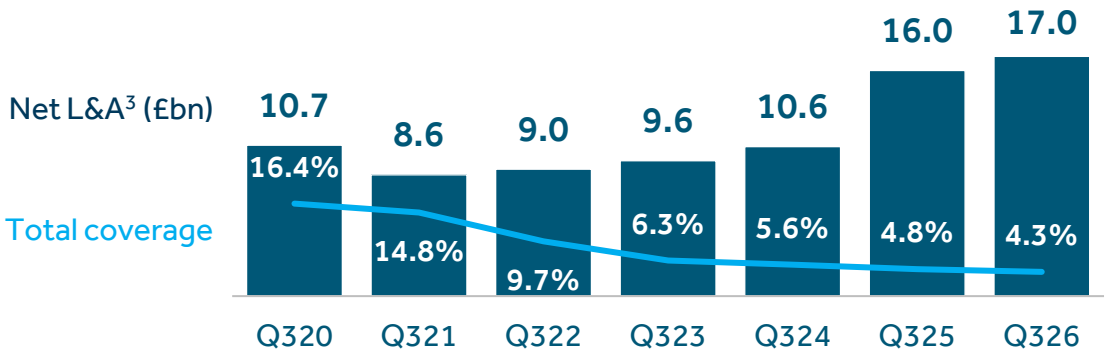
Barclays UK



[1] Includes impairment charges related to the day one impact of the Tesco Bank acquisition | [2] LLR excluding General Motors is 52bps and 436bps for Group and US Consumer Bank respectively. Impairment charge excluding General Motors is £567m and £314m for Group and US Consumer Bank respectively. Group impairment charge also included c.£110m single name in the Investment Bank | [3] Includes the impact of a £228m single name charge in the Investment Bank | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change |

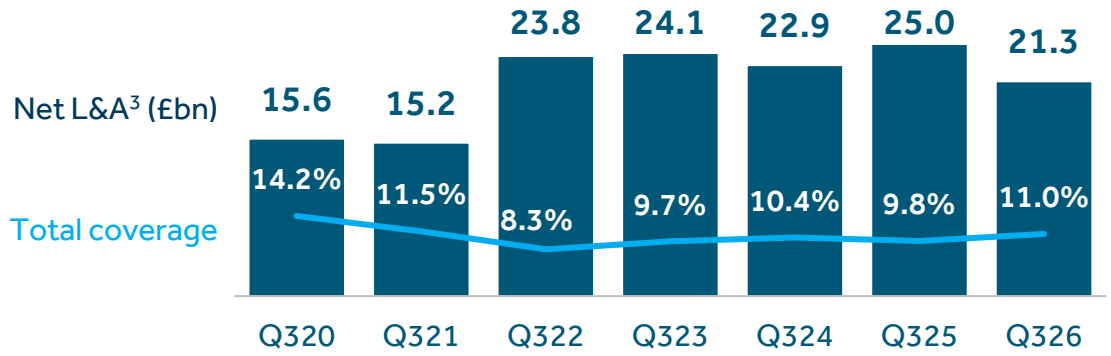
Coverage ratio and delinquency trends across our credit card portfolios

UK cards[1]



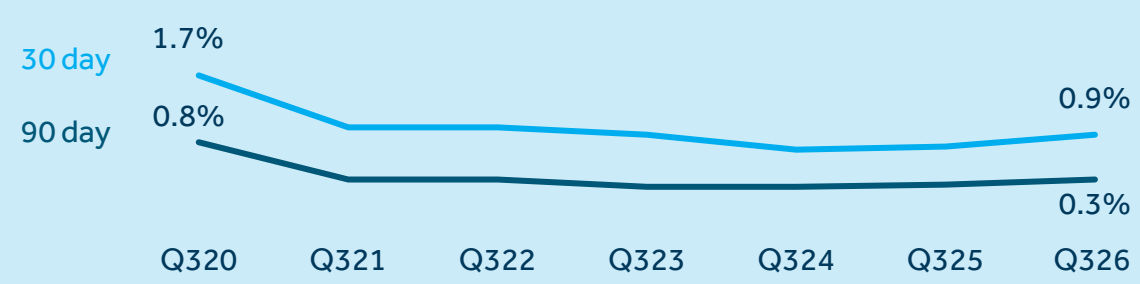
	Q320	Q321	Q322	Q323	Q324	Q325	Q326
Stage 2 coverage	28.5%	36.8%	29.3%	16.1%	21.5%	19.1%	20.5%

US cards[2]

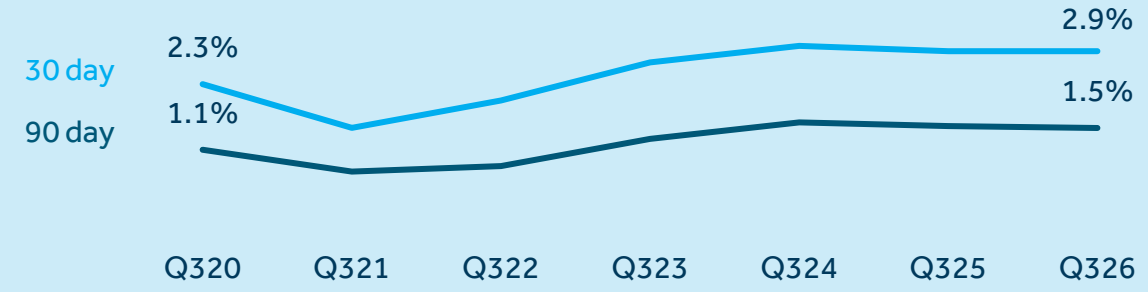


	Q320	Q321	Q322	Q323	Q324	Q325	Q326
Stage 2 coverage	28.6%	28.4%	35.1%	35.0%	27.8%	26.5%	28.3%

Continued low and stable delinquencies



Broadly stable delinquencies



[1] Includes Tesco Bank cards from Q424 onwards | [2] Includes a co-branded card portfolio classified as assets held for sale between Q424 and Q126 | [3] Loans and Advances (L&A) |

US Cards credit trends: broadly stable QoQ

30 day US cards delinquencies

Q324	Q424	Q125	Q225	Q325	Q425	Q126	Q226	Q326
3.0%	3.0%	3.0%	2.8%	2.9%	3.0%	3.1%	2.9%	2.9%

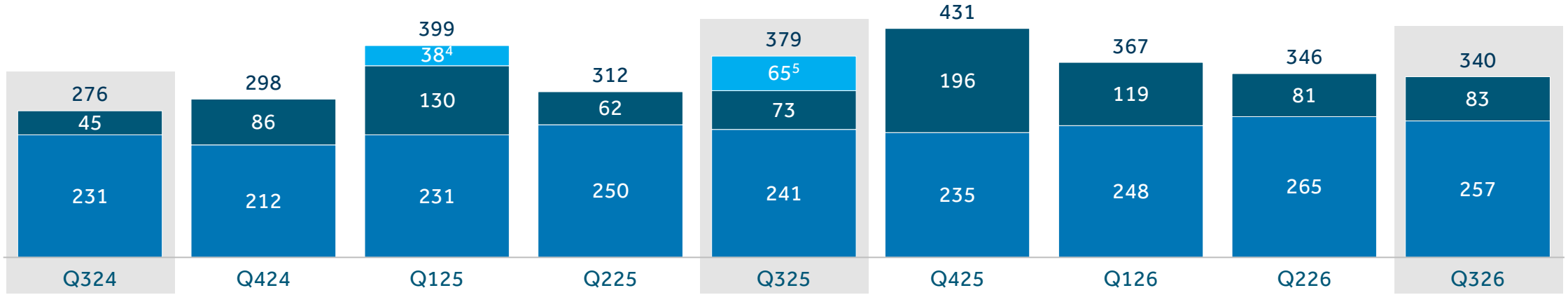
90 day US cards delinquencies

Q324	Q424	Q125	Q225	Q325	Q425	Q126	Q226	Q326
1.6%	1.6%	1.6%	1.6%	1.5%	1.6%	1.7%	1.6%	1.5%

USCB loan loss rate[1] (bps)

Q324	Q424	Q125	Q225	Q325	Q425	Q126	Q226	Q326
411	395	562	456	505[5]	558	491	555	529

USCB reserve build[2] (£m)
USCB write offs[3] (£m)



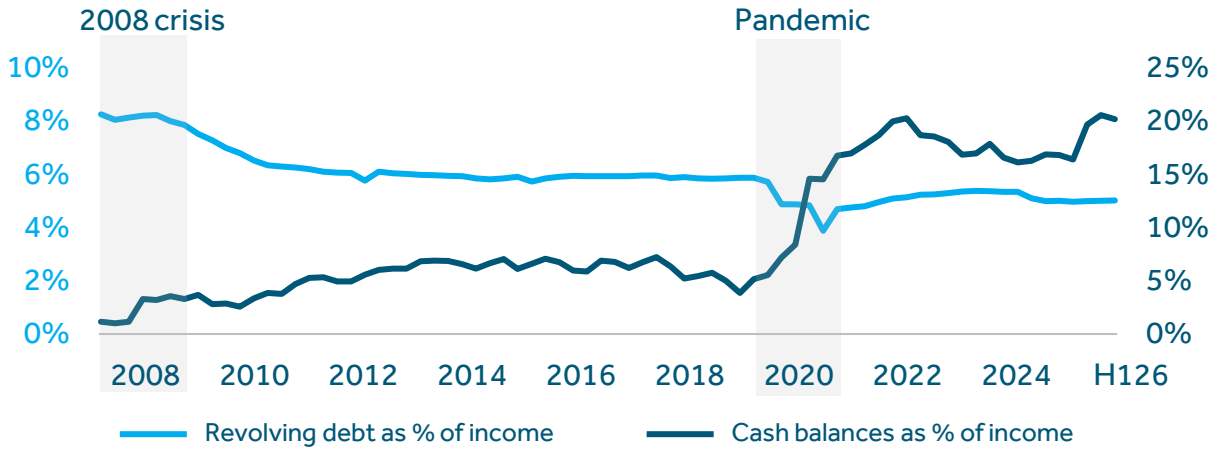
Total USCB coverage ratio[6]

	Q324	Q424	Q125	Q225	Q325	Q425	Q126	Q226	Q326
IFRS9	10.3%	9.8%	10.4%	10.0%	9.7%	9.6%	10.1%	11.1%	10.8%
CECL[7]	8.1%	8.1%	8.3%	7.8%	7.9%	8.1%	8.3%	9.0%	8.9%

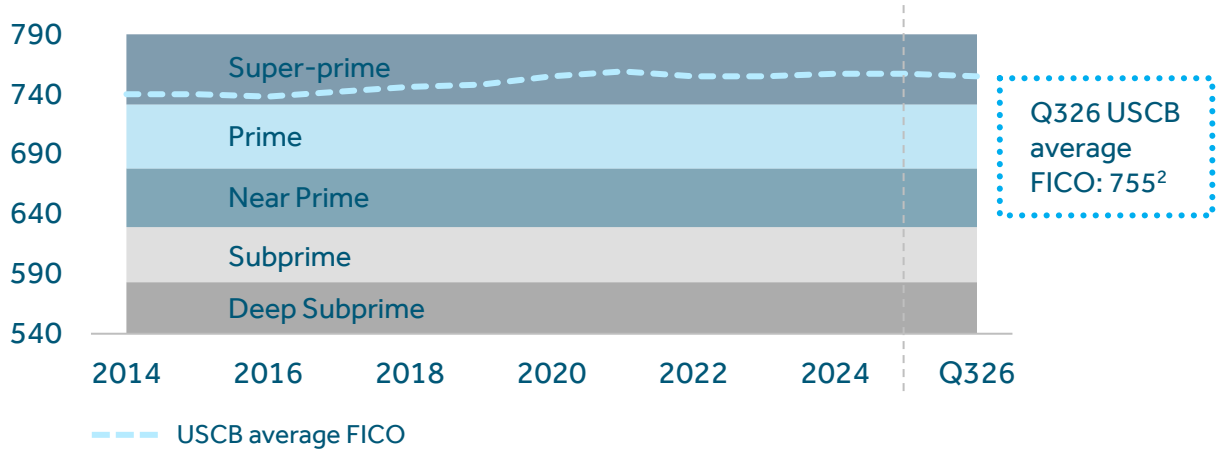
[1] For Q326, Gross Loans and Advances for USCB was £25.5bn | [2] Expected Credit Loss in anticipation of future write-offs | [3] Typically 18 months after an account misses their first payment | [4] Post model adjustment for elevated US macroeconomic uncertainty | [5] Includes impairment charges related to the day one impact of the General Motors acquisition. Q325 USCB LLR excluding General Motors is 436bps | [6] Includes a co-branded card portfolio classified as assets held for sale between Q424 and Q126. Other metrics unaffected | [7] Current expected credit losses (CECL) represents impairment reserve based on lifetime expected losses as a percentage of end net receivables | Note: This slide reflects US Consumer Bank financial results, except for 30 and 90 day delinquencies which are US Cards financials |

Credit quality metrics for our US Cards book

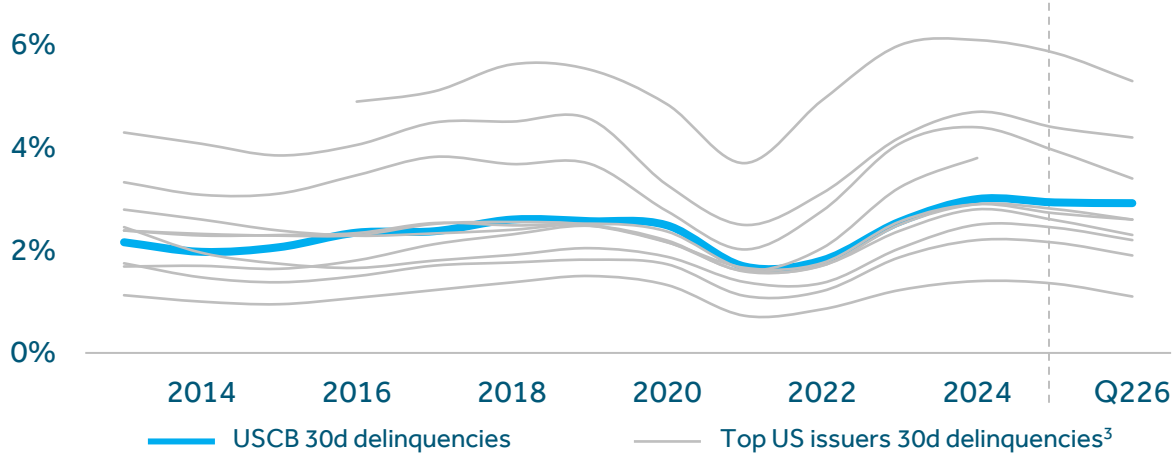
US consumer indebtedness lower versus historic levels[1]



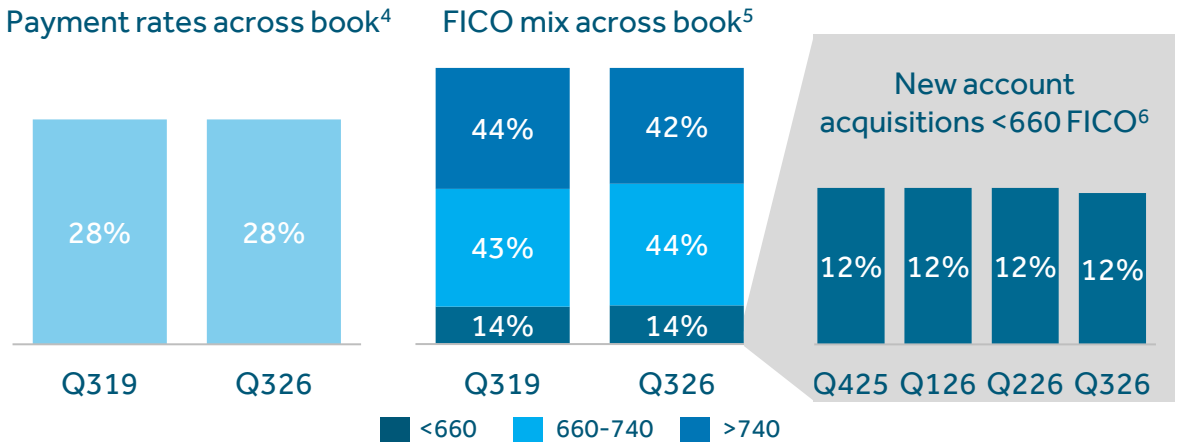
Our book is positioned in the super-prime segment



Delinquency rates compare well to other US card issuers



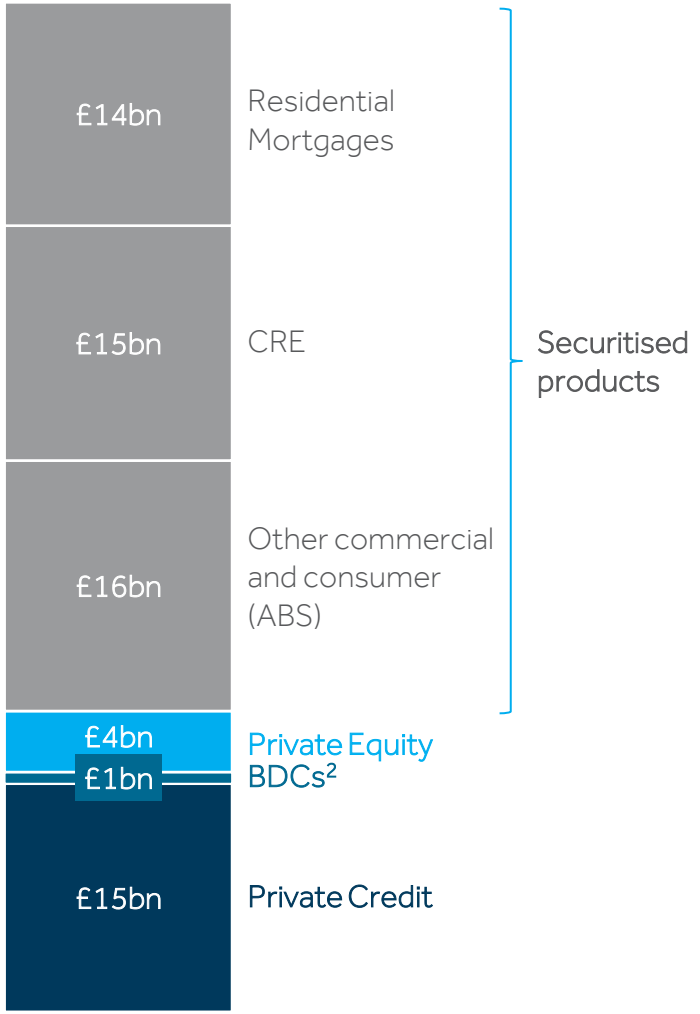
Consistent, high-quality book over time



[1] Source: FRED (St. Louis Fed) data | [2] Based on US cards open customer accounts | [3] Each line represents one of the other top-9 largest US issuers, by receivables - data sourced from external disclosures | [4] Payment rates defined as current period payments as a percentage of prior period end outstanding balances | [5] Reflects FICO distribution based on ending net receivables for customer credit cards | [6] Reflects FICO distribution based on new accounts acquired during specified period for customer credit cards | Note: Charts may not sum due to rounding |

Structured financing exposure to NBFIs

Q226: £65bn[1]



Securitised Products

- Warehouse solutions, often with intention to distribute
  - Skew towards top tier counterparties with high frequency reporting of collateral performance
  - Senior attachment points: c.80% / c.97% of ABS facilities structured to AA / A rating
  - Dynamic credit enhancements, margin rights and/or partial recourse features
- Negligible losses excluding two recent single name charges

Private Equity

- Financing solutions for sponsors predominantly at the portfolio level, benefiting from diverse pools of collateral
- Focused on top-tier global sponsors with strong track records
  - Collateral actively monitored with strong challenge rights to marks and conservative LTVs (15%-35%)
- No losses since business inception

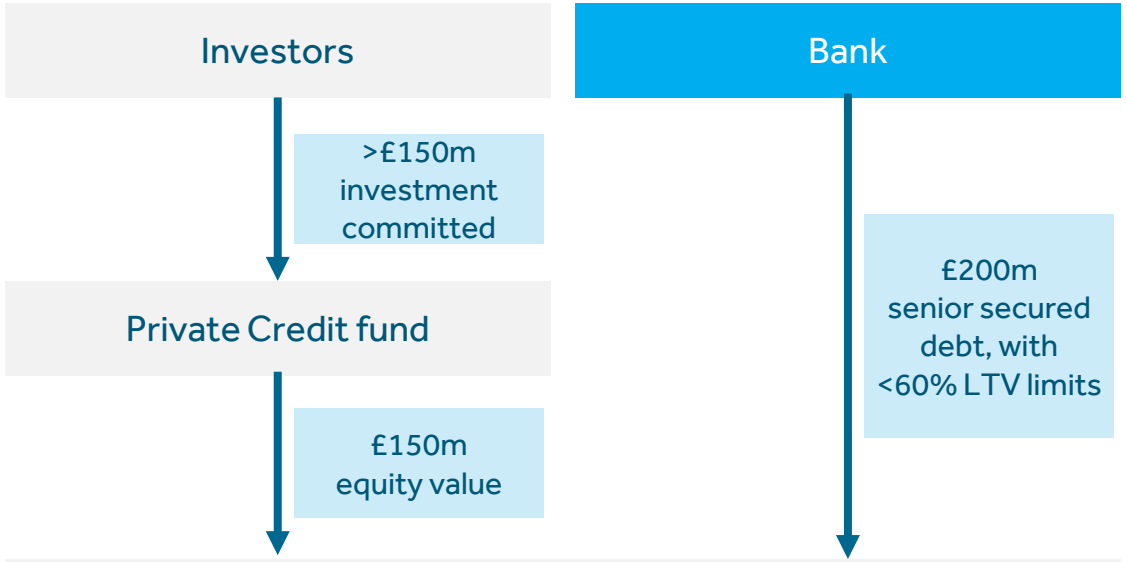
Private Credit

- Senior financing against corporate loan portfolios, predominantly to closed-end funds with large established managers
- Portfolios skewed to larger corporates
  - EBITDA of >$200m and LTVs c.60%[3]
  - Strict limits on borrower and sector concentrations
- Collateral valuation closely monitored to enforce maintenance of LTVs:
  - Daily revaluation rights on large portion of the book
  - Reserve the right to approve and value additional collateral
- Committed exposure of c.£20bn[4]
- No losses since business inception

[1] Drawn structured financing exposure to non-bank-financial-institutions | [2] BDC revenue is not included within structured financing revenue (included within Investment Banking) | [3] Weighted average EBITDA and LTV for portfolio | [4] Committed exposure of c.£20bn comprises on and off Group balance sheet exposure | Note: Chart may not sum due to rounding | Note: subscription line financing of c.£0.5bn is not captured within Structured Financing |

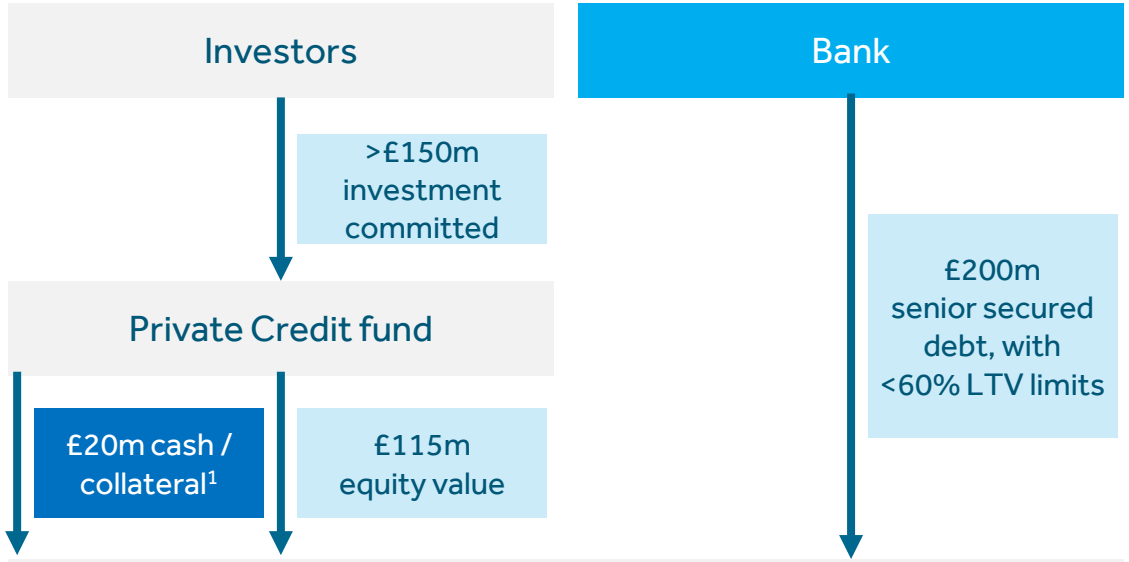
Private Credit illustrative example

At inception



- Current LTV of Bank's senior secured debt: £200m / £350m = 57%
- Collateral pool value can fall by c.5% before exceeding 60% LTV
- **Collateral value can fall by up to c.40% before Bank has unsecured risk**

10% asset value decline

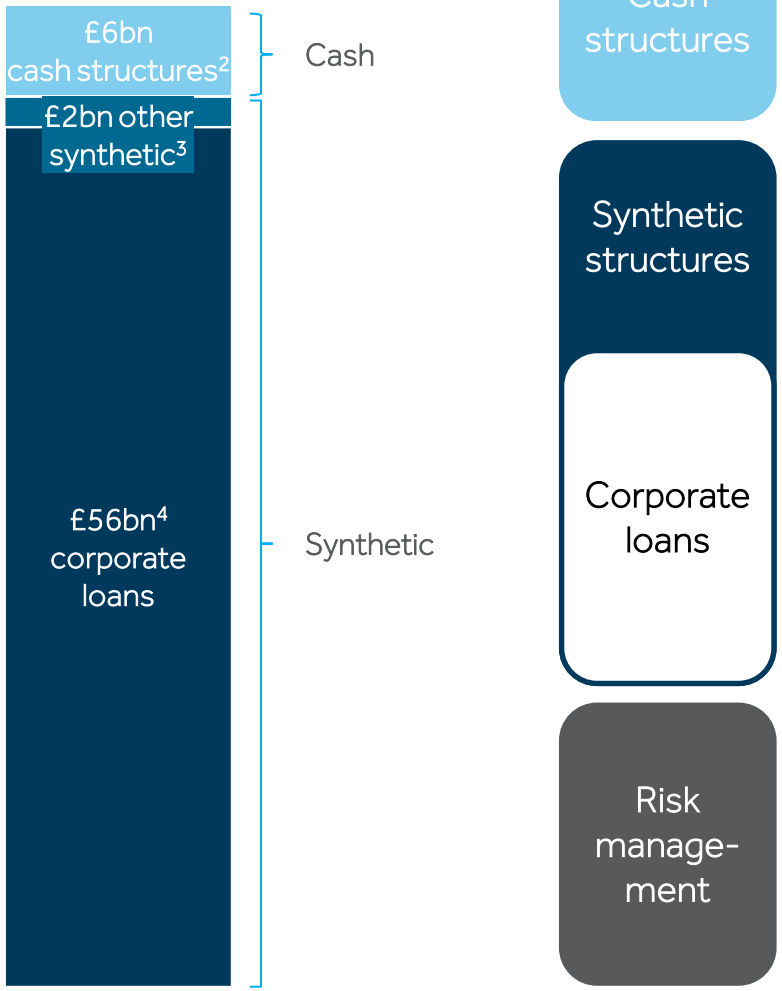


- Current LTV of Bank's senior secured debt: £200m / £315m = 63%
- £20m additional unencumbered cash or collateral required from the Private Credit fund to return the LTV back to 60%

[1] Additional cash added from >£150m investment committed

Risk transfer transactions

Q226: £64bn[1] risk transferred



Cash structures

- Outright sale of assets
- Assets either derecognised from balance sheet or remain on balance sheet with capital relief achieved through compliance with Significant Risk Transfer regulations
- Barclays remains the lender of record and receives servicing fees

Synthetic structures

- Credit linked notes (CLNs) sold to investors
- CLNs reference junior risk of underlying pool of assets (both drawn and undrawn exposures)
- Loans remain on balance sheet and investors receive a coupon on the CLNs

Corporate loans

- Colonnade programme established in 2016
- Deployed against exposure in the UK Corporate Bank and Investment Bank
- CLNs are reissued on a regular basis in a deep and active market
  - In 2026 YTD, 17 deals executed by Barclays, hedging £15.8bn of exposure
- Programme size and hedge proportion at a broadly steady state
- c.£325m of credit losses claimed since 2016[5]

Risk manage-ment

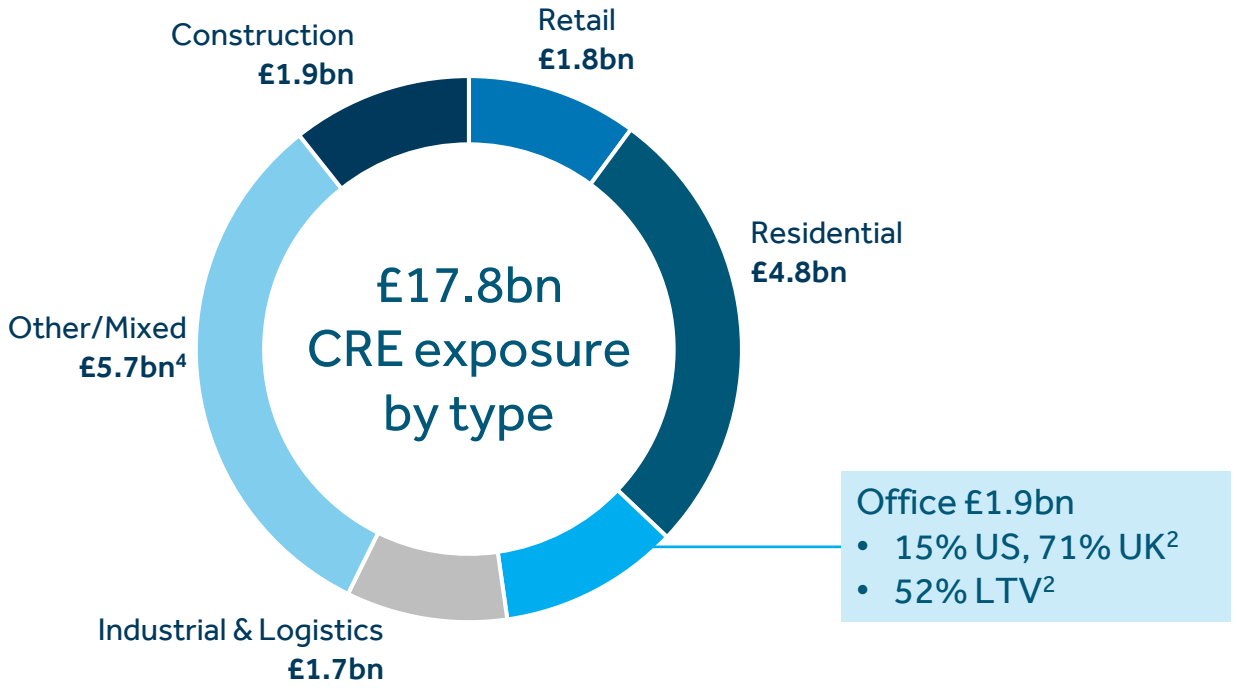
- Programmes fully funded, resulting in no counterparty credit risk
- <c.£2.5bn group-wide RWA amortisation profile per quarter[6]
- Do not finance our own or other bank SRTs
- Typically required to retain at least 5% of the risk in the securitised assets
- Regulator notified about every transaction

[1] Total notional referenced for synthetic risk transfers and total portfolio securitised for cash risk transfers. Includes the first loss position transferred. c.£64bn across major risk transfer portfolios | [2] Includes US cards ($1bn), UK unsecured consumer (£3bn) and UK residential mortgages (£2bn) | [3] Includes UK social housing (£2bn) | [4] GBP equivalent, calculated using FX rates on 30/06/26 | [5] Total loss claims to H126. IFRS 9 reimbursement asset P&L c.£300m since 2020 | [6] Excludes run-off portfolios (e.g. UK social housing, US cards own brand portfolio) |

Commercial Real Estate exposure

FY25: 4.9%[1] of customer loans and advances (L&A), with a weighted average LTV of 48%[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 >52% LTV[2]

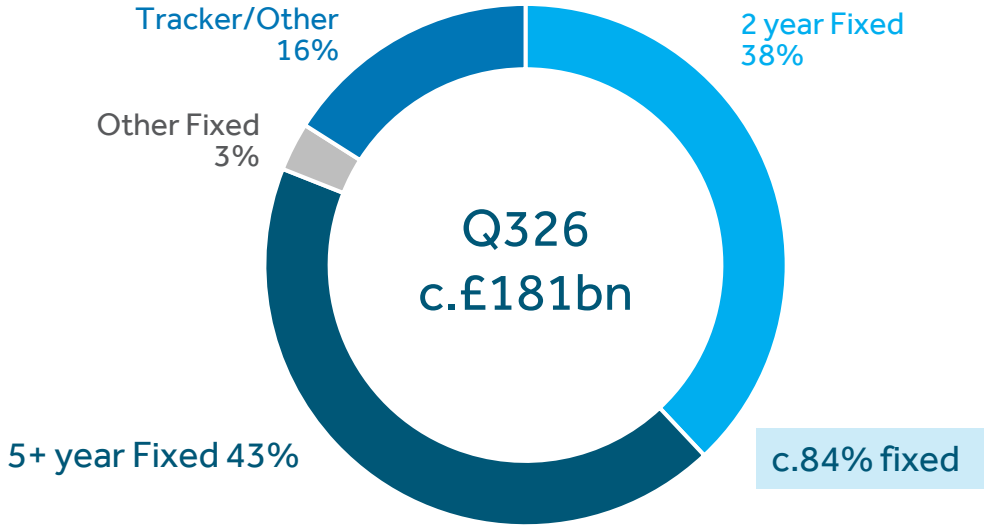
[1] Direct exposure based on drawn, on-balance sheet exposure | [2] Based on committed exposure, excluding construction | [3] Excluding debt securities | [4] Other/mixed includes Healthcare, Self-storage, Data Centres, Restaurants, Cinemas, Casinos & Ground Leases |

Mortgage portfolio mix and Kensington capabilities

Mortgage portfolio

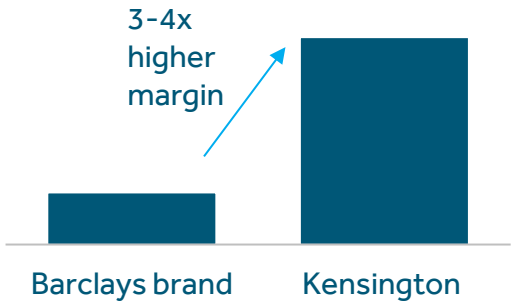
- 56.9% average balance weighted LTV of mortgage stock
  - 43.1% average valuation weighted LTV
- HLTV mix[1]: 21% in Q326 vs 23% in Q325
- 10% of total balances are BTL[2] mortgages
- Consistently low 90 day arrears rate (Q326: 0.1%)
- Well-established affordability assessments in place

Total mortgage portfolio

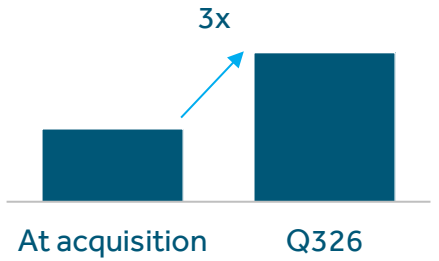


Kensington adding capabilities to Barclays UK

Ability to lend to high-yield, low risk customers with complex incomes



Kensington balances (£bn)



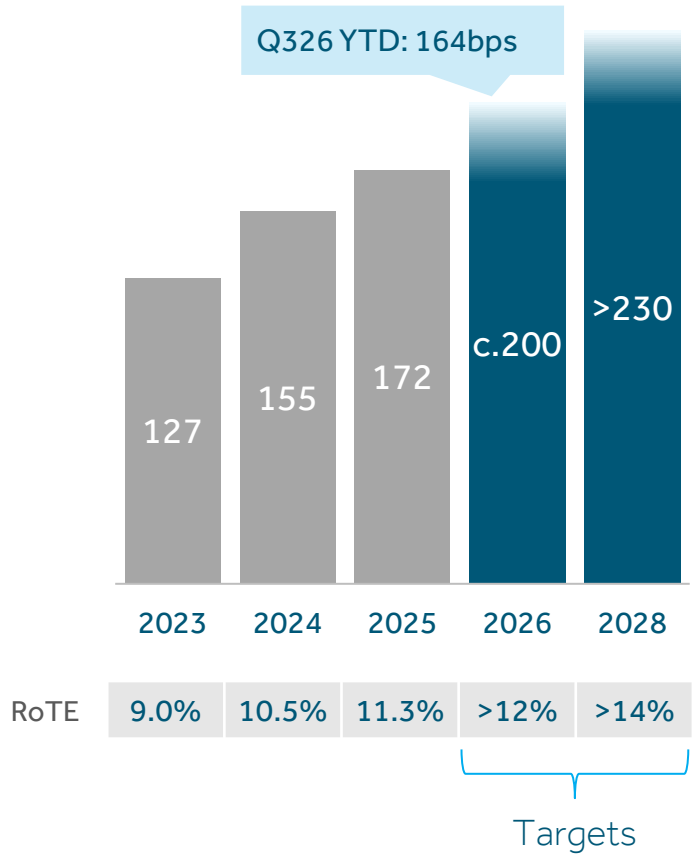
- **Diversification:** deploying the Kensington brand into the overall mortgage portfolio, reaching new customer segments
- **Specialist expertise:** including knowledge of securitisation markets, supporting efficient funding structures
- **Risk/reward discipline:** proven capability in balancing customer growth with risk management

[1] High loan-to-value mortgages reflecting 85%+. Based on residential flow completions | [2] Buy to Let (BTL) |

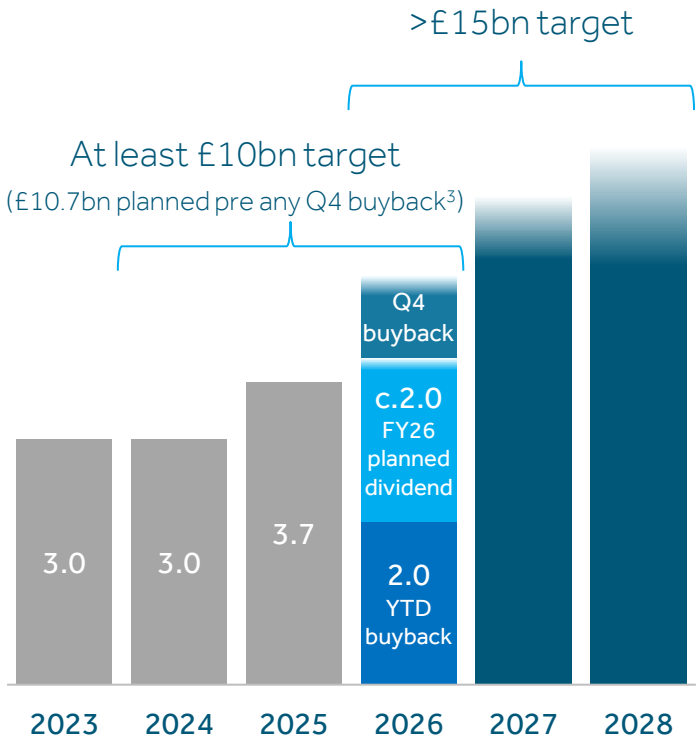
Capital and leverage

Capital generation supporting higher distributions

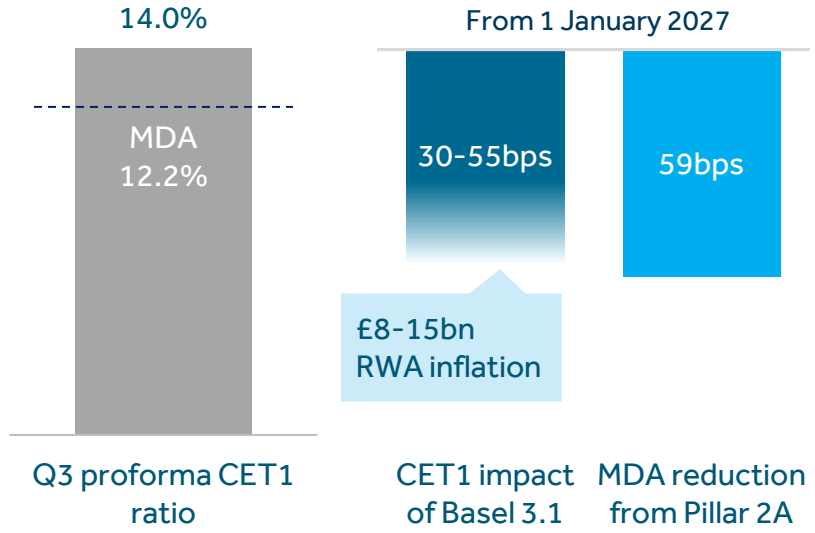
Higher capital generation
(bps)[1]



Supporting higher distributions[2]
(£bn)



Pillar 2A reduction of 59bps



- Pillar 2A reduction now expected to offset RWA inflation of Basel 3.1
- Current plan based on operating at top end of 13-14% CET1 range
- New clarity on MDA reduction to 11.6% provides greater flexibility
- Will update on CET1 operating levels within 13-14% range at FY26

[1] Reflects capital benefit from attributable profit generation divided by prior period RWAs | [2] This multi-year plan, including planned dividend of £2bn for 2026, is subject to supervisory and Board approval, anticipated financial performance and our published CET1 ratio target range of 13-14% | [3] Comprises £3.0bn in 2024, £3.7bn in 2025, £2.0bn of buyback YTD in 2026 and c.£2bn dividend planned for 2026, excluding any buyback in Q426 | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change |

Guidance on regulatory driven RWA inflation

c.£19-26bn total expected RWA impact

1st January 2027

Basel 3.1: c.£8-15bn

- FRTB[1] impact mostly expected in 2027. Expect to use option to defer elements of FRTB to 2028
- 59bps offset in CET1 Pillar 2A on 1st January 2027
- Output floor not expected to be binding at any point

H2 2027

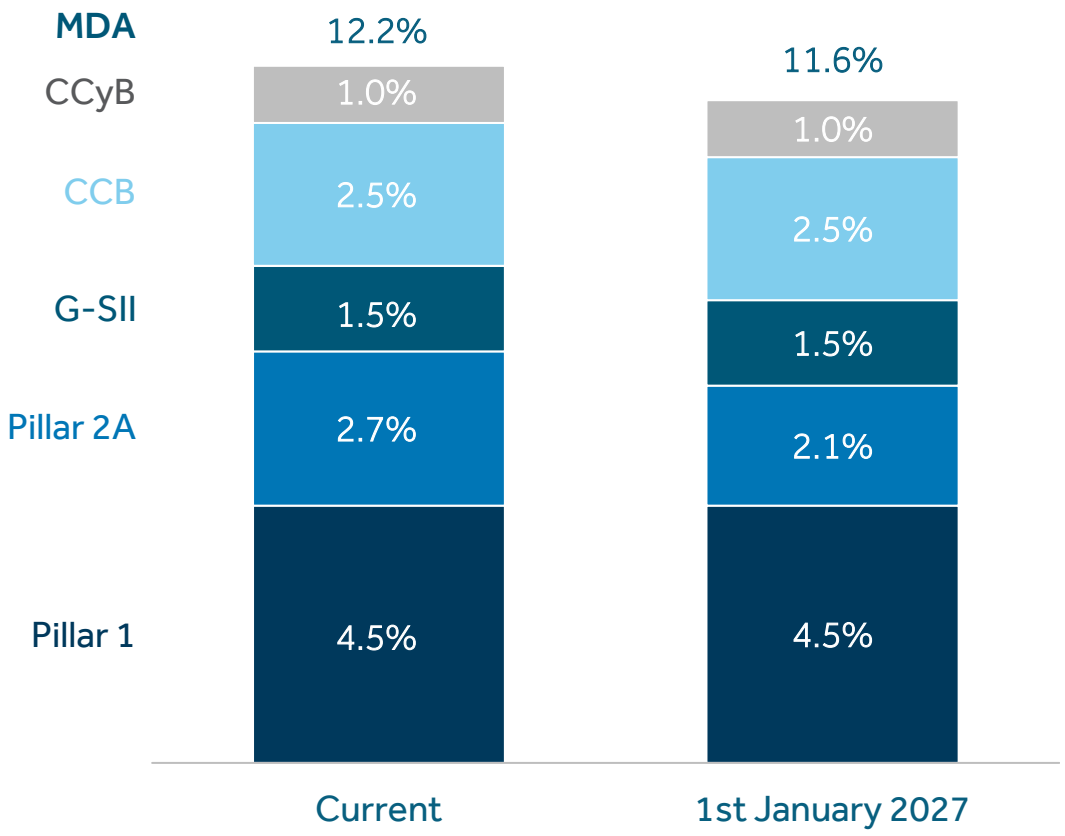
USCB IRB migration: c.£11bn

- Migration of the US credit cards book to an IRB model
- Remains subject to portfolio changes and regulatory approval
- Minimal change in Pillar 2A expected following model implementation

[1] Fundamental Review of the Trading Book |

CET1 ratio in relation to our minimum requirements

Q326: CET1 minimum requirements

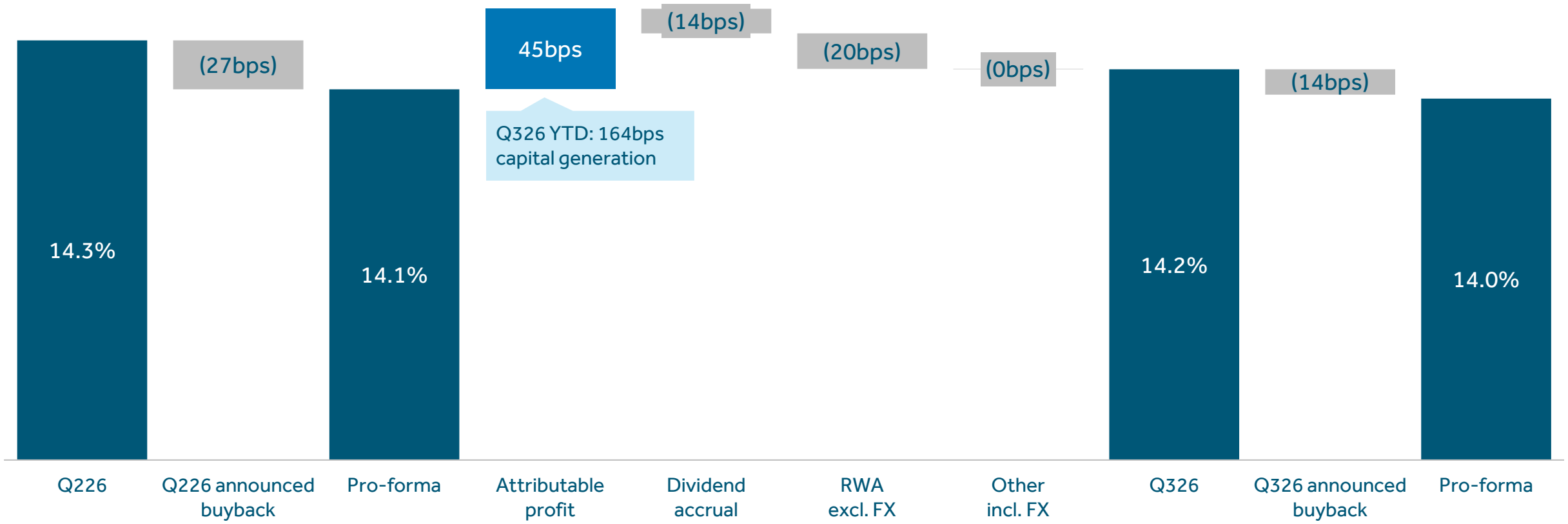


- Have been operating around the top end of our 13-14% CET1 target range
- Pillar 2A requirement to reduce by 59bps on 1st January 2027
- Will update on CET1 operating levels within 13-14% range at FY26 results

Note: Chart may not sum due to rounding and excludes any applicable PRA buffer |

CET1 ratio of 14.2% (14.0% pro-forma) in Q326

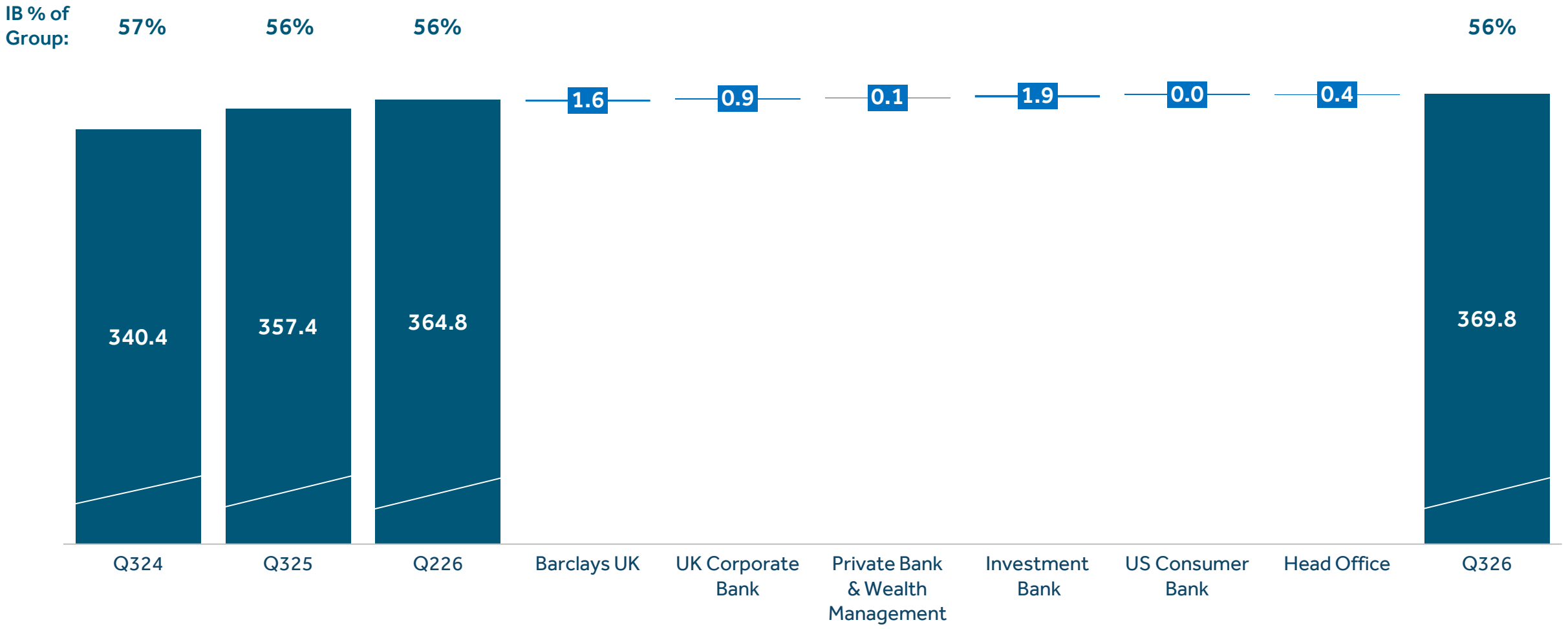
Q326 CET1 ratio movements (%)



Note: Chart may not sum due to rounding

Group RWAs +£5.0bn in Q326

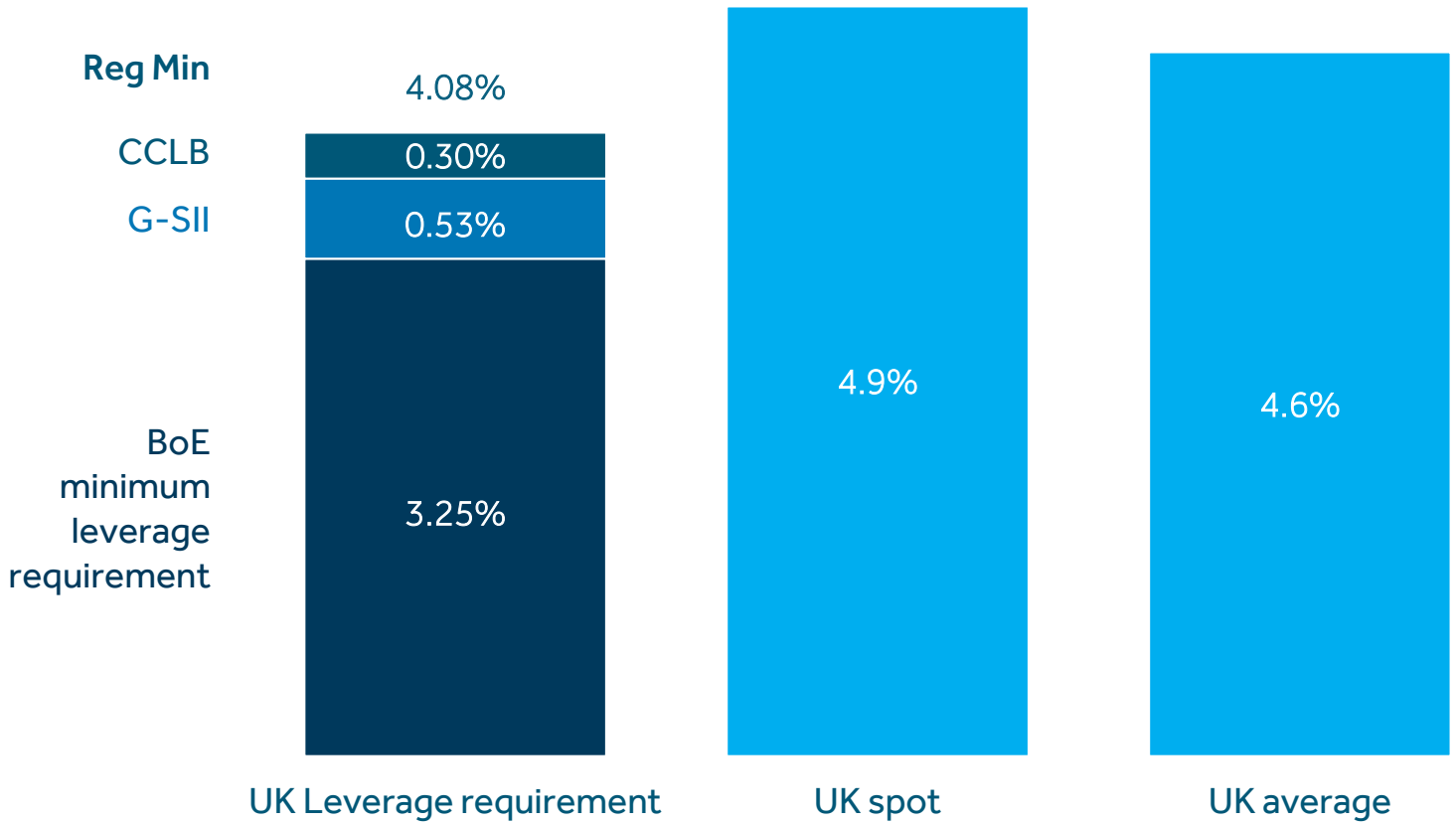
Risk weighted assets (£bn)



Note: Chart may not sum due to rounding |

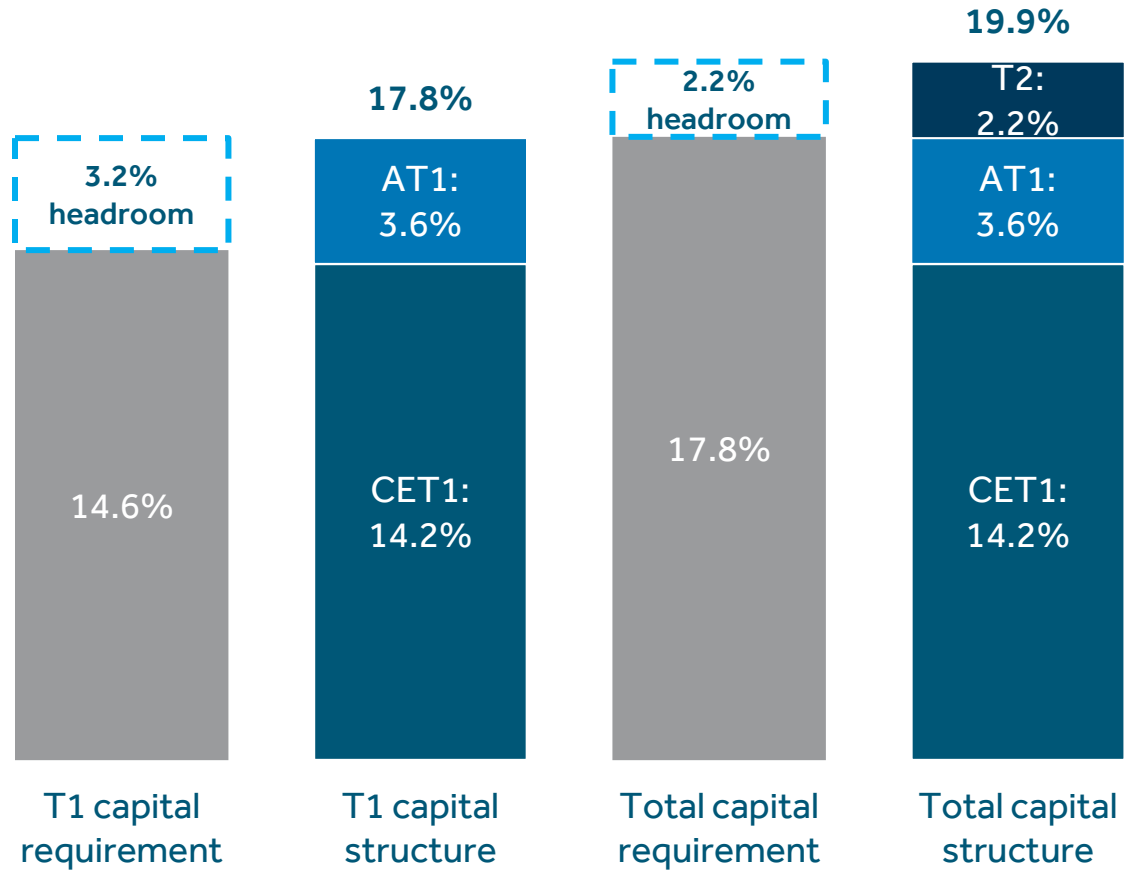
Leverage ratio

Q326: leverage minimum requirements



Total capital requirements

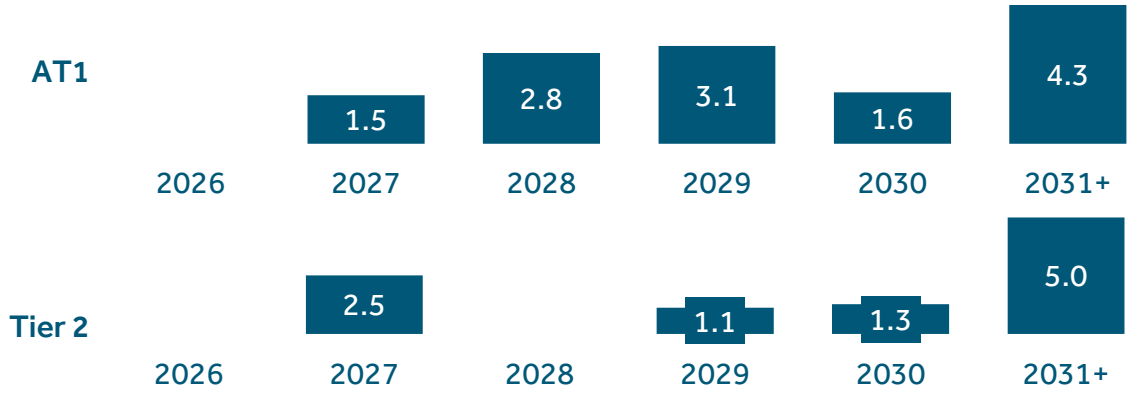
Q326: AT1 and T2 needs managed on a total capital basis



Balanced total capital structure

- Operating with prudent buffers at each part of the capital stack to manage FX and RWA movements
- Have flexibility in the management of AT1 due to the deliberate decision to deploy funding into liquid leverage balance sheet opportunities (e.g. Financing)
- Pre-funding of 2027 volumes may be considered, subject to prevailing market conditions

Barclays PLC remaining capital call profile (£bn)[1]

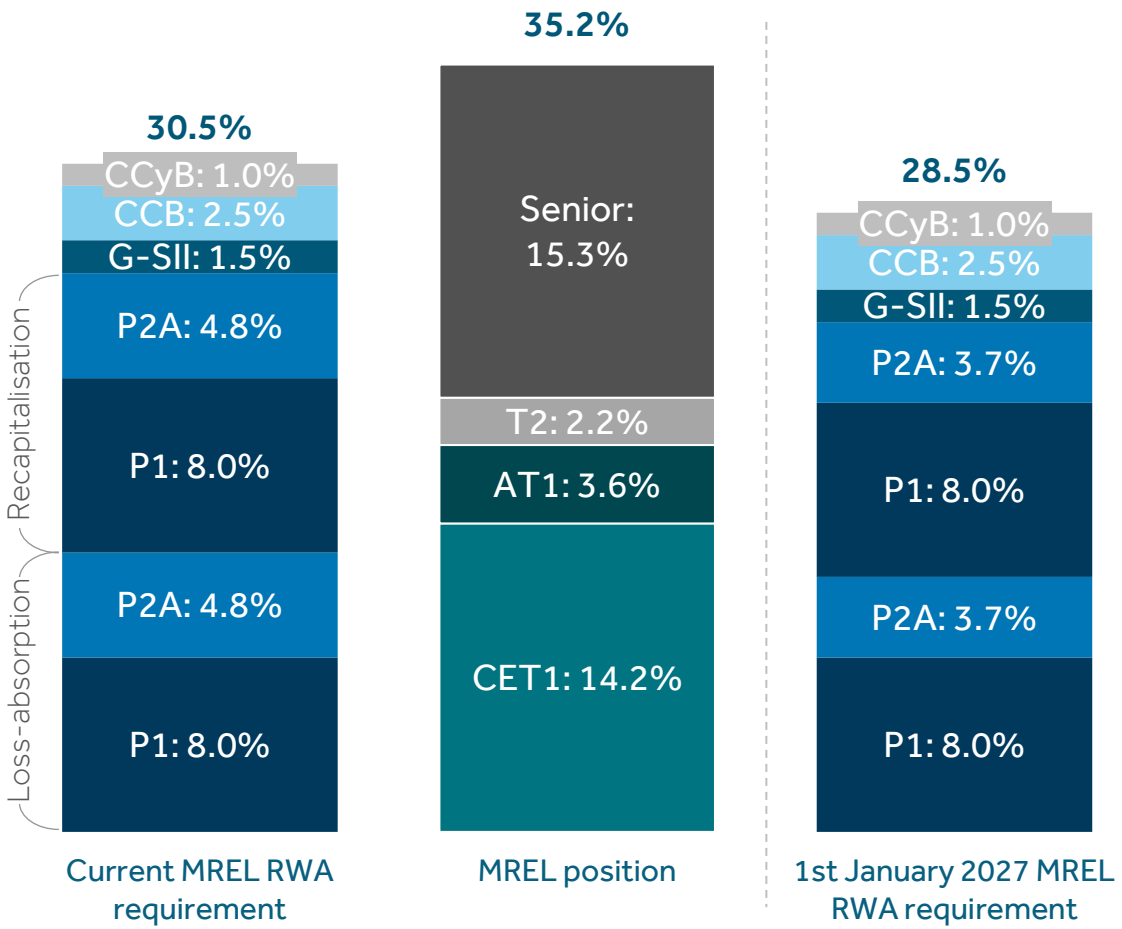


[1] Prepared on nominal basis which will not reconcile with regulatory or accounting bases due to adjustments. Based on the start date of next call period | Note: Charts may not sum due to rounding |

Balance sheet management

MREL requirements and issuance

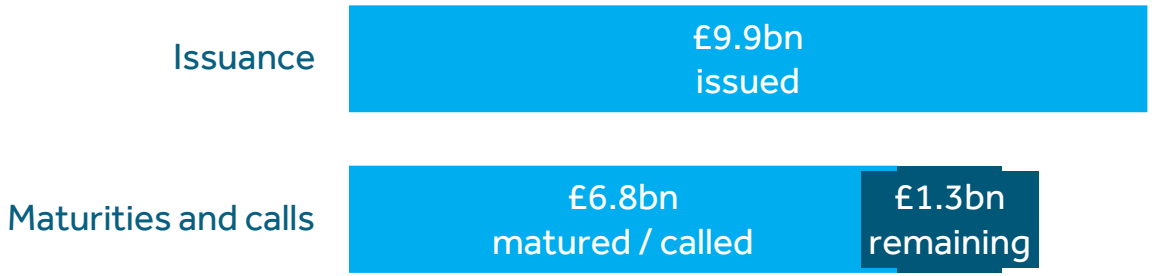
Q326: MREL minimum requirements



Issuance

- Pre-funding of 2027 MREL volumes, and OpCo issuance, may be considered subject to prevailing market conditions
- Issuance plan continues to be dynamic and is driven by a combination of factors, such as balance sheet needs, regulatory requirements and the impact of FX and interest rates

£10bn 2026 HoldCo MREL issuance plan complete[1]



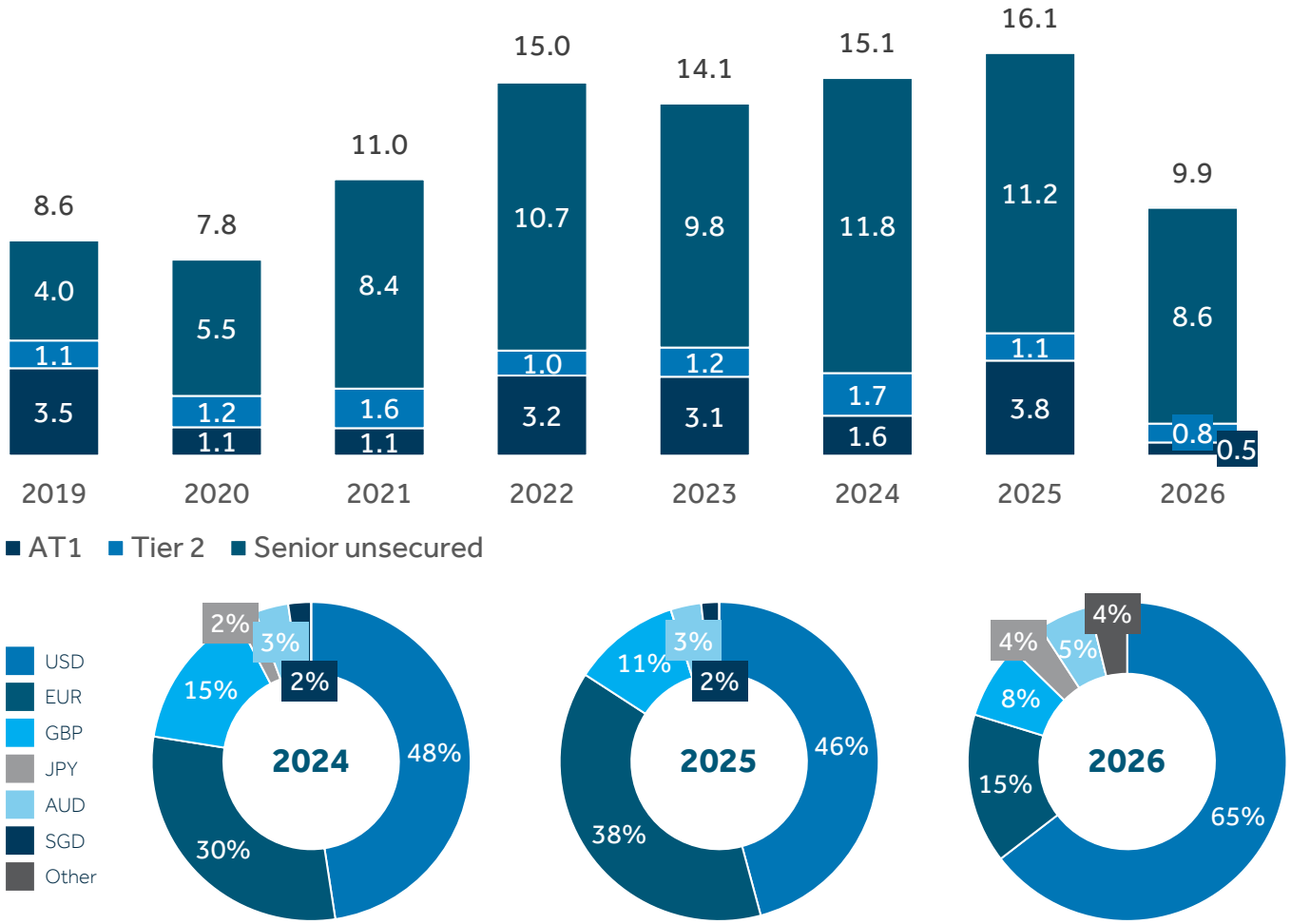
[1] Prepared on nominal basis which will not reconcile with regulatory or accounting bases due to adjustments. Securities which have entered their last year to maturity and no longer qualify as MREL are included in the matured amounts | Note: Charts may not sum due to rounding |

c.£10bn MREL issuance plan for 2026 complete

2026 HoldCo benchmark issuance

Senior	February	$0.3bn	4NC3 FRN
		$1.0bn	4NC3
		$1.2bn	6NC5
		$1.5bn	11NC10
	May	€0.5bn	4NC3
		€1.25bn	11NC10
		¥59bn	4NC3
		¥8bn	6NC5
		¥8bn	11NC10
	June	Fr.0.18bn	5NC4
		Fr.0.23bn	8NC7
		$1.25bn	4NC3
		$1.5bn	6NC5
		$1.75bn	11NC10
Tier 2	May	£0.75bn	10NC5
AT1	May	A$1.0bn	PNC6

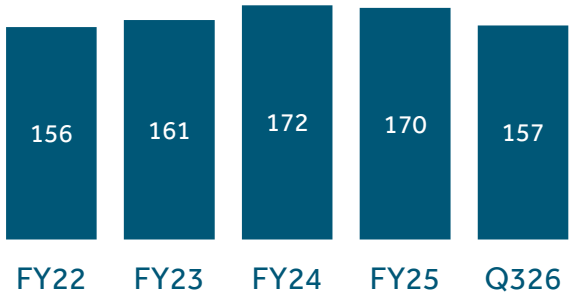
Annual HoldCo issuance volume (£bn) and currency[1,2]



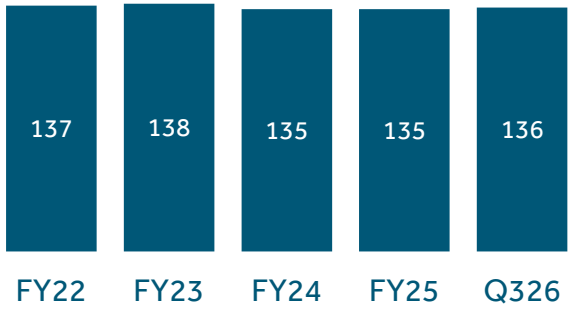
[1] Annual issuance balances based on FX rate at end of respective periods for debt accounted instruments and historical transaction rates for equity accounted instruments | [2] Prepared on nominal basis which will not reconcile with regulatory or accounting bases due to adjustments | Note: Charts may not sum due to rounding |

Funding and liquidity metrics

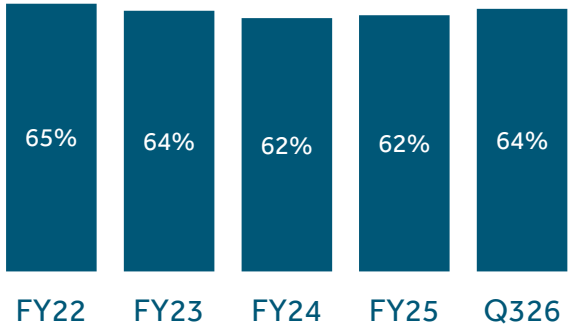
Average LCR (%)[1]



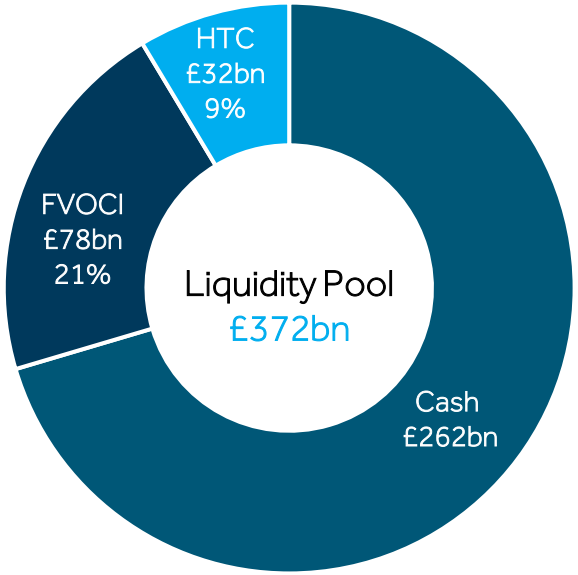
Average NSFR (%)[2]



Customer loan: deposit ratio (%)[3]



70% of Liquidity Pool held in cash

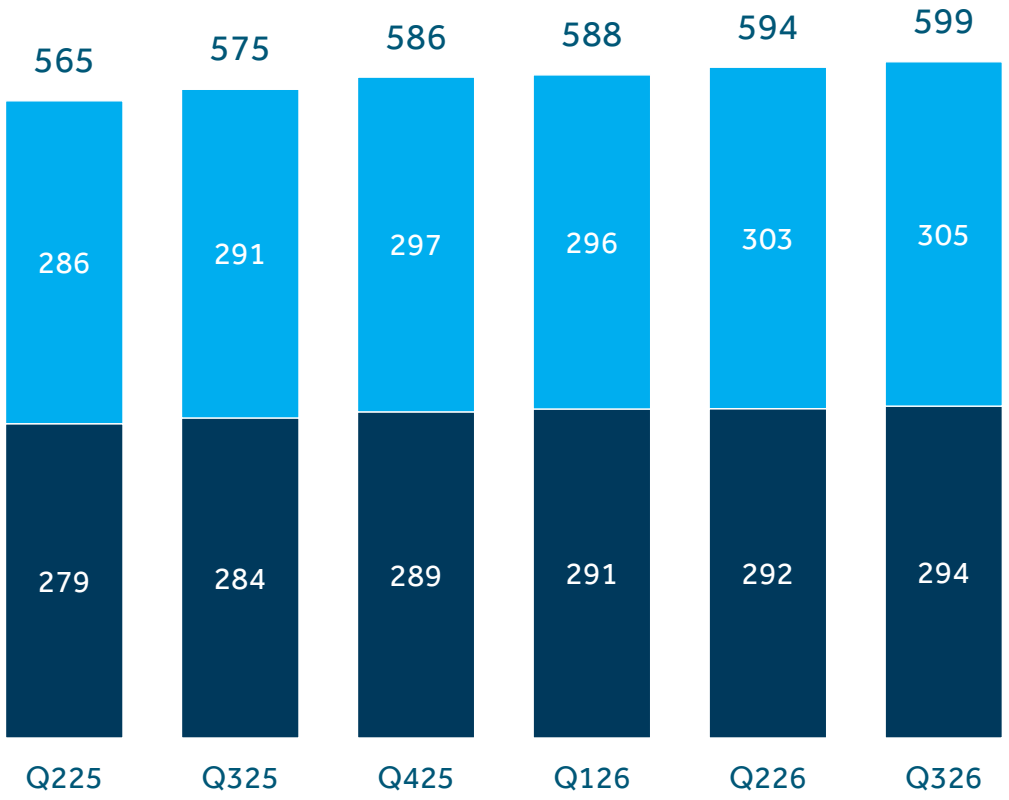


- Liquidity pool represents 21% of total assets
- >99.7% of cash placed with BoE, US Fed, ECB, BoJ, SNB
- Debt securities mostly held in high-quality government bonds
- Majority of securities in the liquidity pool are hedged for interest rate risk
- Prudent management via daily stress testing and internal monitoring

[1] Average of the last 12 spot month end LCR ratios | [2] Average of the last four spot quarter end ratios | [3] From Q326, the customer loan to deposit ratio has been introduced, calculated as customer loans divided by customer deposits, to improve comparability with peers | Note: Charts may not sum due to rounding |

Group deposits +4% YoY in Q326

Group deposit base £599bn, +1% QoQ, +12% since 2023



Corporates & SME		QoQ	YoY	Since FY23
Investment Bank	£166bn	+3%	+9%	+25%
of which: International Corporate Bank[1]	*£128bn*	*+7%*	*+15%*	*+48%*
UK Corporate Bank	£87bn	-2%	+1%	+3%
Barclays UK: Business Banking	£51bn	0%	-2%	-9%

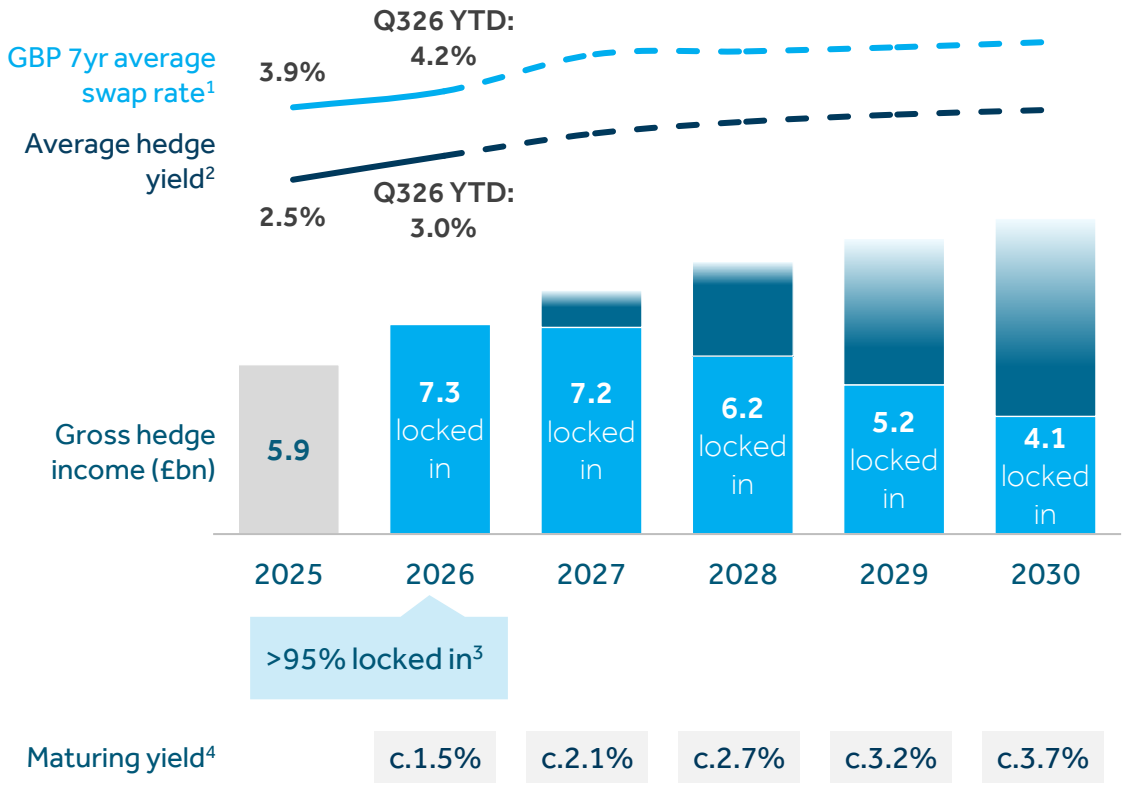
Consumer		QoQ	YoY	Since FY23
Barclays UK: Retail Banking	£195bn	+1%	+3%	+5%
Private Bank and Wealth Management	£74bn	+2%	+5%	+23%
US Consumer Bank	£25bn	+2%	+6%	+27%
of which: retail deposits ($bn)[2]	*$27bn*	*0%*	*+15%*	*+53%*

48% insured, c.35% transactional accounts[3], c.62% covered by liquidity pool

[1] Excludes deposits from Banks | [2] Includes customer retail savings deposits and customer retail certificates of deposit | [3] Includes current accounts for BUK Personal Banking, BUK Business Banking, and operational accounts for International Corporate Bank, UK Corporate Bank and Private Bank & Wealth Management | Note: Charts may not sum due to rounding |

Underpinning structural hedge income growth until at least 2030

Continued structural hedge momentum

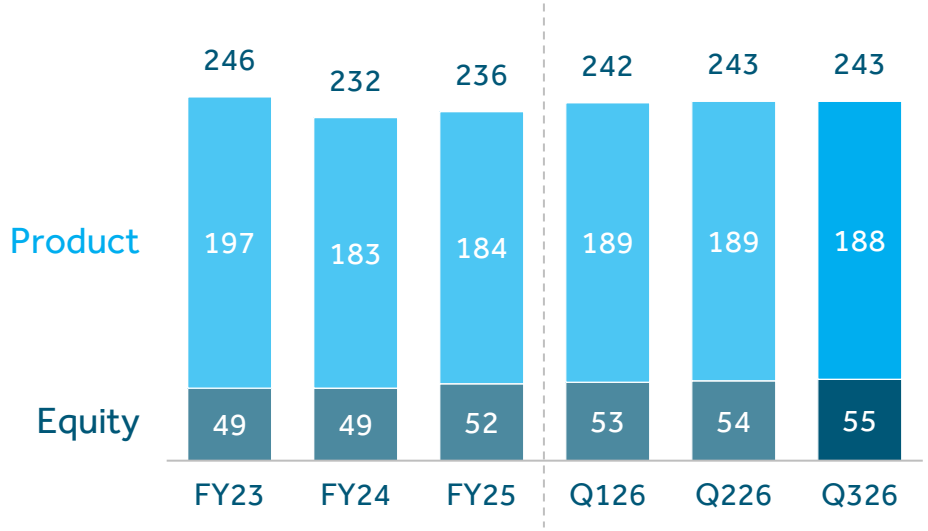


2026-28 planning assumptions

- c.£35bn maturing per year
- Broadly stable notional
- Reinvestment rate of c.3.5%

Hedge notional

(£bn)

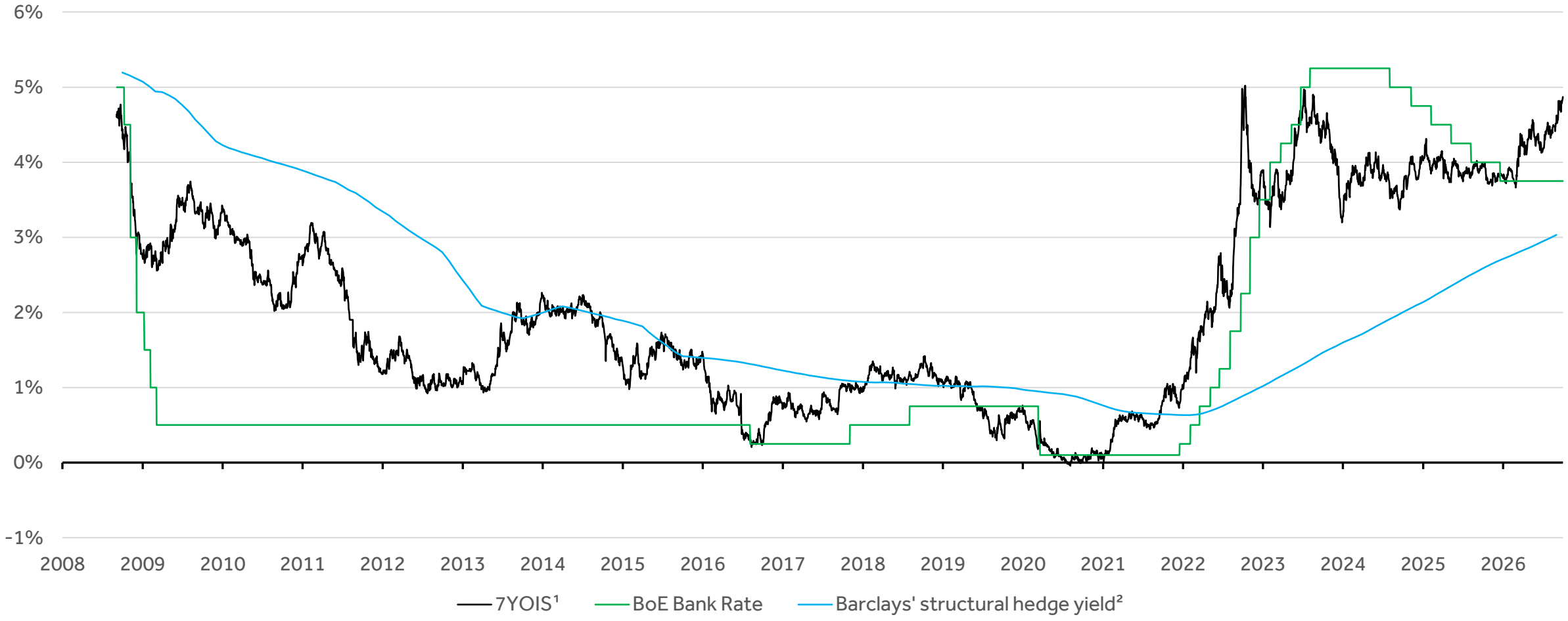


Income allocation[5]	2025 actual	2026 expected
Barclays UK	c.75%	c.70%
UK Corporate Bank	c.5%	c.5%
Private Bank & Wealth Management	c.5%	c.5%
Investment Bank	c.15%	c.15%
US Consumer Bank	<5%	<5%

[1] UK Pound Sterling SONIA OIS Zero 7 Year Point (Bloomberg: BPSWS7 Curncy) | [2] Gross hedge income divided by period end hedge notional | [3] Refers to the contribution to NII of hedges that have already been executed | [4] Based on current position; subject to future portfolio evolution | [5] Table may not sum due to rounding. Excludes Head Office |

Performance of the structural hedge over time

The structural hedge smooths income and protects against sharp downwards movement in interest rates



[1] UK Pound Sterling SONIA OIS Zero 7 Year Point (Bloomberg: BPSWS7 Curncy). Series starts 04/09/2008 | [2] Trailing average of the last 6-month end yields |

Interest rate sensitivity

Q226: Illustrative -25bps interest rate sensitivity[1]

	Year 1	Year 2	Year 3
Swap rates	£(50)m	£(150)m	£(240)m
Base rates	£(20)m	£0m	£0m
Total	**£(70)m**	**£(150)m**	**£(240)m**

- Illustrative impact on Group income from a 25bps parallel shift in interest rate curves
- Sensitivity is based on a constant balance sheet assumption, with maturing business reinvested at consistent tenors and margins
- Year 1 base rate sensitivity largely reflects the lagged impact of deposit repricing, with minimal impact thereafter

[1] Based on the modelled performance of the consumer and corporate banking book and includes the impact of both the product and equity structural hedges. It provides the annual impact to Group NII over the next three years, for illustrative purposes only, and is based on a number of assumptions regarding variables which are subject to change. Base rate sensitivity is calculated on a modelling balance sheet consistent with the Group's risk modelling framework. Such assumptions might also differ from those underlying the AEaR calculation in the Annual Report and Pillar 3 |

Credit Ratings

Targeting Barclays PLC to be "A" composite across all indices over time

S&P and Fitch HoldCo ratings affirmed in 2026

- HoldCo Senior composite "A" rated for two of four indices[1]
  - One further upgrade with either Moody's or S&P would drive a HoldCo Senior composite "A" rating across all indices[2]
- Tier 2 investment grade rated by all agencies
- AT1 rated "BB+" or above by all agencies

- OpCo ratings upgraded by Fitch to AA- in May 2026

Current Senior long and short term ratings

	Moody's	Standard & Poor's	Fitch
Barclays PLC	Baa1 Stable P-2	BBB+ Stable A-2	A Stable F1
Barclays Bank PLC	A1 Stable P-1	A+ Stable A-1	AA- Stable F1+
Barclays Bank UK PLC	A1[3] Stable P-1[3]	A+ Stable A-1	AA- Stable F1+

[1] iBoxx and BAML indices | [2] iBoxx, BAML, Bloomberg and Barclays indices | [3] Deposit rating | Note: All information as at 21st October 2026 |

Appendix

Additional appendix slide

Barclays UK: Income by business (£m)

	2023				2024				2025				2026		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Retail Banking	1,500	1,481	1,403	1,309	1,357	1,402	1,433	2,078[2]	1,573	1,599	1,708	1,702	1,725	1,711	1,785
Of which: UK Cards[1]	*247*	*237*	*238*	*242*	*229*	*228*	*249*	*296*	*292*	*279*	*296*	*287*	*281*	*288*	*314*
Business Banking	461	480	470	483	469	485	513	537	501	520	545	560	533	548	564
Barclays UK income	1,961	1,961	1,873	1,792	1,826	1,887	1,946	2,615	2,074	2,119	2,253	2,262	2,258	2,259	2,349

Group: Return on average tangible shareholders' equity

Statutory (£m)	Q425	Q126	Q226	Q326	Last 12 months
Profit before tax	1,859	2,814	3,252	2,322	10,247
Attributable profit	1,195	1,932	2,259	1,646	7,032
Avg. shareholders' equity (£bn)	64.8	65.5	64.8	65.3	65.1
Avg. goodwill and intangibles (£bn)	(8.3)	(8.3)	(8.6)	(8.9)	(8.5)
Avg. tangible shareholders' equity (£bn)	56.5	57.2	56.1	56.4	56.6
Return on avg. tangible shareholders' equity	8.5%	13.5%	16.1%	11.7%	12.4%

[1] Includes Tesco Bank | [2] Includes day one gain on acquisition of Tesco Bank of £0.6bn |

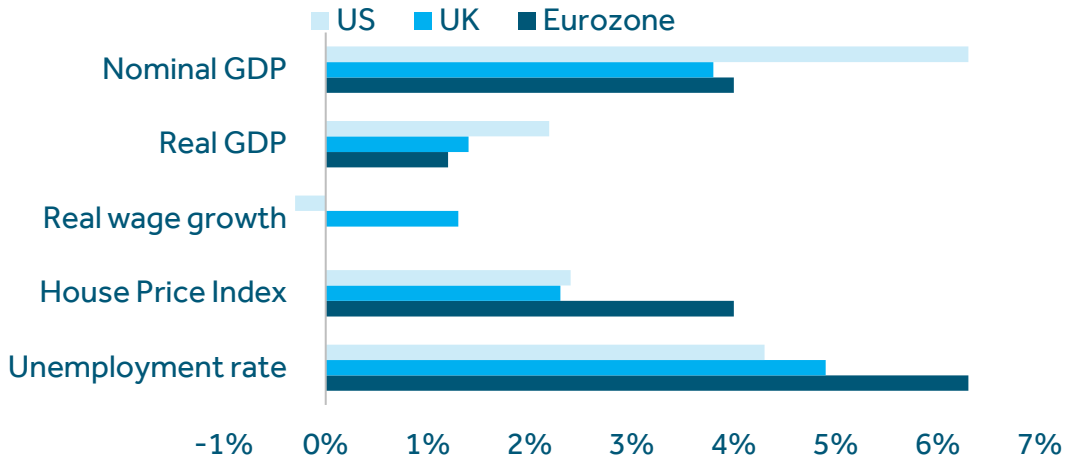
Macroeconomic variables

		Assumptions			
		2025[2]	2026	2027	2028
Plan (10th February 2026)	UK GDP[3]	1.4%	1.3%	1.5%	1.4%
	UK unemployment[4]	5.1%	4.8%	4.8%	4.8%
	UK bank rate[5]	3.75%	3.50%	3.75%	3.75%
	Hedge reinvestment rate	3.8%[6]	3.5%	3.5%	3.5%
	UK inflation[7]	3.4%	2.5%	2.2%	2.2%
	US GDP[3]	2.2%	1.4%	2.0%	2.0%
	US unemployment[4]	4.5%	4.4%	4.4%	4.4%
	US federal funds rate[5]	3.25%	3.00%	3.00%	3.25%
	US inflation[7]	2.8%	2.9%	2.6%	2.6%
	Markets wallet	$147bn[8]	$135bn	$135bn	$135bn
	Banking wallet	$103bn[8]	$105bn	$105bn	$105bn
Macro-economic variables used in the calculation of ECL[1] (Baseline scenario for Q326)	UK GDP[3,9]		1.3%	1.2%	1.6%
	UK unemployment[9,10]		5.1%	5.1%	5.2%
	UK bank rate[11]		3.81%	4.25%	4.25%
	UK CPI[12]		3.2%	2.1%	1.4%
	UK HPI[13]		1.6%	2.0%	3.2%
	US GDP[3,9]		2.2%	2.1%	2.2%
	US unemployment[9,14]		4.3%	4.3%	4.2%
	US federal funds rate[11]		3.76%	4.00%	4.00%
	US CPI[15]		3.3%	2.3%	2.2%
	US HPI[16]		1.7%	1.0%	1.7%

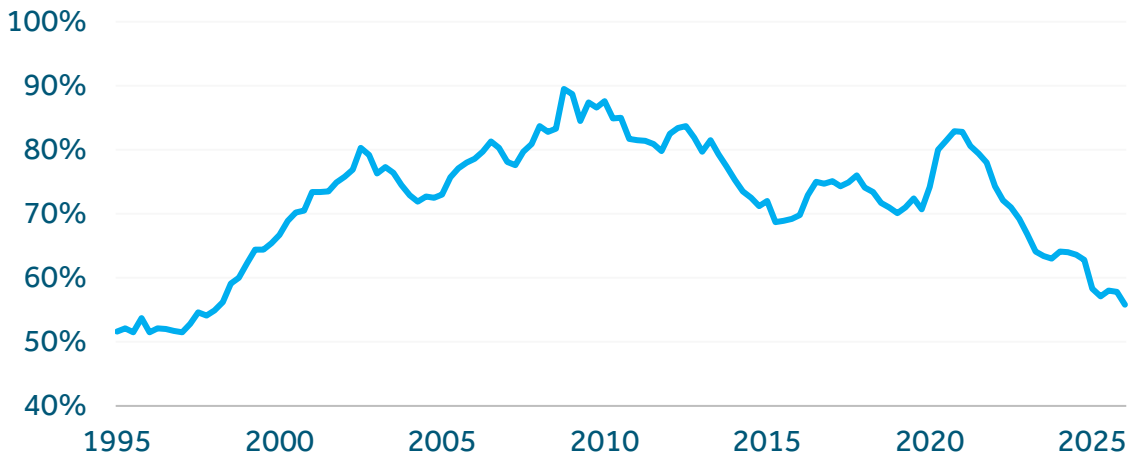
[1] Expected Credit Loss (ECL) | [2] Actuals except for Banking wallet | [3] YoY percentage change in real annual GDP | [4] Q4 unemployment rate | [5] Year-end central bank policy rates | [6] UK Pound Sterling SONIA OIS Zero 7 Year Point (Bloomberg: BPSWS7 Curncy) | [7] 2025 based on Q4 rate. Forward looking metrics based on YoY percentage change in annual average CPI | [8] 2025 Global Markets wallet based on internal Barclays estimates (using disclosed results) and 2025 banking wallet based on Dealogic for the period 1 January 2025 to 31 December 2025, as at 6 January 2026 | [9] Source: Bloomberg consensus | [10] Average UK unemployment rate 16-year+ | [11] Average central bank policy rate | [12] Change in year-end UK CPI = Harmonised Index of Consumer Prices, relative to prior year-end | [13] Change in year-end UK HPI = Halifax HPI Meth 2 All Houses, All Buyers index | [14] Average US civilian unemployment rate 16-year+ | [15] Change in year-end US CPI = Consumer Price Index, relative to prior year-end | [16] Change in year-end US HPI = FHFA House Price Index, relative to prior year end | Note: Group plan based on an average USD/GBP FX rate of 1.35 | Note: Forward looking metrics based on market consensus and are factored into the internal assumptions |

UK economic trends

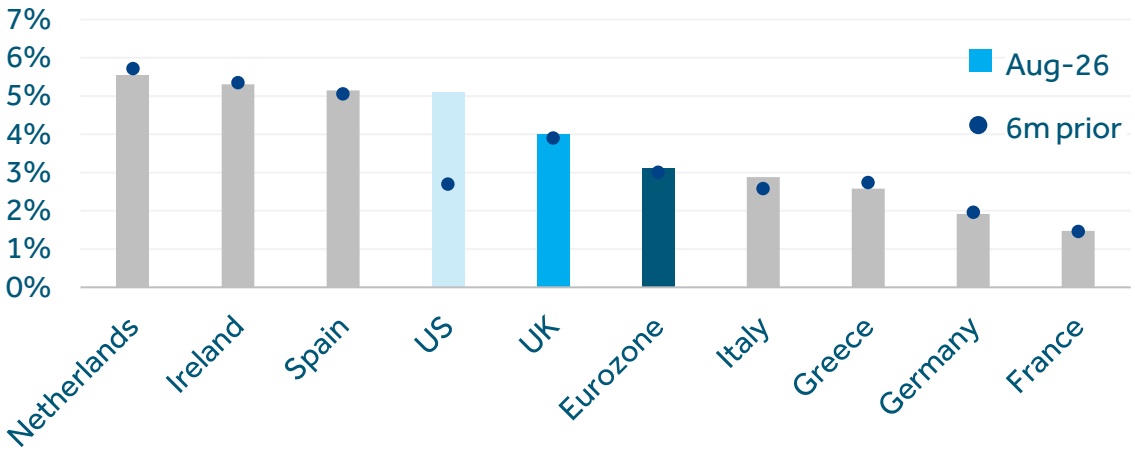
Constructive macro backdrop in the UK[1]



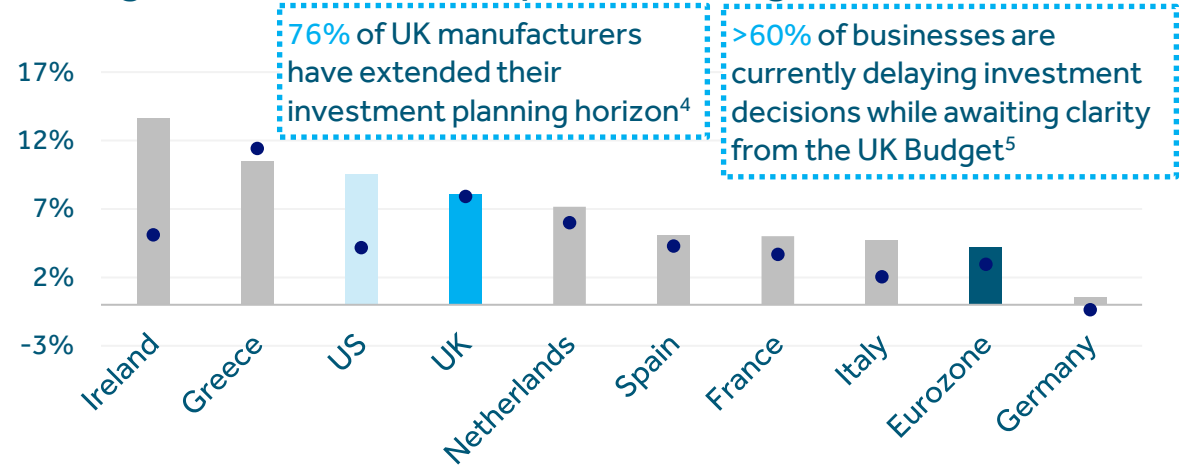
UK corporate debt-to-GDP at a multi-decade low[2]



Strong loan growth across UK households[3]



Strong rebound in UK corporate loan growth[3]



[1] All datapoints express YoY growth for Q226. Source: Refinitiv (GBGDFY=ECI, EUGDPY=ECI, aUSCGDPYD/A, EUHICY=ECI, USCPNY=ECI, GBAVGW=ECI, EUWAGY=ECI, USAVHE=ECI, GBNHP=ECI, aXZHPRICET/C, aUSHPIYAR, GBILOU=ECI, EUUNR=ECI, USUNR=ECI), ONS (Table 38 CPI) as of 15 October 2026, ONS (YBHA) Eurostat (tipsna15) and BEA (Table 1.1.5 GDP) as of 15 October 2026 | [2] Source: BIS, UK credit to non-financial corporations as a % of GDP (https://data.bis.org/topics/TOTAL_CREDIT/data) as of 15 October 2026 | [3] All datapoints express YoY growth for Aug-26 and 6m prior (Feb-26). Source: BoE (LPMVWNZ, LPMVWNU), ECB (https://data.ecb.europa.eu/publications/money-credit-and-banking/3031822) and FRED St. Louis Fed (CONSUMER, BUSLOANS) as of 15 October 2026 | [4] Source: Barclays Business Prosperity Index Manufacturing Deep Dive, as of 17 September 2026 https://www.barclayscorporate.com/insights/business-prosperity-index/uk-manufacturing/ | [5] Source: Barclays Pre-Budget Business Survey, as of 08 October 2026 https://home.barclays/insights/2026/10/Lets-End-The-Budget-Merry-Go-Round/ |

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- regulatory capital, leverage, liquidity, resolution and related regimes are based on Barclays' interpretation of applicable rules and regulations as in force and implemented in the UK as at the reporting date, including, but not limited to: the CRR; the PRA Rulebook; and any applicable delegated acts, implementing acts or technical standards; in each case as amended and, where applicable, as such rules and regulations form part of domestic law by virtue of the European Union (Withdrawal) Act 2018. All such regulatory requirements are subject to change and disclosures made by the Group will be subject to any resulting changes. The Pillar 2A requirement is also subject to at least annual review;
- MREL is based on Barclays' understanding of the Bank of England's statement of policy on "The Bank of England's approach to setting a minimum requirement for own funds and eligible liabilities (MREL)" published in July 2025, 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;
- future regulatory capital, leverage, 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 assured and are subject to change."

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Barclays' management believes that the non-IFRS performance measures included in this presentation provide valuable information to the readers of the financial statements as they enable the reader to identify a more consistent basis for comparing the businesses' performance between financial periods and provide more detail 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 presentation are not a substitute for IFRS measures and readers should consider the IFRS measures as well. Refer to the appendix of the Barclays PLC Results Announcement for each of the periods ended 31 December 2021, 30 June 2022, 30 September 2022, 31 December 2023, 30 September 2024, 31 December 2025, 31 March 2026, 30 June 2026 and 30 September 2026, and the Group Reporting Changes 2023 Results Resegmentation Document, respectively, which are available at Barclays.com, for further information and calculations of non-IFRS performance measures included throughout this presentation, and the most directly comparable IFRS measures.

Forward-looking statements

This document 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', 'achieve' 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 document. Examples of forward-looking statements include, among others, statements or guidance regarding or relating to the Group's future financial position, business strategy, income levels, costs, assets and liabilities, impairment charges, provisions, capital leverage and other regulatory ratios, capital distributions (including policy on dividends and share buybacks), return on tangible equity, projected levels of growth in banking and financial markets, industry trends, any commitments and targets (including sustainability-related commitments and targets), plans and objectives for future operations, International Financial Reporting Standards ("IFRS") 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, regulations, governmental and regulatory policies, expectations and actions, voluntary codes of practices and the interpretation thereof, changes in IFRS and other accounting standards, including practices with regard to the interpretation and application thereof and emerging and developing sustainability reporting standards (including emissions accounting methodologies); changes in tax laws and practice; the outcome of current and future legal proceedings and regulatory investigations; the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively or navigate inconsistencies and conflicts in the manner in which climate policy is implemented in the regions where the Group operates, including as a result of the adoption of rules and regulations taking a different or opposing position on sustainability matters, or other forms of governmental and regulatory action against sustainability policies; environmental, social and geopolitical risks and incidents and similar events beyond the Group's control; financial crime; the impact of competition in the banking and financial services industry; capital, liquidity, leverage and other regulatory rules and requirements applicable to past, current and future periods; UK, US, Eurozone 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; reforms to benchmark interest rates and indices; higher or lower asset valuations; changes in credit ratings of any entity within the Group or any securities issued by it; changes in counterparty risk; changes in consumer behaviour; changes in trade policy, including the imposition of tariffs or other protectionist measures; the direct and indirect consequences of the conflicts in the Middle East and Ukraine on European and global macroeconomic conditions, political stability and financial markets; changes in US legislation and policy; developments in the UK's relationship with the European Union; the risk of cyberattacks, information or security breaches, technology failures or operational disruptions and any subsequent impact on the Group's reputation, business or operations; the use of new technology, including artificial intelligence; the Group's ability to access funding; and the success of acquisitions, disposals, joint ventures and other strategic transactions. 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Subject to Barclays PLC's obligations under the applicable laws and regulations of any relevant jurisdiction (including, without limitation, the UK and the US) in relation to disclosure and ongoing information, we undertake no obligation to update publicly or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Contact details, upcoming events and useful presentations

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Link to the digital fixed income presentation

Upcoming events

9th February 2027	FY26 results and targets update
27th April 2027	Q127 results

Useful presentations

Progress Update 2025	Link
Private Bank and Wealth Management deep dive	Link
Investment Banking deep dive	Link
UK Corporate Bank deep dive	Link
Investor Update 2024	Link
Structural hedge teach in	Link
Sustainability Investor Presentation	Link