BARCLAYS

Q1 2026 Results Presentation

28th April 2026

Group Q126 performance against financial targets

Targets	Q126 actuals	2026 targets	2028 targets
Statutory RoTE	13.5%	>12%	>14%
Total payout	£0.5bn Share buyback	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)	55%	Mid-50s%	c.50%
CET1 ratio	14.1% (Rebased to 13.9%)[1]	13-14%	13-14%
Supporting targets and guidance			
Income	£8.2bn	c.£31bn	>5% CAGR 2025-2028
Group NII excl. Investment Bank and Head Office	£3.4bn	>£13.5bn	
Barclays UK NII	£2.0bn	£8.1bn-£8.3bn	
Cost: income	56%	High 50s%	Low 50s%
Loan Loss Rate (LLR)	74bps[3]	Around top of 50-60bps range[4]	50-60bps Through the cycle

[1] Rebased for the Q126 buyback | [2] FY25 total payout of £3.7bn, comprised of £1.2bn of dividends and £2.5bn of share buybacks. 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 CET1 ratio target range of 13-14% | [3] Includes the impact of a £228m single name charge in the Investment Bank, which contributed c.20bps to the Group LLR | [4] Through the cycle range | 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 |

Q126 performance summary

	Q126 Statutory RoTE
Barclays UK	19.7% FY26 target: >20%
UK Corporate Bank	19.9% FY26 target: high teens%
Private Bank & Wealth Management	25.5% FY26 target: >25%
Investment Bank	15.0% FY26 target: c.12%
US Consumer Bank	18.8% FY26 target: >12%[3]
Statutory Group[4]	13.5% FY26 target: >12%

Execution progress

- Announced £500m share buyback for Q126
- Realised c.£150m of gross cost efficiency savings[1]
- All corporate banking clients enabled on iPortal, replacing five client access channels[2]

[1] Out of the targeted c.£2bn of gross efficiency savings between 2026-2028, split roughly evenly across the three years | [2] For Business Banking, UK Corporate and International Corporate | [3] c.12% excluding American Airlines gain on sale | [4] Includes Head Office; £105m motor finance provision and unallocated Group equity in excess of the 13.5% target capital ratio | 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 |

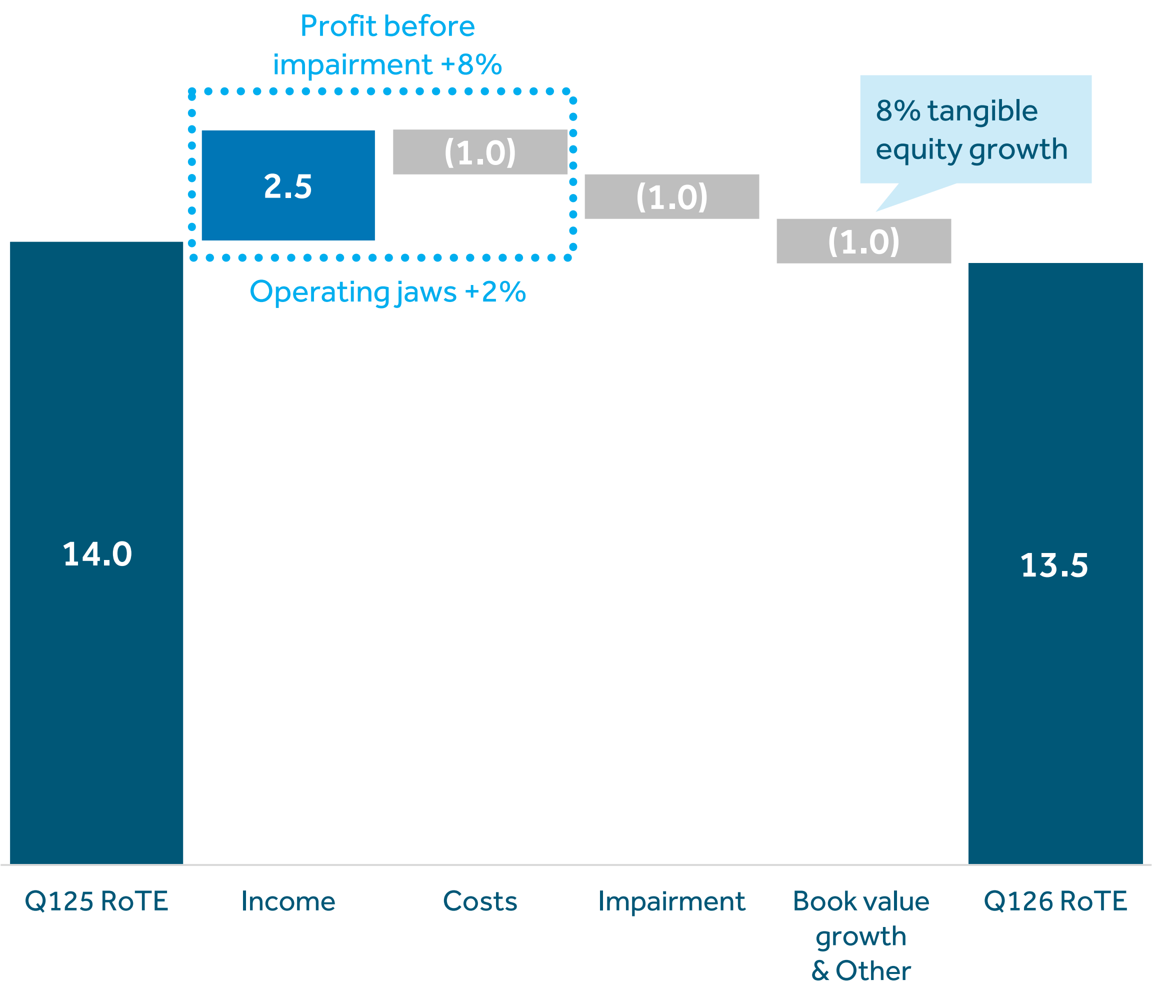
Barclays Group Q126

13.5% **Statutory RoTE** Q125: 14.0%	£2.8bn **Profit before tax** Q125: £2.7bn
£8.2bn **Income** Q125: £7.7bn	£0.8bn **Impairment** Q125: £0.6bn
56% **Cost: income ratio** Q125: 57%	£4.5bn **Costs** Q125: £4.4bn
74bps **Loan loss rate**[1] Q125: 61bps	14.1p **EPS** Q125: 13.0p
14.1% **CET1 ratio** Dec-25: 14.3%	405p **TNAV per share** Dec-25: 409p

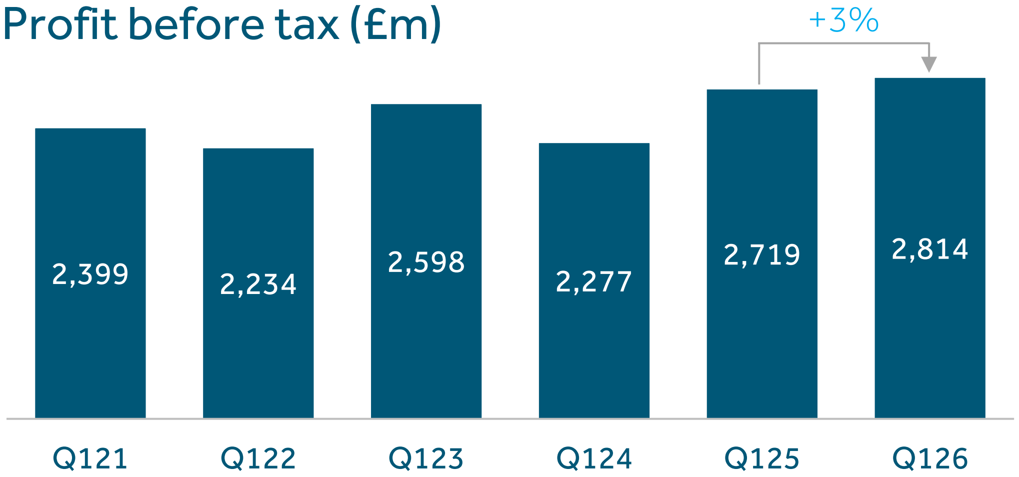
[1] Includes the impact of a £228m single name charge in the Investment Bank, which contributed c.20 bps to the Group LLR |

Group delivered Q126 RoTE of 13.5%; Profit before tax up 3% YoY

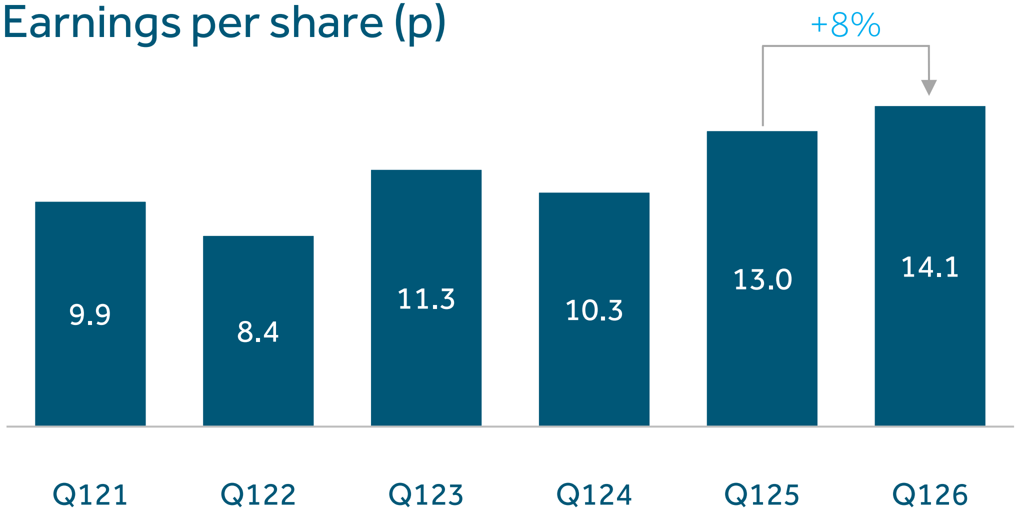
Group RoTE (%)



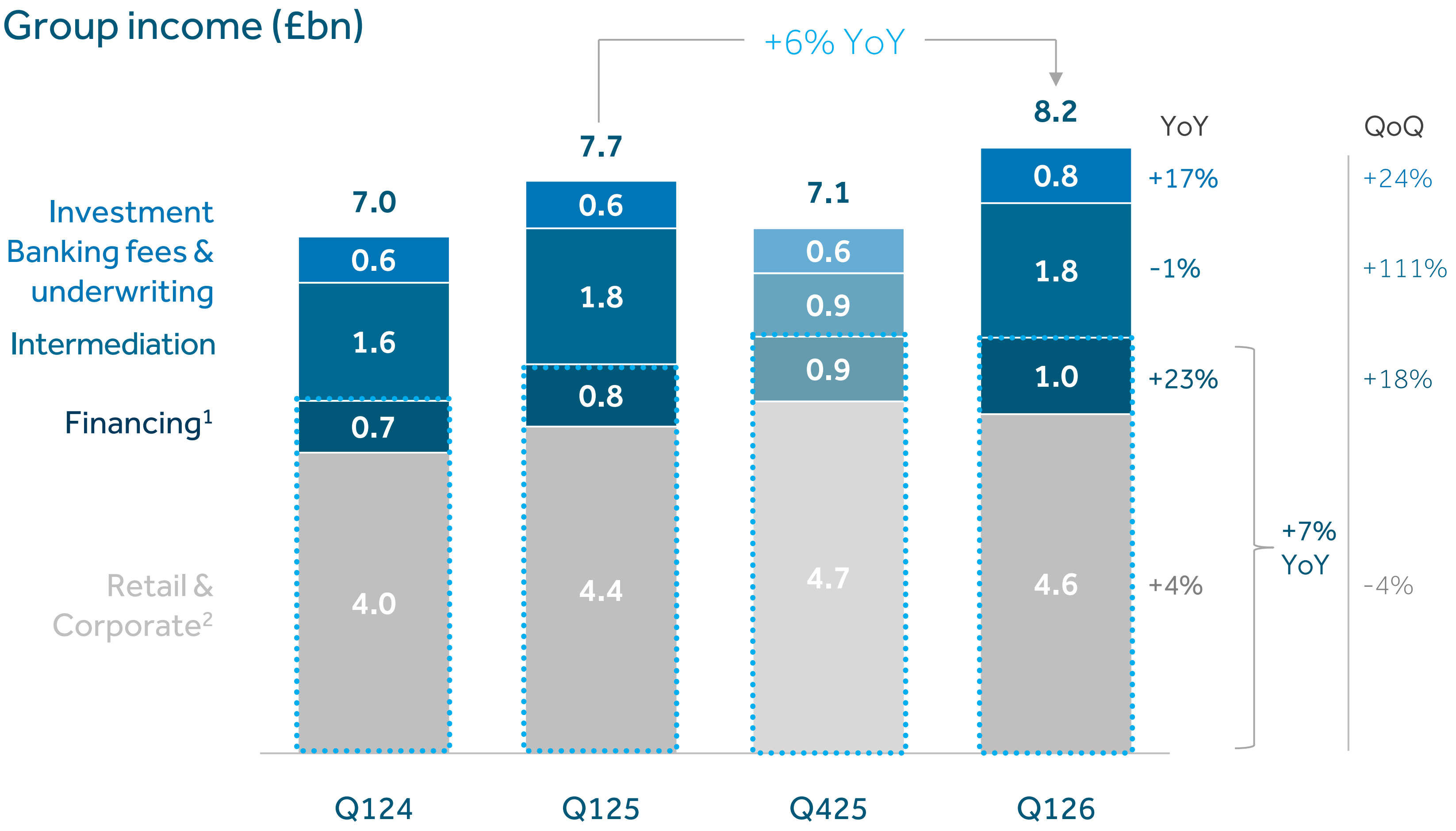
Profit before tax (£m)



Earnings per share (p)



Group income of £8.2bn, up 6% YoY, driven by stable income streams



c.£31bn income target in FY26

More stable income streams

69% of Group income in Q126 (68% in Q125)

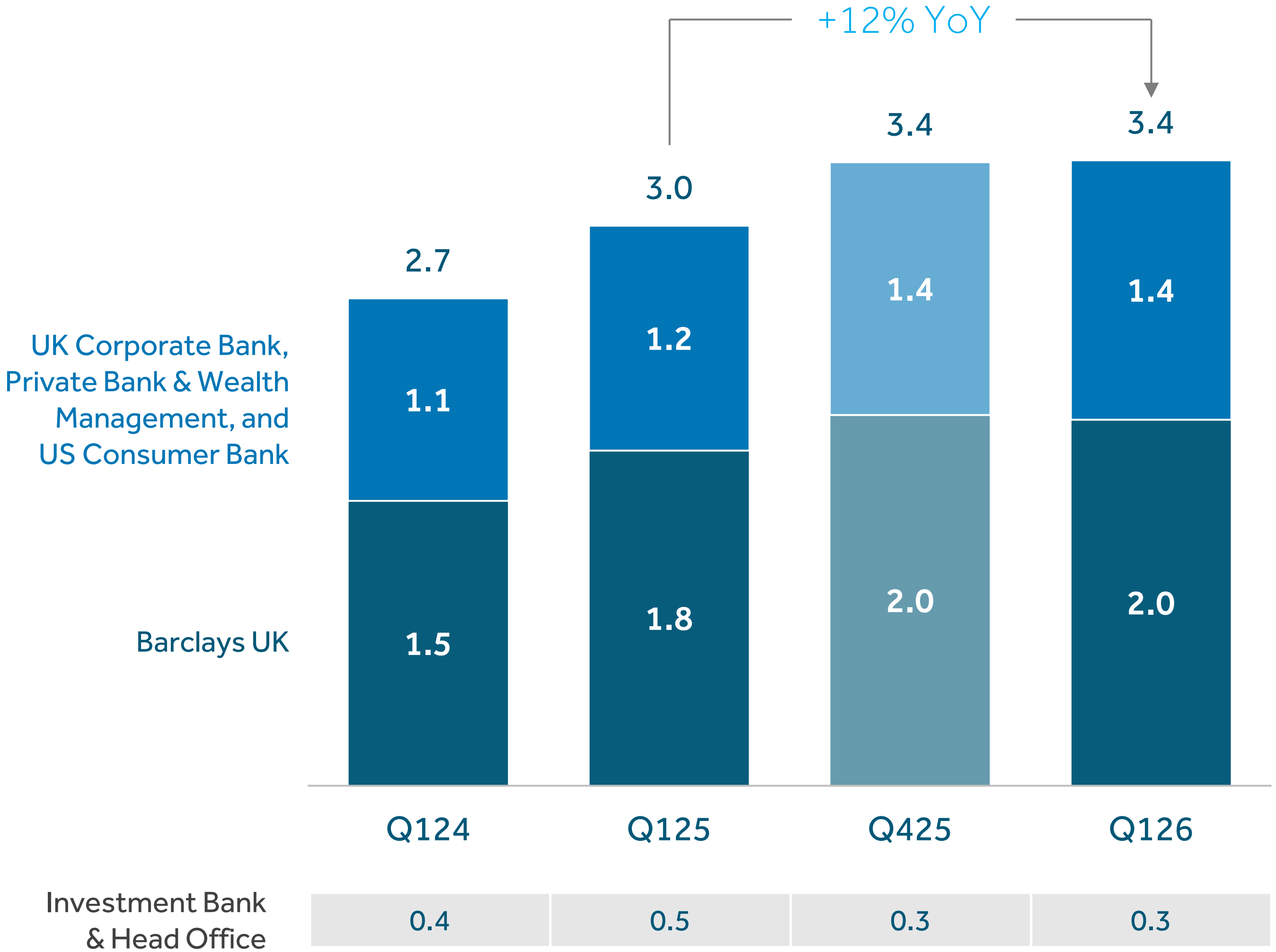
>70% of Group income by 2026

c.40% of Group income in USD[3]

[1] Global Markets Financing includes income related to client financing in FICC and Equities. In FICC, this includes fixed income securities repurchase agreements, structured credit, warehouse and asset backed lending. In Equities, this includes prime brokerage margin lending, securities lending, quantitative prime services, futures clearing and settlement, synthetic financing, and equity structured financing. All other items are considered intermediation | [2] 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 FY23, FY24 and FY25 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[1] of £3.4bn, up 12% YoY; FY26 guidance of >£13.5bn

Net interest income (£bn)



2026 Group NII[1] guidance: >£13.5bn
2026 Barclays UK NII guidance: £8.1 – £8.3bn

NII performance	Q126 YoY (%)	Q126 QoQ (%)
BUK	+9%	-1%
UKCB	+15%	-1%
PBWM	0%	+1%
USCB	+21%	+6%

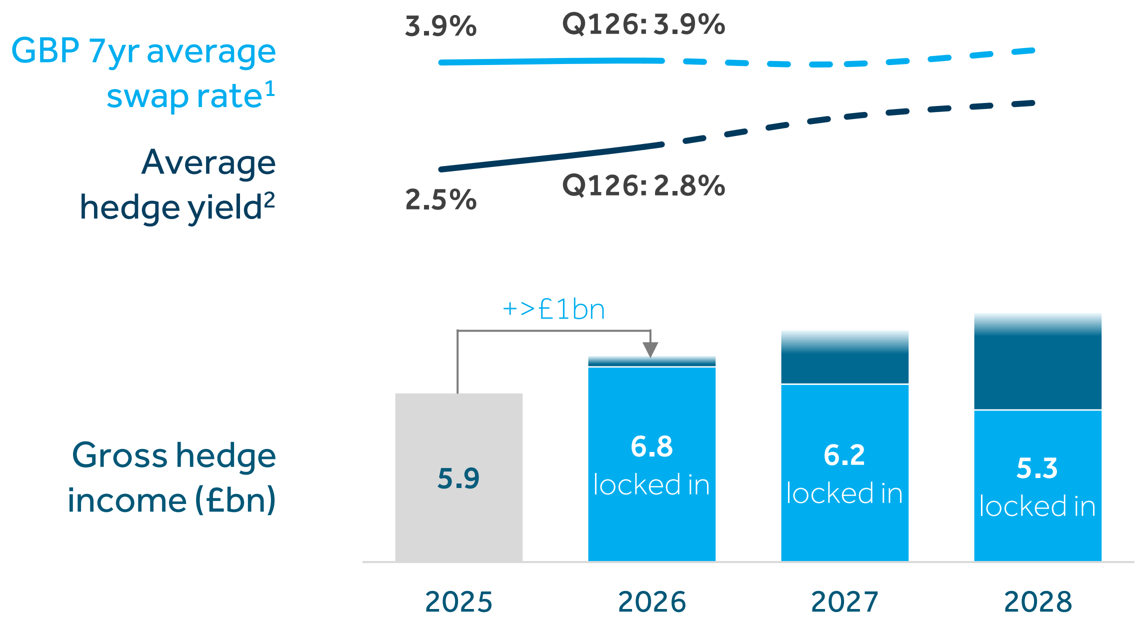
Drivers of Q126 NII performance

- Sustained structural hedge momentum
- Lending momentum in all divisions
- Operational progress in USCB

[1] Excludes NII from the Investment Bank and Head Office | 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 |

Structural hedge expected to deliver income growth beyond 2028

Continued structural hedge momentum



95% locked in[3]

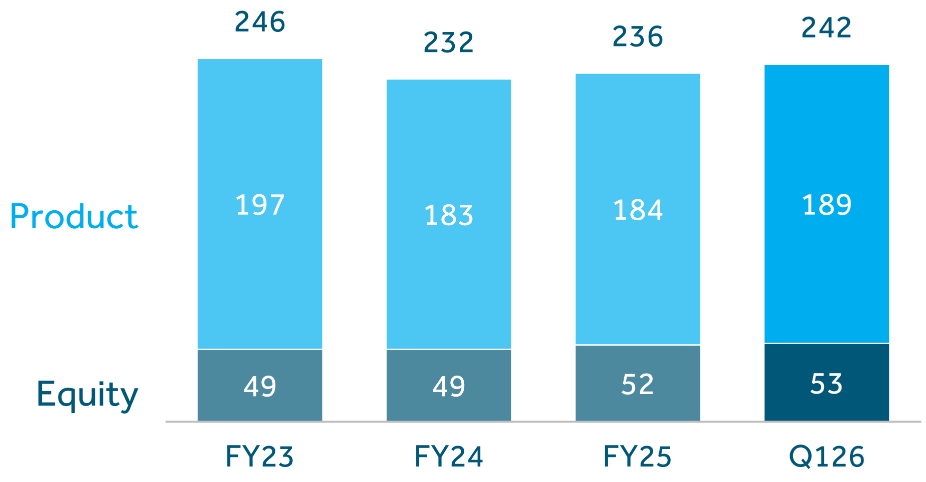
£18.3bn of 2026-2028 income locked in[3] vs £16.8bn at FY25

Maturing yield		2026	2027	2028
Maturing yield		c.1.5%	c.2.1%	c.2.7%

2026-28 planning assumptions

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

Hedge notional (£bn)



Income growth allocation[4]	2025	2026
Barclays UK	c.75%	c.55%
UK Corporate Bank	c.10%	c.15%
Private Bank & Wealth Management	c.5%	c.10%
Investment Bank	c.5%	c.20%

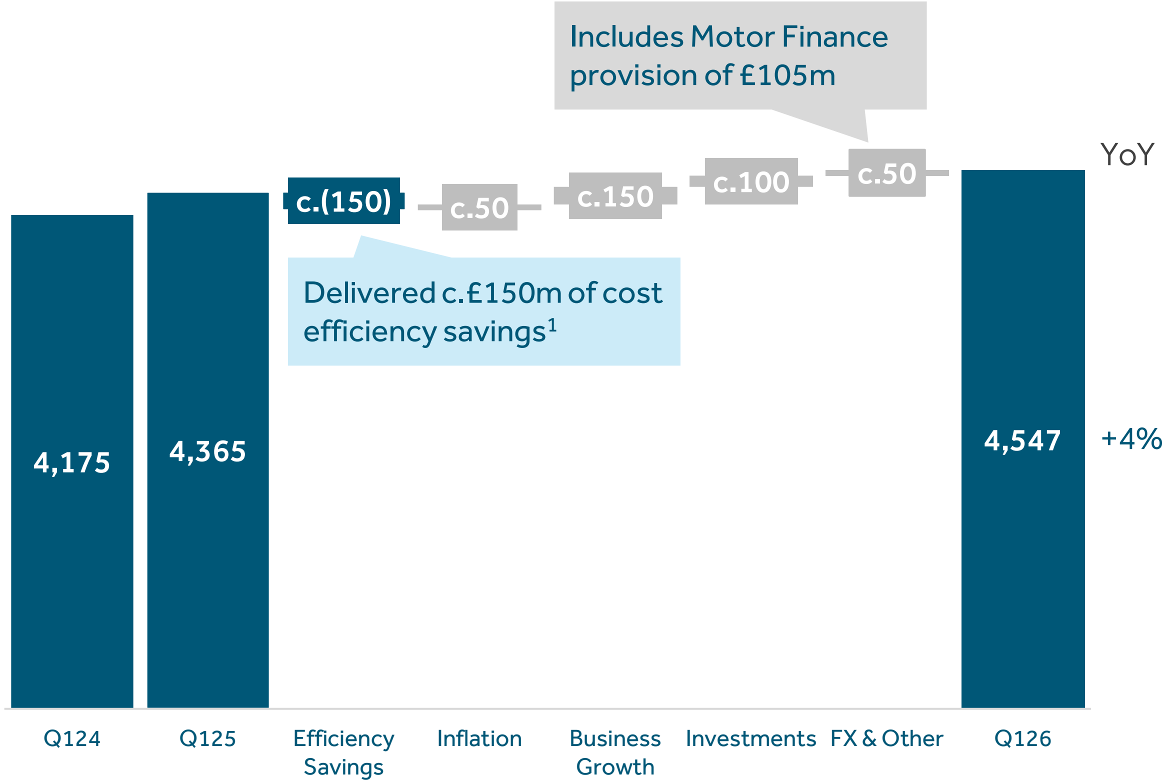
[1] UK Pound Sterling SONIA OIS Zero 7 Year Point (Refinitiv: GBPOIS7YZ=R) | [2] Gross hedge income divided by period end hedge notional | [3] Refers to the contribution to NII of hedges that have already been executed | [4] Remainder of income growth allocated to USCB and HO |

56% cost: income ratio in Q126; FY26 guidance of high 50s%

Cost: income ratio (%)

	Q124	Q125	Q126	2026 target
Group	60	57	56	High 50s%
Barclays UK	58	56	54	Low 50s%
UK Corporate Bank	58	53	48	High 40s%
Private Bank & Wealth Management	70	68	74	High 60s%
Investment Bank	60	54	53	c.60%
US Consumer Bank	46	47	39	Mid 40s%

Group total costs (£m)

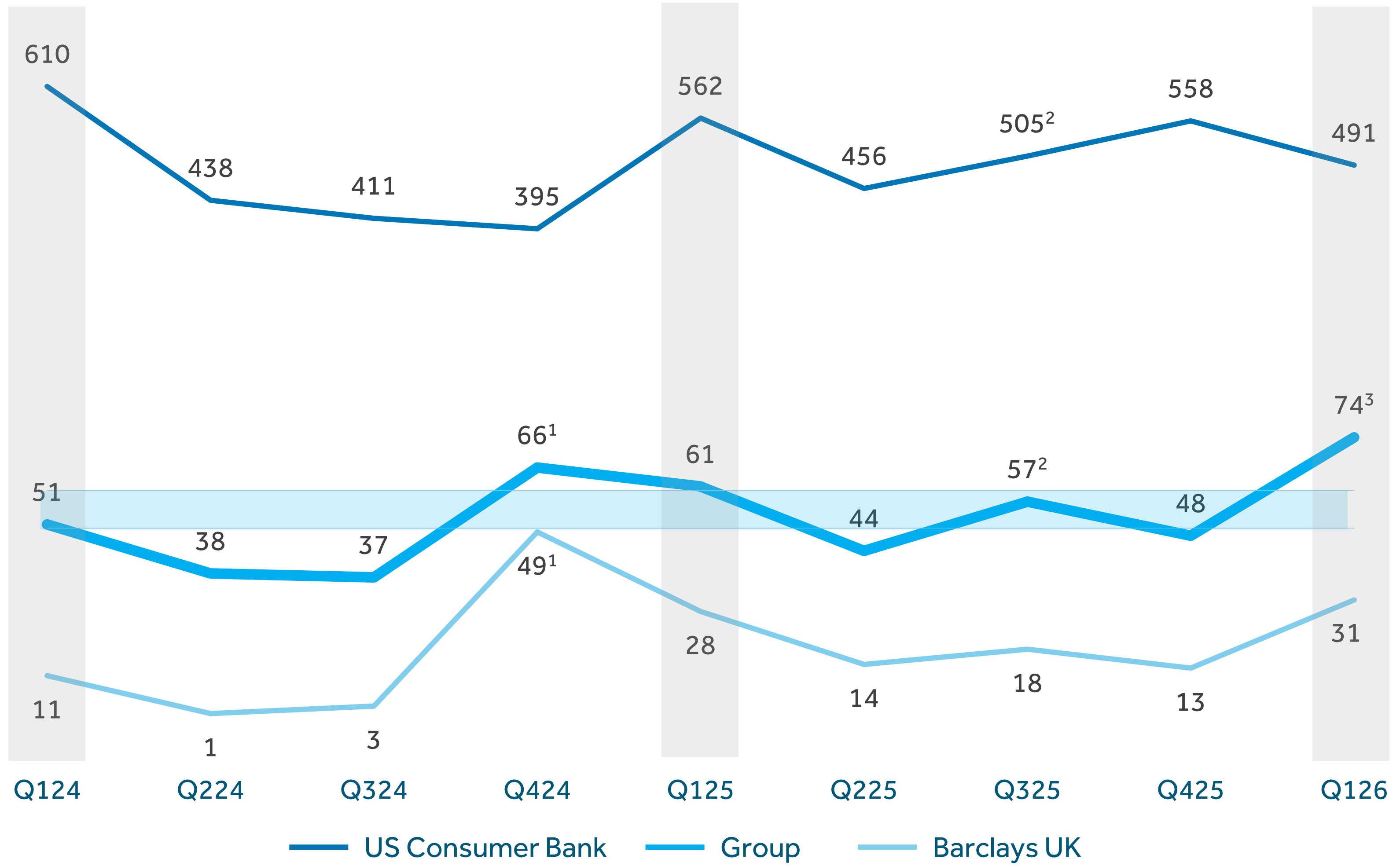


c.30% of Group costs in USD[2]

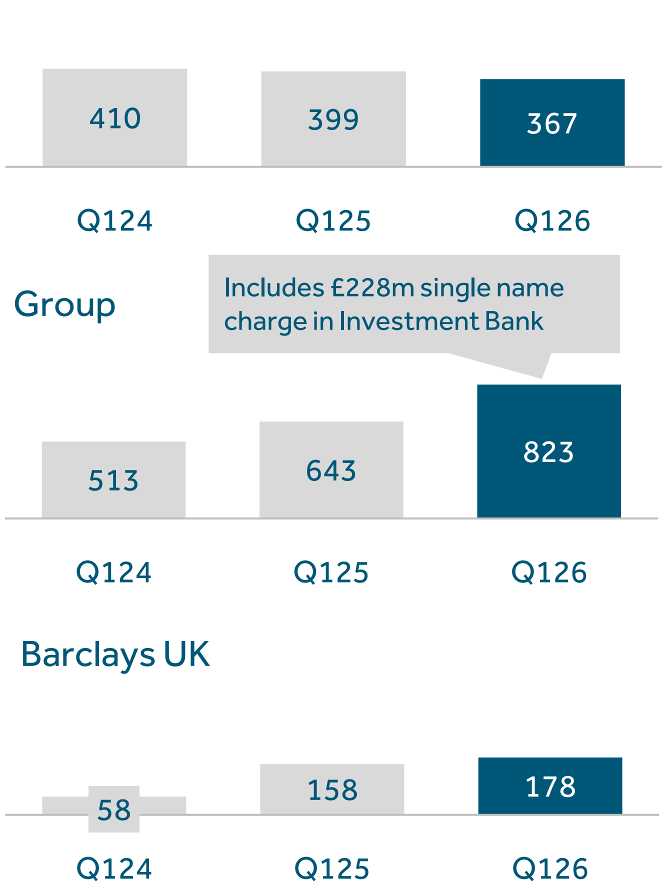
[1] Out of the targeted c.£2bn of gross efficiency savings between 2026-2028, split roughly evenly across the three years | [2] Based on an average of FY23, FY24 and FY25 costs. Percentage may vary depending on business mix and macroeconomic environment and historical outcomes may not be indicative of 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 |

Expect FY26 to be around the top of 50-60bps through the cycle guidance

Loan loss rate (bps)



Impairment charge (£m)

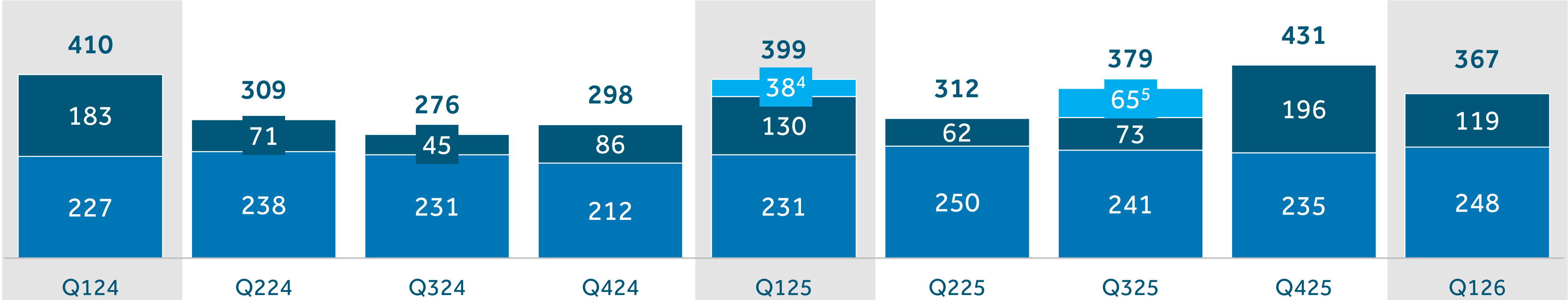


[1] Includes impairment charges related to the day one impact of the Tesco Bank acquisition | [2] Includes impairment charges related to the day one impact of the General Motors acquisition. Q325 LLR excluding General Motors is 52bps and 436bps for Group and US Consumer Bank respectively | [3] Includes the impact of a £228m single name charge in the Investment Bank, which contributed c.20bps to the Group LLR | 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 |

Broadly stable delinquency trends in US cards

	Q124	Q224	Q324	Q424	Q125	Q225	Q325	Q425	Q126
30 day US cards delinquencies	3.1%	2.9%	3.0%	3.0%	3.0%	2.8%	2.9%	3.0%	3.1%
90 day US cards delinquencies	1.7%	1.6%	1.6%	1.6%	1.6%	1.6%	1.5%	1.6%	1.7%
USCB loan loss rate[1] (bps)	610	438	411	395	562	456	505[5]	558	491

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



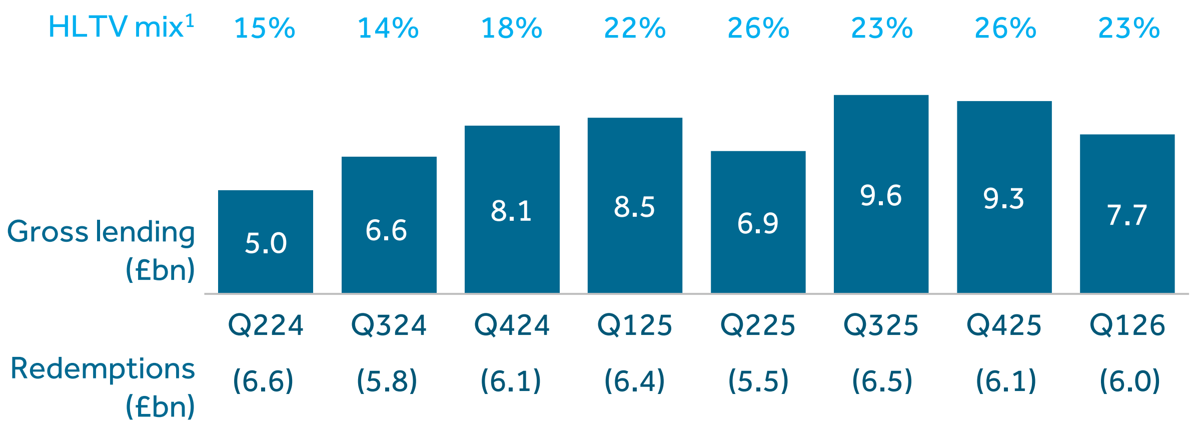
Total USCB coverage ratio[6]

	Q124	Q224	Q324	Q424	Q125	Q225	Q325	Q425	Q126
IFRS9	10.9%	11.0%	10.3%	9.8%	10.4%	10.0%	9.7%	9.6%	10.1%
CECL[7]	8.5%	7.9%	8.1%	8.1%	8.3%	7.8%	7.9%	8.1%	8.3%

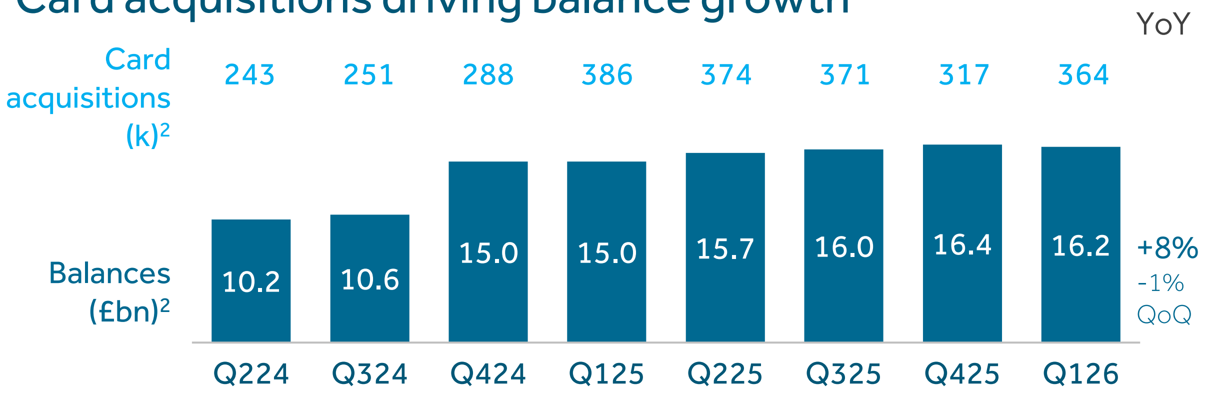
[1] For Q126, Gross Loans and Advances for USCB was £30.3bn | [2] Expected Credit Loss in anticipation of future write-offs | [3] Typically 18 months after an account misses their first payment | [4] Post model adjustment for elevated US macroeconomic uncertainty | [5] Includes impairment charges related 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 from December 2024. Excluding this, Q126 IFRS 9 coverage would be 11.5% and Q126 CECL coverage would be 9.3%. 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 |

On track to deploy c.£30bn UK RWA by 2026; UK lending growth 5% YoY

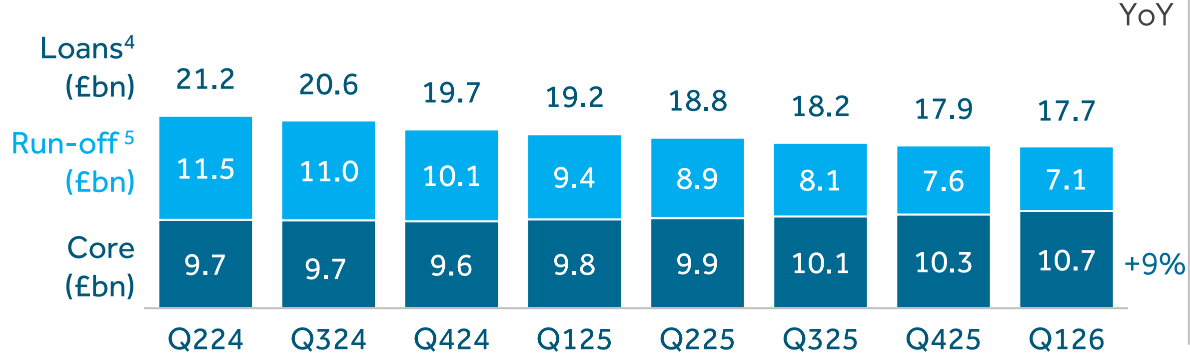
Continued strong net mortgage growth



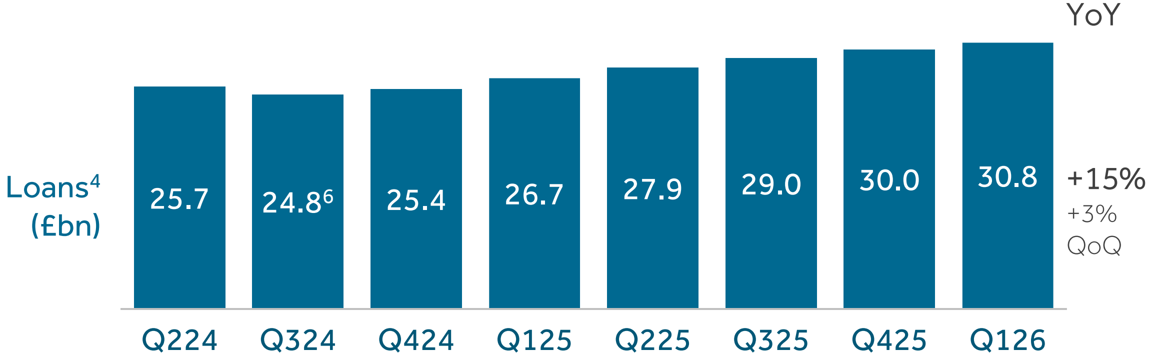
Card acquisitions driving balance growth



Improving core Business Banking[3] trends



Growth in UK Corporate Bank lending



£22bn of c.£30bn UK business growth RWAs deployed[7]; £15bn from organic growth

[1] High loan-to-value mortgages reflecting 85%+. Based on residential flow completions | [2] Includes the acquisition of Tesco Bank from Q424 | [3] Part of Barclays UK | [4] Loans and advances to customers at amortised cost | [5] Includes Government scheme lending and Barclays UK Education, Social Housing, and Local Authority (ESHLA) balances | [6] Q324 Loan balances reflect a c.£2bn reduction from refinements to the perimeter with the International Corporate Bank within IB | [7] 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: 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 |

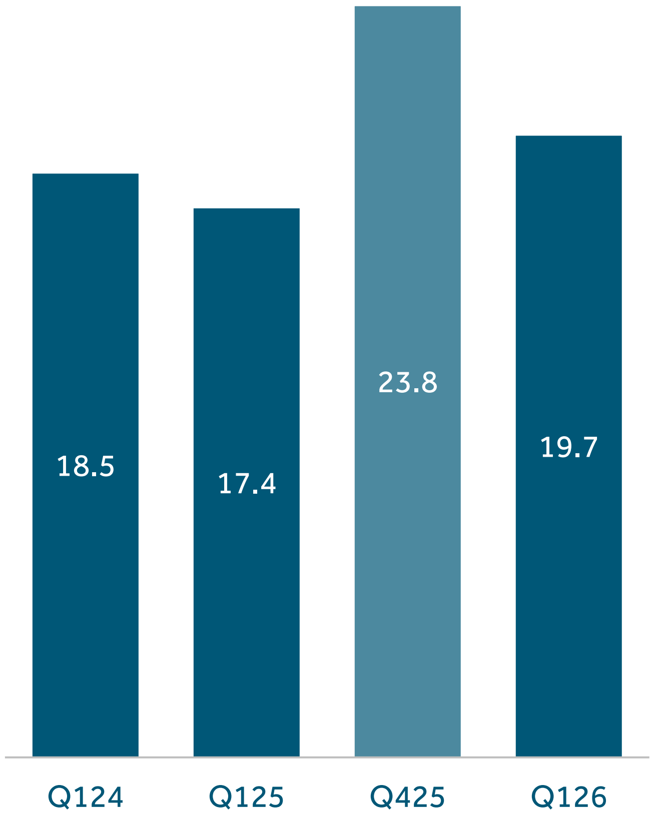
Barclays UK Q126

19.7% **Statutory RoTE** Q125: 17.4%	£0.9bn **Profit before tax** Q125: £0.8bn
£2.3bn **Income** Q125: £2.1bn	£2.0bn **Net Interest Income** Q125: £1.8bn
54% **Cost: income ratio** Q125: 56%	£178m **Impairment** Q125: £158m
31bps **Loan loss rate** Q125: 28bps	£217.8bn **Loans**[1] Dec-25: £216.5bn
£87.5bn **RWAs** Dec-25: £85.8bn	£243.9bn **Deposits** Dec-25: £244.6bn

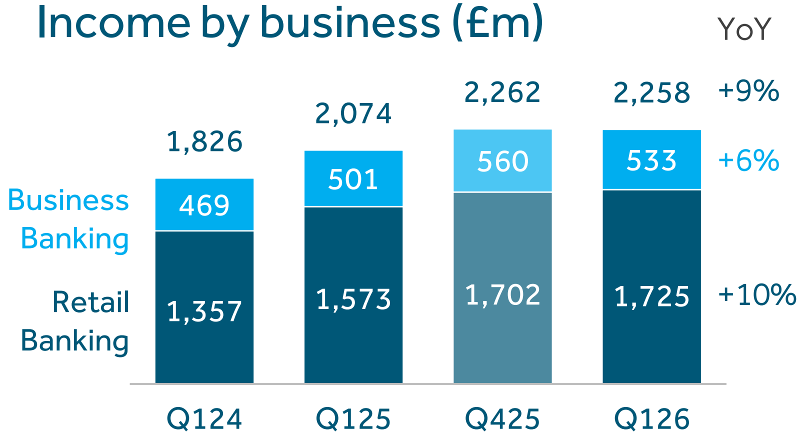
[1] Loans and advances to customers at amortised cost |

Barclays UK delivered Q126 RoTE of 19.7%

RoTE (%)

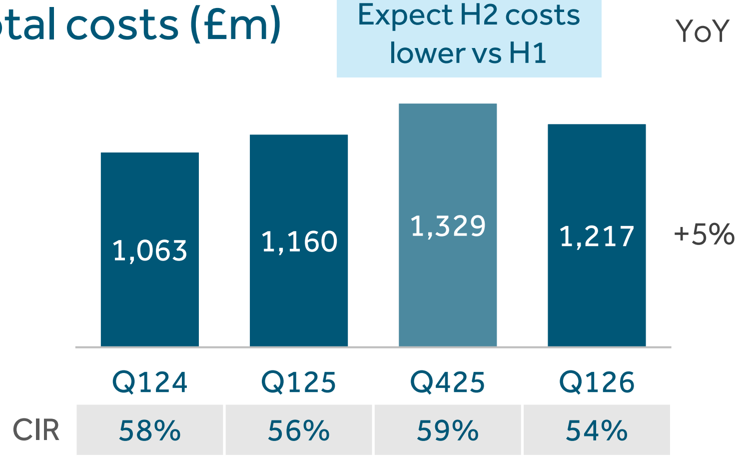


Income by business (£m)



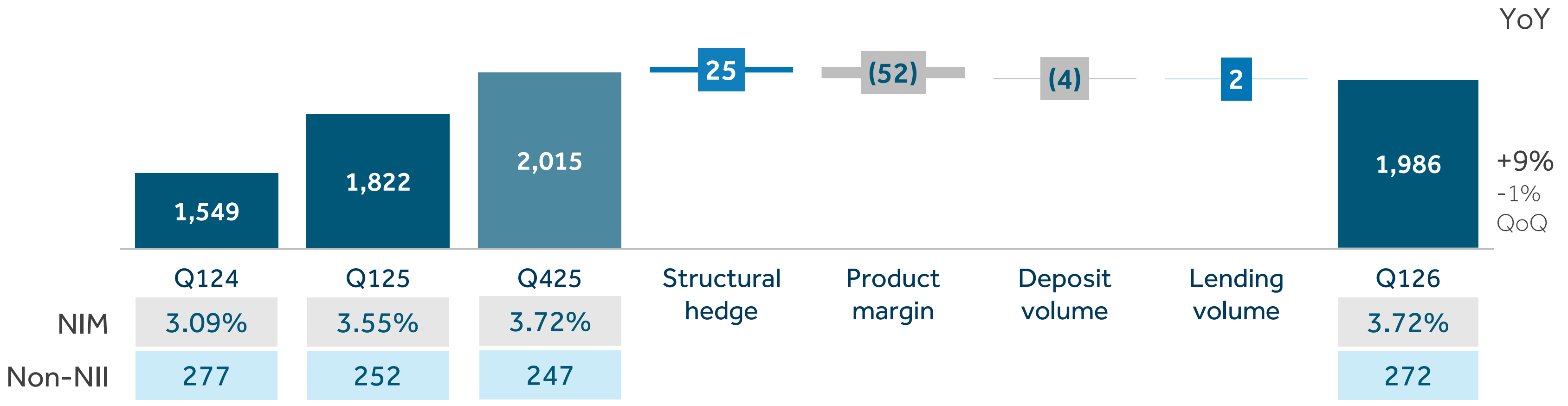
Total costs (£m)

Expect H2 costs lower vs H1



Barclays UK NII (£m)

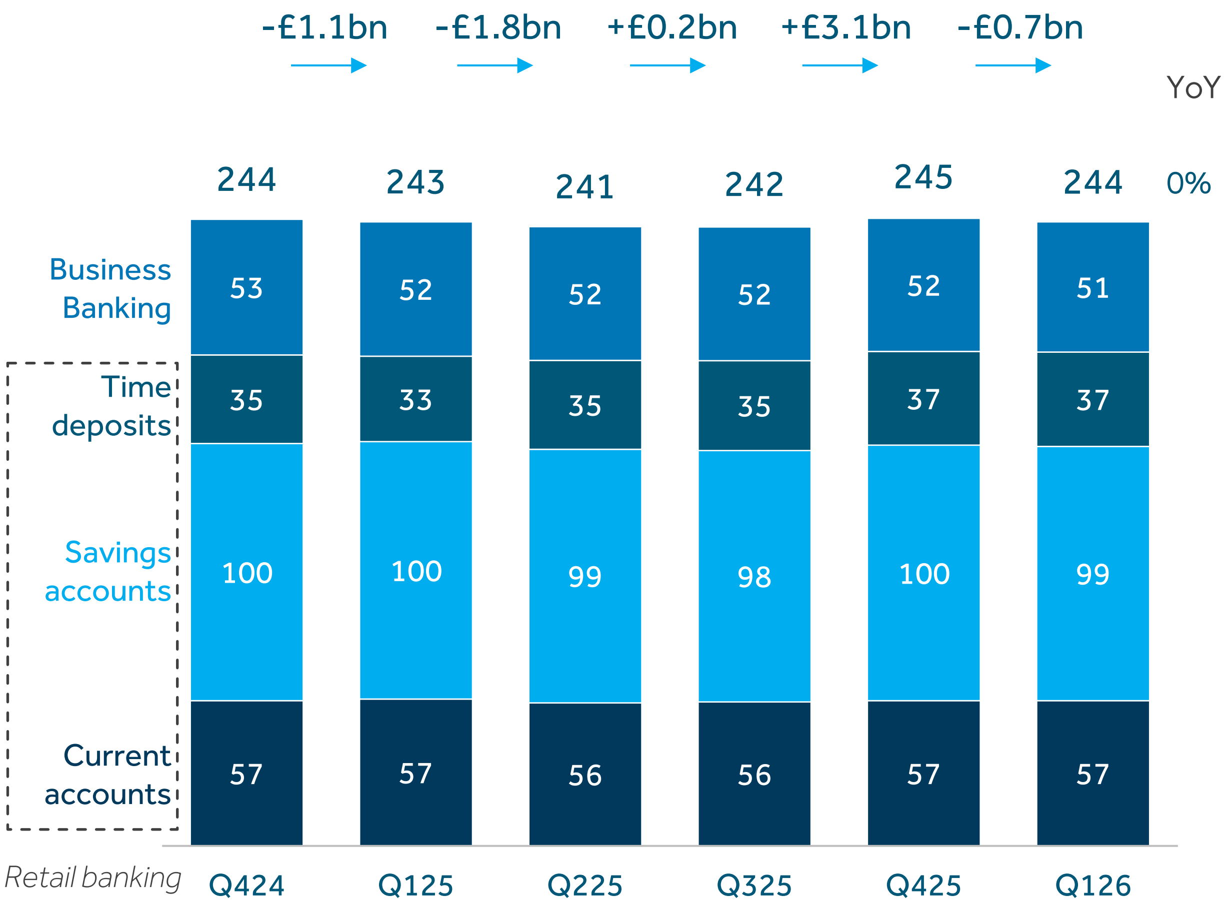
£8.1bn-£8.3bn NII guidance in FY26



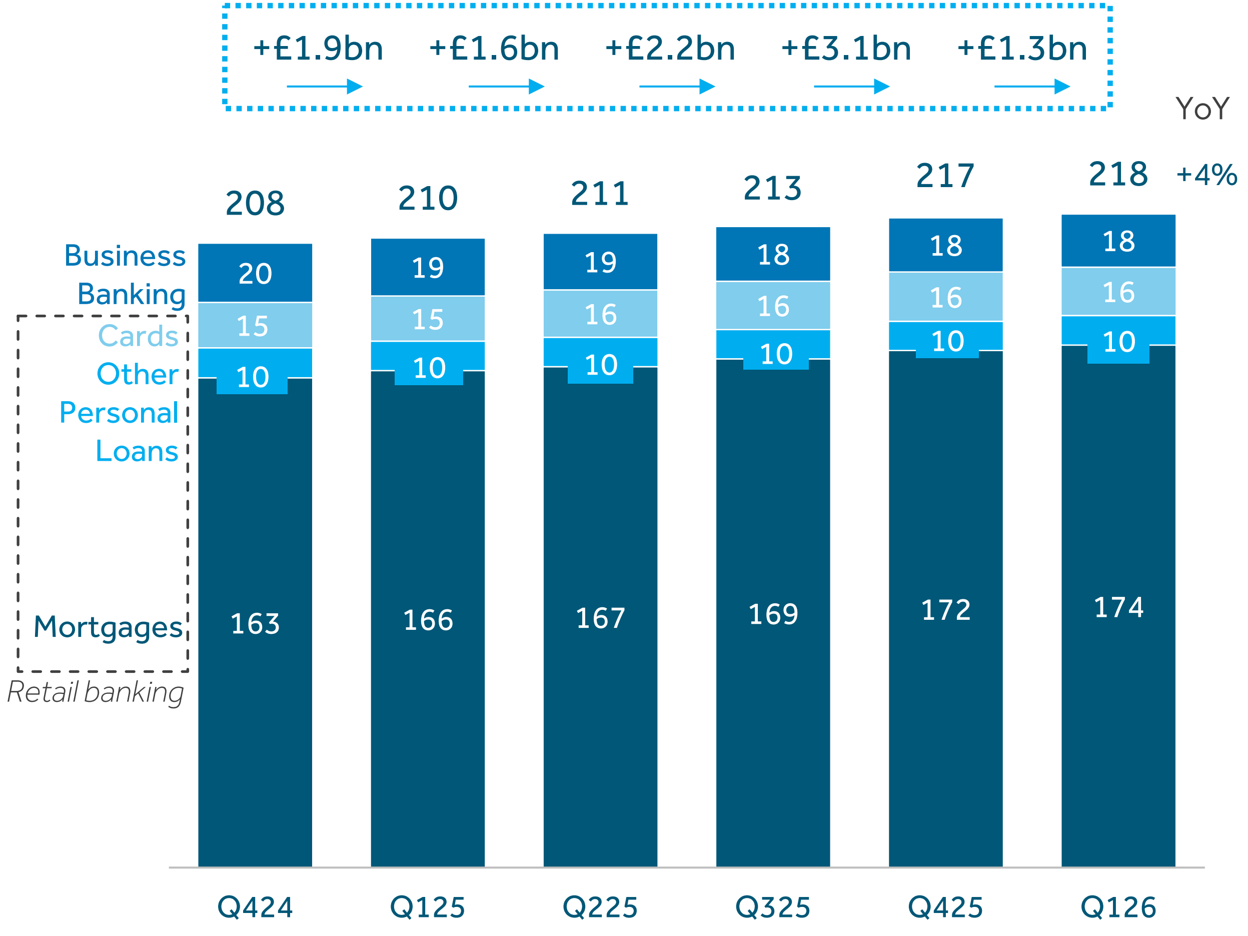
Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change | Note: Charts may not sum due to rounding |

Seasonal deposit trends; seventh consecutive quarter of organic loan growth

Barclays UK deposit balances and mix (£bn)



Barclays UK loans and advances[1] (£bn)



[1] Loans and advances to customers at amortised cost | Note: Charts may not sum due to rounding |

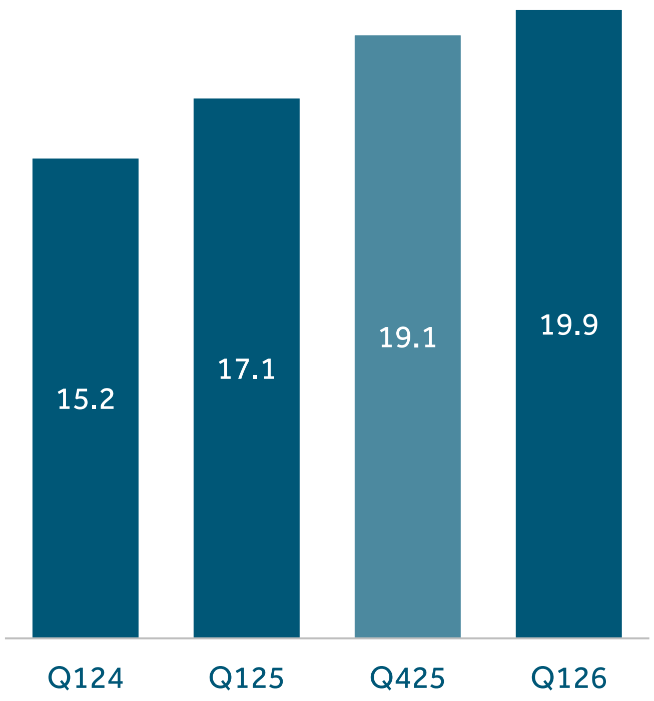
UK Corporate Bank Q126

19.9% **Statutory RoTE** Q125: 17.1%	£0.3bn **Profit before tax** Q125: £0.2bn
£0.5bn **Income** Q125: £0.5bn	£0.3bn **Costs** Q125: £0.3bn
48% **Cost: income ratio** Q125: 53%	£3m **Impairment** Q125: £19m
4bps **Loan loss rate** Q125: 28bps	£27.3bn **RWAs** Dec-25: £26.5bn
£30.8bn **Loans**[1] Dec-25: £30.0bn	£88.0bn **Deposits** Dec-25: £88.7bn

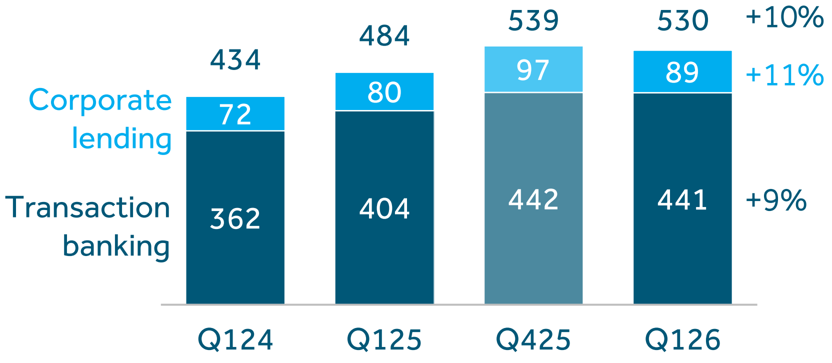
[1] Loans and advances to customers at amortised cost |

UK Corporate Bank delivered Q126 RoTE of 19.9%

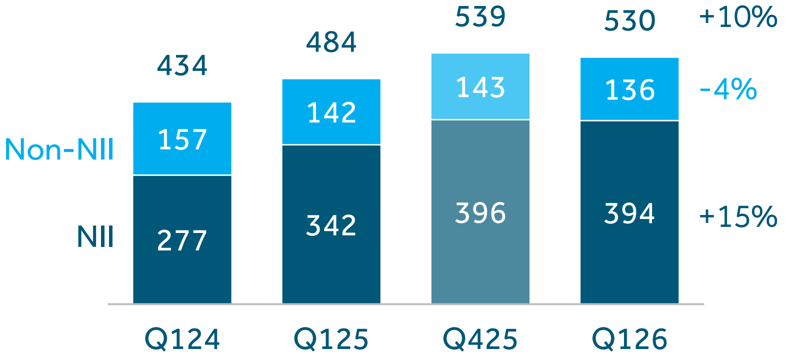
RoTE (%)



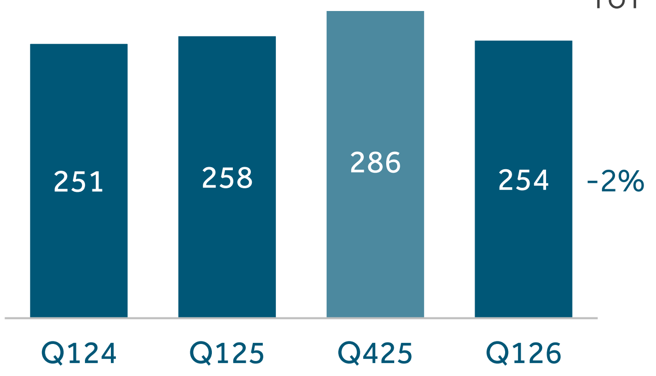
Income by product (£m)



Income by type (£m)

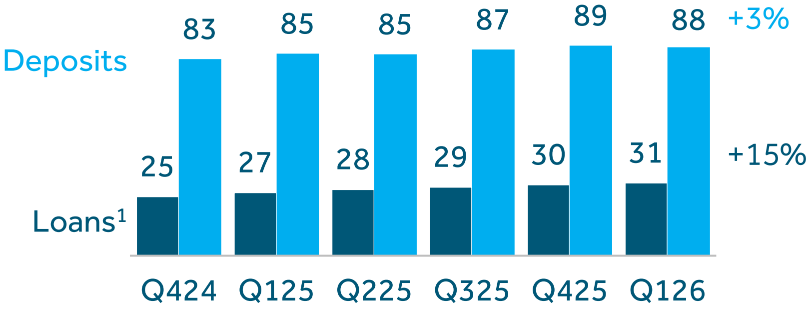


Total costs (£m)



CIR	58%	53%	53%	48%

Loans and deposits (£bn)



LDR	31%	31%	33%	33%	34%	35%

[1] Loans and advances to customers at amortised cost | Note: Charts may not sum due to rounding |

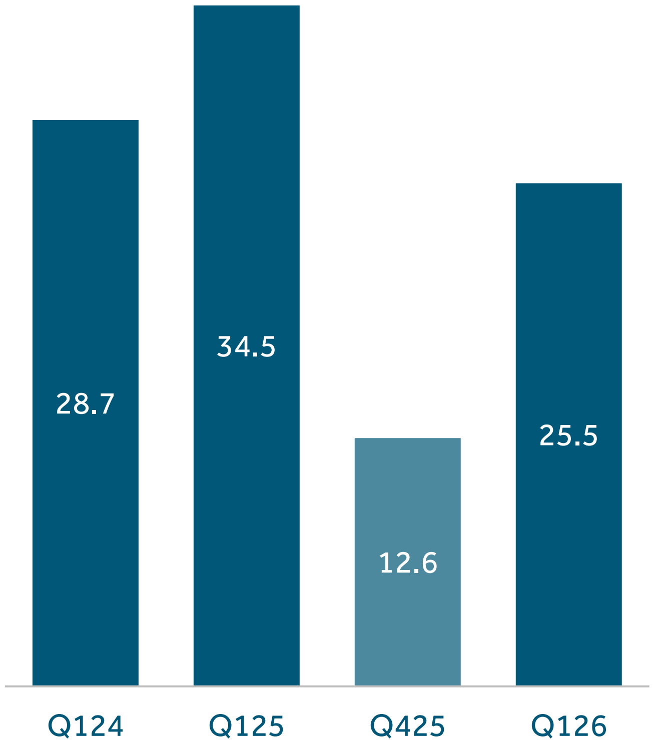
Private Bank & Wealth Management Q126

25.5% **Statutory RoTE** Q125: 34.5%	£0.1bn **Profit before tax** Q125: £0.1bn
£0.3bn **Income** Q125: £0.3bn	£0.3bn **Costs** Q125: £0.2bn
74% **Cost: income ratio** Q125: 68%	£8.2bn **RWAs** Dec-25: £8.0bn
£223.8bn **Client Assets & Liabilities**[1] Dec-25: £227.6bn	£51.6bn **Assets Under Management** Dec-25: £52.9bn

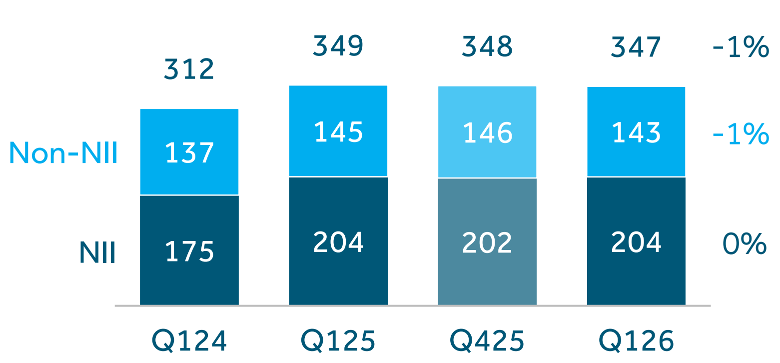
[1] Client Assets and Liabilities refers to loans, deposits and investments (AUM+AUS) |

Private Bank & Wealth Management delivered Q126 RoTE of 25.5%

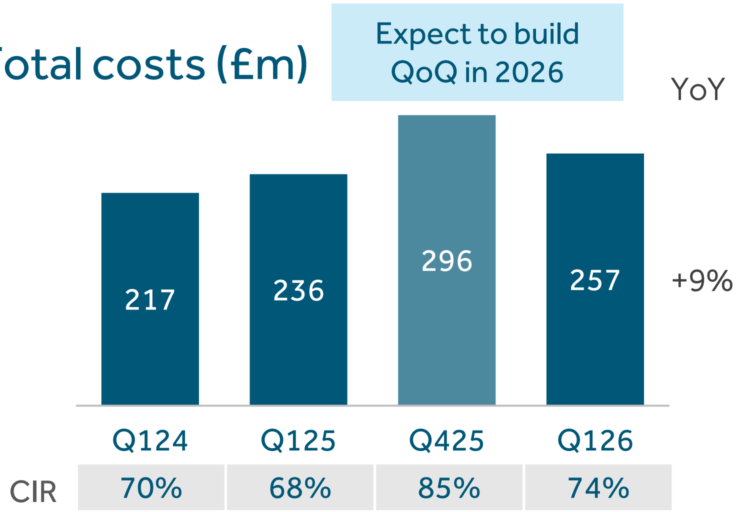
RoTE (%)



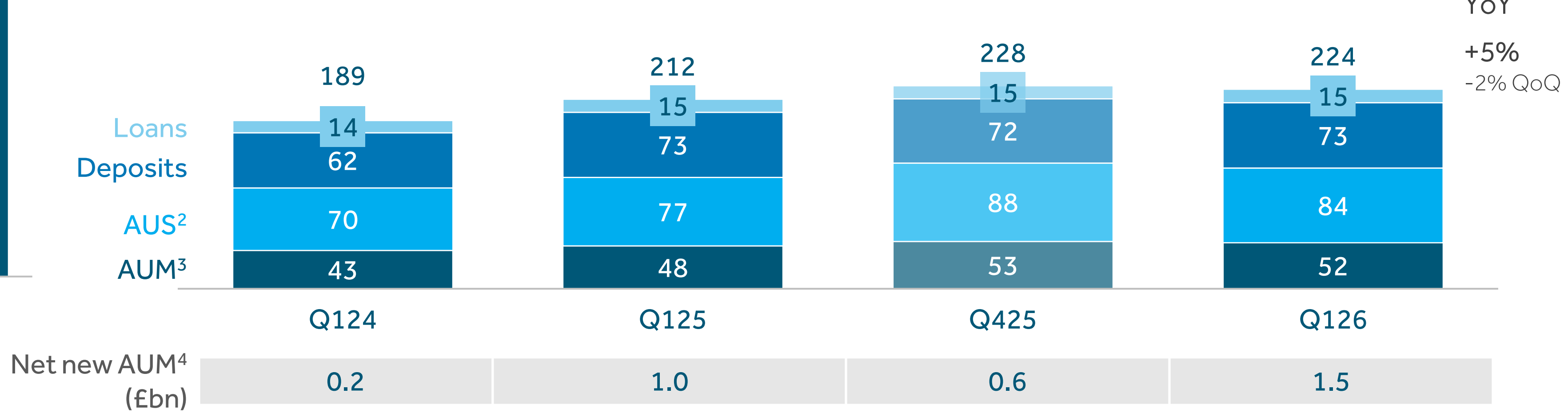
Income by type (£m)



Total costs (£m)



Private Bank Client Assets and Liabilities[1] (£bn)



[1] Client Assets and Liabilities refers to loans, deposits and investments | [2] Assets Under Supervision (AUS) | [3] Assets Under Management (AUM) | [4] Net new AUM excludes market movements and FX | Note: Charts may not sum due to rounding |

Investment Bank Q126

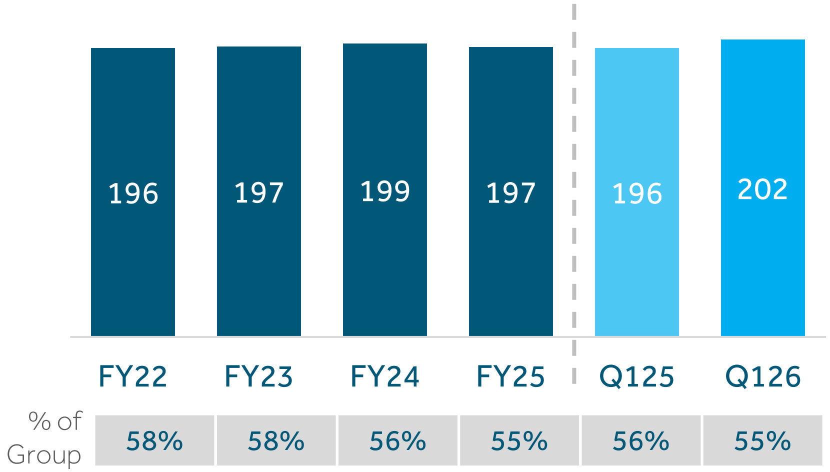
15.0% **Statutory RoTE** Q125: 16.2%	£1.6bn **Profit before tax** Q125: £1.7bn
£4.0bn **Income** Q125: £3.9bn	£2.1bn **Costs** Q125: £2.1bn
53% **Cost: income ratio** Q125: 54%	£279m[1] **Impairment** Q125: £72m
£201.7bn **RWAs** Dec-25: £196.7bn	55% **RWAs as % of Group** Dec-25: 55%
8.0% **Income/Average RWAs[2]** Q125: 7.7%	82bps[1] **Loan loss rate** Q125: 23bps

[1] Includes the impact of a £228m single name charge in the Investment Bank, Investment Bank LLR is 15bps excluding the charge | [2] Annualised income as a percentage of average RWAs during the relevant period |

Operational performance on track in Investment Bank

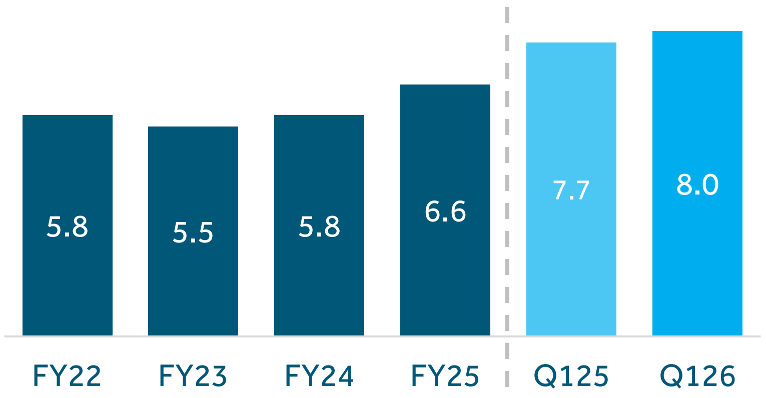
Maintaining capital discipline

Period-end IB RWAs (£bn)



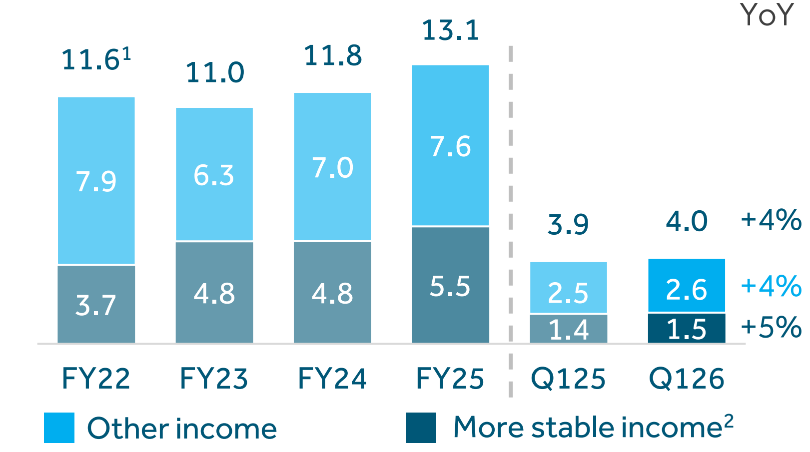
Driving efficiency of capital

Income / average RWAs (%)



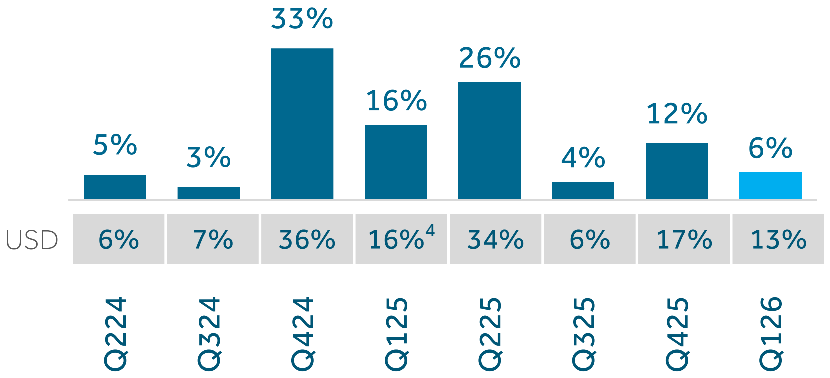
Growing more stable income streams

36% from stable income streams in Q126 (£bn)



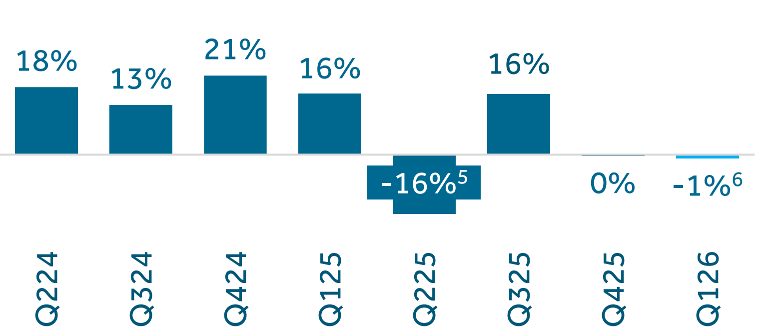
Markets YoY income growth

Markets c.65% of IB income over the period[3]



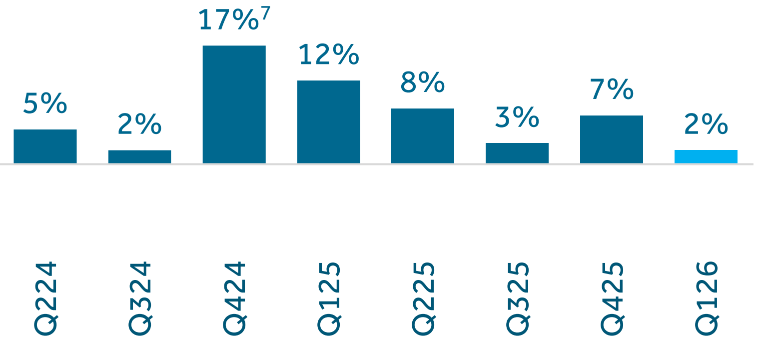
Investment Banking YoY income growth

Fees, Underwriting and ICB



Cost discipline

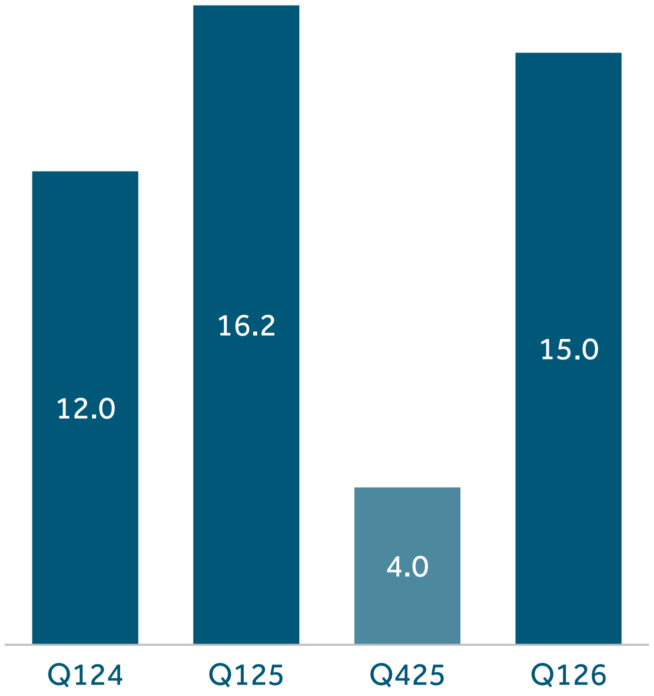
Cost: income jaws YoY



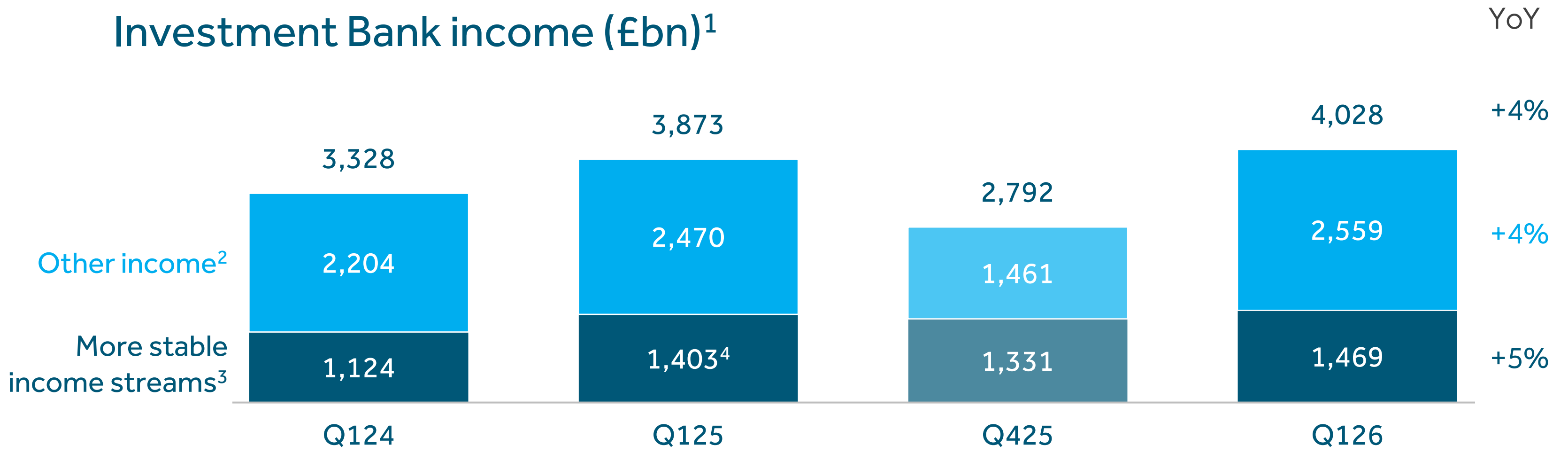
[1] Excluding the over-issuance of securities | [2] Consists of Financing and International Corporate Bank | [3] Period defined as Q224 – Q126 | [4] +23% USD ex. Visa. Q124 included £125m gain on Visa B shares | [5] Contraction in wallet following tariff uncertainty | [6] Excluding Q125 fair value gain on leverage finance lending positions of c.£105m, Q126 income growth is 8% YoY | [7] Excluding Q423 SCAs of £169m. Statutory jaws would have been +26% | Note: Charts may not sum due to rounding |

Investment Bank delivered Q126 RoTE of 15.0%

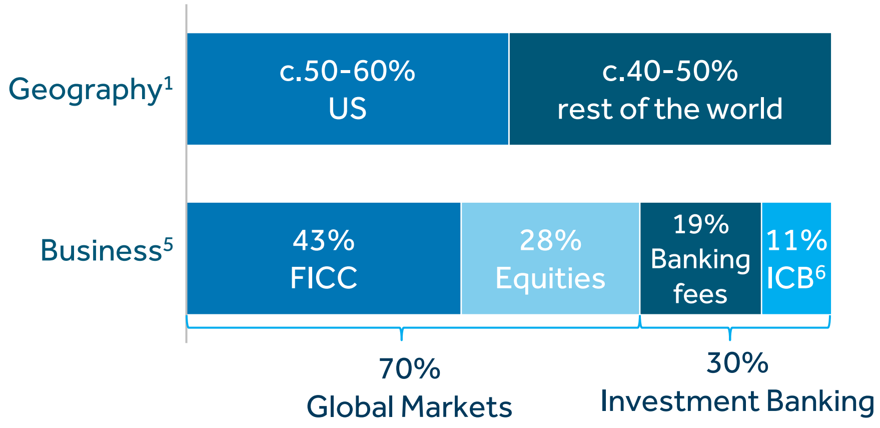
RoTE (%)



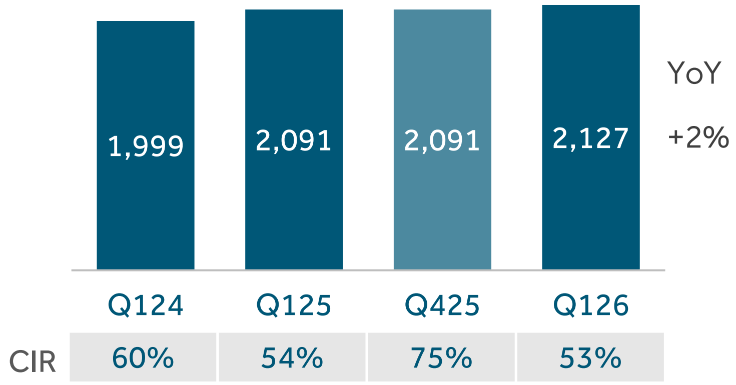
Investment Bank income (£bn)[1]



Investment Bank income mix



Total costs (£m)[1]

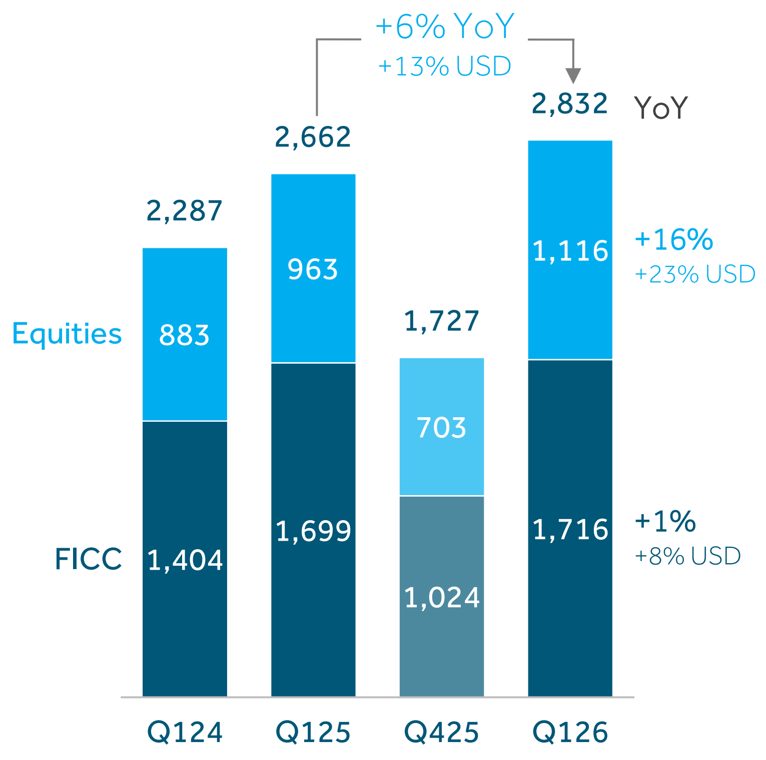


[1] 50-60% of income and c.40-45% of costs in USD. Based on an average of FY23, FY24 and FY25 income and costs currency mix. Range may vary depending on business mix and macroeconomic environment and historical outcomes may not be indicative of future currency mix | [2] Includes Advisory, ECM, DCM and Intermediation in Global Markets | [3] Consists of Financing and International Corporate Bank | [4] Impacted by fair value gains on leverage finance lending positions of c.£105m | [5] Q126 income split | [6] International Corporate Bank |

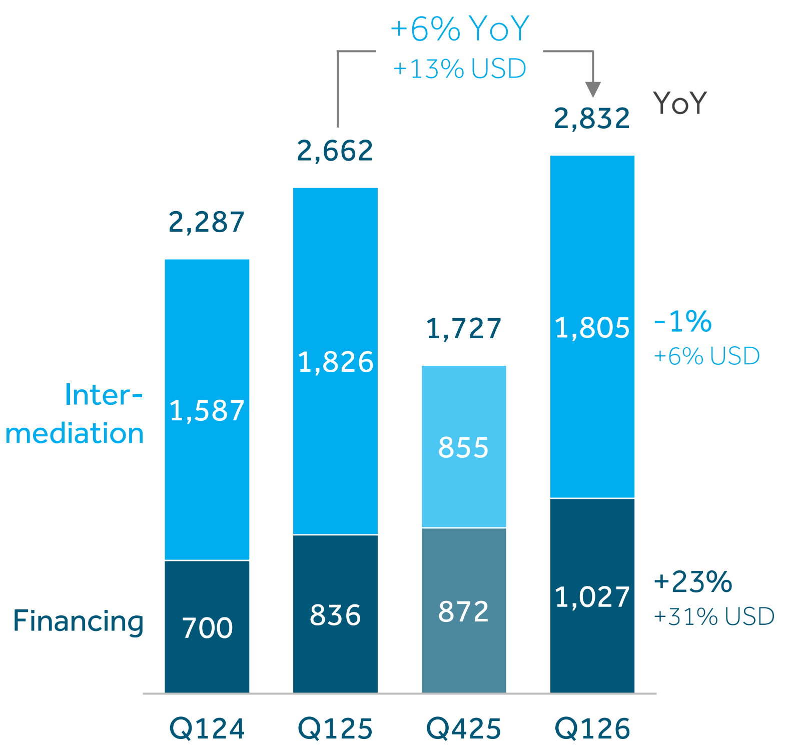
Income up 4% YoY; solid performance in Equities, Advisory and ECM

Global Markets

Income by product (£m)



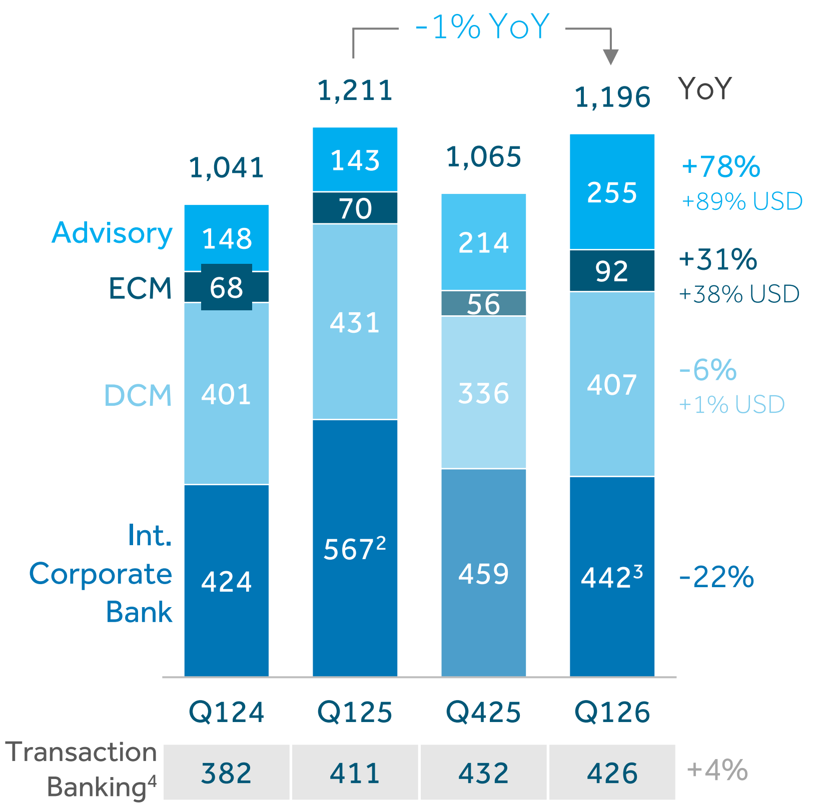
Income by type (£m)



Investment Banking

Income (£m)

Investment Banking fees +25% USD YoY[1]



[1] Includes Advisory, ECM and DCM | [2] Impacted by fair value gains on leverage finance lending positions of c.£105m | [3] Includes c.£40m fair value losses on lending | [4] Transaction Banking forms part of the International Corporate Bank, while the remaining balance of International Corporate Bank is Corporate Lending |

US Consumer Bank Q126

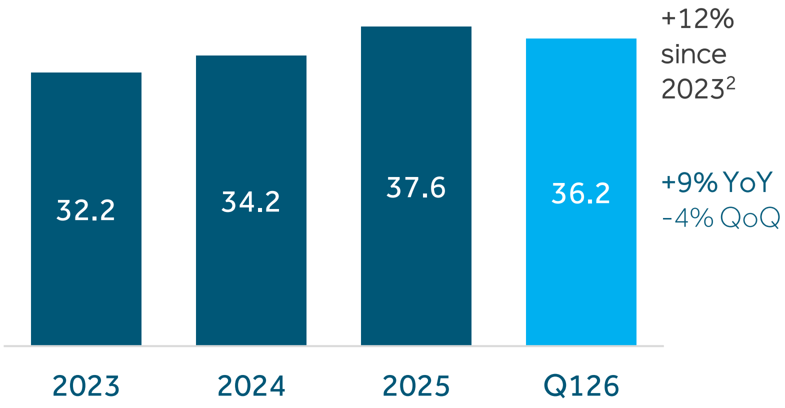
18.8% **Statutory RoTE** Q125: 4.5%	£0.2bn | $0.3bn **Profit before tax** Q125: £0.1bn | $0.1bn
$36.2bn **End net receivables**[1] Dec-25: $37.6bn	£1.0bn | $1.3bn **Income** Q125: £0.9bn | $1.1bn
12.8% **Net Interest Margin** Q125: 10.5%	£0.4bn | $0.5bn **Costs** Q125: £0.4bn | $0.5bn
39% **Cost: income ratio** Q125: 47%	£0.4bn | $0.5bn **Impairment** Q125: £0.4bn | $0.5bn
491bps **Loan loss rate** Q125: 562bps	£27.6bn | $36.4bn **RWAs**[2] Dec-25: £27.4bn | $36.9bn

[1] Total ENR, includes managed and reported ENR | [2] USD RWAs represent $ equivalent values |

Operational performance on track in US Consumer Bank

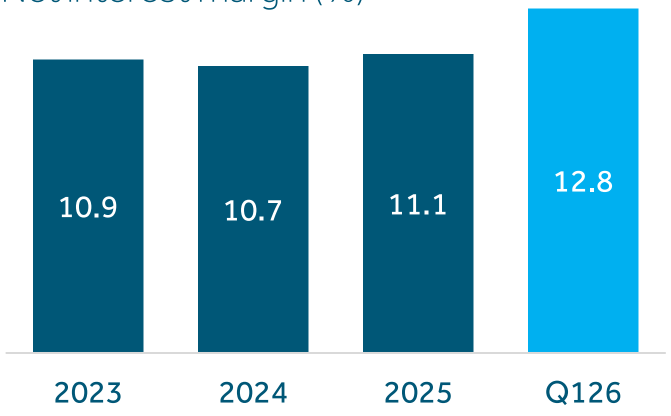
Organic and inorganic balance growth

End Net Receivables ($bn)[1]



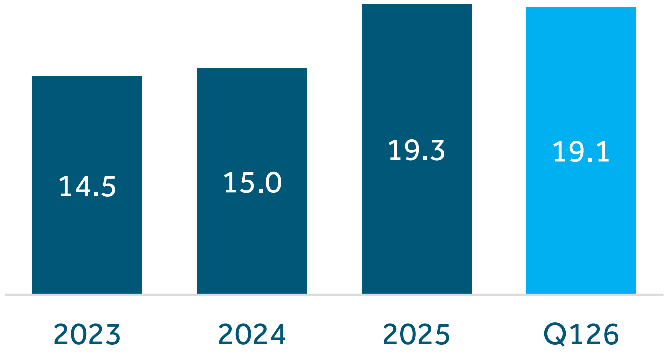
Margin tracking to >13%

Net interest margin (%)



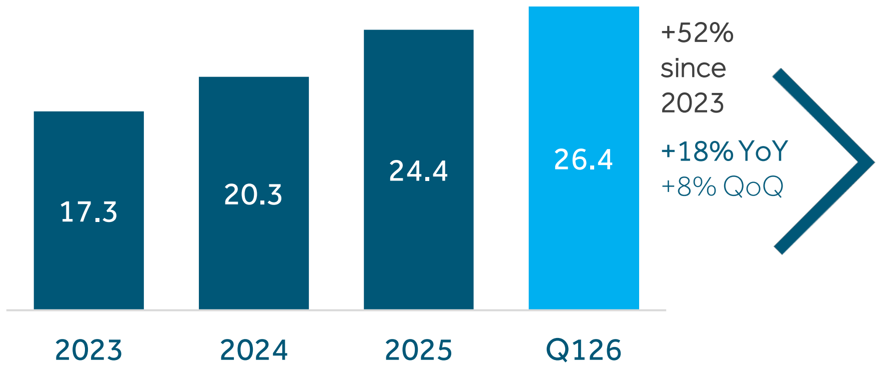
Rebalancing mix towards retail

Retail mix (%)[3]



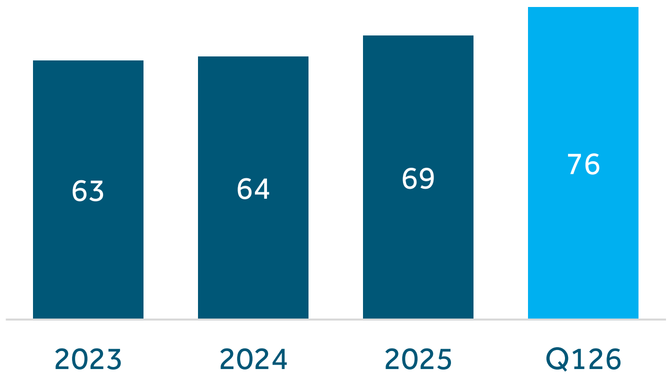
Strong retail deposit growth

Retail deposits ($bn)



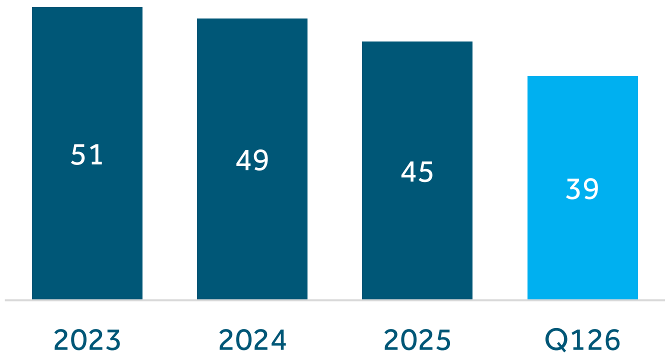
Increased share of total deposits

Core deposits as % of total funding



Driving cost efficiency

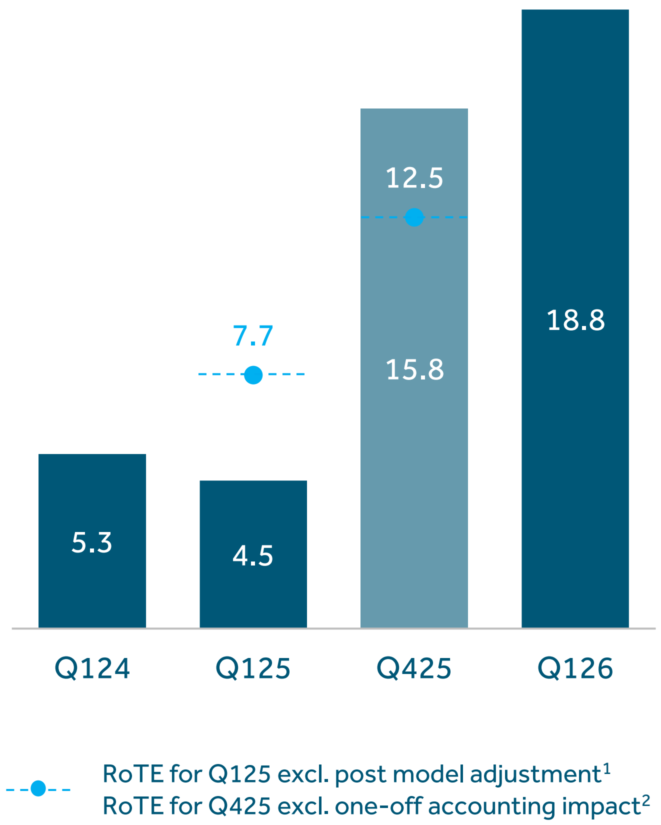
Cost : income ratio (%)



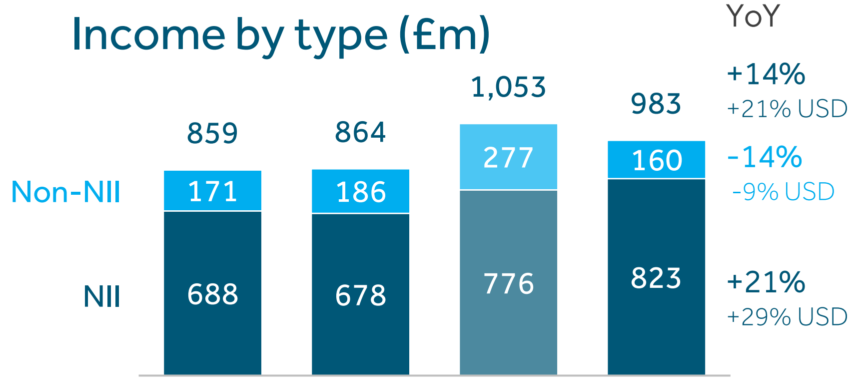
[1] Total ENR, includes managed and reported ENR | [2] 7% organic growth. 'Organic growth' represents increase in outstanding receivables, excluding receivables acquired at the start of a partnership contract. 'Inorganic' represents the total amount of outstanding card receivables acquired at the start of a partnership contract, or sold at the end of the contract | [3] Retail percentage based on credit card reported ENR |

US Consumer Bank delivered Q126 RoTE of 18.8%

RoTE (%)

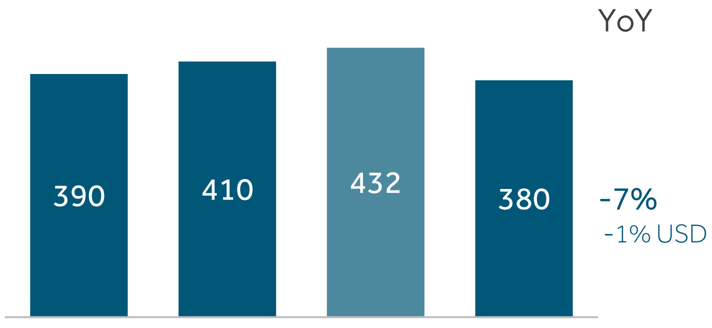


Income by type (£m)



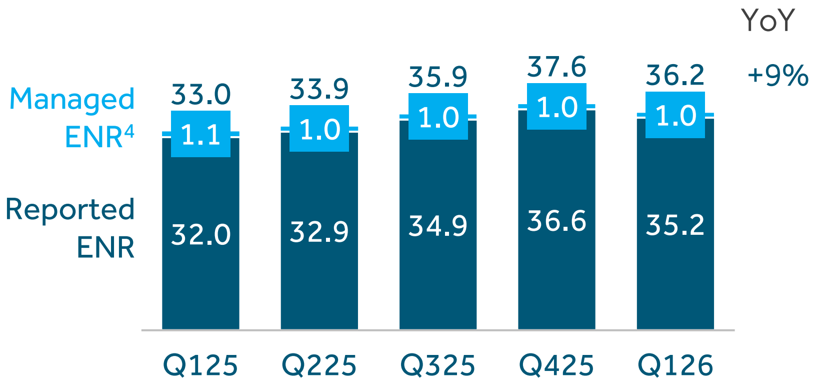
	Q124	Q125	Q425	Q126
NIM	11.1%	10.5%	11.6%	12.8%

Total costs (£m)

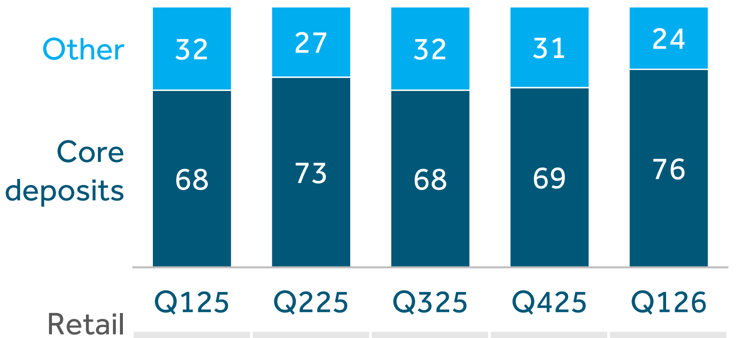


	Q124	Q125	Q425	Q126
CIR	46%	47%	41%	39%

End Net Receivables[3] ($bn)



Funding (%)

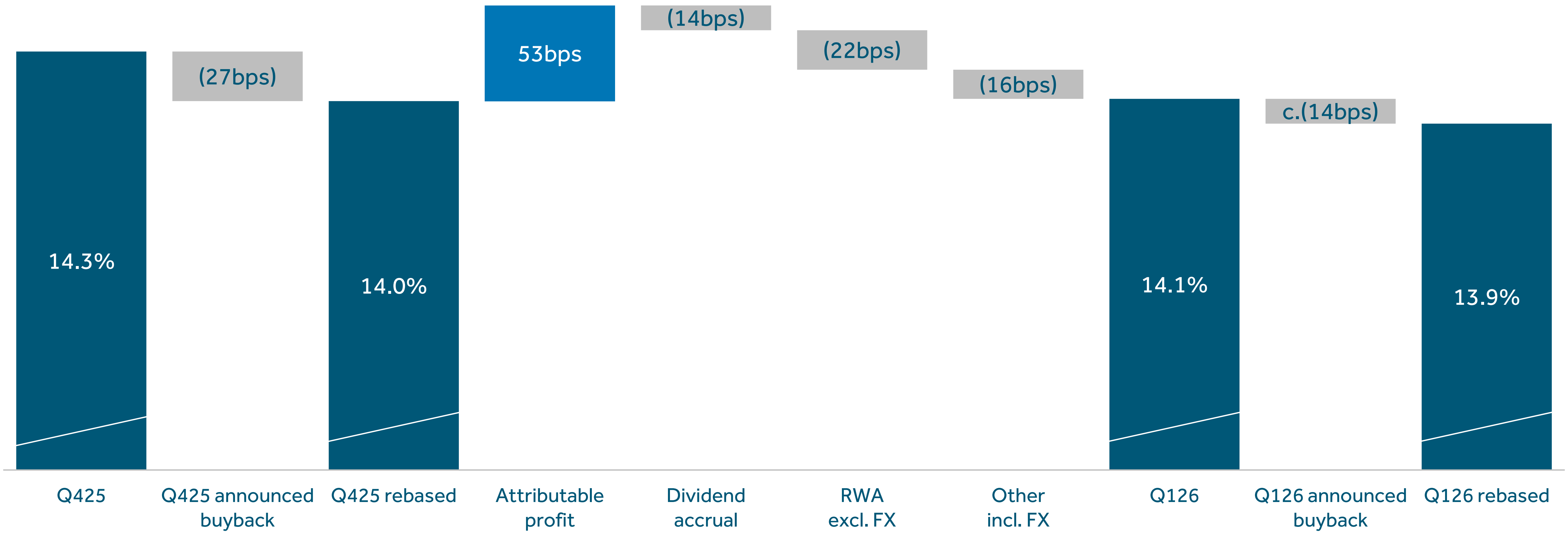


	Q125	Q225	Q325	Q425	Q126	YoY
Retail deposits ($bn)	22.3	23.0	23.2	24.4	26.4	+18%

[1] Excludes post model adjustment for US economic uncertainty of £38m, resulting in an adjusted attributable profit of £70m | [2] Excludes one-off accounting impact of £40m, resulting in an adjusted attributable profit of £114m | [3] Total ENR, includes managed and reported ENR | [4] Includes credit card receivables sold to Blackstone in Q124 | Note: Charts may not sum due to rounding |

Robust capital position with 14.1% CET1 ratio (13.9% rebased)

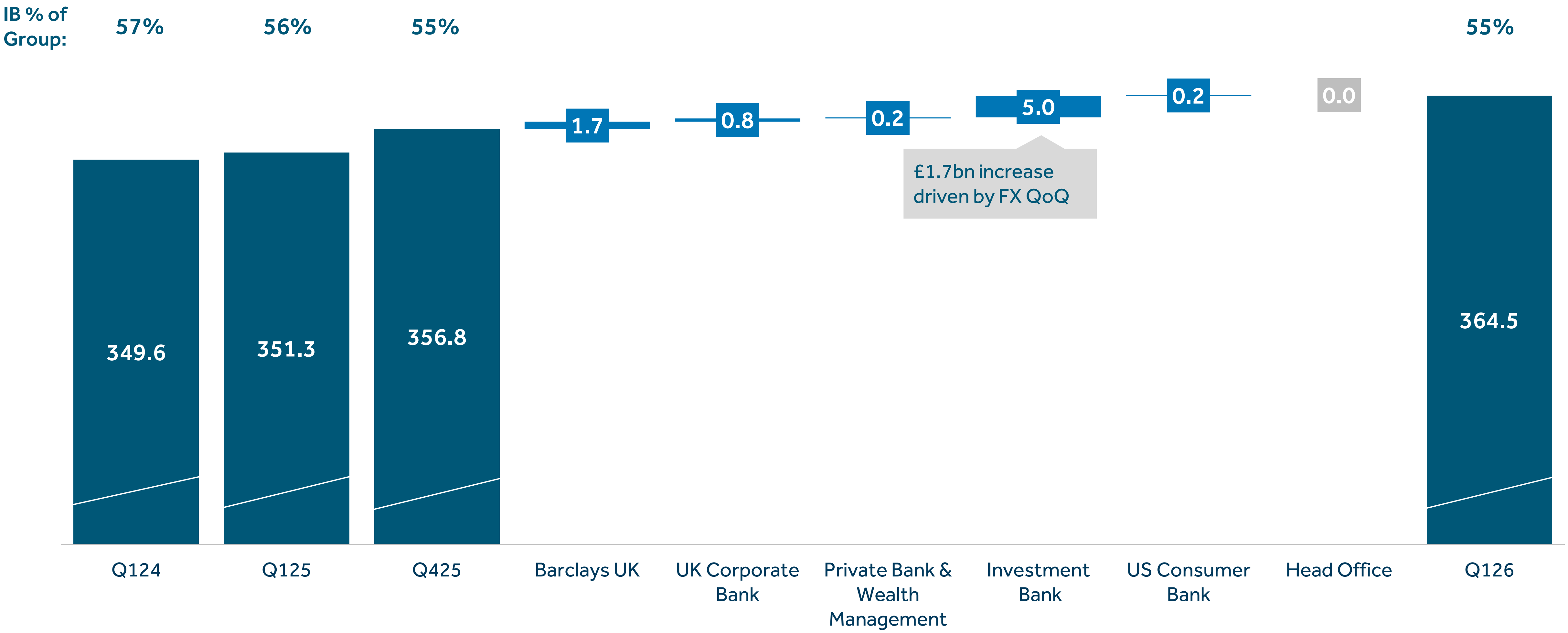
Q126 CET1 ratio movements



Note: Charts may not sum due to rounding

Group RWAs increased by c.£8bn quarter on quarter; of which £2.1bn is FX

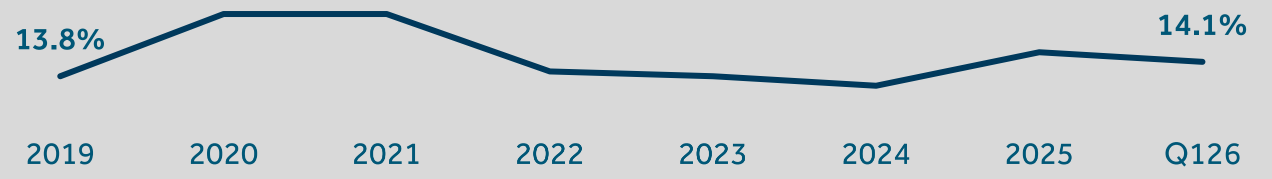
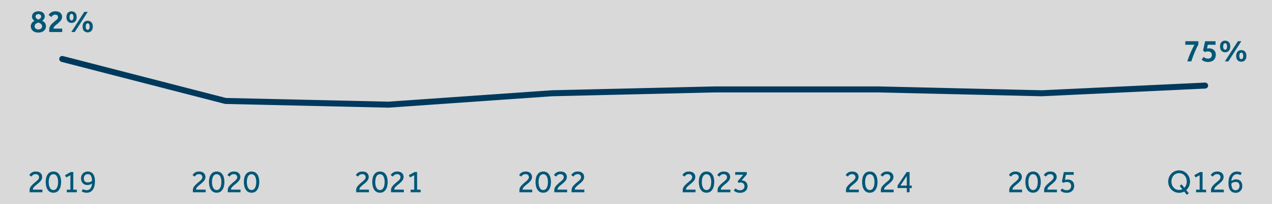
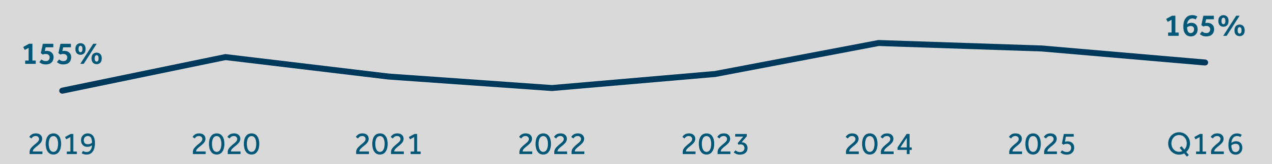
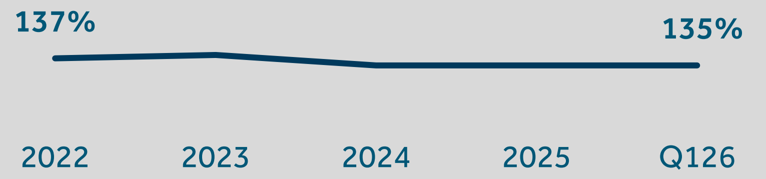
Risk weighted assets (£bn)



Note: Charts may not sum due to rounding

Consistent capital and liquidity over time

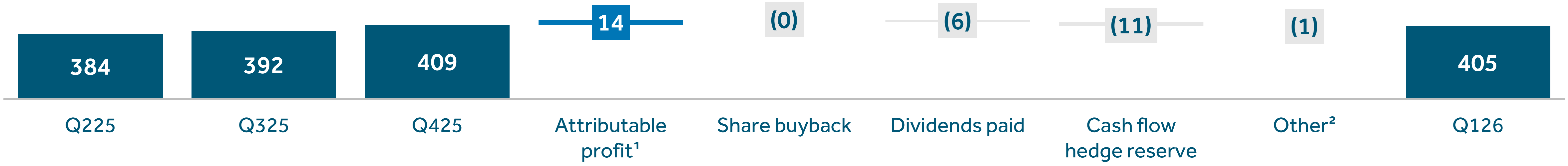
Historical performance

CET1 ratio	13-14% target 12.2% MDA	
Loan: deposit ratio	Prudent LDR over time	
Average Liquidity Coverage Ratio[1]	>100% regulatory minimum	
Net Stable Funding Ratio[2]	>100% regulatory minimum	Disclosed from FY22 

[1] Represents average of the last 12 spot month end ratios | [2] Represents average of the last four spot quarter end positions | 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 |

Tangible book value per share +33p year on year, +9% YoY

QoQ TNAV movements (pence per share)



YoY TNAV movements (pence per share)

Q1 YoY TNAV movements (pence per share)

[1] Contribution of attributable profit to TNAV may differ to EPS due to share count difference as a result of the share buyback in the period | [2] Other includes goodwill and intangibles and other reserve movements | Note: Charts may not sum due to rounding |

Group Q126 performance against financial targets

Targets	Q126 actuals	2026 targets	2028 targets
Statutory RoTE	13.5%	>12%	>14%
Total payout	£0.5bn Share buyback	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)	55%	Mid-50s%	c.50%
CET1 ratio	14.1% (Rebased to 13.9%)[1]	13-14%	13-14%
Supporting targets and guidance			
Income	£8.2bn	c.£31bn	>5% CAGR 2025-2028
Group NII excl. Investment Bank and Head Office	£3.4bn	>£13.5bn	
Barclays UK NII	£2.0bn	£8.1bn-£8.3bn	
Cost: income	56%	High 50s%	Low 50s%
Loan Loss Rate (LLR)	74bps[3]	Around top of 50-60bps range[4]	50-60bps Through the cycle

[1] Rebased for the Q126 buyback | [2] FY25 total payout of £3.7bn, comprised of £1.2bn of dividends and £2.5bn of share buybacks. 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 CET1 ratio target range of 13-14% | [3] Includes the impact of a £228m single name charge in the Investment Bank, which contributed c.20bps to the Group LLR | [4] Through the cycle range | 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 |

Why Barclays

1 **High returning** UK retail and corporate franchises

2 **Top-tier global Investment Bank** with focus and scale, operating in core UK and US markets

3 Disciplined capital allocation **driving growth within higher returning divisions** and **greater RWA productivity in the Investment Bank**

4 Consistent multi-year **delivery of double-digit RoTE,** targeting **>14% by 2028**

5 Growing capital return to shareholders; **greater than £15bn[1] 2026-2028**

[1] 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%. With capacity to support investment and growth | 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 |

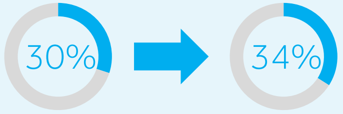
Q&A

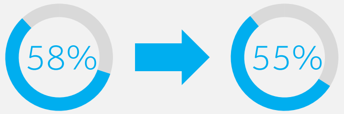
Appendix

Better returns: through business mix and improved performance

	Statutory RoTE	2023	2025	2026	2028
Improving mix	**Barclays UK**	19%	21%	>20%	>20%
	UK Corporate Bank	21%	19%	High teens %	>20%
	Private Bank & Wealth Management	33%	26%	>25%	>25%
Improving returns	**Investment Bank**	7%	11%	c.12%	>13%
	US Consumer Bank	4%	11%	>12%	Mid-teens %

	2023 vs 2025	2025 vs 2028
Barclays UK, UK Corporate Bank, Private Bank & Wealth Management	c.£20bn of c.£30bn UK business growth RWAs	>5% lending CAGR Further RWA deployment
Investment Bank	Broadly stable RWAs	Broadly stable RWAs Whilst absorbing Basel 3.1
US Consumer Bank	Business growth RWAs	Capital efficient growth Incl. c.£16bn IRB[1]

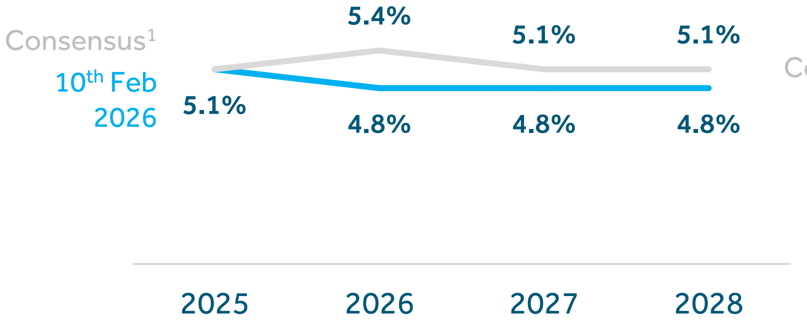




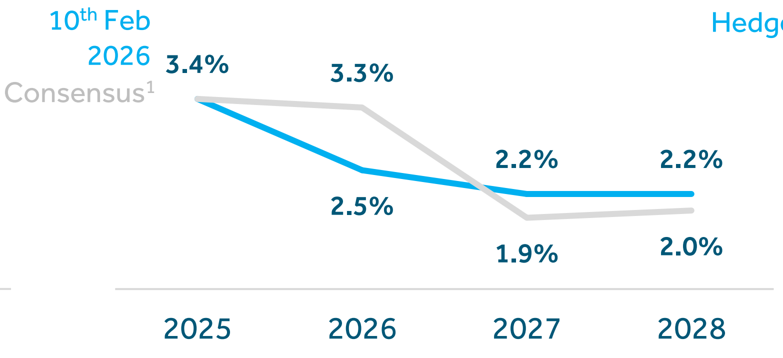
[1] c.£16bn of RWA growth in USCB from IRB model migration. IRB model implementation delayed to 2027 | Note: The pie charts represent the percentage of RWAs in each respective business as a proportion of Group RWAs | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change | Note: Current guidance on regulatory driven RWA inflation remains our best estimate and is subject to revision |

Plan continues to be based on realistic assumptions

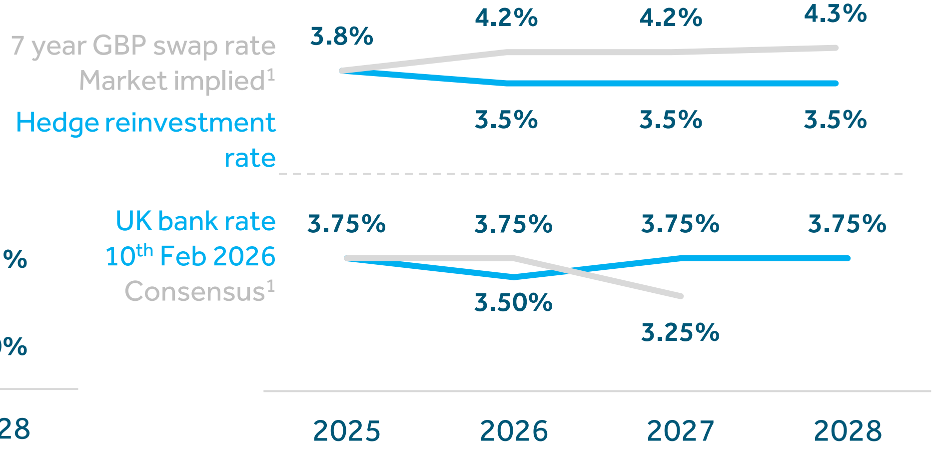
UK Unemployment



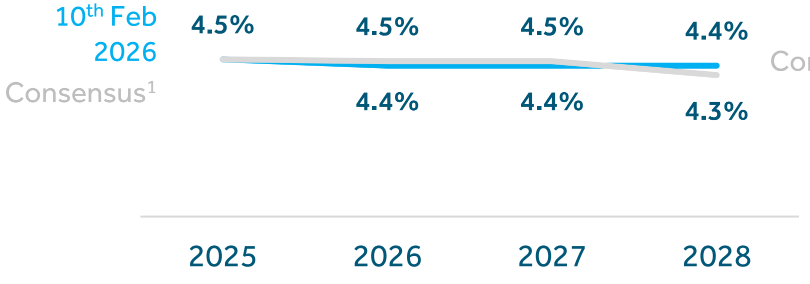
UK Inflation



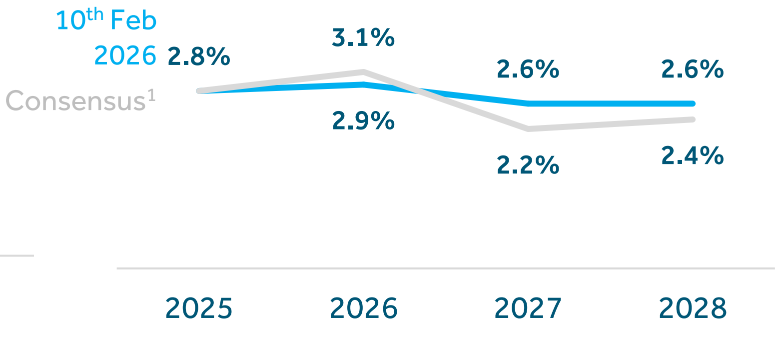
UK Rates



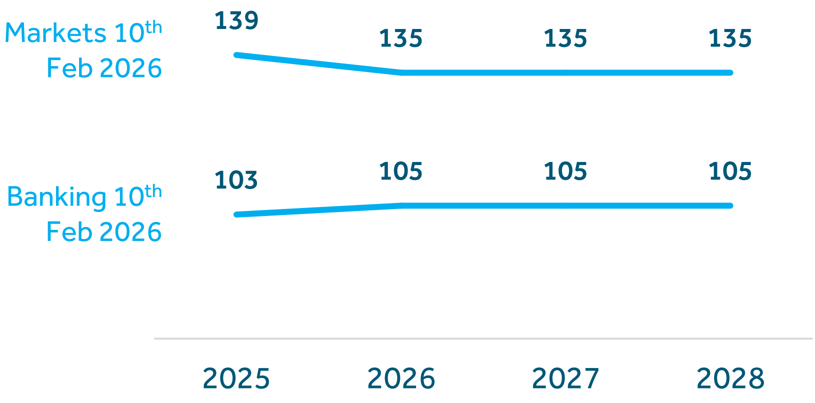
US Unemployment



US Inflation



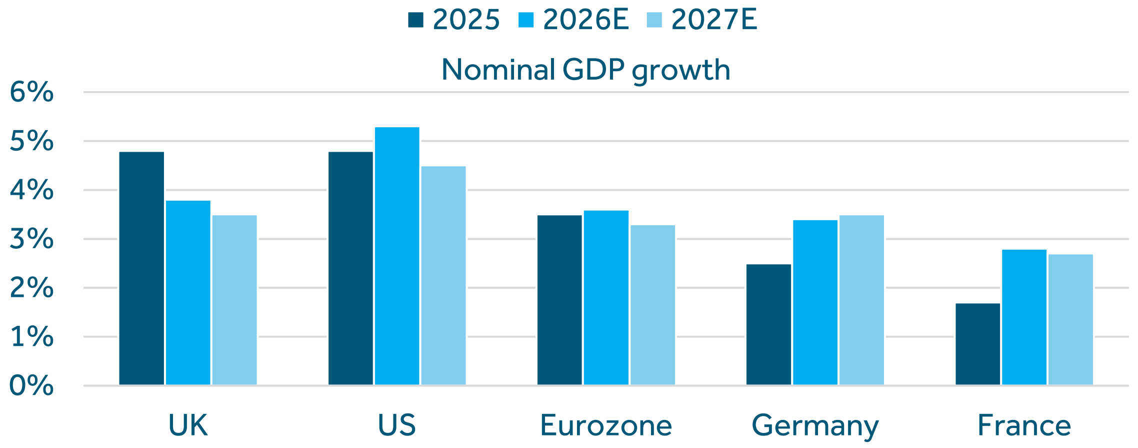
Markets & Banking wallet ($bn)[2]



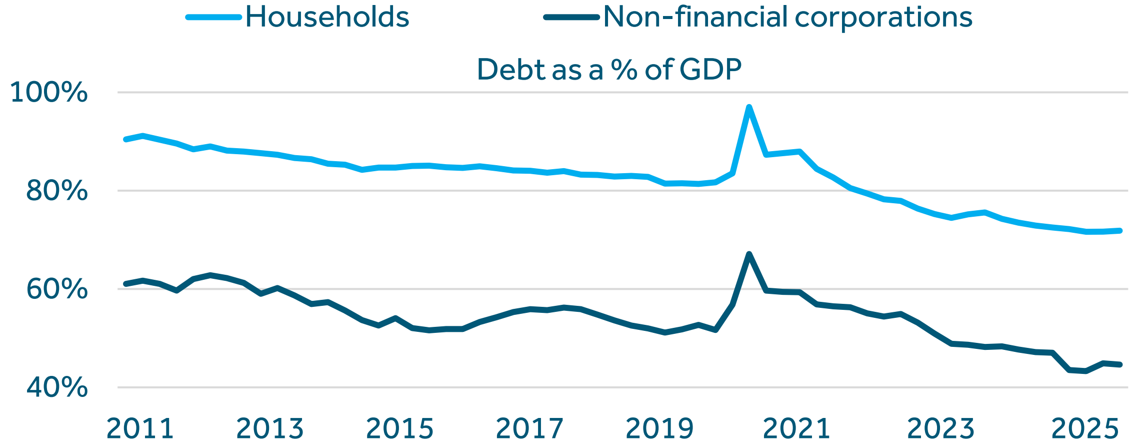
[1] Source: Bloomberg consensus and market implied rate as at 21 April 2026 | [2] 2025 Global Markets wallet based on internal Barclays estimates and 2025 Banking wallet based on Dealogic for the period 1 January 2025 to 31 December 2025, as at 6 January 2026 | Note: Group plan based on an average USD/GBP FX rate of 1.35 | Note: Forward looking metrics based on market consensus and are factored into the internal assumptions |

Resilient UK economic trends

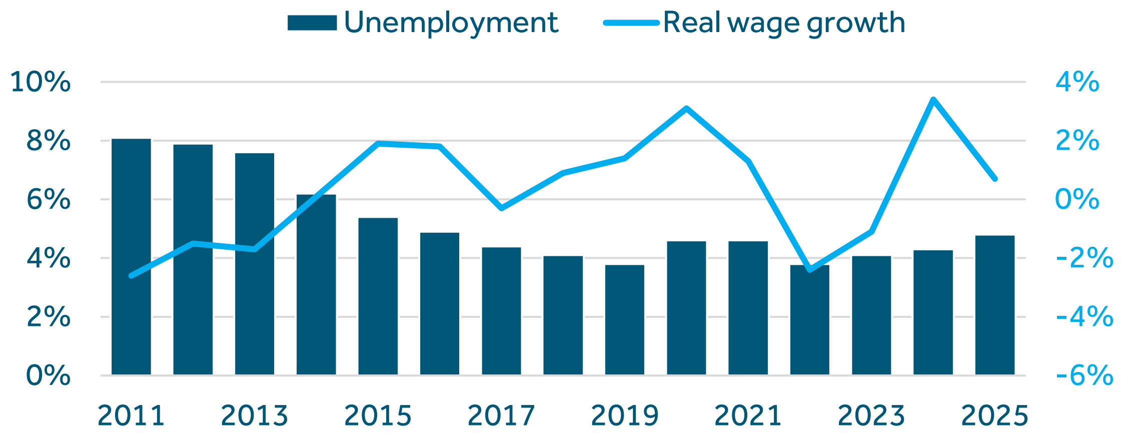
UK GDP growth comparable to US and Euro economies[1]



UK debt-to-GDP lower than historic highs[2]



Positive UK wage growth and benign unemployment[2]



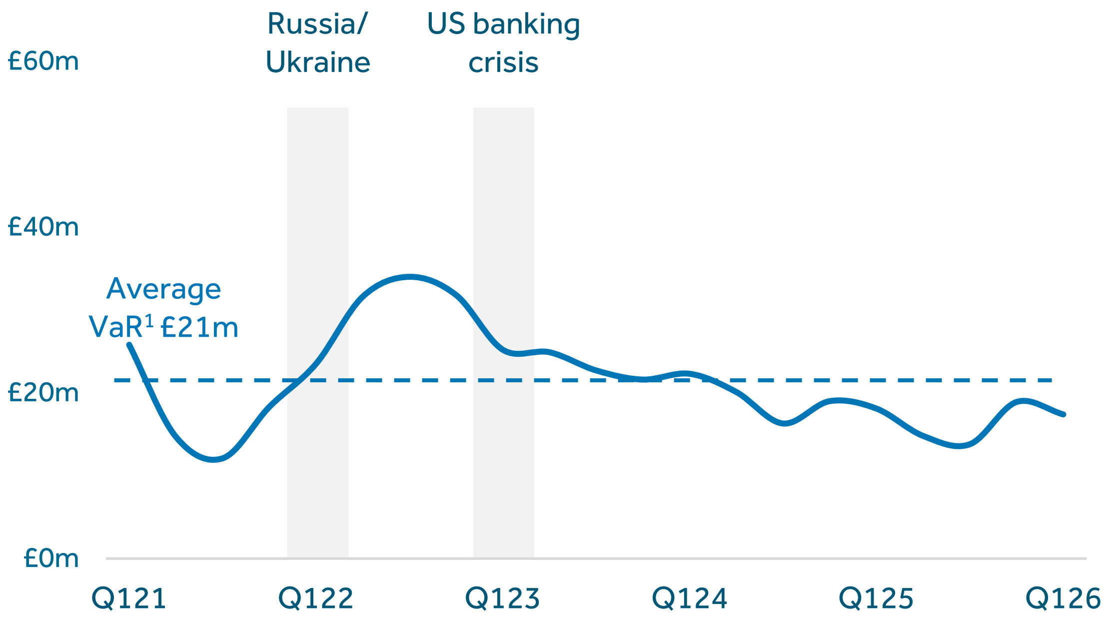
UK businesses navigate geopolitical disruption[3]

78% remain **confident about their business prospects**	**69%** expect **only moderate investment impact** from global uncertainty
50% report moderate or significant **supply chain disruption**	**74%** believe their **sector remains resilient**

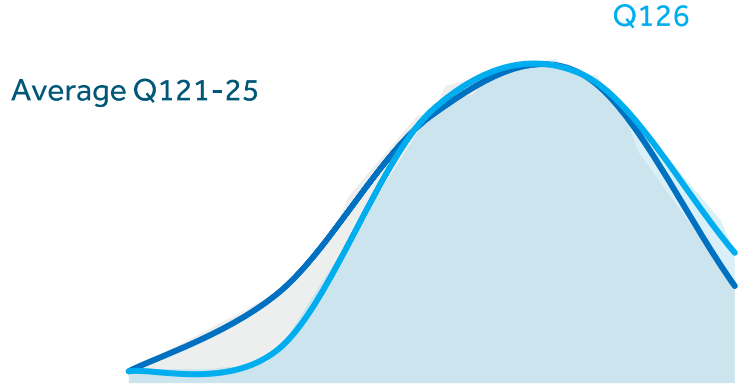
[1] Source: Bloomberg consensus as at 21 April 2026. Figures for 2026 and 2027 are estimates | [2] Source: ONS | [3] Source: Barclays Business Prosperity Index research conducted between 27 March – 31 March 2026 |

Global Markets risk managed prudently

Global Markets: VaR



Global Markets: Daily trading income distribution[2]

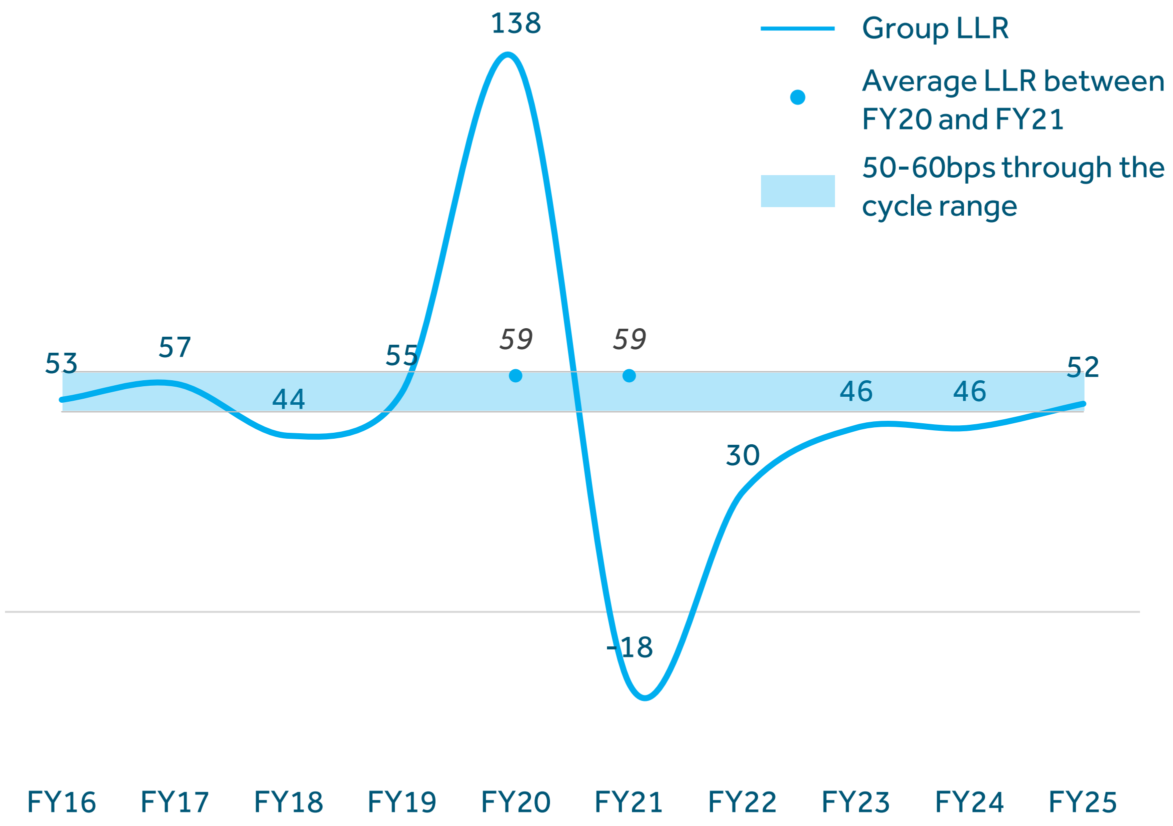


	<£0m	£0-15m	£16-30m	£31-50m	£50m+
Average Q121–25	1	8	23	26	8
Q126	1	3	23	26	11

[1] Quarterly 95% Daily Average VaR as at 31st March 2026 excluding UK holidays | [2] The graph and table present the number of business days, the frequency distribution of Markets net income for positions included in VaR |

Impairment: maintaining Group through the cycle LLR guidance of 50-60bps

Group has operated within 50-60bps LLR for the past decade



Structurally lower UK impairment

Q126 90d+ arrears

BUK: c.30bps LLR through the cycle

Mortgages — 0.1%
- Strong affordability criteria since 2014
- 56% LTV stock, 23% HLTV flow[1]

UK Cards — 0.3%
- Strong credit quality
- Payment rates remain elevated

UKCB: c.35bps LLR through the cycle

Expect lower USCB LLR beyond 2026

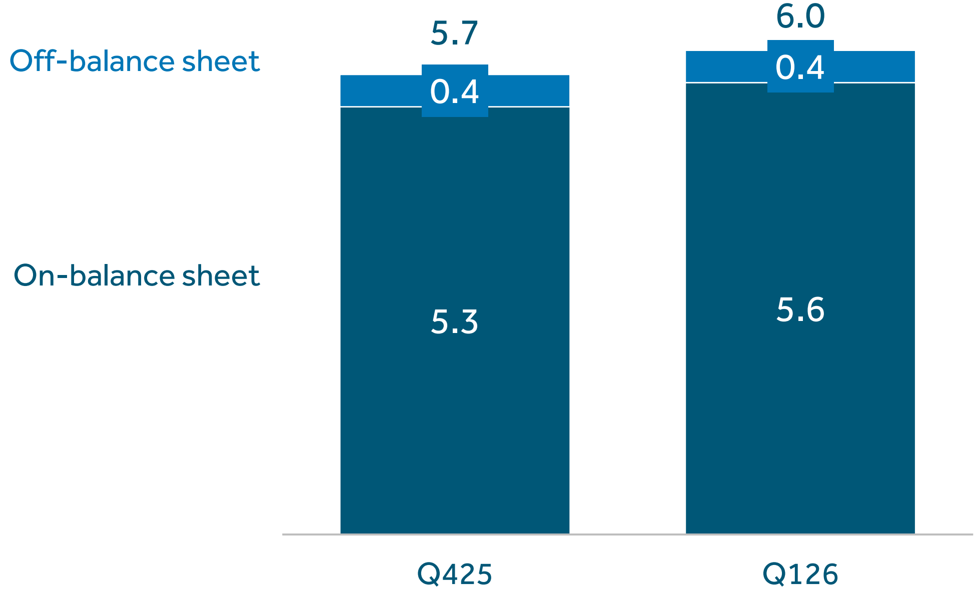
USCB: c.550bps in 2026. c.500bps through the cycle

USCB — 1.7%
- Super Prime 758 average FICO card book
- Best Egg model has a lower LLR

[1] In Q126 | 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 |

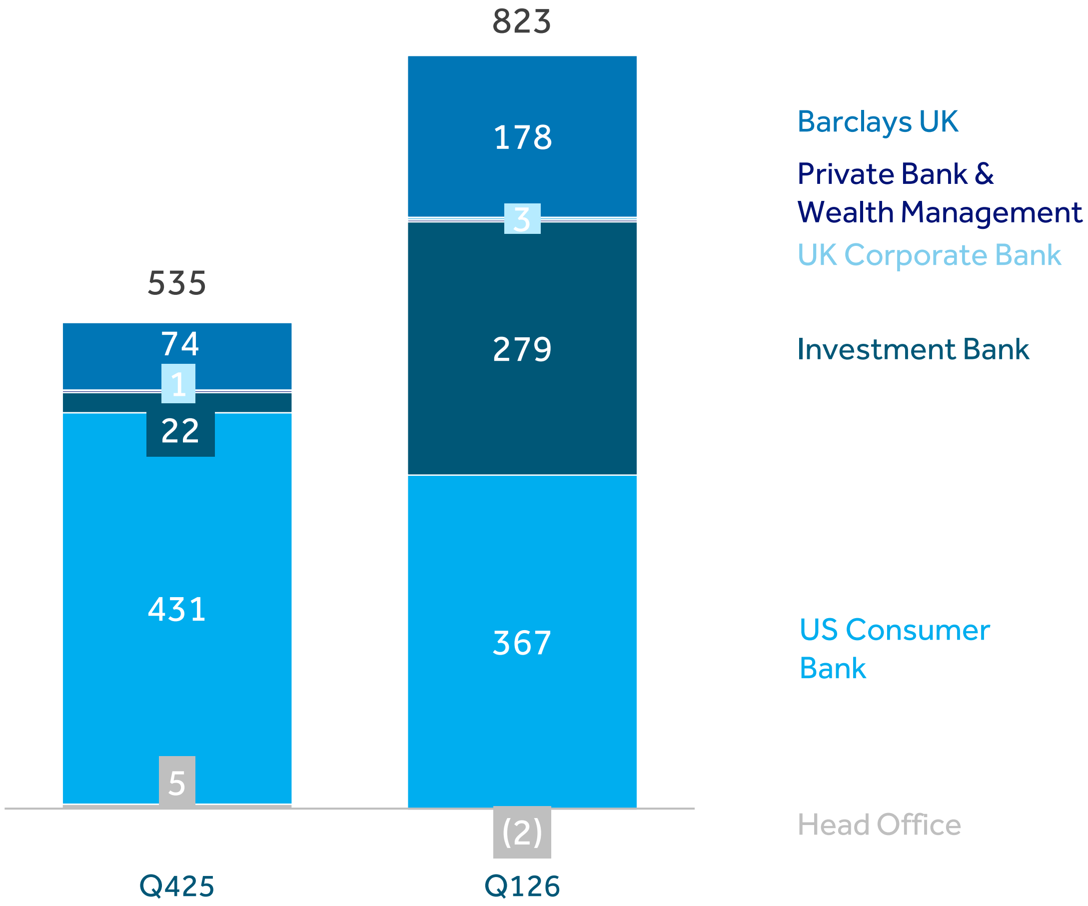
Well provisioned balance sheet

Balance sheet provisions for ECL (£bn)



	Q425	Q126
Gross exposure on balance sheet (£bn)[1]	435.3	444.2
Total coverage ratio (on-balance sheet)	1.2%	1.3%
Management adjustments (£m)	369	265
Of which: economic uncertainty adjustments	115	131

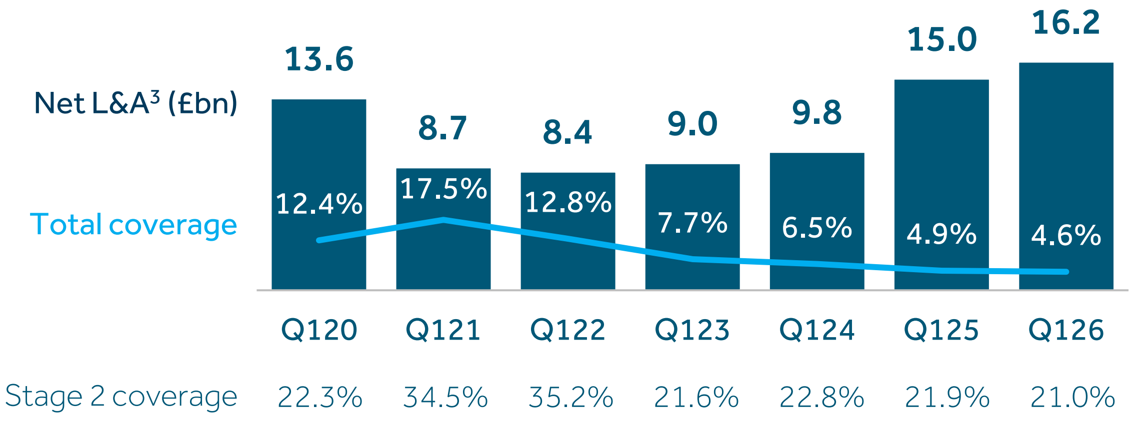
Credit impairment charges (£m)



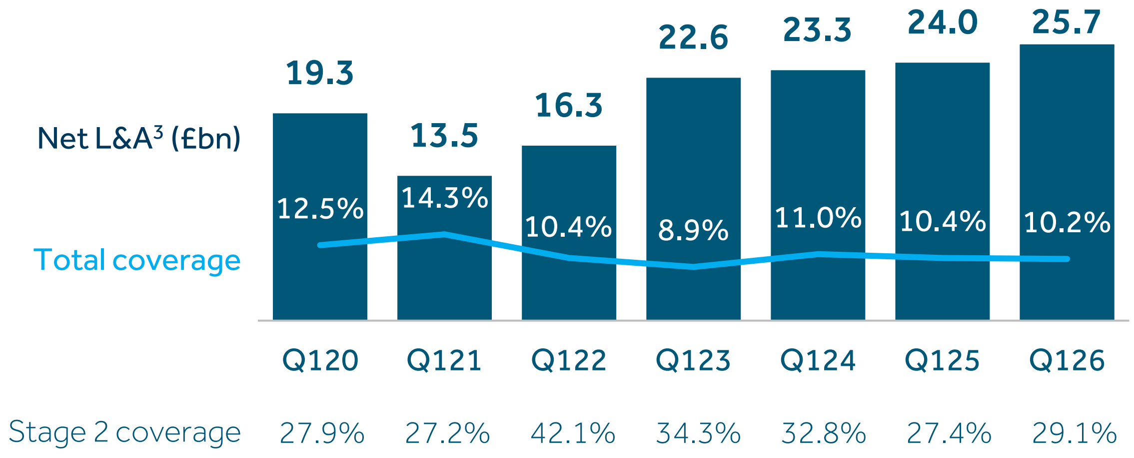
[1] Includes debt securities | Note: Charts may not sum due to rounding |

Long-term prudent risk positioning in our credit card portfolios

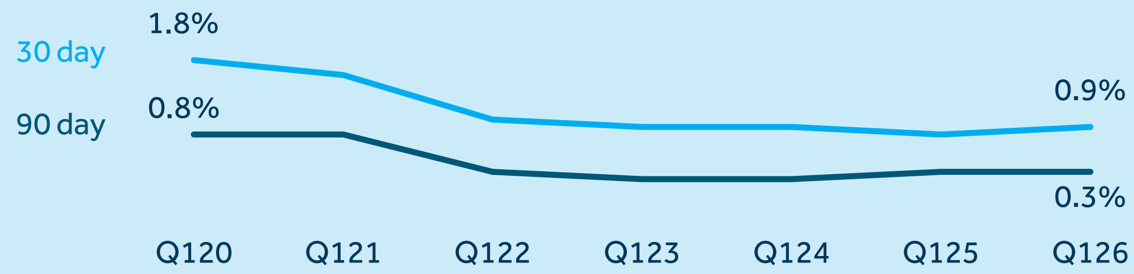
UK cards[1]



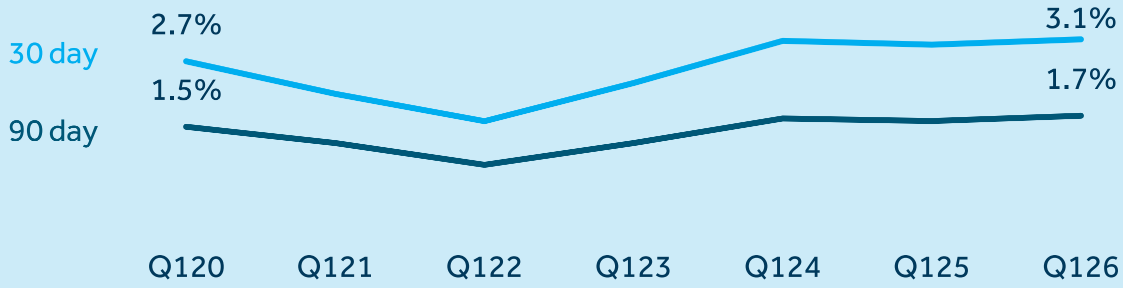
US cards[2]



Continued low and stable delinquencies



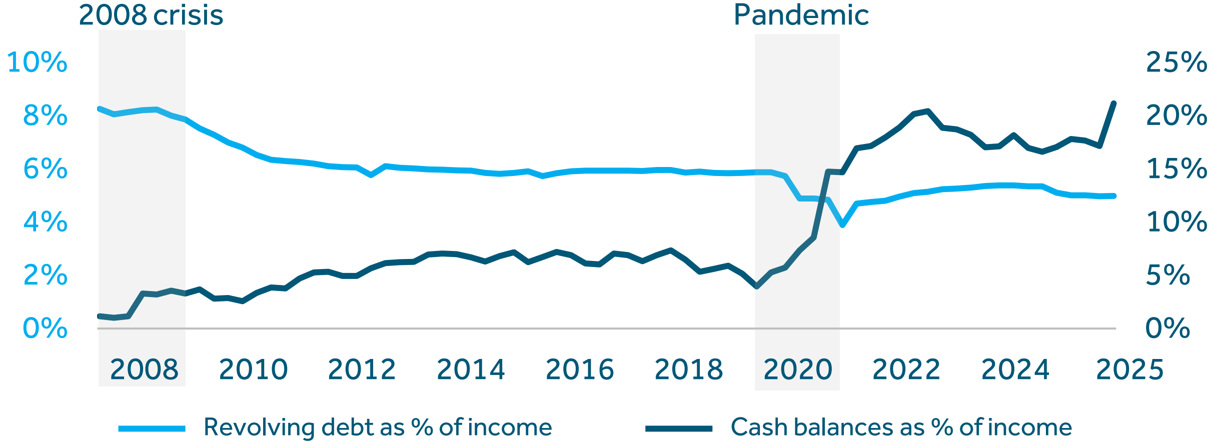
Broadly stable arrears rates



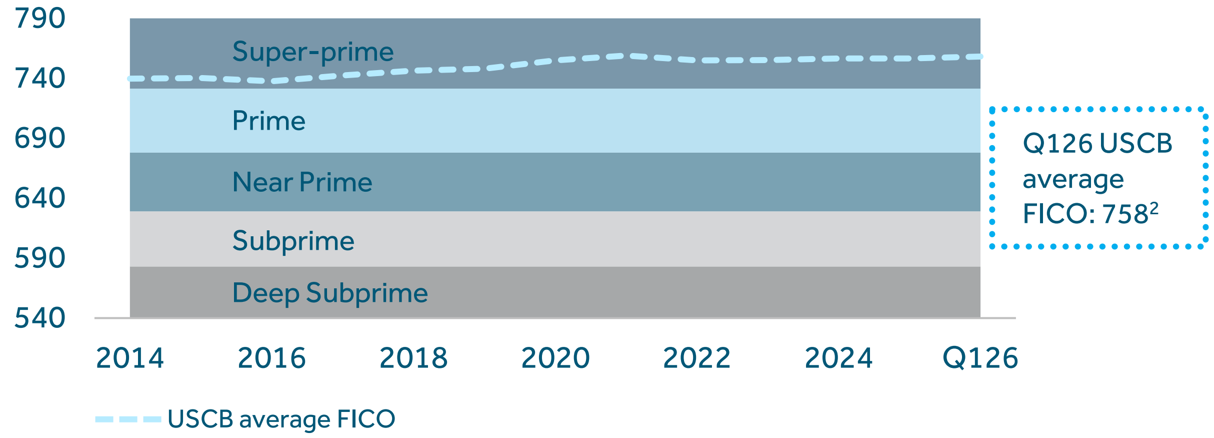
[1] Includes Tesco Bank cards from Q424 onwards | [2] Includes a co-branded card portfolio classified as assets held for sale in December 2024 | [3] Loans and Advances (L&A) |

Our US Cards book is high quality and stable, with no signs of stress

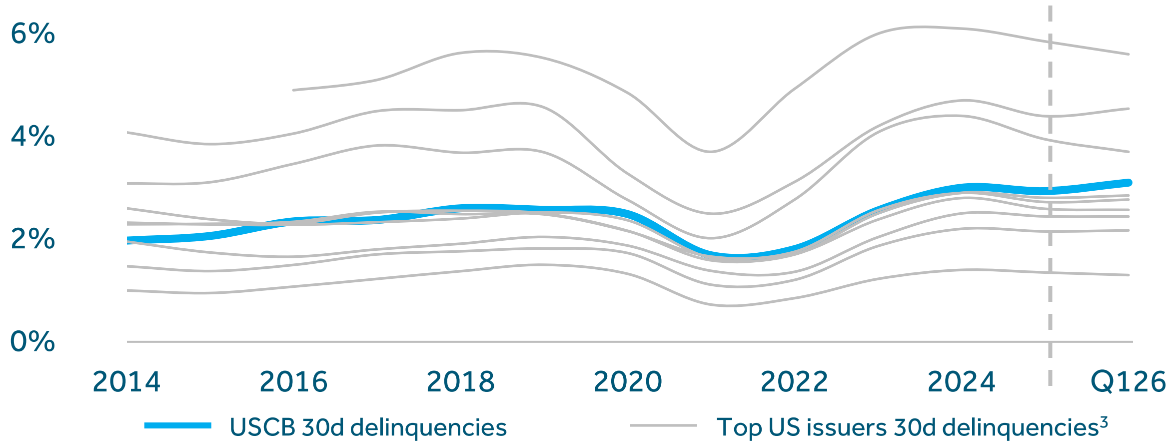
US consumer indebtedness lower versus historic levels[1]



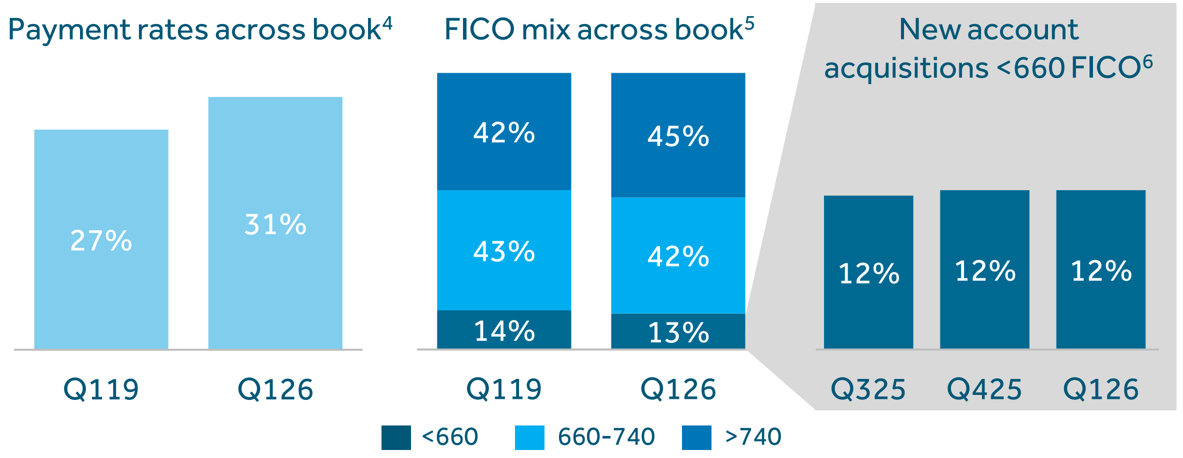
Our book is positioned in the super-prime segment



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 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 |

Acquisition of Best Egg and sale of American Airlines[1] to complete in Q226

Estimated impacts in Q226

	American Airlines partnership exit	Best Egg acquisition
Income	↑ **c.$300m** gain on sale[3]	
Costs	**Broadly unchanged**	**c.$45m** per month
RWAs	↓ **-c.$5bn**	↑ **+c.$1bn**
CET1 ratio	↑ **+c.20bps**	↓ **-c.16bps** (c.$500m goodwill and intangibles)[5]

Annual normalised income ($m)[2]

2026 targets

>13% Net interest margin

c.550bps Loan loss rate

>12% RoTE

>$40bn[4] End Net Receivables[6]

Mid-40s Cost: income ratio

c.12% RoTE excluding American Airlines gain on sale[3]

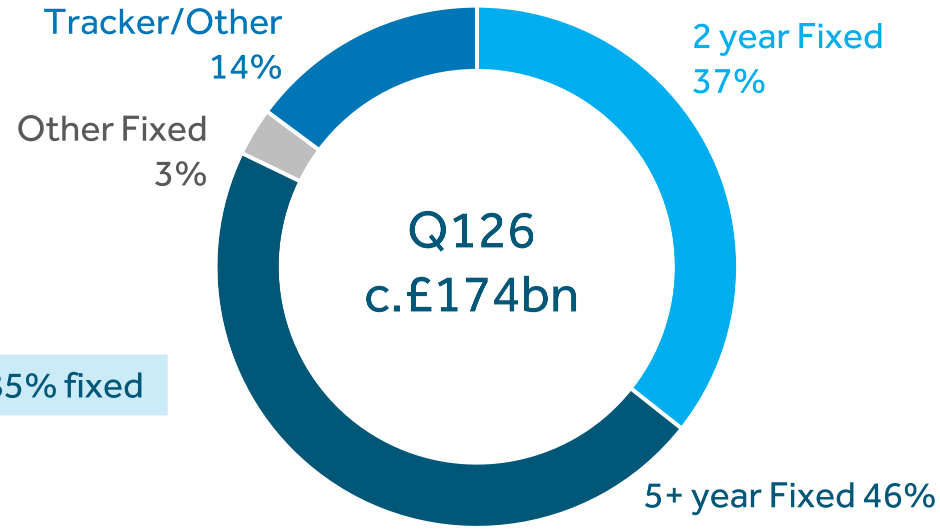
[1] Sale of American Airlines cards receivables | [2] Expected normalised impacts for Best Egg in 2027 | [3] Reflects net of premium, deferred costs write-off, and impairment allowance release. Estimate as at 23 April 2026 | [4] Includes c.$11bn of loans sold and serviced by Best Egg | [5] Estimated CET1 impact reflecting $800m purchase price for $275m net tangible assets | [6] Total ENR, includes managed and reported ENR | 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 |

Resilient mortgage book; leveraging capabilities of Kensington

Mortgage portfolio

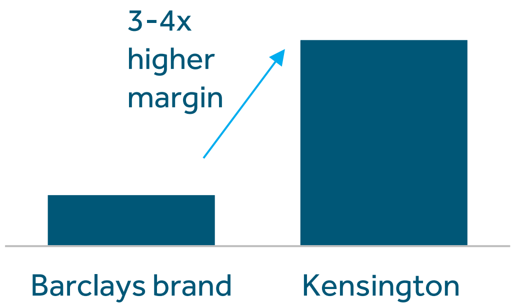
- 56.2% average balance weighted LTV of mortgage stock
  - 42.3% average valuation weighted LTV
- Increased HLTV mix[1]: 23% in Q126 vs 22% in Q125
- 10% of total balances are BTL[2] mortgages
- Consistently low 90-day arrears rate (Q126: 0.1%)
- Well-established affordability assessments in place

Total mortgage portfolio

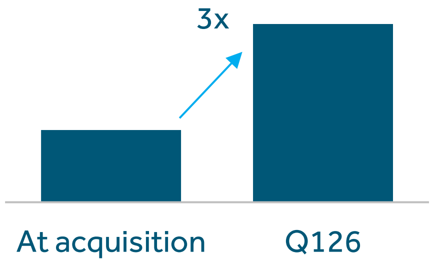


Kensington adding capabilities to Barclays UK

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



Kensington balances (£bn)

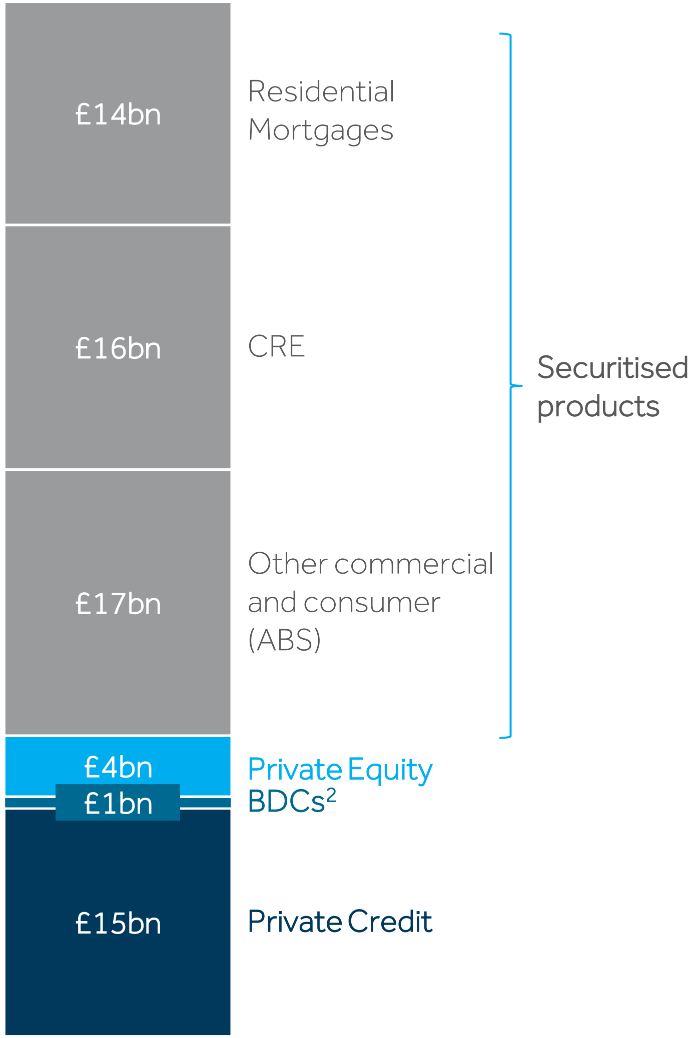


- **Diversification:** deploying the Kensington brand into the overall mortgage portfolio, reaching new customer segments[3]
- **Specialist expertise:** including knowledge of securitisation markets, supporting efficient funding structures
- **Risk/reward discipline:** proven capability in balancing customer growth with risk management

[1] High loan-to-value mortgages reflecting 85%+. Based on residential flow completions | [2] Buy to Let (BTL) | [3] Including limited company BTL | Note: Charts may not sum due to rounding |

Structured financing exposure to NBFIs

Q126: £66bn[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

Investors

Bank

>£150m investment committed

Private Credit fund

£200m senior secured debt, with <60% LTV limits

£150m equity value

SPV

- Collateral pool: £350m
- Consisting of diversified corporate loans

- 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

Investors

Bank

>£150m investment committed

Private Credit fund

£200m senior secured debt, with <60% LTV limits

£20m cash / collateral[1]

£115m equity value

SPV

- Collateral pool: value drops to £315m + £20m additional cash / collateral
- Consisting of diversified corporate loans

- 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 enhance Barclays' risk management capabilities

Purpose

- The banking book has inherent credit risk, driving risk weight density and impairment
- Risk transfer transactions are a tool used to manage this risk in a returns accretive manner
- We transfer credit risk to investors through a variety of structures. This benefits Barclays by:
  - Providing credit protection
  - Reducing required provisions
  - Reducing capital requirements
- The Group is typically required to retain at least 5% of the risk in the securitised assets
- This is RoTE accretive for the Group. The benefits of releasing capital is greater than the returns we forego

Q425: Barclays transfers c.£54bn[1] risk via a variety of structures

Synthetic

Corporate Loans c.£46bn[1,2]

- Credit linked notes (CLNs) sold to investors
- CLNs reference junior risk of underlying pool of corporate loans and RCFs (i.e. on and off balance sheet exposures)
- Loans remain on balance sheet and investors receive a coupon on the CLNs

UK social housing c.£2bn[1]

- CLNs sold to investors
- The CLNs reference junior risk of underlying pool of social housing loans
- Loans remain on balance sheet and investors receive a coupon on the CLNs

Cash

UK residential mortgages c.£1bn[3]

- Outright sale in public RMBS transactions
- Mortgages derecognised from balance sheet, with cash flows passed onto the investors
- Barclays remains the lender of record and receives servicing fees

UK unsecured consumer c.£4bn[3]

- Outright sale in public asset backed transaction
- Consumer loans remain on balance sheet, with cashflows passed onto investors
- Capital relief achieved through compliance with Significant Risk Transfer regulations
- Barclays remains the lender of record and receives servicing fees

US cards c.$1bn[3]

- Outright sale of c.$1bn of US credit card receivables to Blackstone
- Receivables derecognised from the balance sheet, with cash flows passed onto Blackstone
- Barclays remains the lender of record and receives servicing fees

[1] Total notional referenced. Includes the first loss position transferred. c.£54bn across major risk transfer portfolios | [2] GBP equivalent, calculated using FX rates on 31/12/25 | [3] Total portfolio securitised |

Risk transfer activities focused on corporate loans and credit cards

Q425: Corporate loans

- Colonnade programme established in 2016
- Deployed against exposure in the UK Corporate Bank and Investment Bank
- Programme is fully funded, resulting in no counterparty credit risk
- CLNs are reissued on a regular basis in a deep and active market
  - In 2025, 10 deals executed by Barclays, hedging £9.6bn of exposure
  - ≤£2.0bn RWAs amortisation profile per quarter
- Programme size and hedge proportion at a broadly steady state

£46bn of notional referenced[1]

c.£300m of credit losses claimed since 2016[2]

Q425: US credit cards

- Initiated risk transfer in Q124 to help optimise capital consumption for USCB in light of IRB model migration headwind
- Aim to continue to execute risk transfers on a selective basis

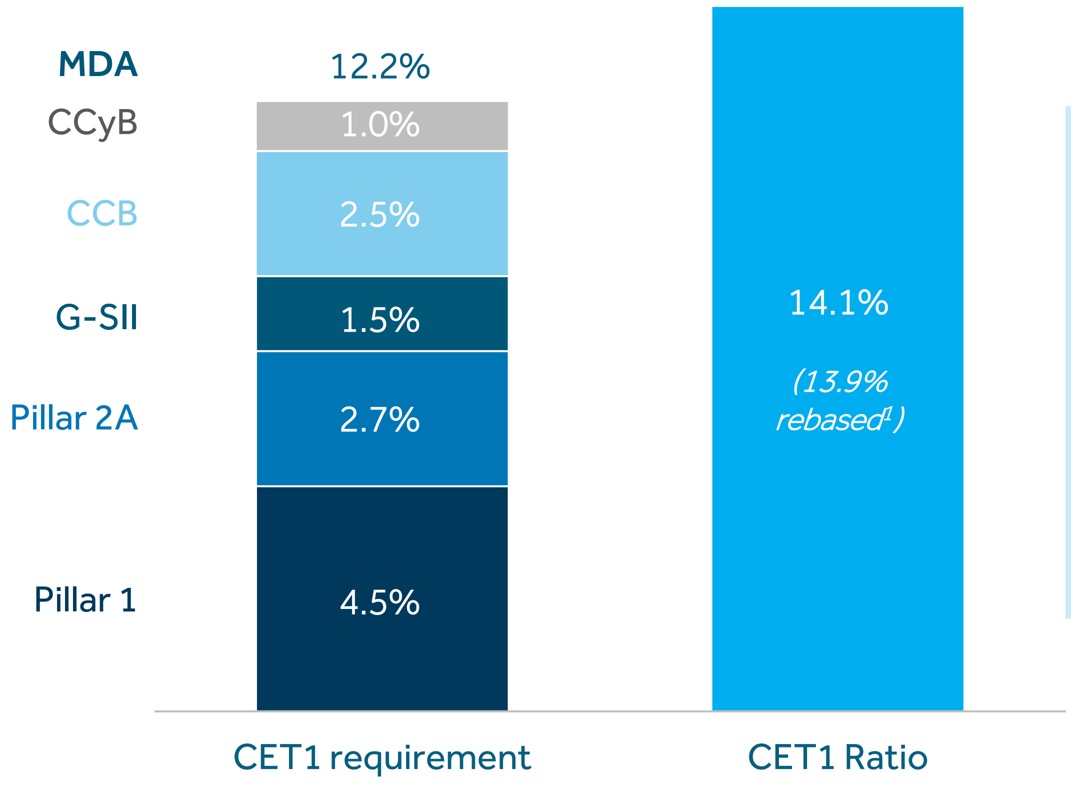
Full impairment relief on an ongoing basis

c.$1bn RWA relief (post IRB migration)

[1] Includes the first loss position transferred. GBP equivalent, calculated using FX rates on 31/12/25 | [2] Total loss claims to FY25. IFRS 9 reimbursement asset P&L c.£270m since 2020 |

CET1 ratio in relation to our minimum requirements

Q126: CET1 minimum requirements



- Have been operating around the top end of our 13-14% CET1 target range
- Returns and distributions targets based on operating around this level
- Continue to have flexibility to manage these requirements
- >12% RoTE in 2026 expected to generate >200bps of CET1
- We expect the Pillar 2A capital to reduce upon implementation of Basel 3.1[2] and once the USCB IRB model is implemented

[1] Rebased for the Q126 buyback | [2] PRA expected to review to address double counting | Note: Charts may not sum due to rounding and excludes any applicable PRA buffer |

Guidance on regulatory driven RWA inflation

c.£19-26bn total RWA impact remains unchanged

1st January 2027

Basel 3.1:
c.£3-10bn

c.£3-10bn

- FRTB[1] impact mostly expected in 2027. Likely to use option to defer elements of FRTB to 2028[2]
- Partial offset in Pillar 2A expected on 1st January 2027[3]
- Output floor not expected to be binding at any point

c.£5bn

- Implemented in line with Basel 3.1 on 1 Jan 2027

2027
(Previously 2026/2027)

USCB IRB migration:
c.£16bn

c.£11bn

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

[1] Fundamental review of the trading book | [2] Continuing to work through details of PS1/26 | [3] PRA expected to review to address double counting | Note: Current guidance on regulatory driven RWA inflation remains our best estimate and is subject to revision |

Appendix: Barclays UK

Income by business (£m)

	2023				2024				2025				2026
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
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
Of which: UK Cards[1]	*247*	*237*	*238*	*242*	*229*	*228*	*249*	*296*	*292*	*279*	*296*	*287*	*281*
Business Banking	461	480	470	483	469	485	513	537	501	520	545	560	533
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

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

Macroeconomic variables

			Assumptions		
		2025	2026	2027	2028
Plan (10th February 2026)	UK GDP[2]	1.4%	1.3%	1.5%	1.4%
	UK unemployment[3]	5.1%	4.8%	4.8%	4.8%
	UK bank rate[4]	3.75%	3.50%	3.75%	3.75%
	Hedge reinvestment rate	3.8%[5]	3.5%	3.5%	3.5%
	UK inflation[6]	3.4%	2.5%	2.2%	2.2%
	US GDP[2]	2.2%	1.4%	2.0%	2.0%
	US unemployment[3]	4.5%	4.4%	4.4%	4.4%
	US federal funds rate[4]	3.25%	3.00%	3.00%	3.25%
	US inflation[6]	2.8%	2.9%	2.6%	2.6%
	Markets wallet	$139bn[7]	$135bn	$135bn	$135bn
	Banking wallet	$103bn[7]	$105bn	$105bn	$105bn
Macro-economic variables used in the calculation of ECL[1] (Baseline scenario for Q126)	UK GDP[2]		1.0%	1.5%	1.4%
	UK unemployment[8]		5.2%	5.0%	5.0%
	UK bank rate[9]		3.38%	3.25%	3.50%
	UK HPI[10]		1.9%	2.6%	3.4%
	US GDP[2]		2.4%	2.0%	2.0%
	US unemployment[11]		4.4%	4.3%	4.3%
	US federal funds rate[9]		3.44%	3.00%	3.19%
	US HPI[12]		2.7%	2.1%	2.4%

[1] Expected Credit Loss (ECL) | [2] YoY percentage change in real annual GDP | [3] Q4 unemployment rate | [4] Year-end central bank policy rates | [5] UK Pound Sterling SONIA OIS Zero 7 Year Point (Refinitiv: GBPOIS7YZ=R) | [6] 2025 based on Q4 rate. Forward looking metrics based on YoY percentage change in annual average CPI | [7] 2025 Global Markets wallet based on internal Barclays estimates and 2025 banking wallet based on Dealogic for the period 1 January 2025 to 31 December 2025, as at 6 January 2026 | [8] Average UK unemployment rate 16-year+ | [9] Average central bank policy rate | [10] Change in year-end UK HPI = Halifax HPI Meth 2 All Houses, All Buyers index | [11] Average US civilian unemployment rate 16-year+ | [12] 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 |

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Information relating to:

- regulatory capital, leverage, liquidity, resolution and related regimes is 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: 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 reported as at 31 December 2025 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 December 2021, and its MREL requirements communicated to Barclays by the Bank of England. In July 2025, the Bank of England published amendments to the December 2021 MREL statement of policy, which took effect on 1 January 2026. 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 amended statement of 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 Announcements for each of the periods ended 31 March 2021, 31 March 2023, 31 March 2025, 30 June 2025, 30 September 2025, 31 December 2025 and 31 March 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.

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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. 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. In setting its targets and outlook for the period 2026-2028, Barclays has made certain assumptions about the macroeconomic environment, including, without limitation, inflation, interest and unemployment rates, the different markets and competitive conditions in which Barclays operates, and its ability to grow certain businesses and achieve costs savings and other structural actions. Additional risks and factors which may impact the Group's future financial condition 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 2025), which are available on the SEC's website at www.sec.gov.

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

Investor Relations

barclays.ir@barclays.com

Link to the digital presentation

Upcoming events

28th July 2026	Q226 results
22nd October 2026	Q326 results

Useful presentations

Progress and targets update 2026	Link
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