



BARCLAYS

Q2 2026 Results Presentation

28th July 2026

Group Q226 performance against financial targets

Barclays Q2 2026 Results

July 2026

2

Targets

Statutory RoTE

Total payout

Investment Bank RWAs
(% of Group)

CET1 ratio

Supporting targets and guidance

Income

Group NII excl. Investment Bank
and Head Office

Barclays UK NII

Cost: income

Loan Loss Rate (LLR)

Q226 actuals	H126 actuals
16.1%	14.8%
£1.8bn Dividend: £0.8bn Buyback: £1.0bn	£2.3bn Dividend: £0.8bn Buyback: £1.5bn
56%	
14.3% (Pro-forma: 14.0%) ¹	

£8.3bn	£16.5bn
£3.4bn	£6.8bn
£2.0bn	£4.0bn
54%	55%
51bps	62bps

2026 targets
>12%
Progressive increase vs 2025 ² incl. planned £2bn dividend for 2026
Mid-50s%
13-14%

c.£31.5bn <i>Previously c.£31bn</i>
>£13.7bn <i>Previously >£13.5bn</i>
£8.1-8.3bn
High 50s%
50-60bps Through the cycle

2028 targets
>14%
>£15bn ² With capacity to support investment and growth 2026-2028
c.50%
13-14%

>5% CAGR 2025-2028
Low 50s%
50-60bps Through the cycle

¹ Pro-forma for the Q226 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 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 |

Q226 performance summary

Statutory RoTE	Q226	H126
Barclays UK FY26 target: >20%	20.4%	20.1%
UK Corporate Bank FY26 target: high teens%	21.3%	20.6%
Private Bank & Wealth Management FY26 target: >25%	26.9%	26.1%
Investment Bank FY26 target: c.12%	16.0%	15.5%
US Consumer Bank FY26 target: >12%	30.2% ²	24.2% ²
Statutory Group³ FY26 target: >12%	16.1% ⁴	14.8% ⁴

Execution progress

Announced £2.3bn of capital distributions for H126 (+61% YoY)

Realised c.£350m of gross cost efficiency savings in H126 (c.£200m in Q2)¹

Completed Best Egg acquisition in US Consumer Bank

Announced new partnership with Samsung in US Consumer Bank

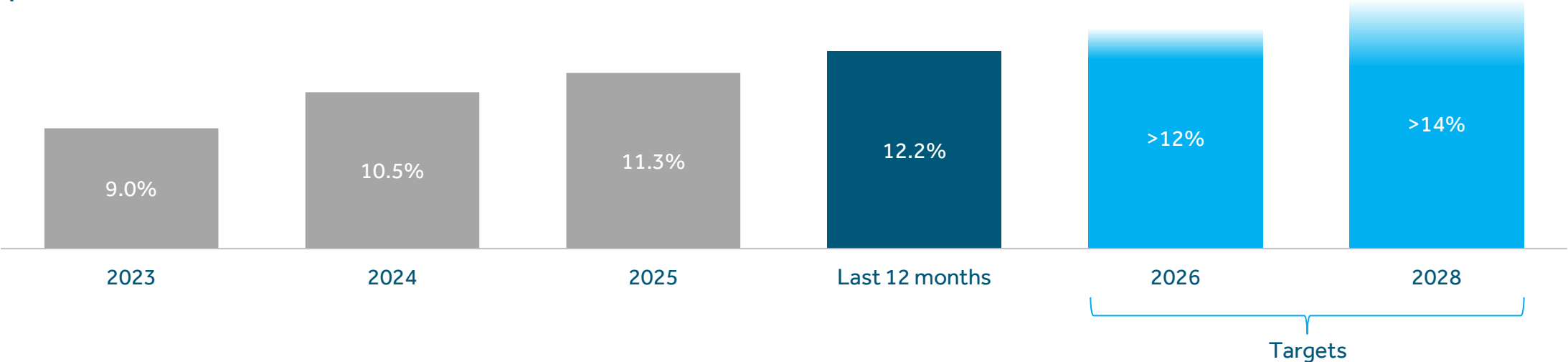
Launched Planning and Advice service in Private Bank and Wealth Management

Announced GoHenry acquisition in Barclays UK

¹ Targeting >£2bn of gross efficiency savings between 2026-2028 | ² Includes the c.£225m gain on sale of the American Airlines portfolio. Excluding this, Q226 and H126 USCB RoTE are 10.5% and 14.9% respectively, as a result of an adjusted attributable profit of £87m for Q226 and £263m for H126. FY26 USCB target excluding the gain on sale of the American Airlines portfolio is c.12% | ³ Includes Head Office: unallocated Group equity in excess of 13.5% of RWAs | ⁴ Includes the c.£225m gain on sale of the American Airlines portfolio. Excluding this, Q226 and H126 Group RoTE are 14.9% and 14.2% respectively, as a result of an adjusted attributable profit of £2.1bn for Q226 and £4.0bn for H126 | 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 |

RoTE momentum grounded in delivery of external targets

Group RoTE



Group income

£16.5bn vs c.£31.5bn target¹

2025-28 target: >5% CAGR

Shareholder distributions

£9.0bn vs at least £10bn target

2026-2028 target: >£15bn

Investment Bank income / average RWAs

6.9%² vs >5.5% target

2028 target: >7%

UK business growth RWAs

£25bn vs c.£30bn target

2025-28 target: >5% lending CAGR

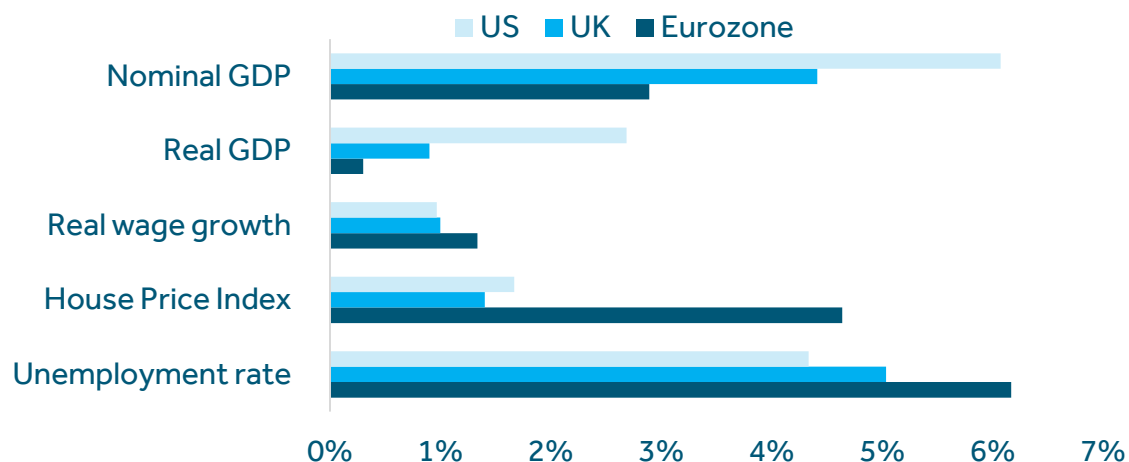
On track for or exceeding 2026 targets

Strong momentum into 2028

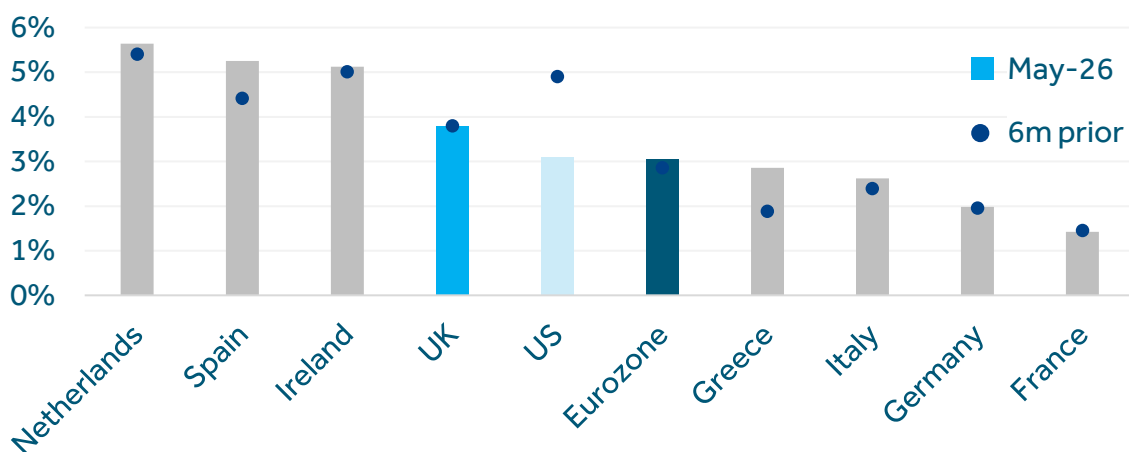
¹ £16.5bn represents H126 income. Original target of c.£30bn at February 2024 Investor Update, which was previously upgraded to c.£31bn at February 2026 Targets Update | ² Last 12 months income / average RWAs. H126 income / average RWAs is 7.9% | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change |

UK economic trends conducive to banks' balance sheet growth

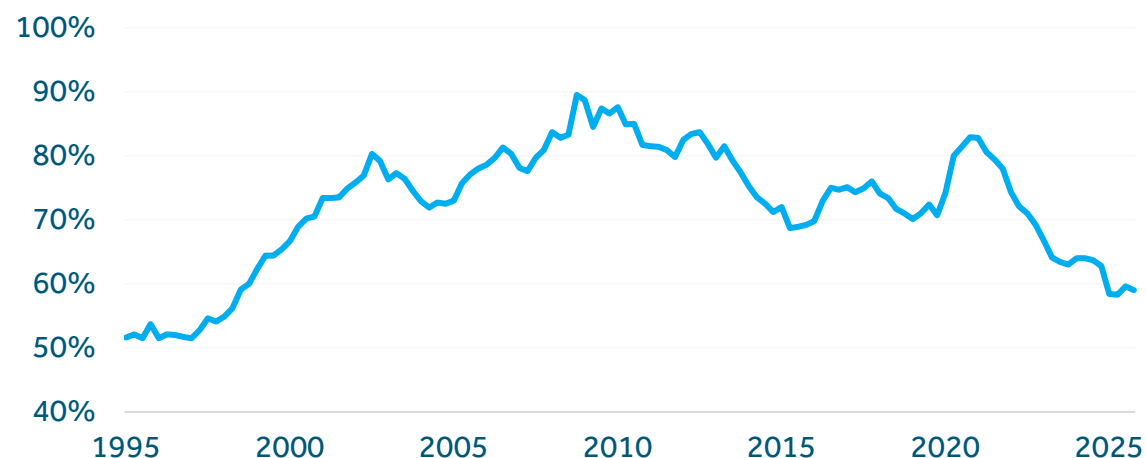
Constructive macro backdrop in the UK¹



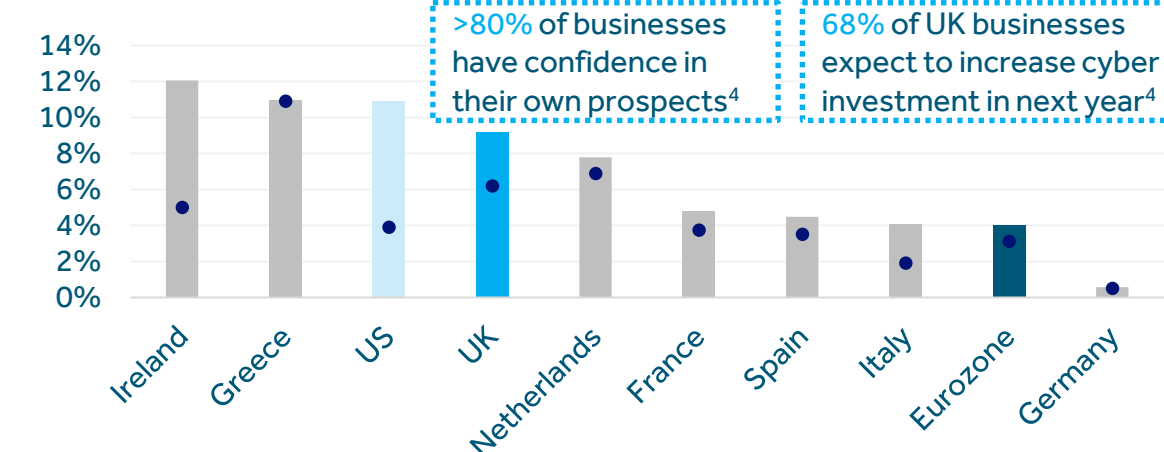
Strong loan growth across UK households³



UK corporate debt-to-GDP at a multi-decade low²



Strong rebound in UK corporate loan growth³



¹ All datapoints express YoY growth for Q126. Source: Refinitiv (GBGDFY=ECI, EUGDPY=ECI, aUSCGDPYD/A, GBHICY=ECI, EUHICY=ECI, USCPNY=ECI, GBAVGW=ECI, EUWAGY=ECI, USAVHE=ECI, GBNHP=ECI, aXZHPRICET/C, aUSHPIYAR, GBILOU=ECI, EUUNR=ECI, USUNR=ECI), Eurostat (tipsna15), ONS (YBHA) and BEA (Table 1.1.5 GDP) as of 15 July 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 July 2026 | ³ All datapoints express YoY growth for May-26 and 6m prior (Nov-25). Source: BoE (LPMVWNZ, LPMVWNU), ECB (<https://data.ecb.europa.eu/publications/money-credit-and-banking/3031822>) and FRED St. Louis Fed (H8B1029NCBCMG, H8B1023NCBCMG) as of 15 July 2026 | ⁴ Source: Barclays Business Prosperity Index Q126, as of 5 May 2026 (<https://home.barclays/insights/business-prosperity-index/>)

Barclays Group Q226 and H126

Q226

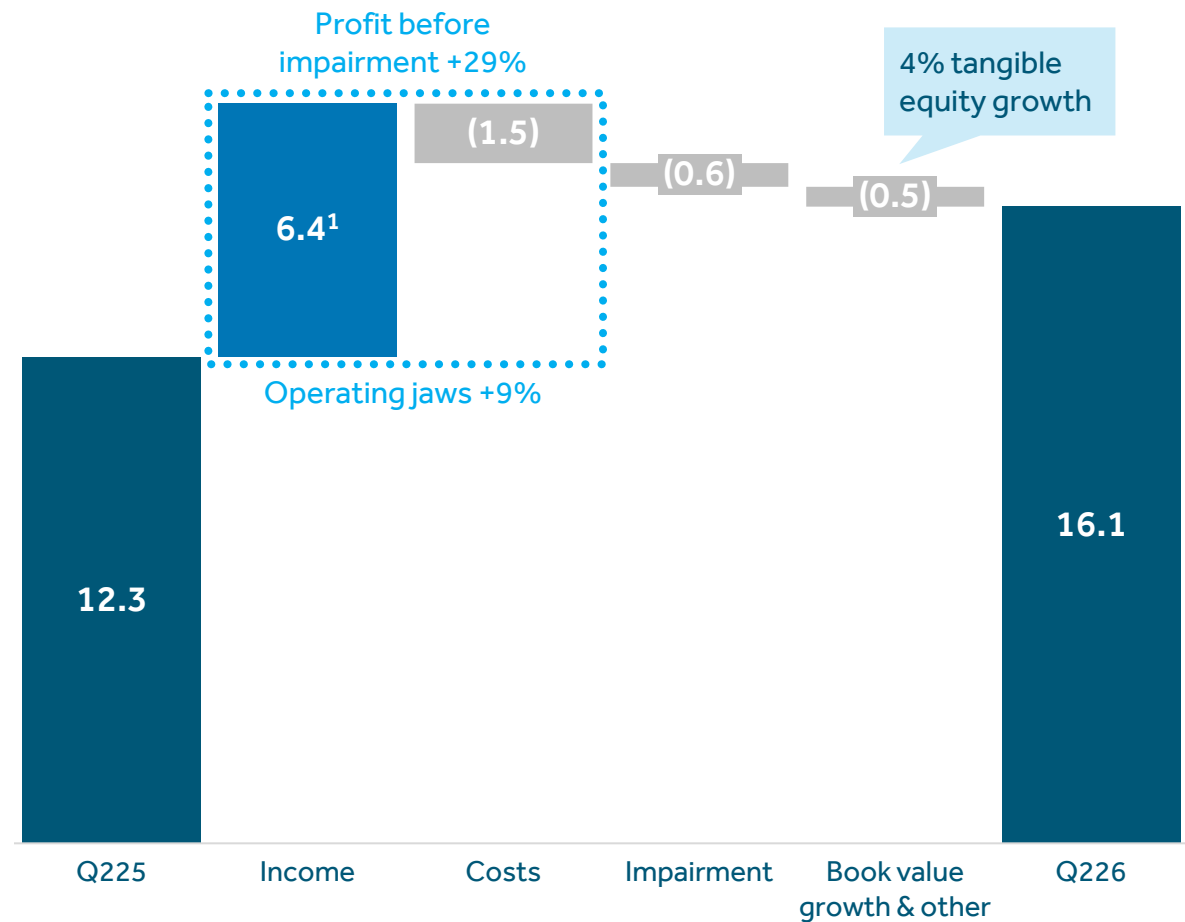
16.1% Statutory RoTE Q225: 12.3%	£3.3bn Profit before tax Q225: £2.5bn
£8.3bn Income Q225: £7.2bn	£0.6bn Impairment Q225: £0.5bn
54% Cost: income ratio Q225: 59%	£4.5bn Costs Q225: £4.2bn
51bps Loan loss rate Q225: 44bps	16.7p EPS Q225: 11.7p
14.3% CET1 ratio Jun-25: 14.0%	423p TNAV per share Jun-25: 384p

H126

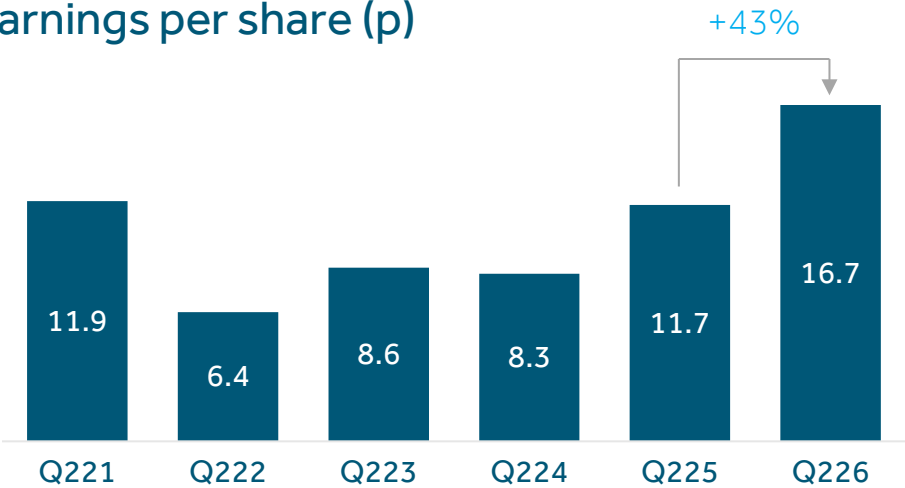
14.8% Statutory RoTE H125: 13.2%	£6.1bn Profit before tax H125: £5.2bn
£16.5bn Income H125: £14.9bn	£1.4bn Impairment H125: £1.1bn
55% Cost: income ratio H125: 58%	£9.1bn Costs H125: £8.6bn
62bps Loan loss rate H125: 52bps	30.7p EPS H125: 24.7p
14.3% CET1 ratio Dec-25: 14.3%	423p TNAV per share Dec-25: 409p

Group delivered Q226 RoTE of 16.1%; earnings growth driving EPS

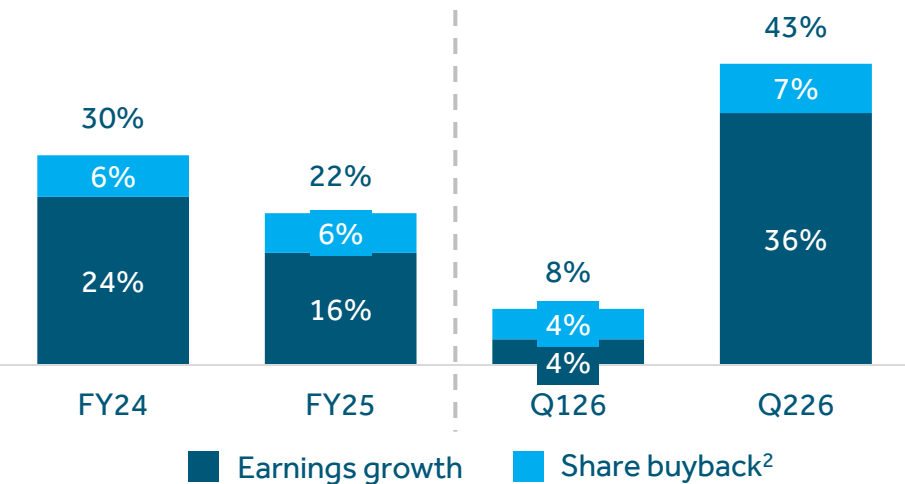
Group RoTE (%)



Earnings per share (p)



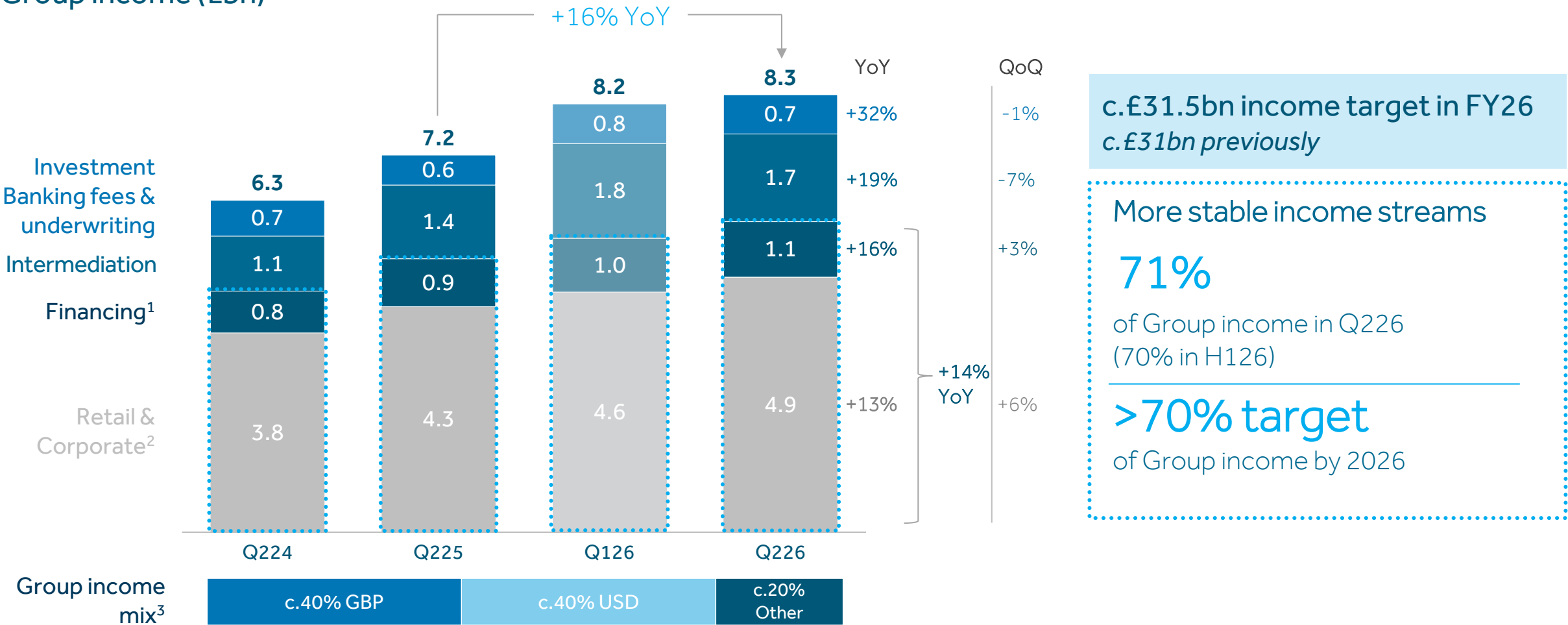
Earnings per share (YoY growth %)



¹ Includes the c.£225m gain on sale of the American Airlines portfolio, which contributed 1.2% to Group RoTE in Q226 | ² Decrease in weighted average number of shares | Note: Charts may not sum due to rounding

Group income of £8.3bn, up 16% YoY; upgrading FY26 guidance to c.£31.5bn

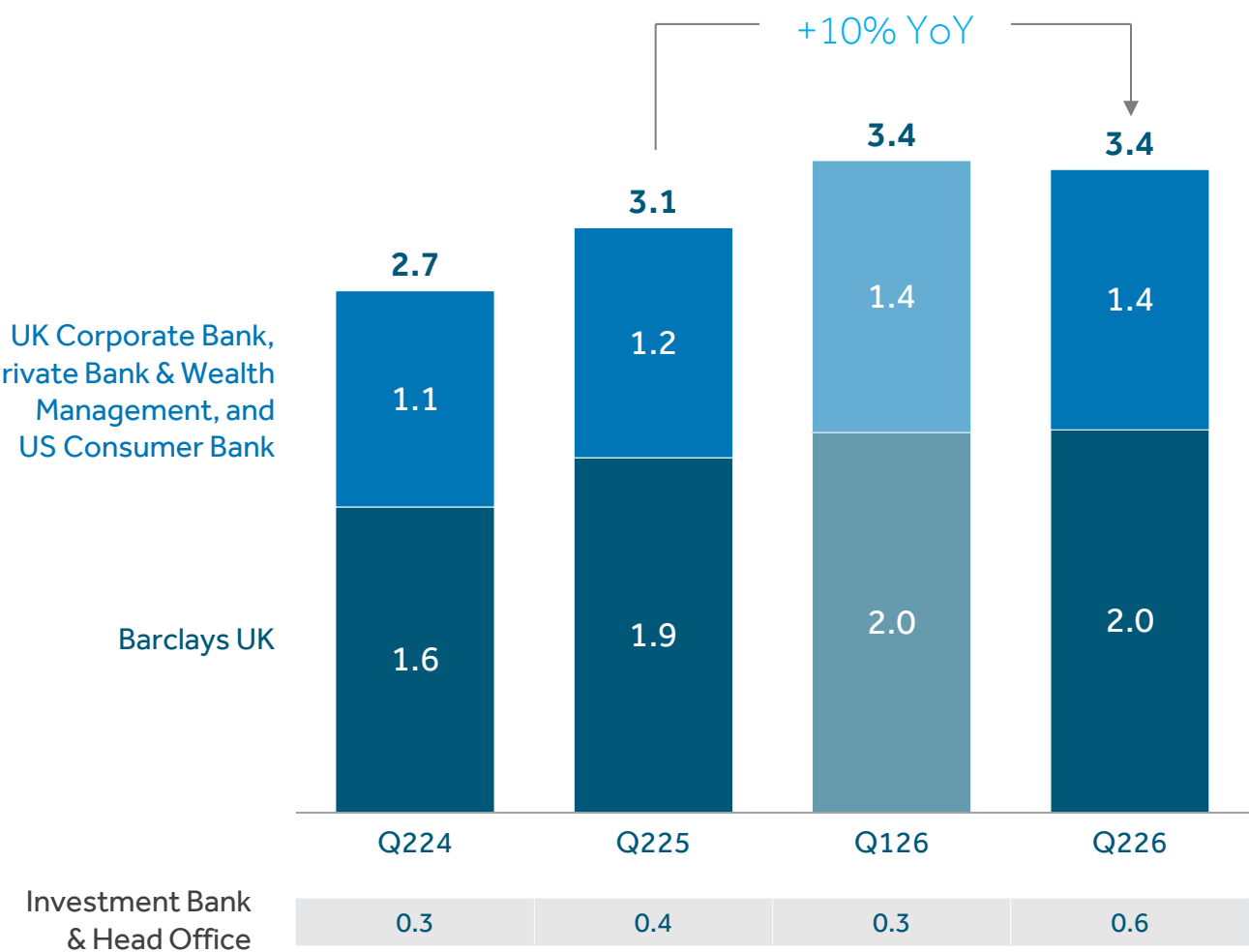
Group income (£bn)



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 NII¹ of £3.4bn, up 10% YoY; upgrading FY26 guidance to >£13.7bn

Net interest income (£bn)



2026 Group NII¹ guidance: >£13.7bn
Previously >£13.5bn

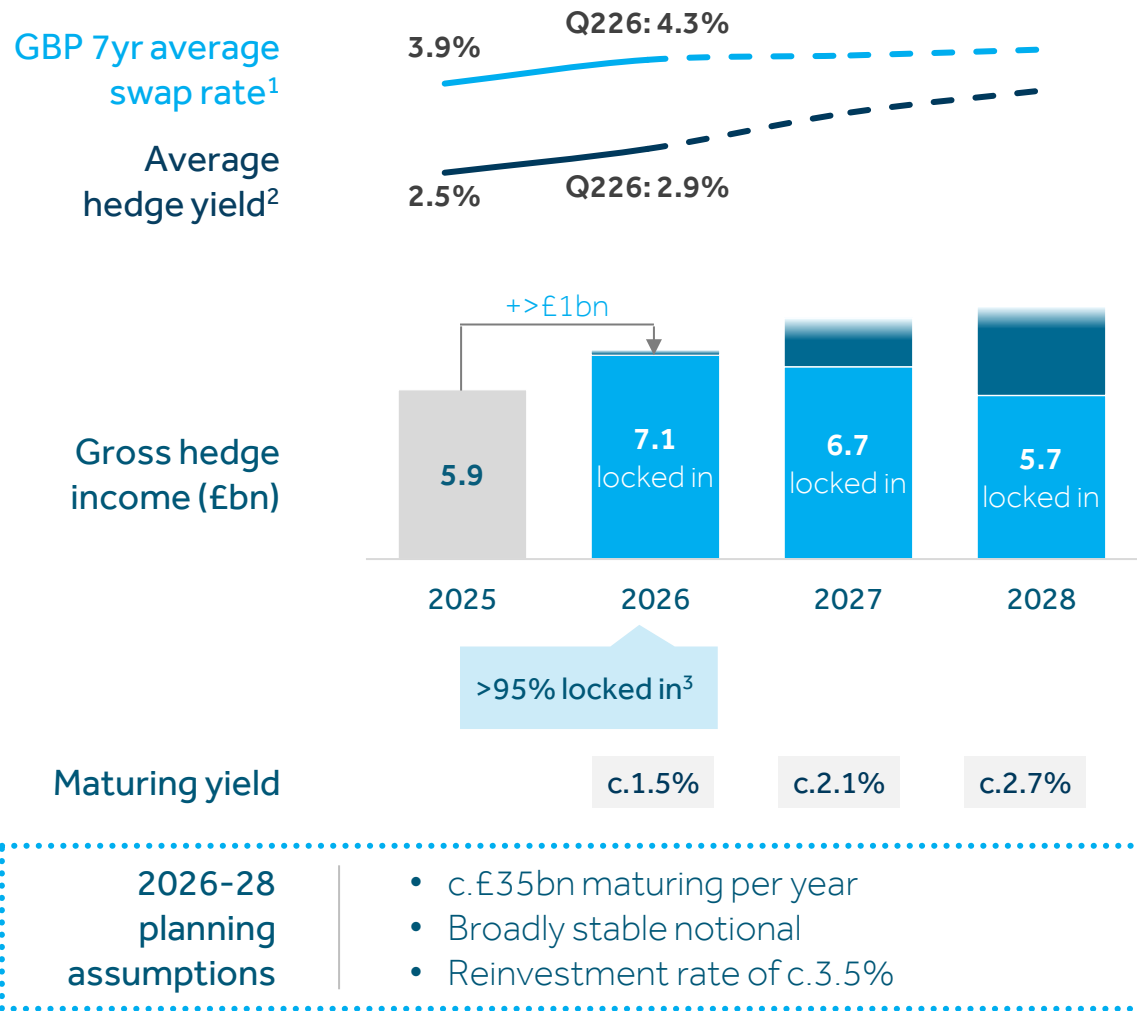
2026 Barclays UK NII guidance: £8.1-£8.3bn
Expect to be around the middle of the range

NII performance	Q226 YoY (%)	Q226 QoQ (%)
BUK	+8%	+1%
UKCB	+15%	+5%
PBWM	+6%	+6%
USCB	+14%	-11% ²

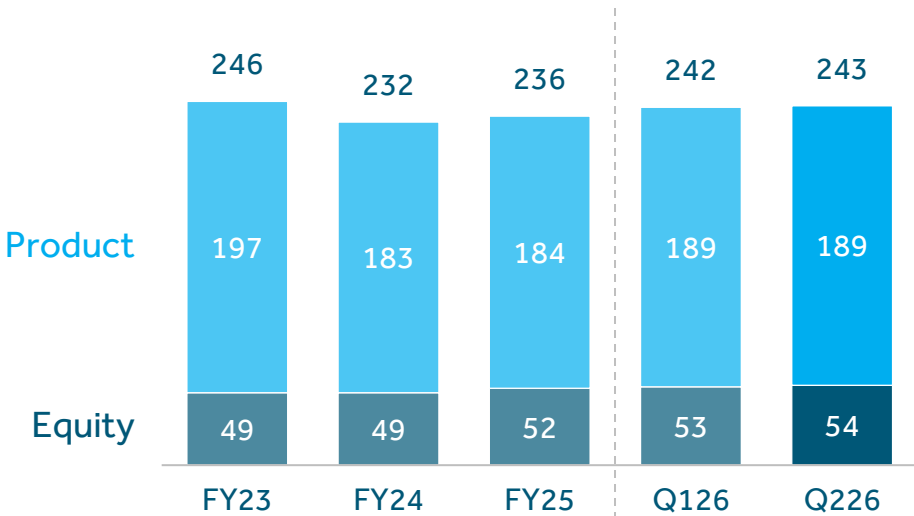
¹ Excludes NII from the Investment Bank and Head Office | ² Impacted by portfolio mix in the quarter: sale of American Airlines cards receivables in April 2026 | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change | Note: Charts may not sum due to rounding |

Structural hedge expected to deliver income growth beyond 2028

Continued structural hedge momentum



Hedge notional (£bn)



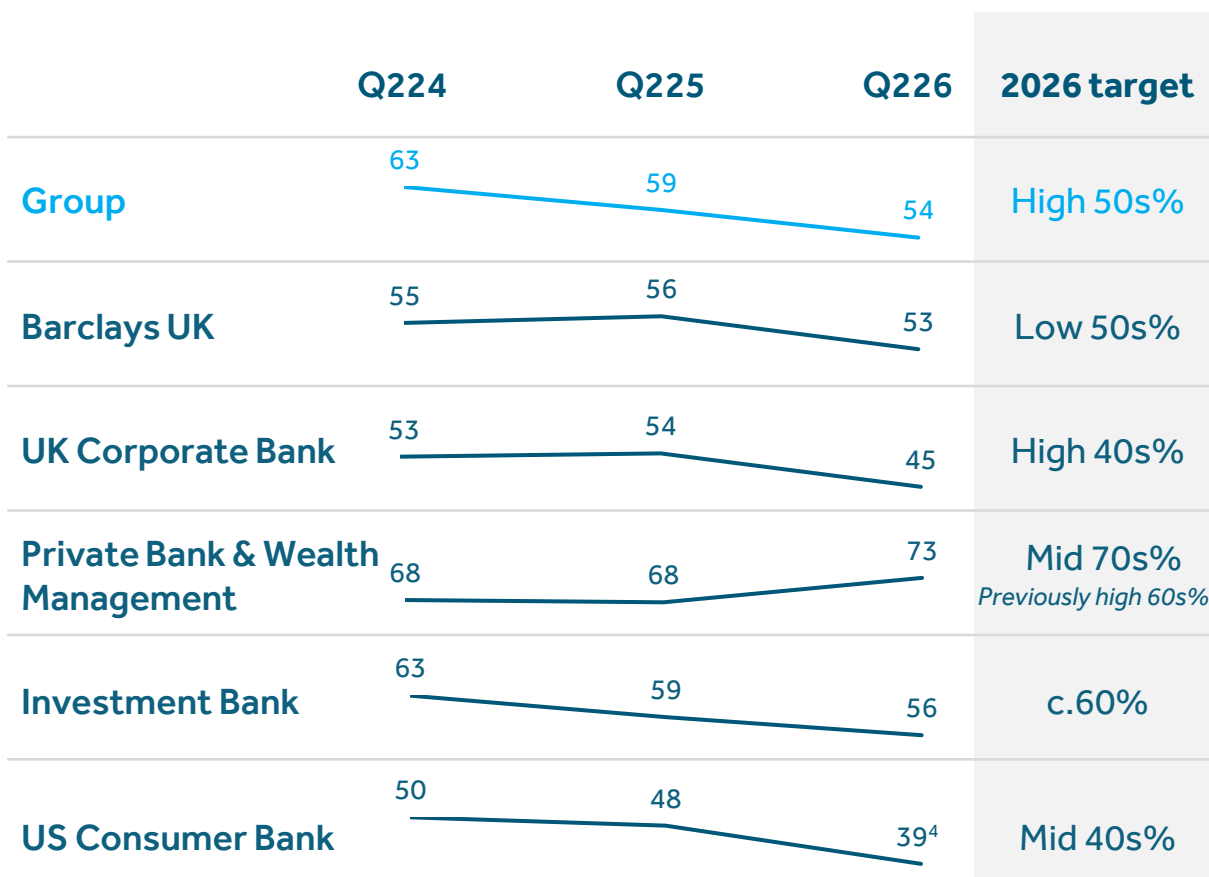
Income growth allocation⁴

	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 |

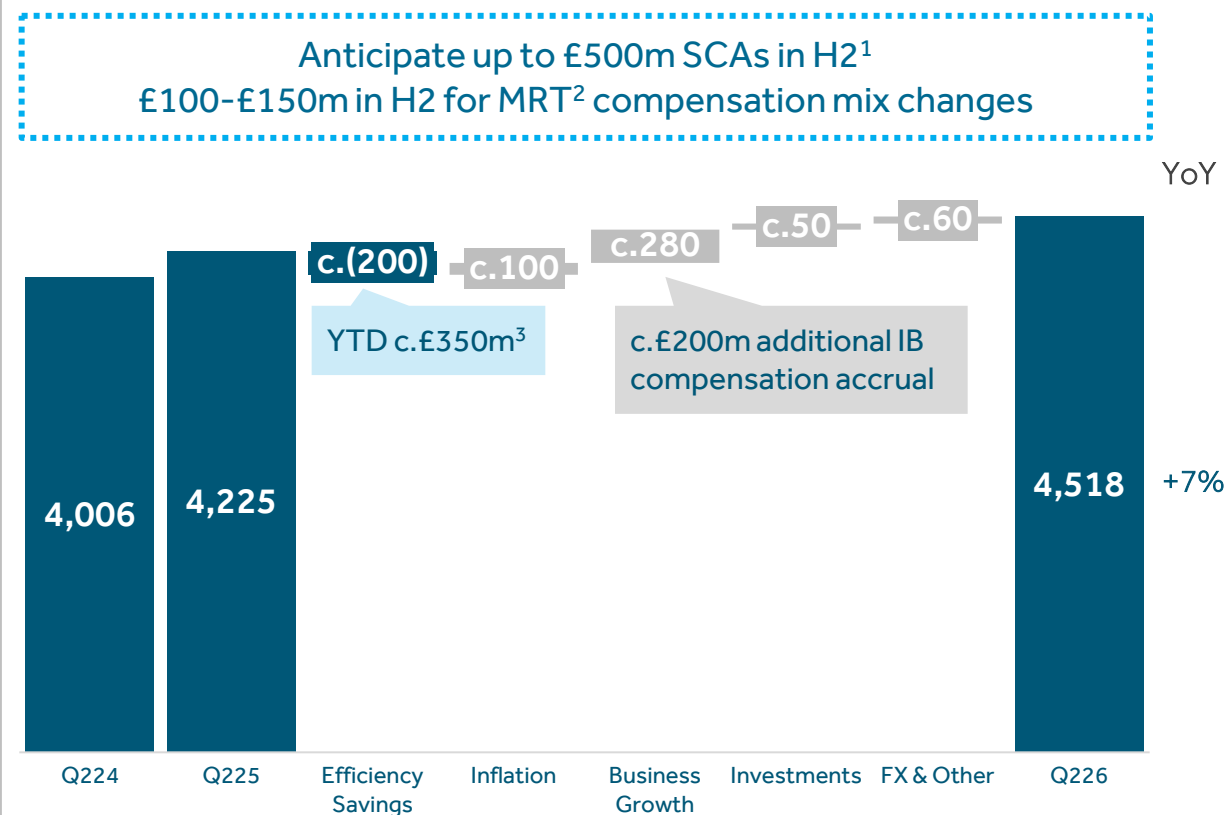
54% cost: income ratio in Q226; FY26 target of high 50s%

Cost: income ratio (%)



c.30% of Group costs in USD⁵

Group total costs (£m)

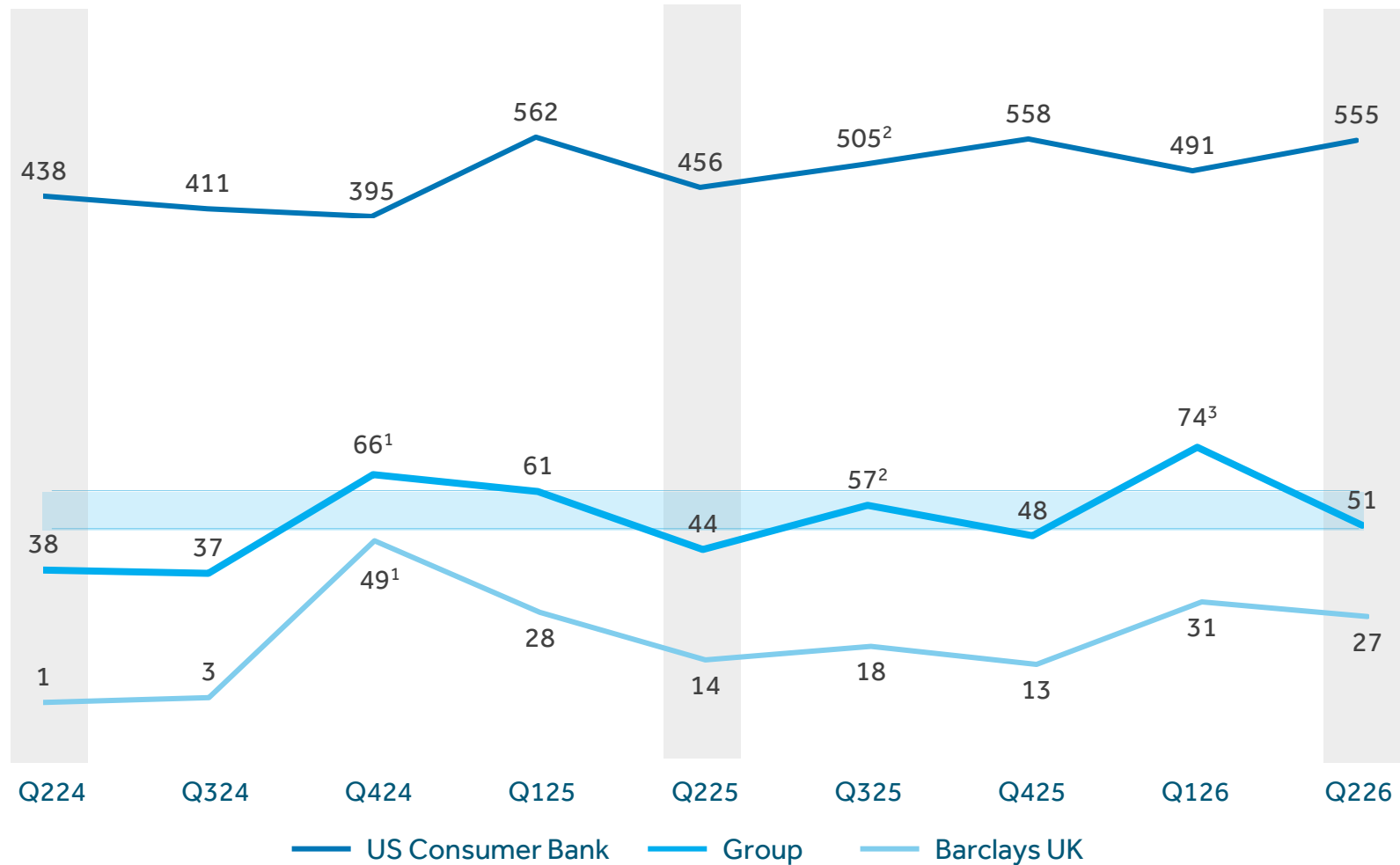


Continue to expect positive Group operating jaws in each year across FY26-28

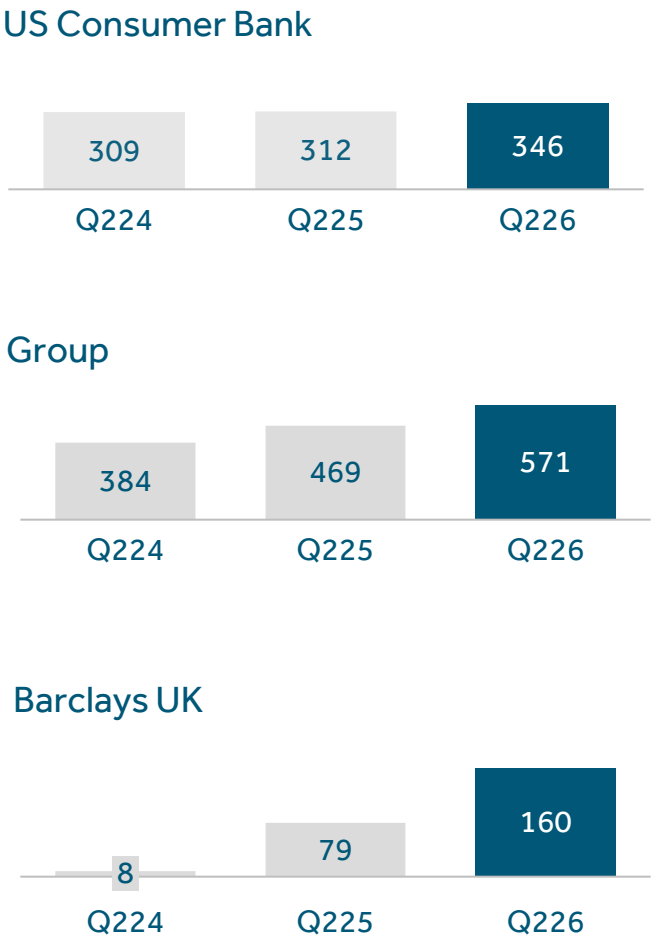
¹ Normal annual SCA range £200-£300m (£285m and £273m taken in each of FY24 and FY25 respectively). £106m SCAs in H1, anticipate up to £500m in H2 | ² Material Risk Takers | ³ Targeting >£2bn of gross efficiency savings between 2026-2028 | ⁴ Includes the c.£225m gain on sale of the American Airlines portfolio. Excluding this, cost: income ratio would have been 49% | ⁵ 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 |

Q226 LLR of 51bps; through the cycle guidance of 50-60bps

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 |

Lower than expected delinquency rates in Q2

30 day US cards delinquencies



90 day US cards delinquencies

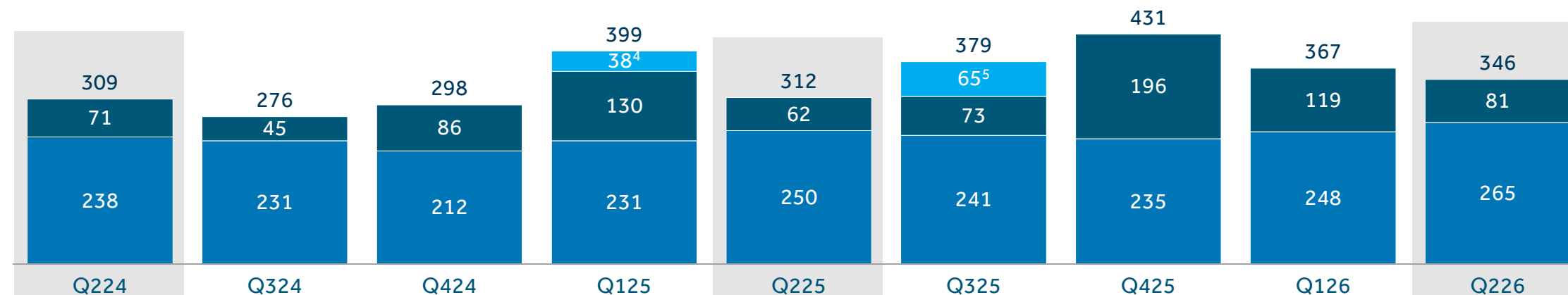


USCB loan loss rate¹ (bps)



USCB reserve build² (£m)

USCB write offs³ (£m)



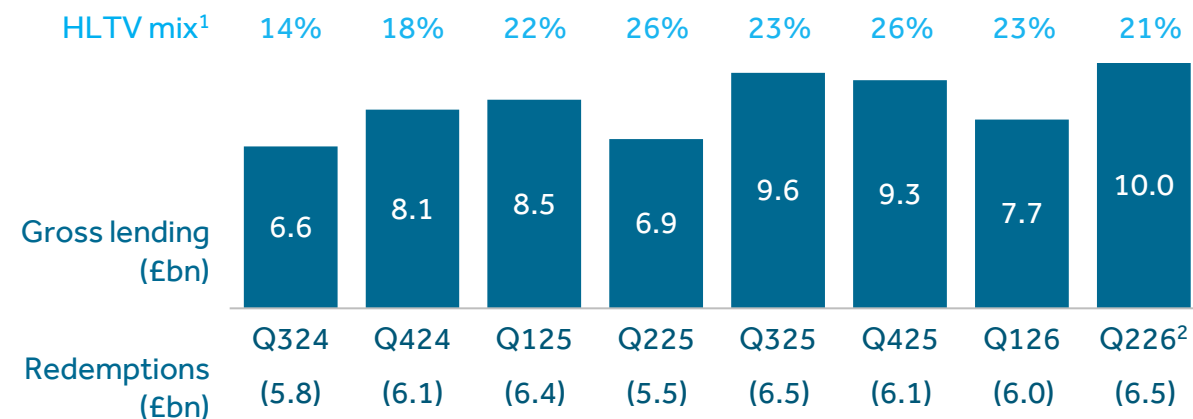
Total USCB coverage ratio⁶

IFRS9	11.0%	10.3%	9.8%	10.4%	10.0%	9.7%	9.6%	10.1%	11.1%
CECL ⁷	7.9%	8.1%	8.1%	8.3%	7.8%	7.9%	8.1%	8.3%	9.0%

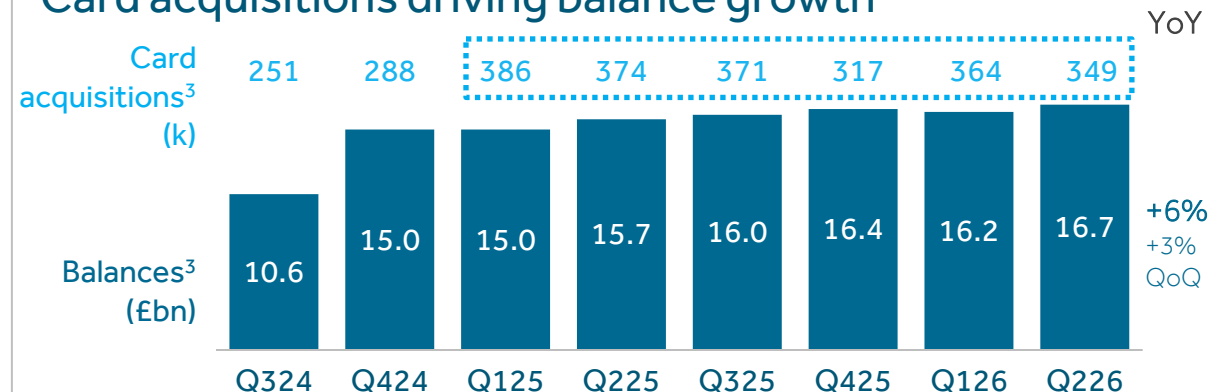
¹ For Q226, Gross Loans and Advances for USCB was £25.0bn | ² Expected Credit Loss in anticipation of future write-offs | ³ Typically 18 months after an account misses their first payment | ⁴ Post model adjustment for elevated US macroeconomic uncertainty | ⁵ Includes impairment charges related to the 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 |

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

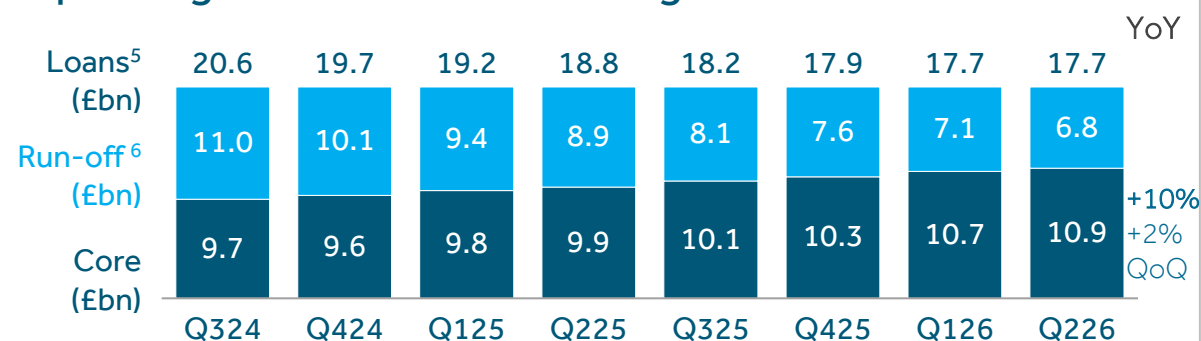
Continued strong net mortgage growth



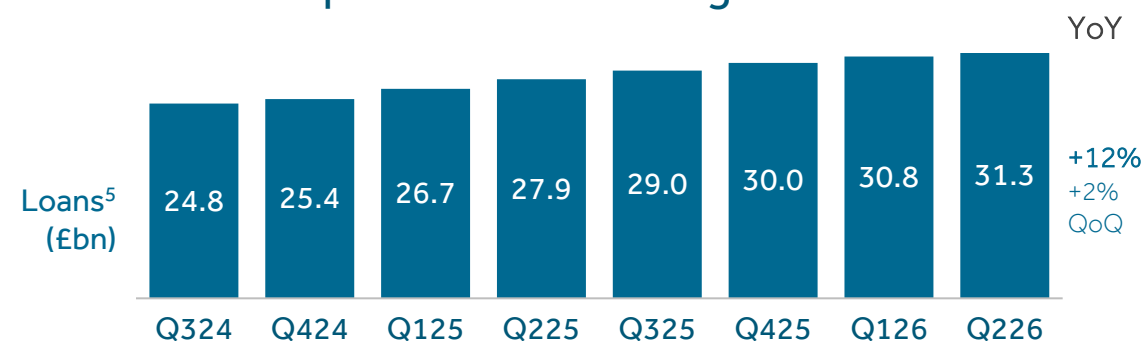
Card acquisitions driving balance growth



Improving core Business Banking⁴ trends



Growth in UK Corporate Bank lending

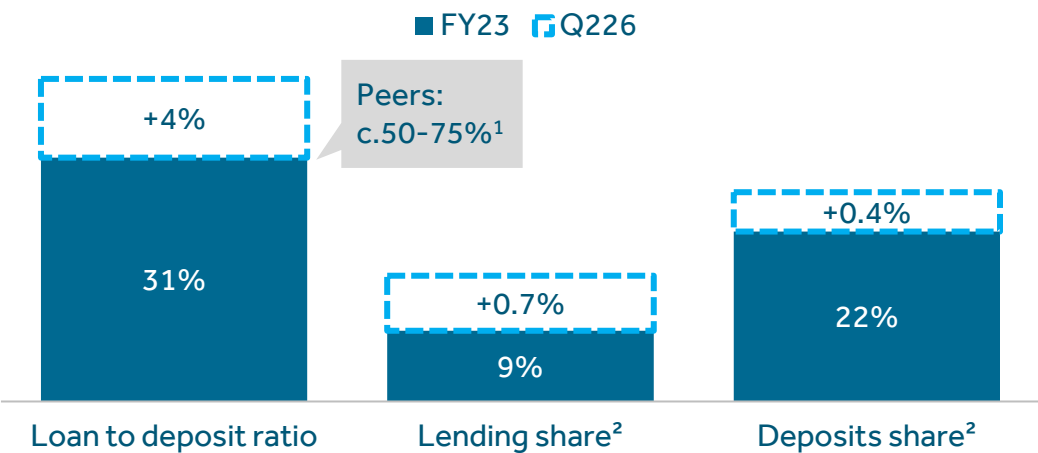


£25bn of c.£30bn UK business growth RWAs deployed⁷; £18bn from organic growth

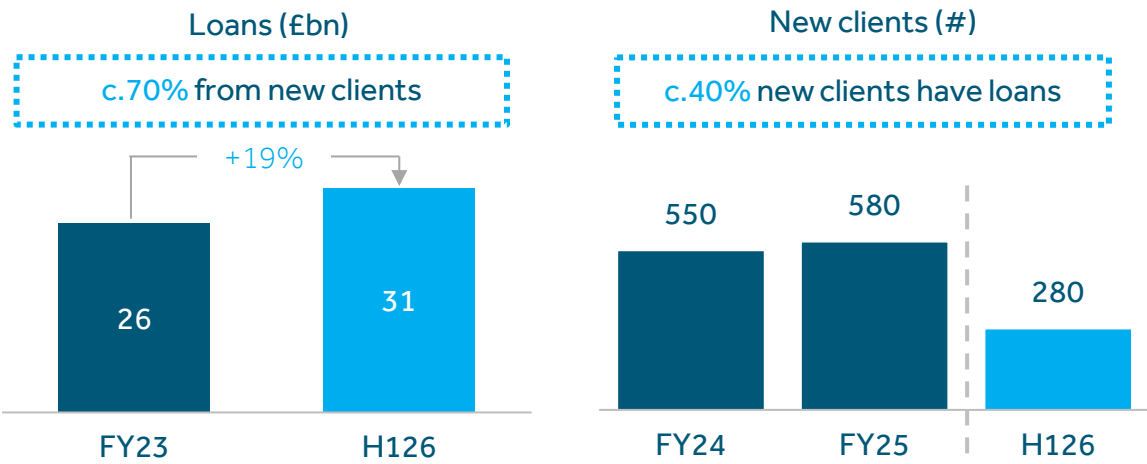
¹ High loan-to-value mortgages reflecting 85%+. Based on residential flow completions | ² Excludes the effect of Q226 securitisation activity | ³ Includes the acquisition of Tesco Bank from Q424 | ⁴ Part of Barclays UK | ⁵ Loans and advances to customers at amortised cost | ⁶ Includes Government scheme lending and Barclays UK Education, Social Housing, and Local Authority (ESHLA) balances | 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 |

Drivers behind the momentum in UK Corporate Bank

Lending and investment not prioritised until 2024

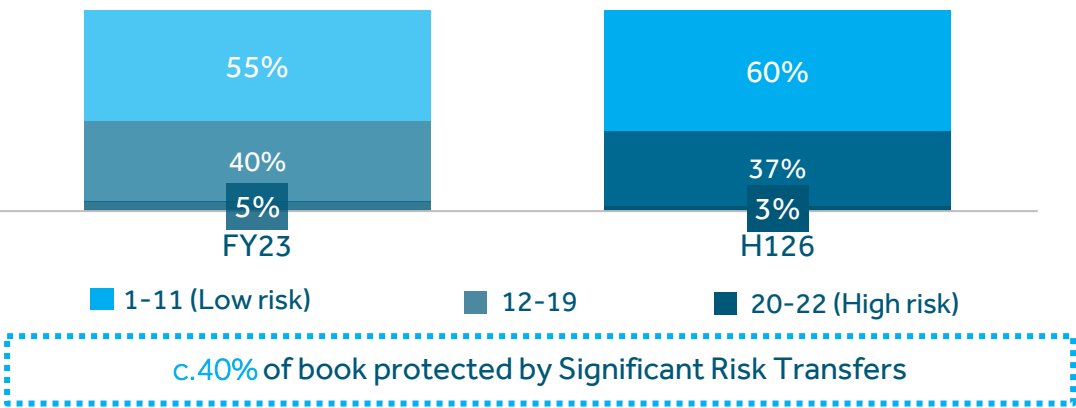


Lending growth across new and existing clients

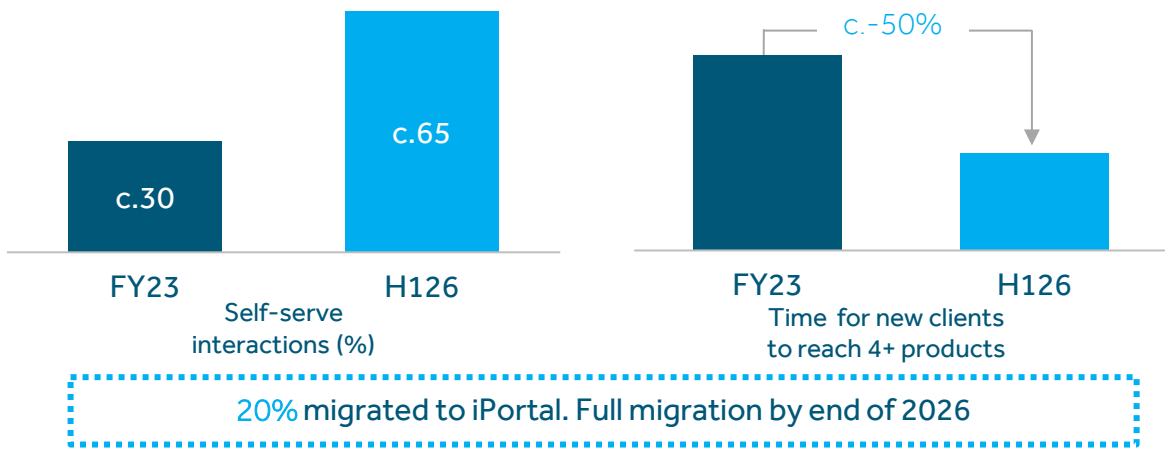


Consistent risk mix whilst growing lending

Internal default grade bands for loans (%)³



Early progress from investments, with further to go



¹ As at FY23. Peers included are Lloyds Commercial, NatWest Commercial & Institutional and HSBC UK RFB Commercial | ² Measured using Bank of England data: amounts outstanding of monetary financial institutions' sterling and all foreign currency loans to all non-financial businesses (in sterling millions) not seasonally adjusted | ³ Internal default grades are ranked on a scale from 1 (lowest probability of default) to 22 (highest probability of default). Further detail on bandings in Pillar 3 disclosures (see page 72 of 2025 BPLC Pillar 3) | 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 |

Q226

20.4% Statutory RoTE Q225: 19.7%	£0.9bn Profit before tax Q225: £0.8bn
£2.3bn Income Q225: £2.1bn	£2.0bn Net Interest Income Q225: £1.9bn
53% Cost: income ratio Q225: 56%	£160m Impairment Q225: £79m
27bps Loan loss rate Q225: 14bps	£220.8bn Loans¹ Jun-25: £211.2bn
£89.0bn RWAs Jun-25: £86.1bn	£245.6bn Deposits Jun-25: £241.3bn

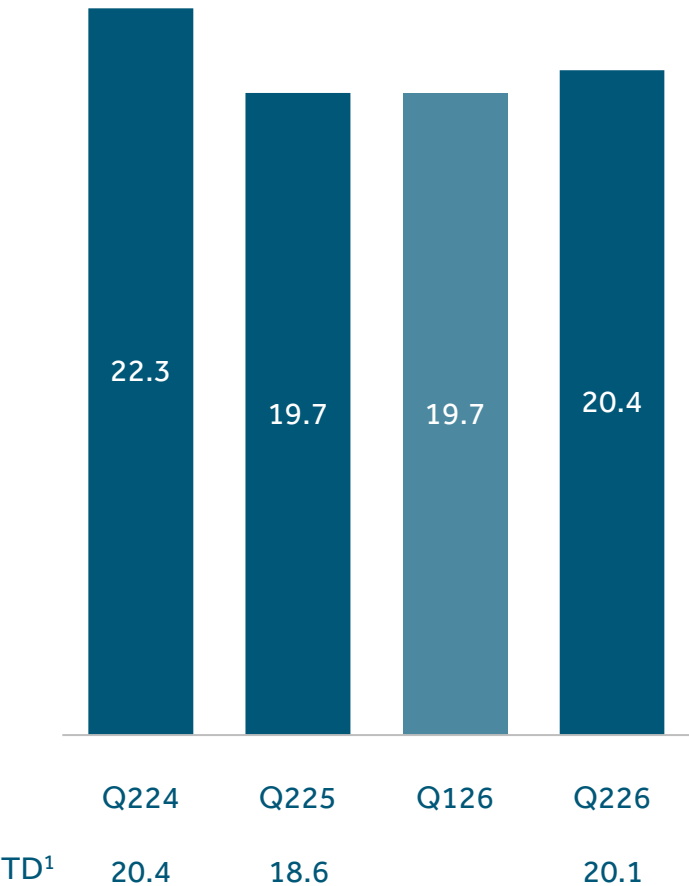
H126

20.1% Statutory RoTE H125: 18.6%	£1.8bn Profit before tax H125: £1.6bn
£4.5bn Income H125: £4.2bn	£4.0bn Net Interest Income H125: £3.7bn
53% Cost: income ratio H125: 56%	£338m Impairment H125: £237m
28bps Loan loss rate H125: 21bps	£220.8bn Loans¹ Dec-25: £216.5bn
£89.0bn RWAs Dec-25: £85.8bn	£245.6bn Deposits Dec-25: £244.6bn

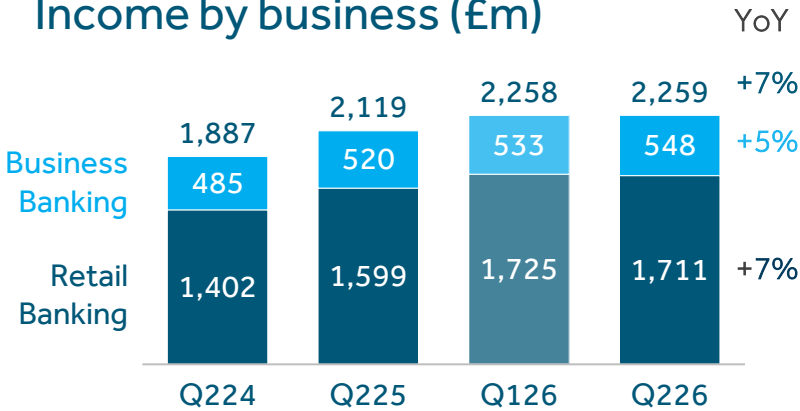
¹ Loans and advances to customers at amortised cost |

Barclays UK delivered Q226 RoTE of 20.4%

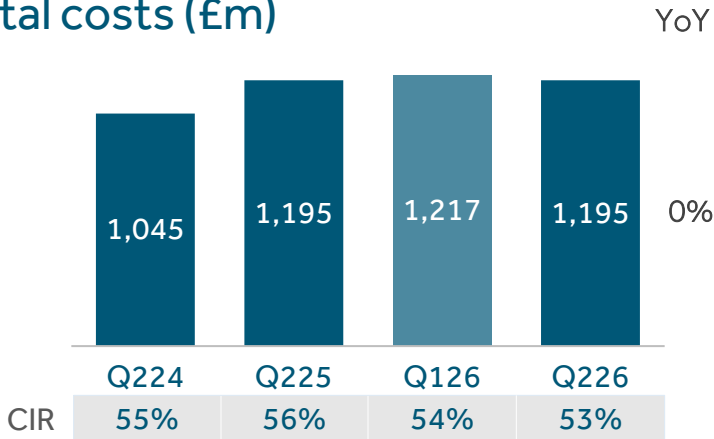
RoTE (%)



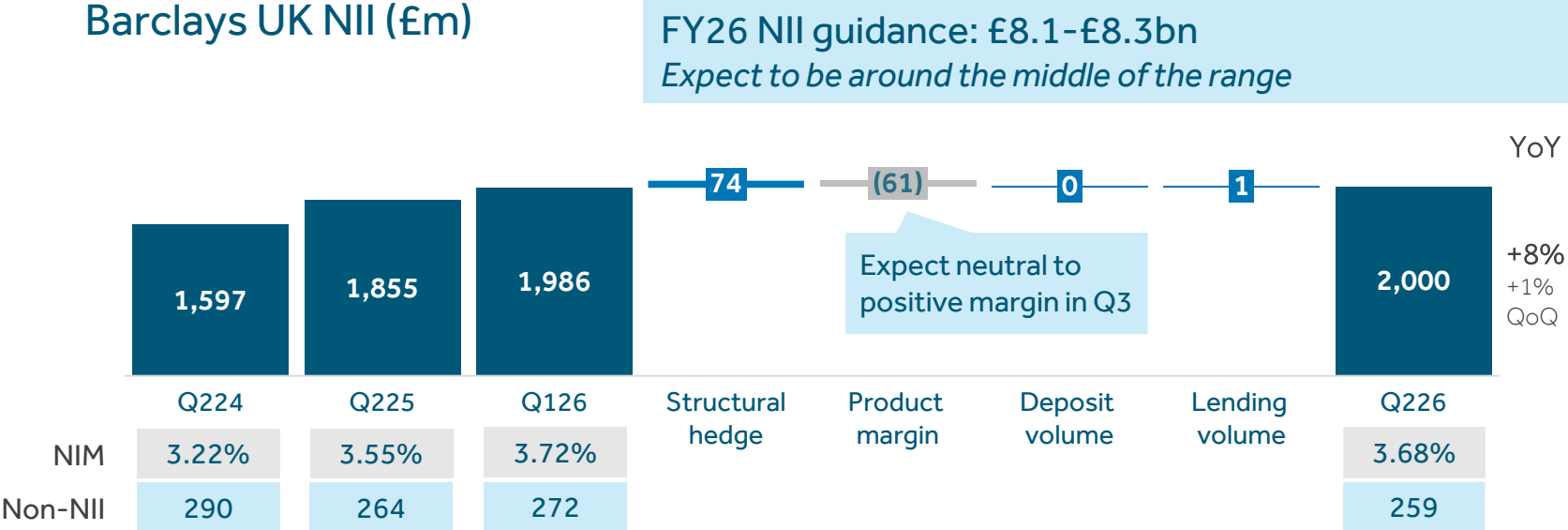
Income by business (£m)



Total costs (£m)



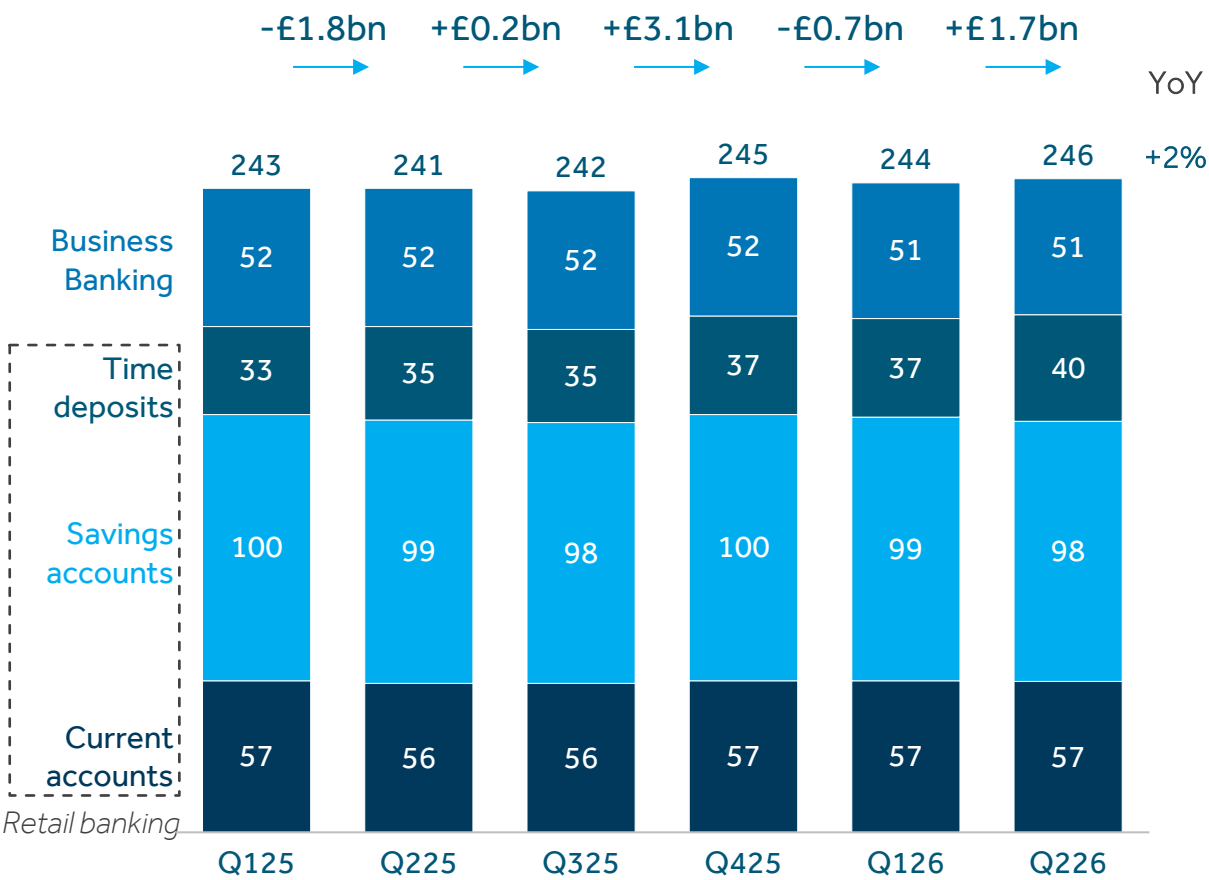
Barclays UK NII (£m)



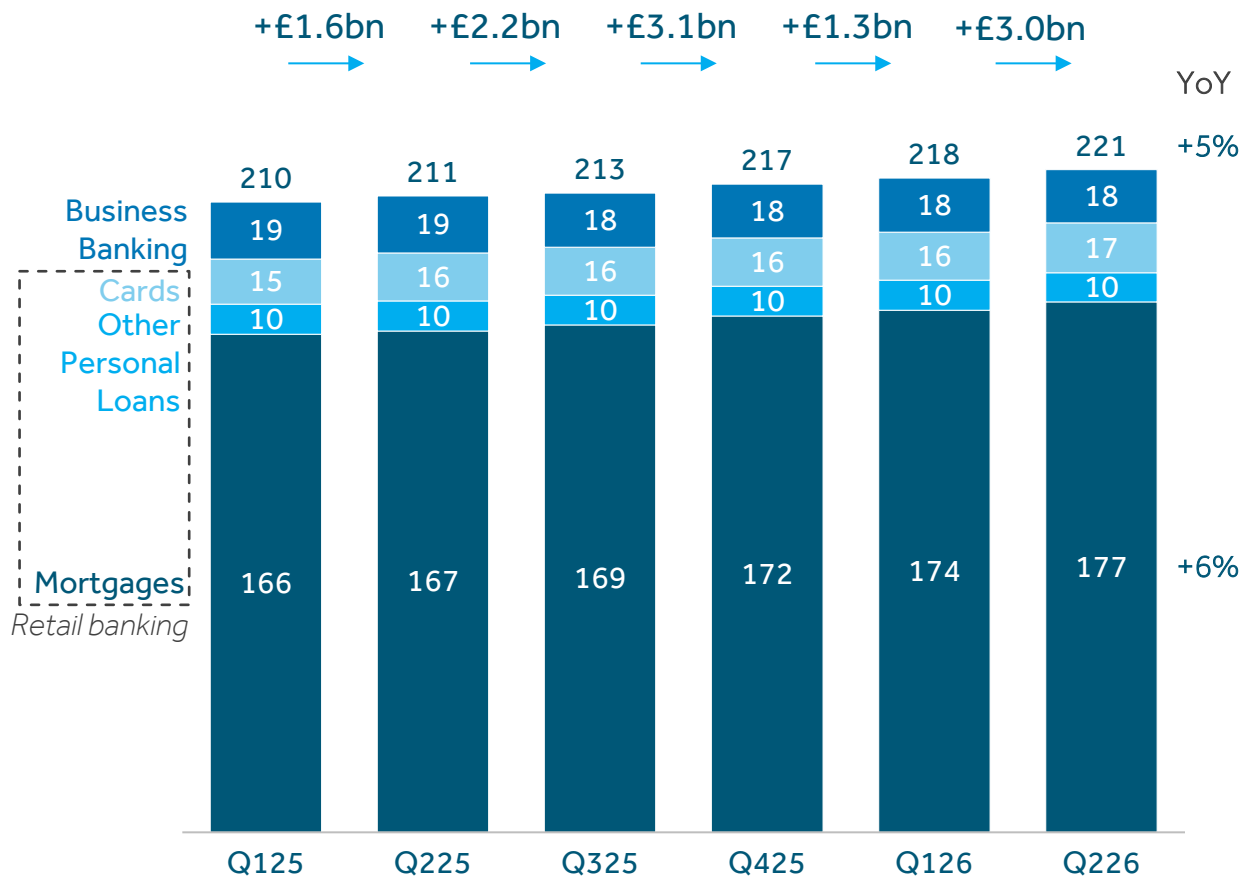
¹ Refers to year-to-date RoTE for each respective period | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change | Note: Charts may not sum due to rounding

Positive deposit trends; eighth consecutive quarter of organic loan growth

Barclays UK deposit balances and mix (£bn)



Barclays UK loans and advances¹ (£bn)



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

UK Corporate Bank Q226 and H126

Q226

21.3% Statutory RoTE Q225: 16.6%	£0.3bn Profit before tax Q225: £0.2bn
£0.6bn Income Q225: £0.5bn	£0.2bn Costs Q225: £0.3bn
45% Cost: income ratio Q225: 54% ¹	£16m Impairment Q225: £12m
20bps Loan loss rate Q225: 17bps	£26.6bn RWAs Jun-25: £25.3bn
£31.3bn Loans ² Jun-25: £27.9bn	£89.1bn Deposits Jun-25: £85.3bn

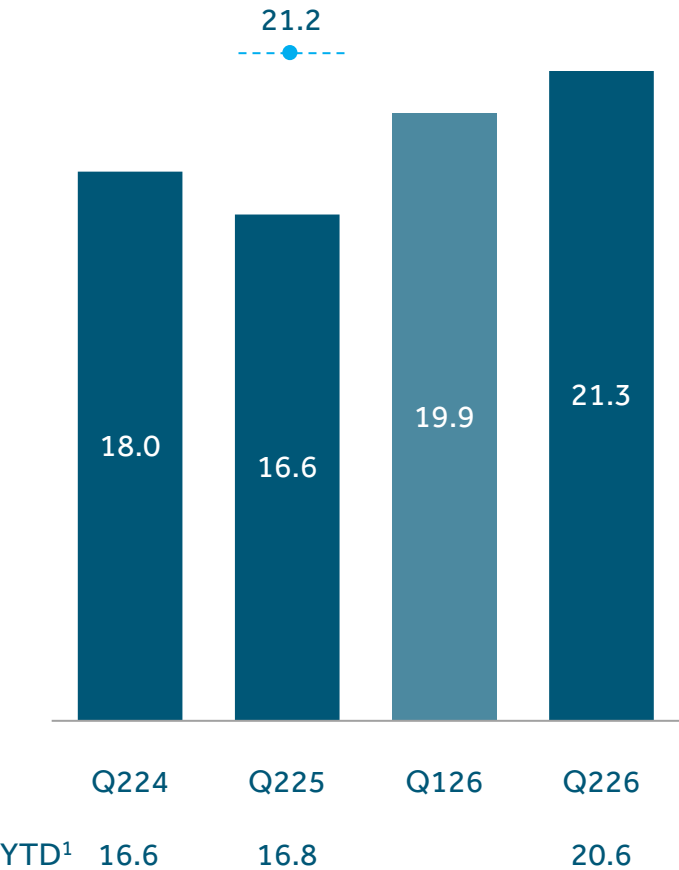
H126

20.6% Statutory RoTE H125: 16.8%	£0.6bn Profit before tax H125: £0.4bn
£1.1bn Income H125: £1.0bn	£0.5bn Costs H125: £0.5bn
46% Cost: income ratio H125: 54% ¹	£19m Impairment H125: £31m
12bps Loan loss rate H125: 22bps	£26.6bn RWAs Dec-25: £26.5bn
£31.3bn Loans ² Dec-25: £30.0bn	£89.1bn Deposits Dec-25: £88.7bn

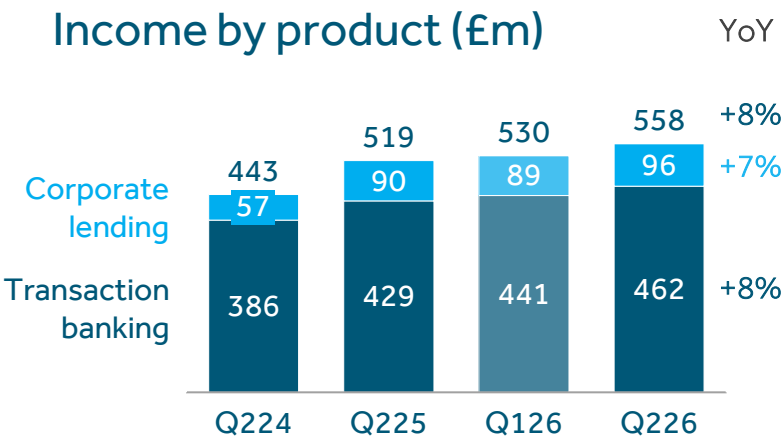
¹ Excluding £39m litigation and conduct charge, cost: income ratio would be 46% for Q225 and 50% for H125 | ² Loans and advances to customers at amortised cost |

UK Corporate Bank delivered Q226 RoTE of 21.3%

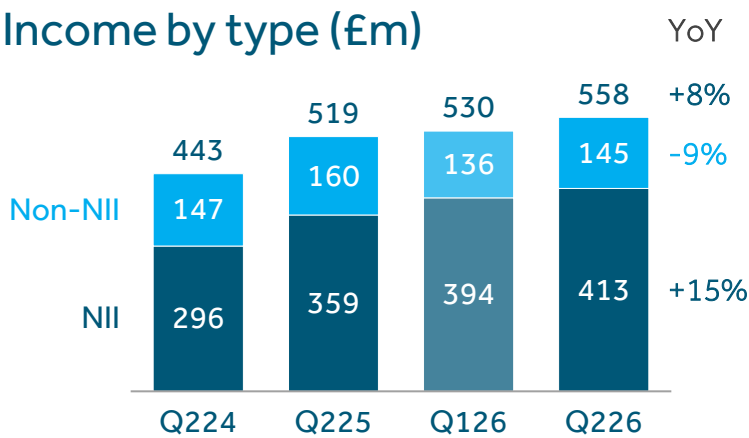
RoTE (%)



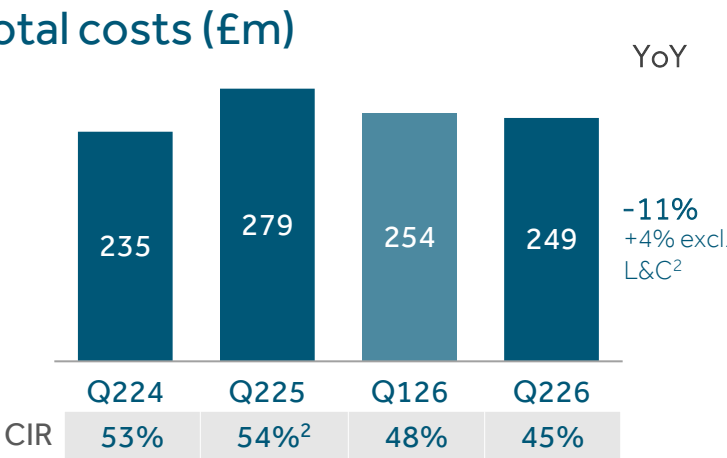
Income by product (£m)



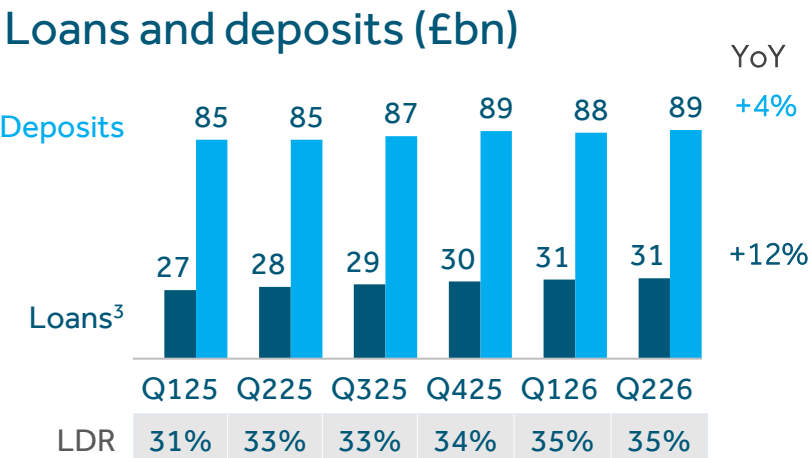
Income by type (£m)



Total costs (£m)



Loans and deposits (£bn)



¹ Refers to year-to-date RoTE for each respective period | ² Excluding Q225 £39m litigation and conduct charge, cost: income ratio would have been 46% | ³ Loans and advances to customers at amortised cost | Note: Charts may not sum due to rounding

Private Bank & Wealth Management Q226 and H126

Q226

26.9% Statutory RoTE Q225: 31.9%	£0.1bn Profit before tax Q225: £0.1bn
£0.4bn Income Q225: £0.3bn	£0.3bn Costs Q225: £0.2bn
73% Cost: income ratio Q225: 68%	£8.0bn RWAs Jun-25: £7.9bn
£230.2bn Client Assets & Liabilities¹ Jun-25: £213.4bn	£55.8bn Assets Under Management Jun-25: £48.5bn

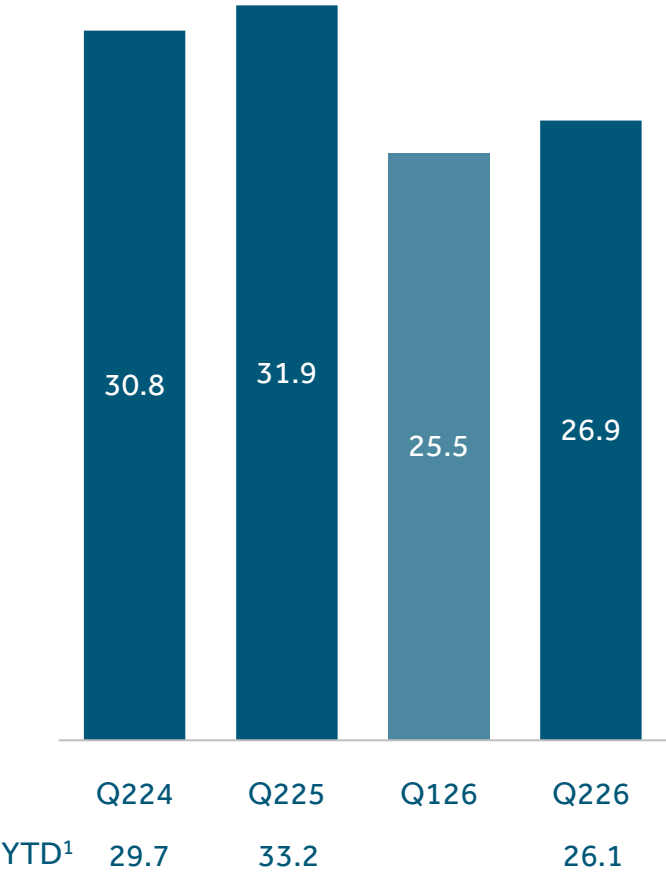
H126

26.1% Statutory RoTE H125: 33.2%	£0.2bn Profit before tax H125: £0.2bn
£0.7bn Income H125: £0.7bn	£0.5bn Costs H125: £0.5bn
73% Cost: income ratio H125: 68%	£8.0bn RWAs Dec-25: £8.0bn
£230.2bn Client Assets & Liabilities¹ Dec-25: £227.6bn	£55.8bn Assets Under Management Dec-25: £52.9bn

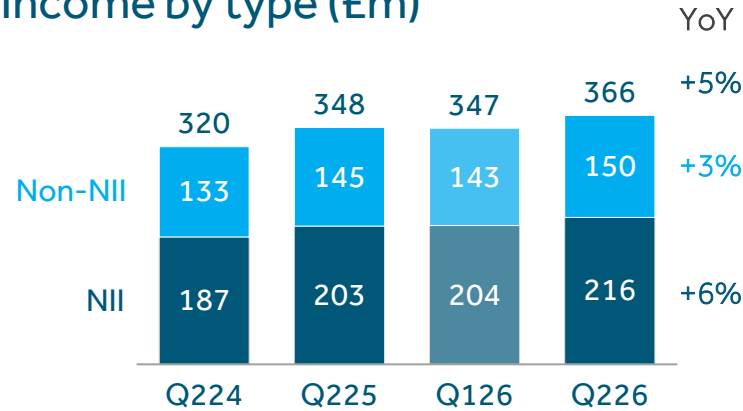
¹ Client Assets and Liabilities refers to customer loans, deposits and investments (AUM + AUS) |

Private Bank & Wealth Management delivered Q226 RoTE of 26.9%

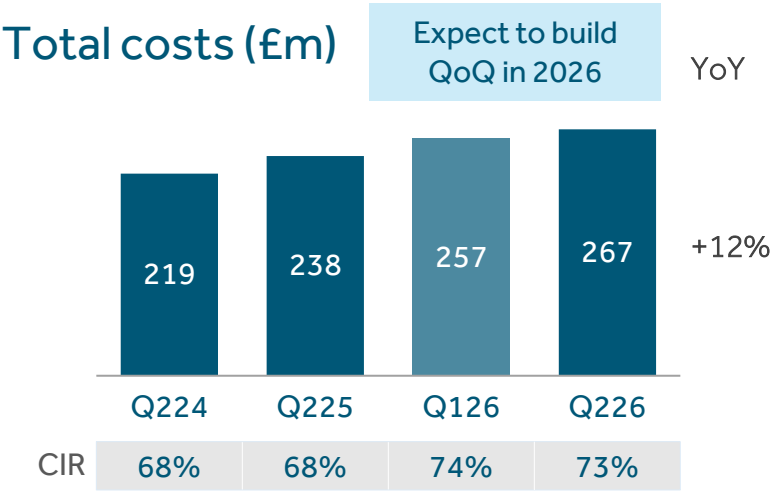
RoTE (%)



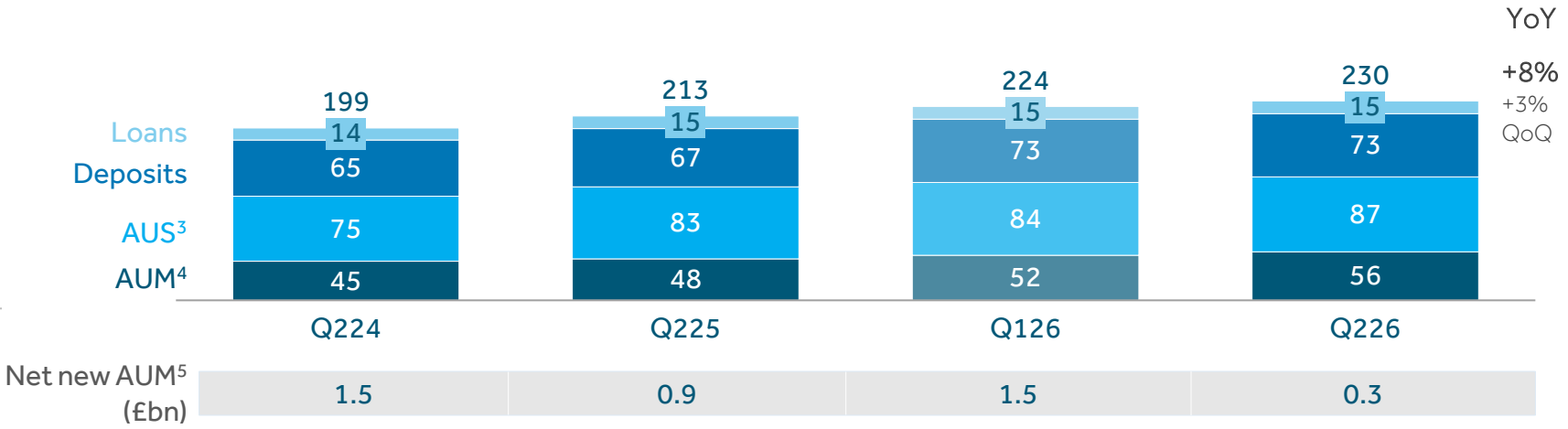
Income by type (£m)



Total costs (£m)



Private Bank Client Assets and Liabilities² (£bn)



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 Q226 and H126

Q226

16.0% Statutory RoTE Q225: 12.2%	£1.7bn Profit before tax Q225: £1.3bn
£4.0bn Income Q225: £3.3bn	£2.2bn Costs Q225: £1.9bn
56% Cost: income ratio Q225: 59%	£44m Impairment Q225: £67m
£204.1bn RWAs Jun-25: £196.4bn	56% RWAs as % of Group Jun-25: 56%
7.7% Income/Average RWAs ¹ Q225: 6.7%	13bps Loan loss rate Q225: 21bps

H126

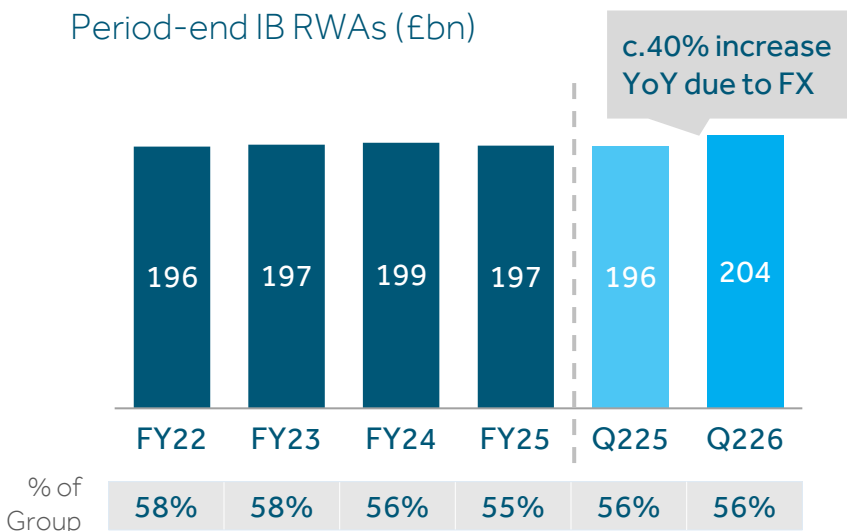
15.5% Statutory RoTE H125: 14.2%	£3.3bn Profit before tax H125: £3.0bn
£8.0bn Income H125: £7.2bn	£4.3bn Costs H125: £4.0bn
54% Cost: income ratio H125: 56%	£323m Impairment H125: £139m
£204.1bn RWAs Dec-25: £196.7bn	56% RWAs as % of Group Dec-25: 55%
7.9% Income/Average RWAs ¹ H125: 7.2%	47bps Loan loss rate H125: 22bps

¹ Annualised income as a percentage of average RWAs during the relevant period |

Operational performance on track in Investment Bank

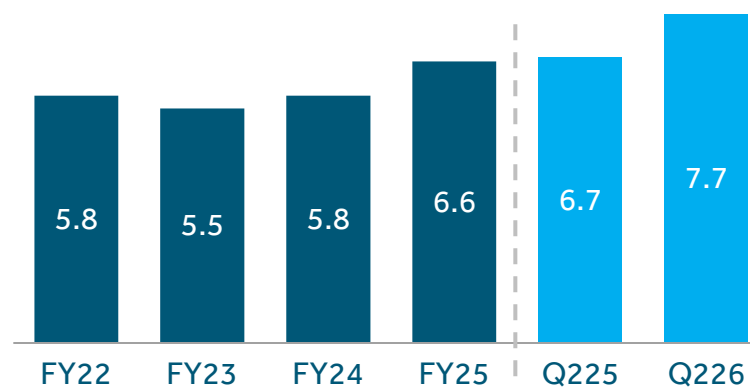
Maintaining capital discipline

Period-end IB RWAs (£bn)



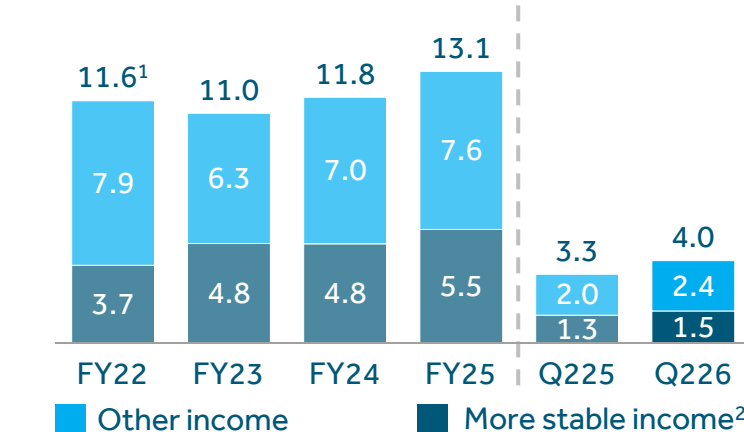
Driving efficiency of capital

Income / average RWAs (%)



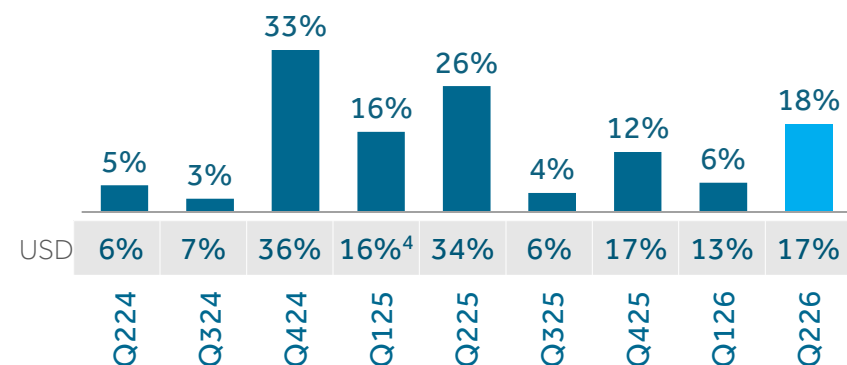
Growing more stable income streams

39% from stable income streams in Q226 (£bn)



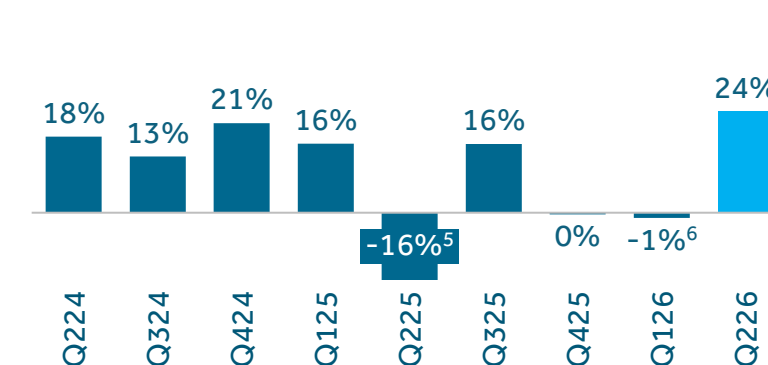
Markets YoY income growth

Markets c.66% of IB income over the period³



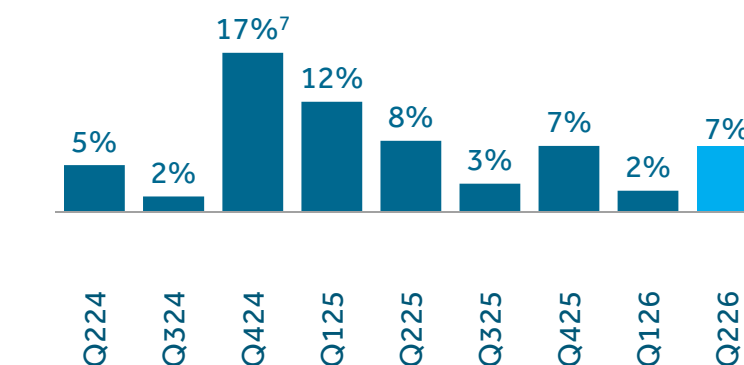
Investment Banking YoY income growth

Fees, Underwriting and ICB



Cost discipline

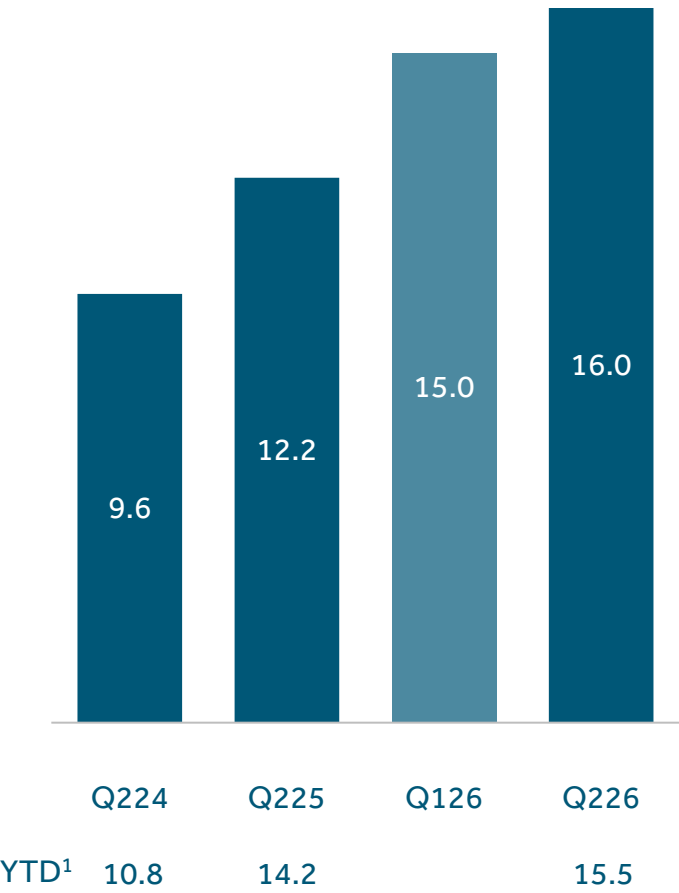
Cost: income jaws YoY



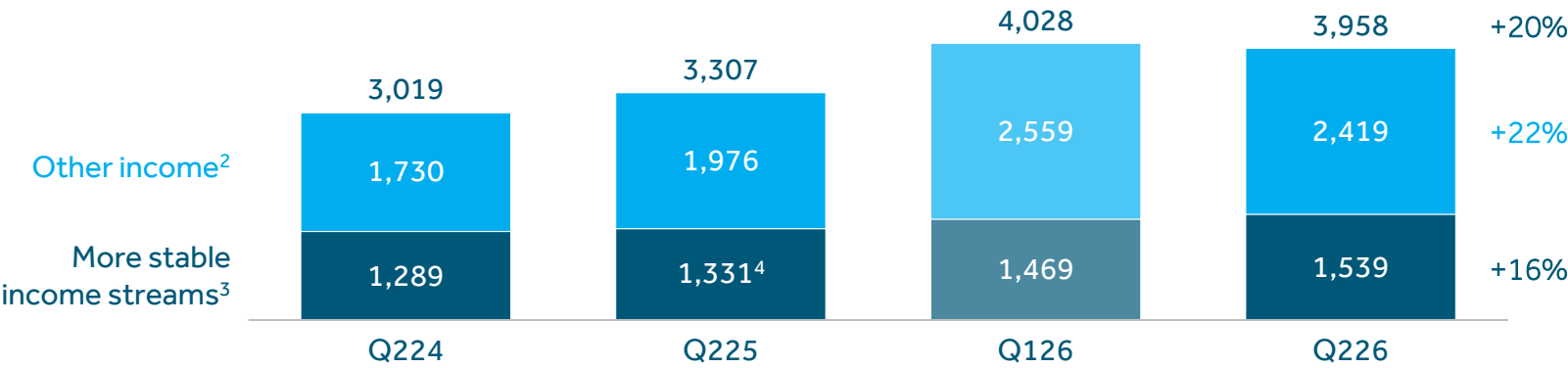
¹ Excluding the over-issuance of securities | ² Consists of Financing and International Corporate Bank | ³ Period defined as Q224 – Q226 | ⁴ +23% USD ex. Visa. Q124 included £125m gain on Visa B shares | ⁵ Contraction in wallet following tariff uncertainty | ⁶ Excluding Q125 fair value gain on leverage 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 Q226 RoTE of 16.0%

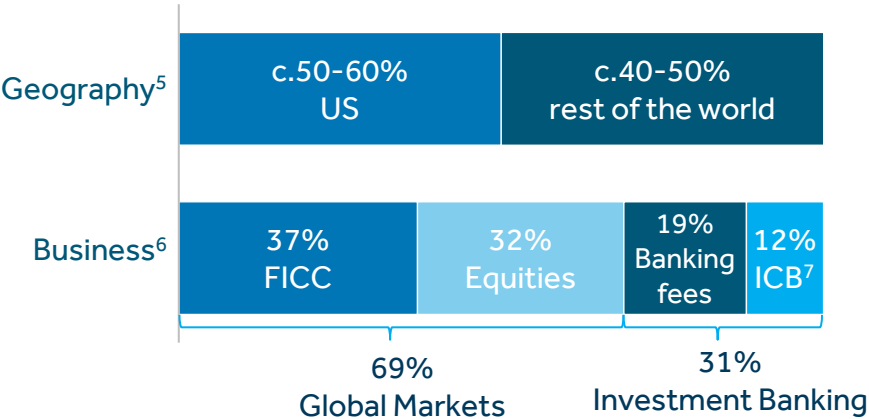
RoTE (%)



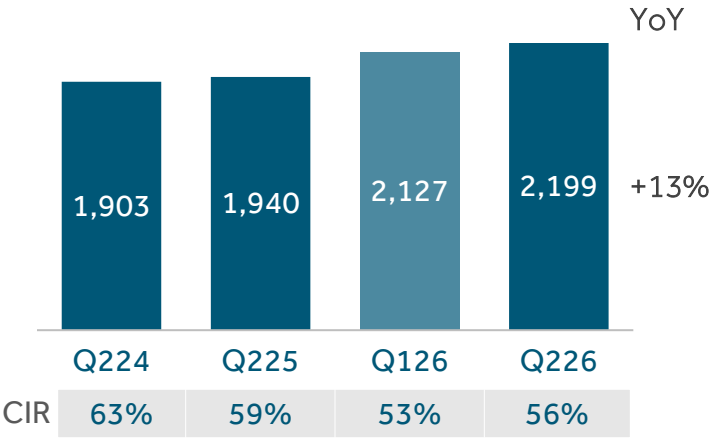
Investment Bank income (£m)



Investment Bank income mix



Total costs (£m)

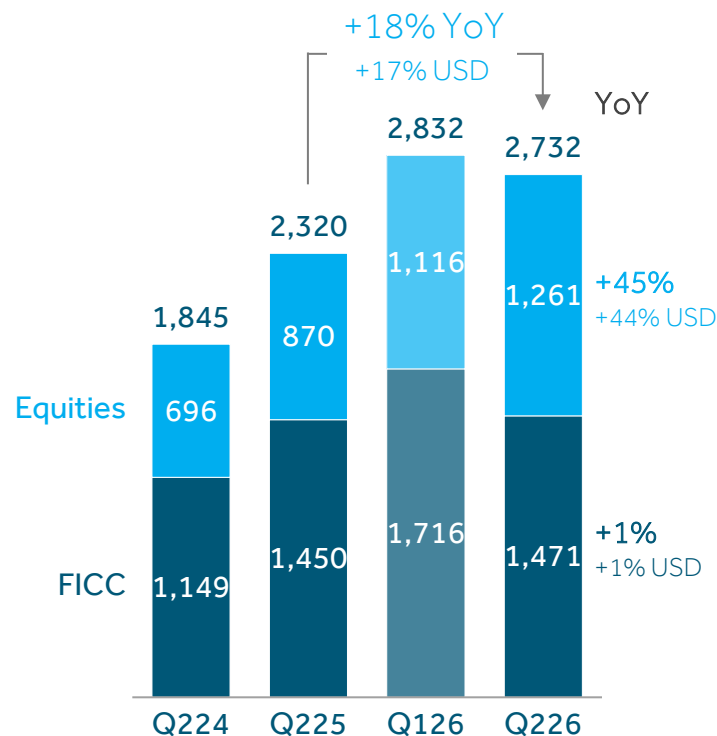


¹ Refers to year-to-date RoTE for each respective period | ² Includes Advisory, ECM, DCM and Intermediation in Global Markets | ³ Consists of Financing and International Corporate Bank | ⁴ Impacted by fair value losses on lending positions of c.£55m | ⁵ 50-60% of income and c.40-45% of costs in USD. 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 | ⁶ Q226 income split | ⁷ International Corporate Bank |

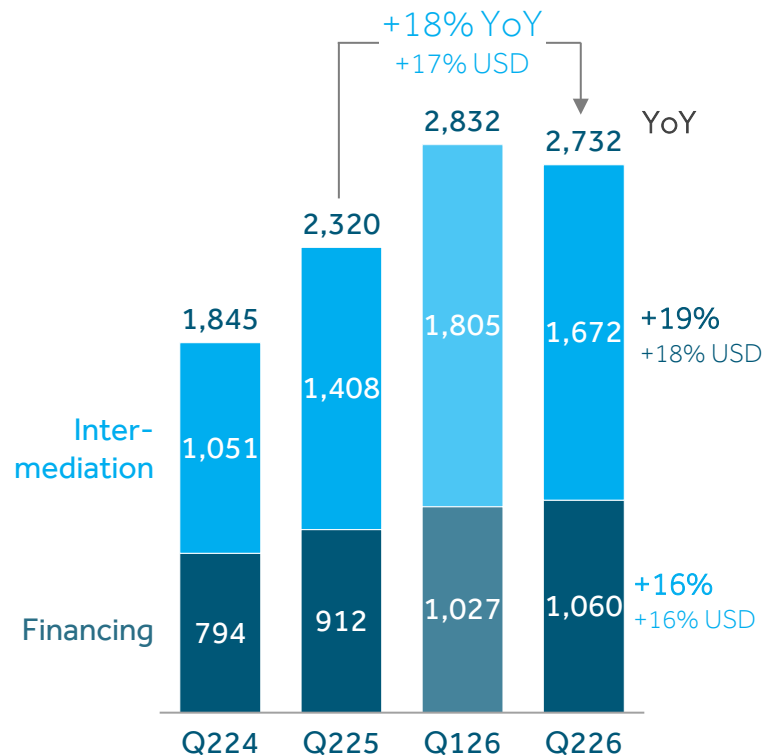
Income up 20% YoY; strong performance in Equities, Advisory and ECM

Global Markets

Income by product (£m)

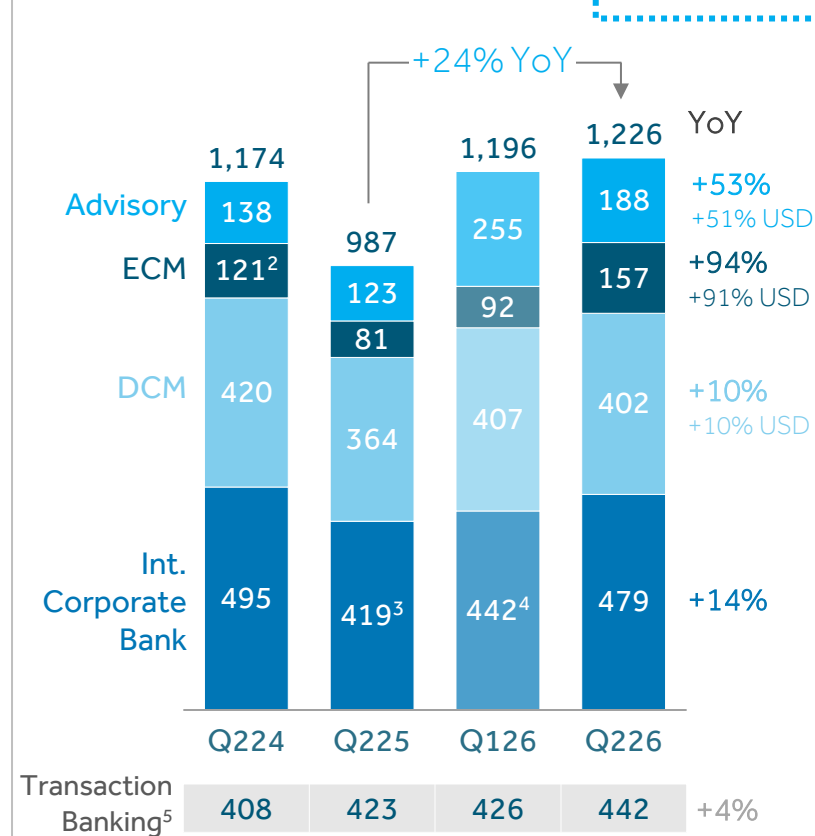


Income by type (£m)



Investment Banking

Income (£m)



Investment Banking fees
+30% USD YoY¹

¹ Includes Advisory, ECM and DCM | ² Includes large UK rights issue | ³ Impacted by fair value losses on lending positions of c. £55m | ⁴ Includes c. £40m fair value losses on lending | ⁵ Transaction Banking forms part of the International Corporate Bank, while the remaining balance of International Corporate Bank is Corporate Lending

US Consumer Bank Q226 and H126

Q226

10.5% ¹ RoTE Q225: 10.2%	£0.3bn \$0.5bn Profit before tax Q225: £0.1bn \$0.2bn
\$41.2bn End net receivables² Jun-25: \$33.9bn	£1.1bn \$1.5bn Income Q225: £0.8bn \$1.1bn
13.2% Net Interest Margin Q225: 10.8%	£0.4bn \$0.6bn Costs Q225: £0.4bn \$0.5bn
39% Cost: income ratio Q225: 48%	£346m \$464m Impairment Q225: £312m \$421m
555bps Loan loss rate Q225: 456bps	£24.3bn \$32.3bn RWAs³ Jun-25: £24.7bn \$33.8bn

H126

14.9% ¹ RoTE H125: 7.3%	£0.6bn \$0.8bn Profit before tax H125: £0.2bn \$0.2bn
\$41.2bn End net receivables² Dec-25: \$37.6bn	£2.1bn \$2.9bn Income H125: £1.7bn \$2.2bn
13.0% Net Interest Margin H125: 10.7%	£0.8bn \$1.1bn Costs H125: £0.8bn \$1.1bn
39% Cost: income ratio H125: 48%	£713m \$961m Impairment H125: £711m \$926m
575bps Loan loss rate H125: 523bps	£24.3bn \$32.3bn RWAs³ Dec-25: £27.4bn \$36.9bn

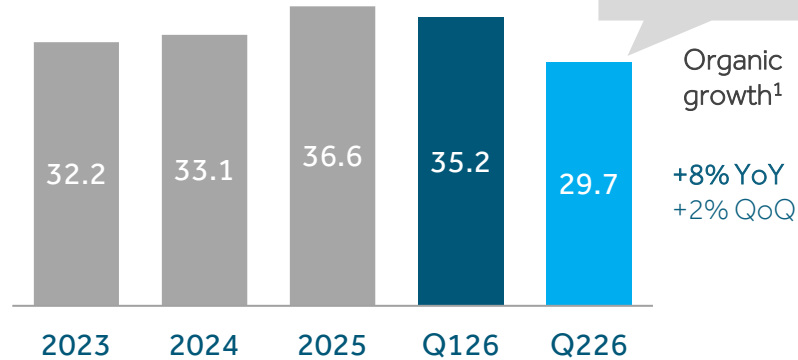
¹ Excludes c. £225m gain on sale of American Airlines portfolio, resulting in an adjusted attributable profit of £87m for Q226 and £263m for H126. Including this, Q226 and H126 USCB RoTE are 30.2% and 24.2% respectively | ² Total ENR, includes managed and reported ENR | ³ USD RWAs represent \$ equivalent values |

Operational performance on track in US Consumer Bank

Organic and inorganic balance growth

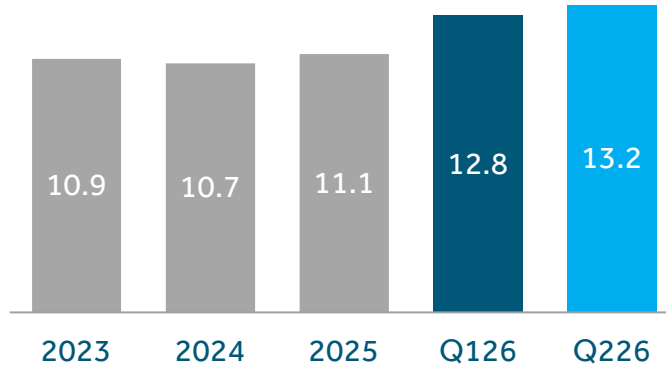
Reported End Net Receivables (\$bn)

Sale of c.\$6.5bn
of AA receivables



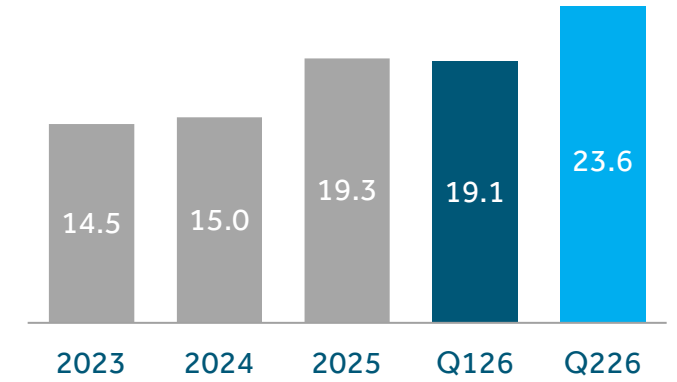
Margin tracking to >13%

Net interest margin (%)



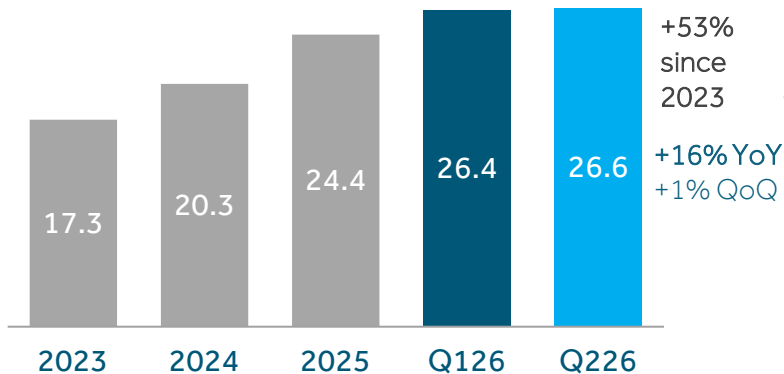
Rebalancing mix towards retail

Card balances with retail partners (%)²



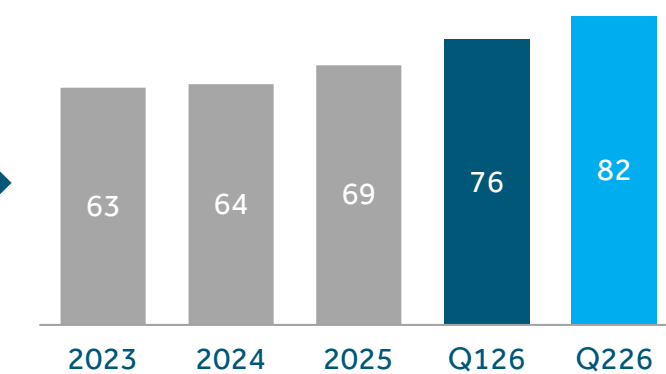
Strong retail deposit growth

Retail deposits (\$bn)



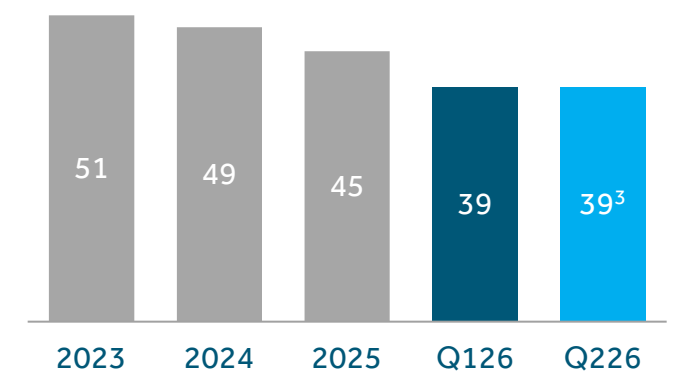
Increased share of total deposits

Core deposits as % of total funding



Driving cost efficiency

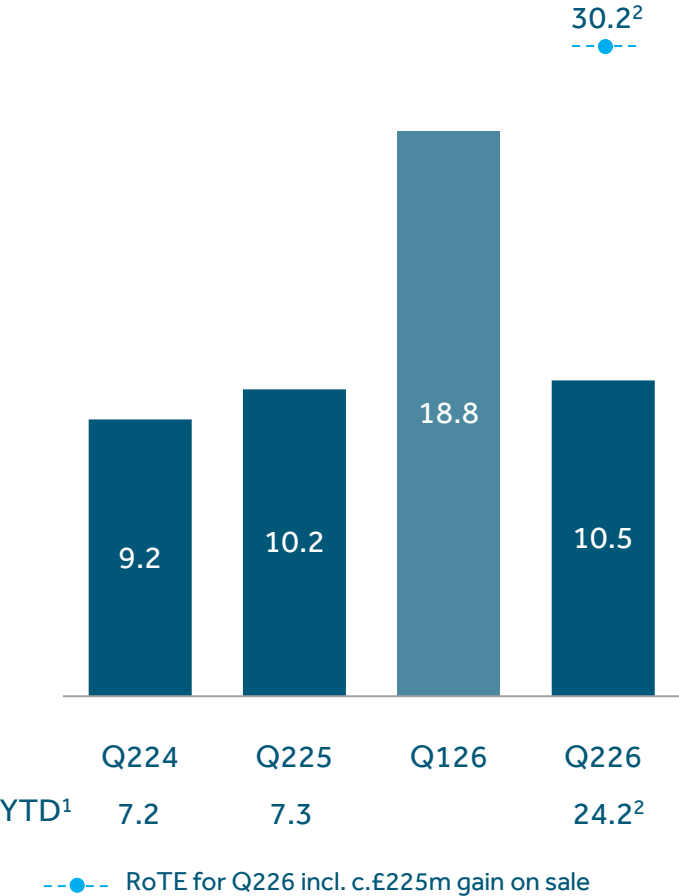
Cost : income ratio (%)



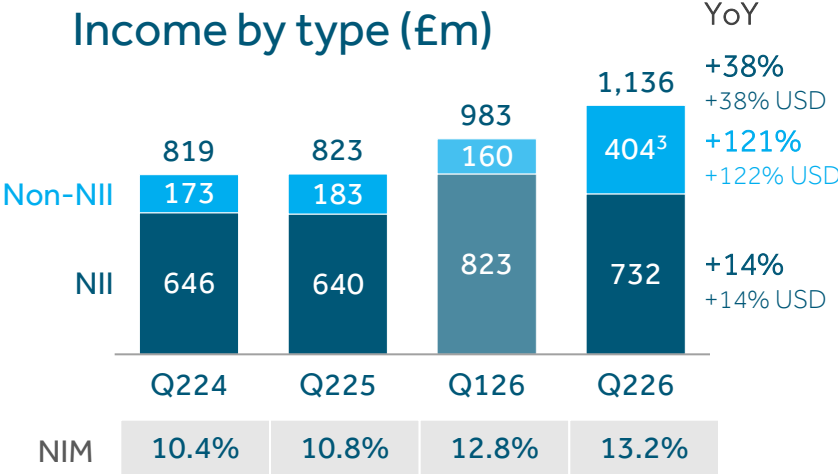
¹ Organic growth¹ represents the increase in outstanding receivables, excluding receivables acquired through acquisitions, new partnerships and partnership exits | ² Retail percentage based on credit card reported ENR | ³ Includes the c.£225m gain on sale of the American Airlines portfolio. Excluding this, cost: income ratio would have been 49% |

US Consumer Bank delivered Q226 RoTE of 10.5% excluding gain on sale

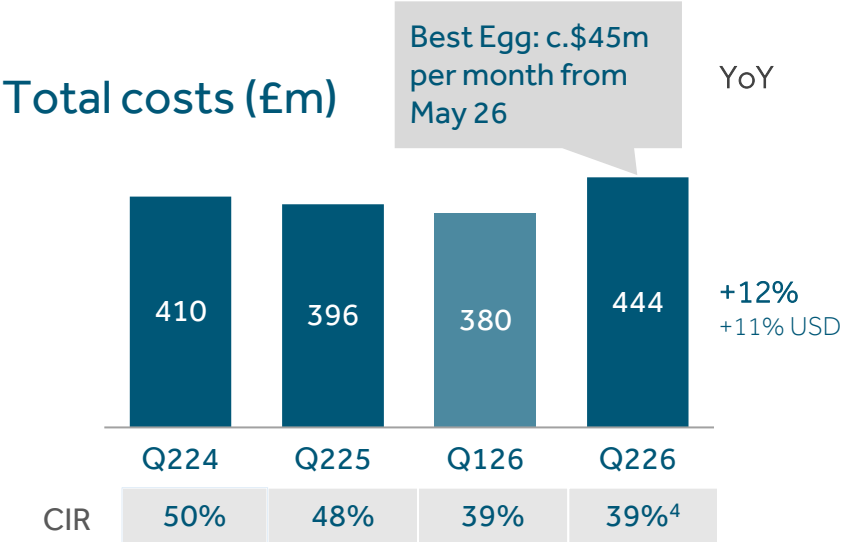
RoTE (%)



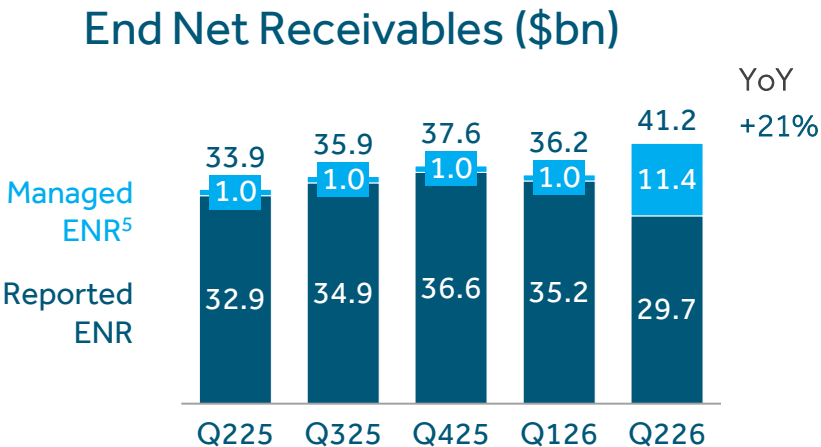
Income by type (£m)



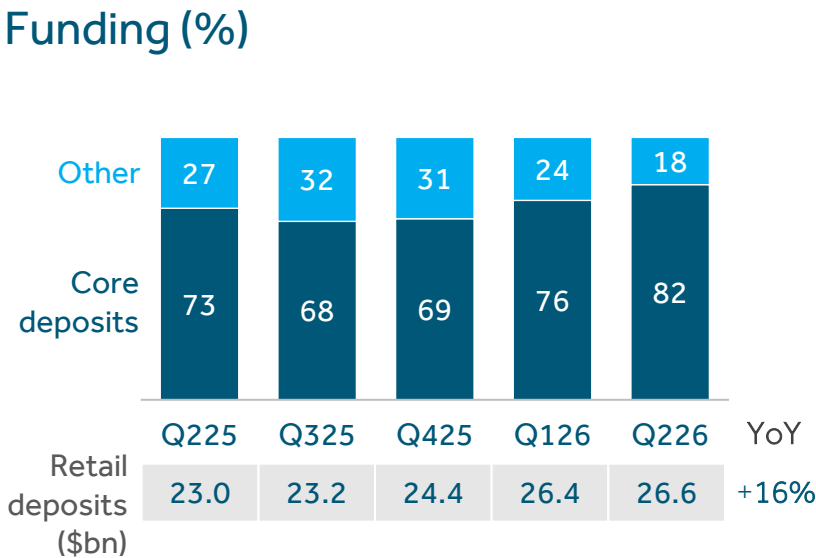
Total costs (£m)



End Net Receivables (\$bn)



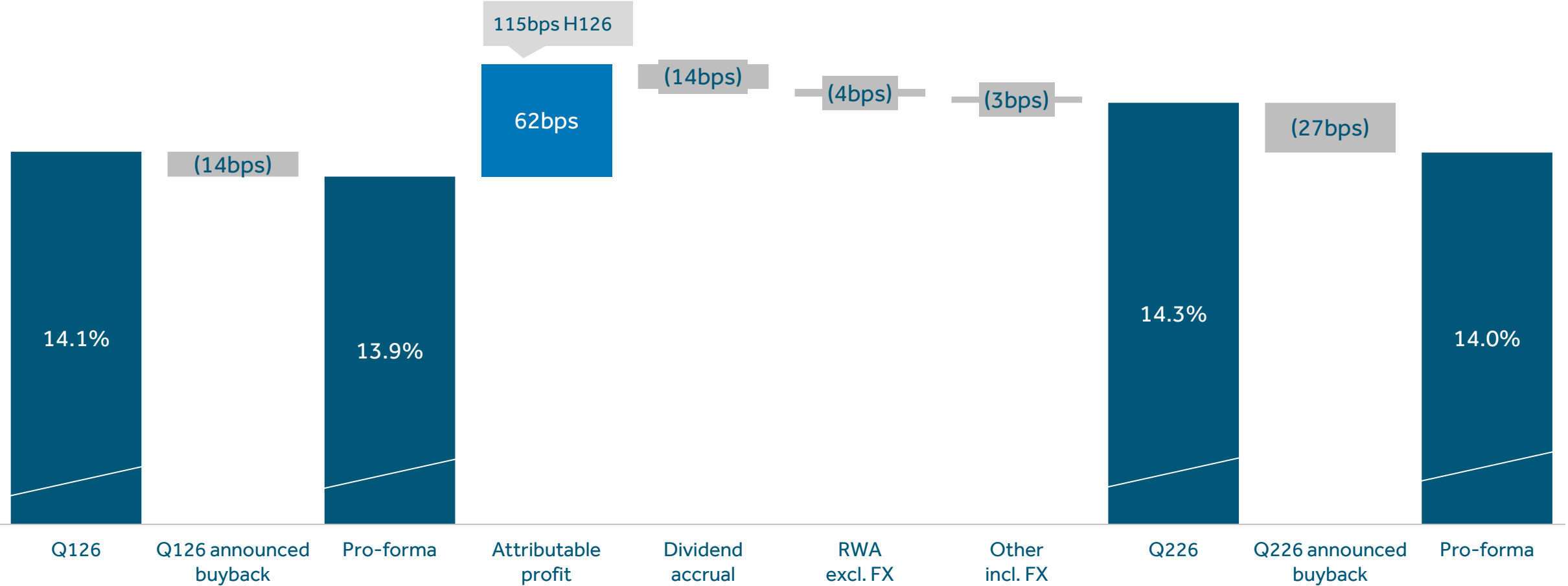
Funding (%)



¹ Refers to year-to-date RoTE calculated in each respective year | ² Includes c.£225m gain on sale of the American Airlines portfolio. Excluding this, Q226 and H126 USCB RoTE are 10.5% and 14.9% respectively, as a result of an adjusted attributable profit of £87m for Q226 and £263m for H126 | ³ Includes c.£225m gain on sale of the American Airlines portfolio | ⁴ Includes the c.£225m gain on sale of the American Airlines portfolio. Excluding this, cost: income ratio would have been 49% | ⁵ Includes credit card receivables sold to Blackstone in Q124 and receivables from c.\$11bn of loans serviced by Best Egg | Note: Charts may not sum due to rounding |

Robust capital position with 14.3% CET1 ratio (14.0% pro-forma)

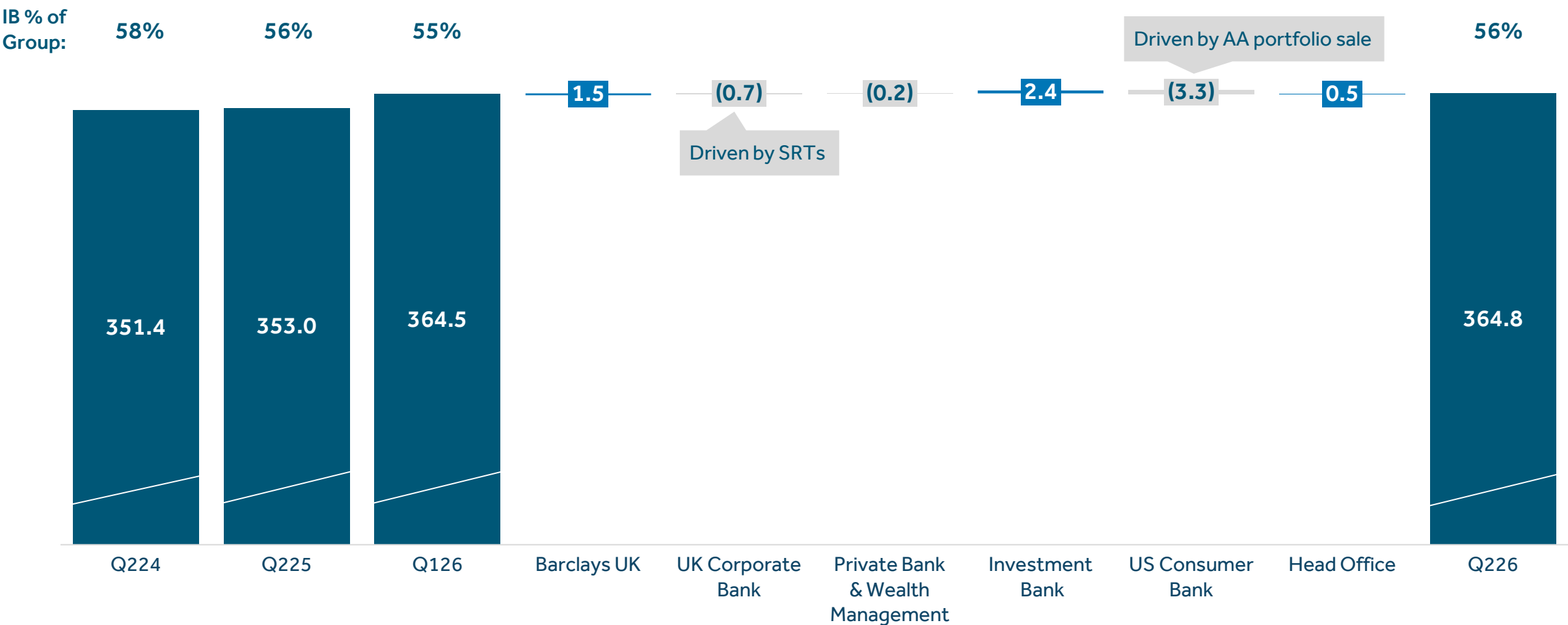
Q226 CET1 ratio movements



Note: Charts may not sum due to rounding

Group RWAs were stable in Q2

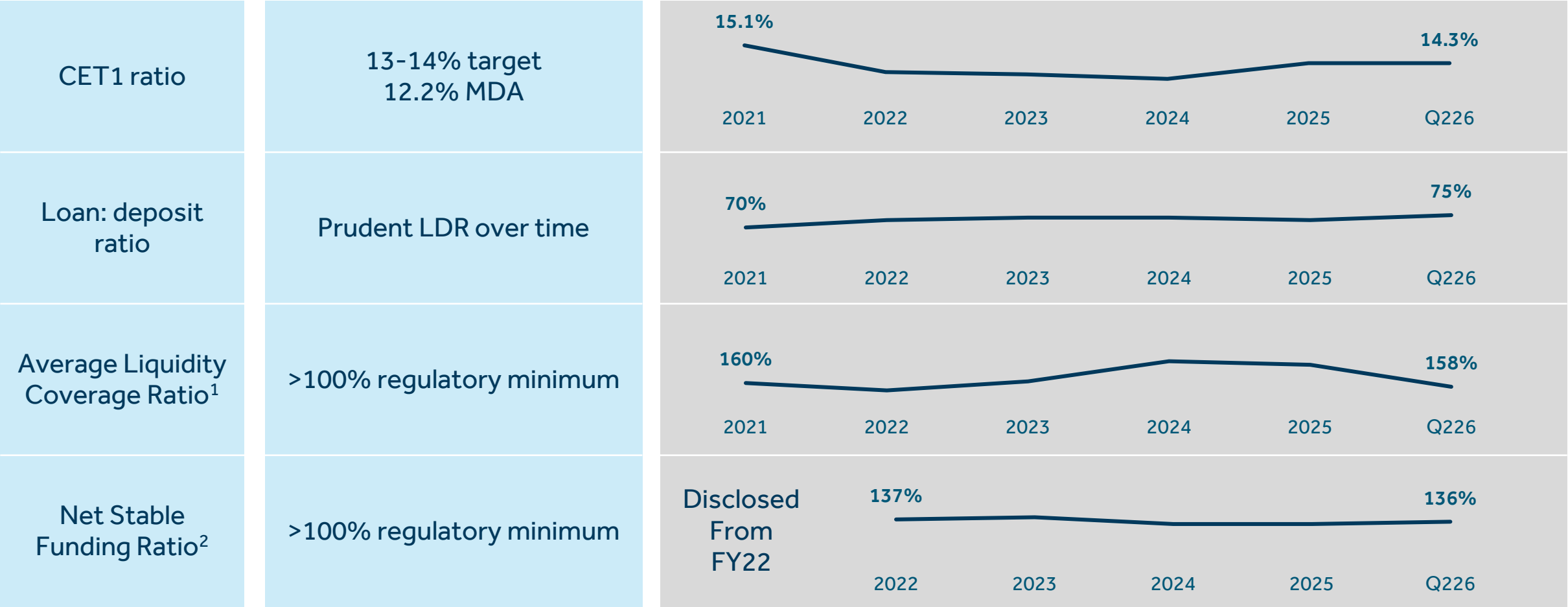
Risk weighted assets (£bn)



Note: Charts may not sum due to rounding

Consistent capital and liquidity over time

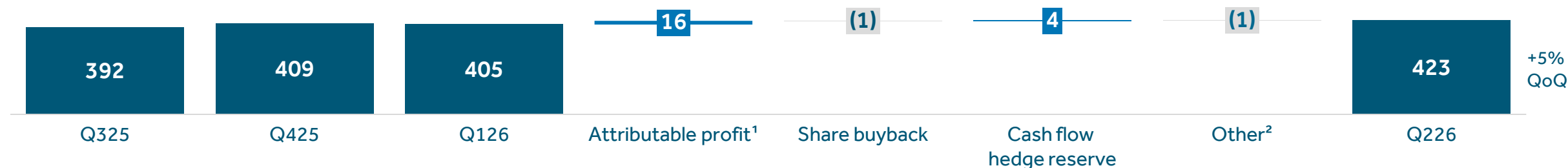
Historical performance



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 +39p (+10% YoY)

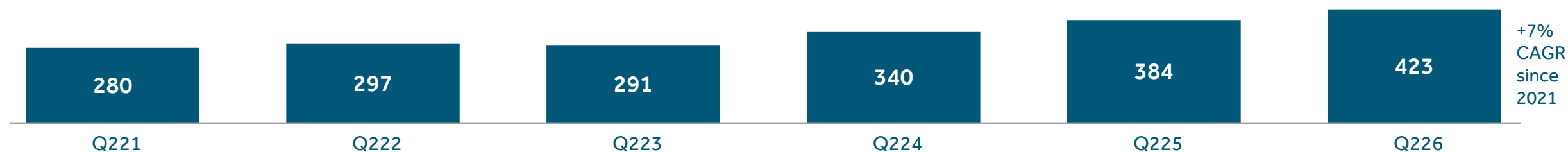
QoQ TNAV movements (pence per share)



YoY TNAV movements (pence per share)



Q2 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 Q226 performance against financial targets

Targets

Statutory RoTE

Total payout

Investment Bank RWAs
(% of Group)

CET1 ratio

Supporting targets and guidance

Income

Group NII excl. Investment Bank
and Head Office

Barclays UK NII

Cost: income

Loan Loss Rate (LLR)

Q226 actuals	H126 actuals
16.1%	14.8%
£1.8bn Dividend: £0.8bn Buyback: £1.0bn	£2.3bn Dividend: £0.8bn Buyback: £1.5bn
56%	
14.3% (Pro-forma: 14.0%) ¹	

£8.3bn	£16.5bn
£3.4bn	£6.8bn
£2.0bn	£4.0bn
54%	55%
51bps	62bps

2026 targets
>12%
Progressive increase vs 2025 ² incl. planned £2bn dividend for 2026
Mid-50s%
13-14%

c.£31.5bn <i>Previously c.£31bn</i>
>£13.7bn <i>Previously >£13.5bn</i>
£8.1-8.3bn
High 50s%
50-60bps Through the cycle

2028 targets
>14%
>£15bn ² With capacity to support investment and growth 2026-2028
c.50%
13-14%

>5% CAGR 2025-2028
Low 50s%
50-60bps Through the cycle

¹ Pro-forma for the Q226 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 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 |



- 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 £15bn¹ 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 |

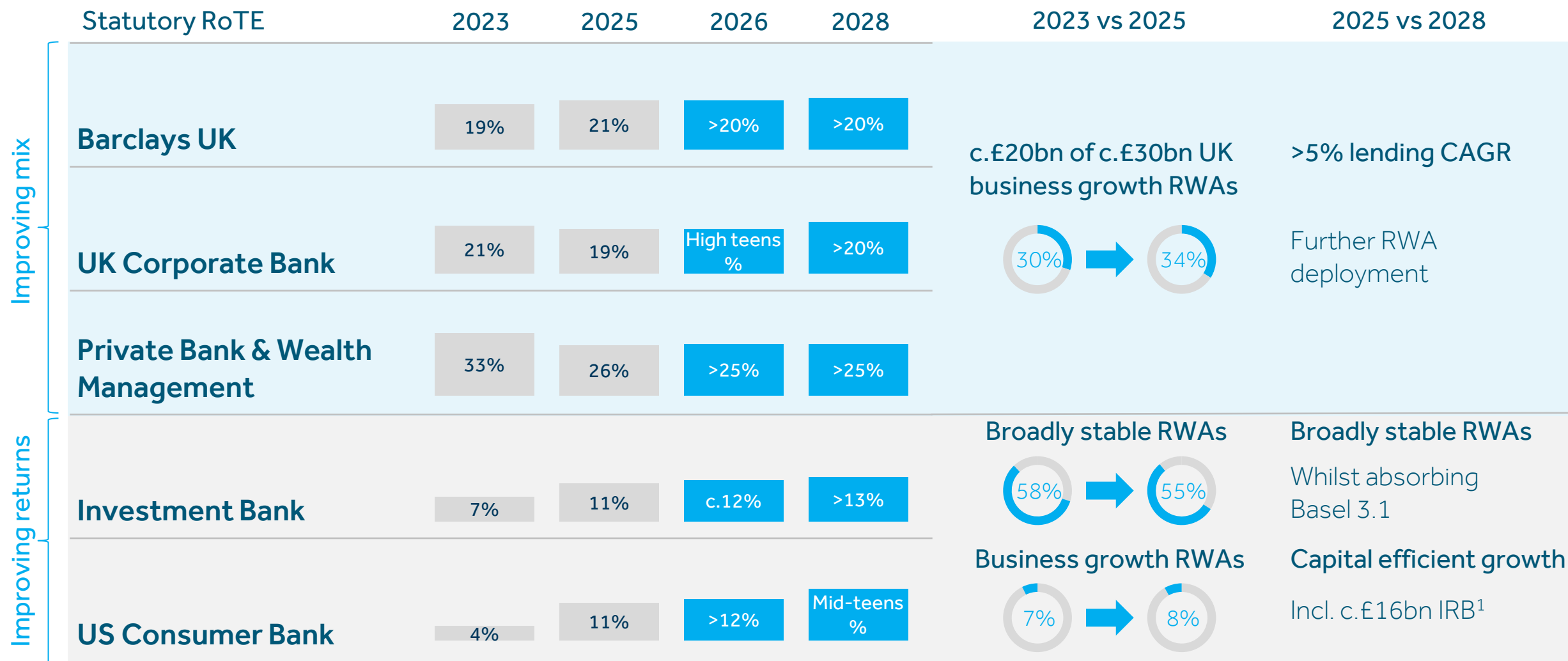
An abstract graphic featuring a large, flowing blue wave that curves from the bottom left towards the right side of the frame. The wave is composed of several layers of blue, with a darker blue outer edge and lighter blue inner layers, creating a sense of depth and movement. The background is a solid, light blue color.

Q&A

The background features several thick, flowing blue lines that curve across the frame. One prominent line starts from the top left, curves downwards and to the right, and then levels out towards the bottom. Another line starts from the bottom left and curves upwards and to the right. The lines vary in shade, with some being a vibrant blue and others a lighter, more translucent blue, creating a sense of depth and movement.

Appendix

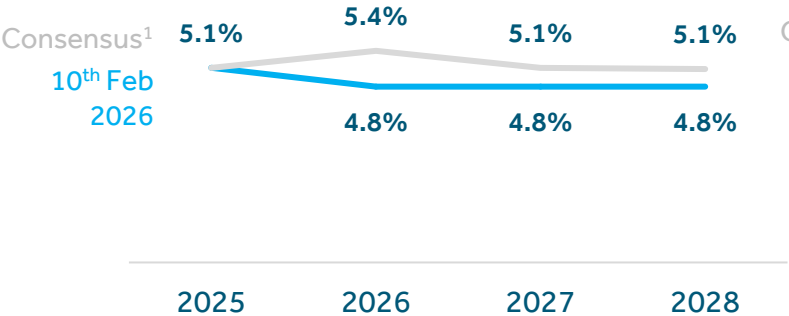
Better returns: through business mix and improved performance



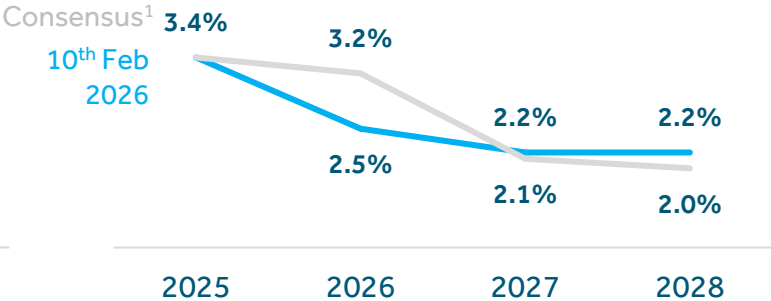
¹ £5bn of RWA growth expected from Basel 3.1 on 1st January 2027, c.£11bn of RWA growth from IRB model migration expected in H2 2027 | Note: The pie charts represent the percentage of RWAs in each respective business as a proportion of Group RWAs | Note: Our targets and guidance are based on management's 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

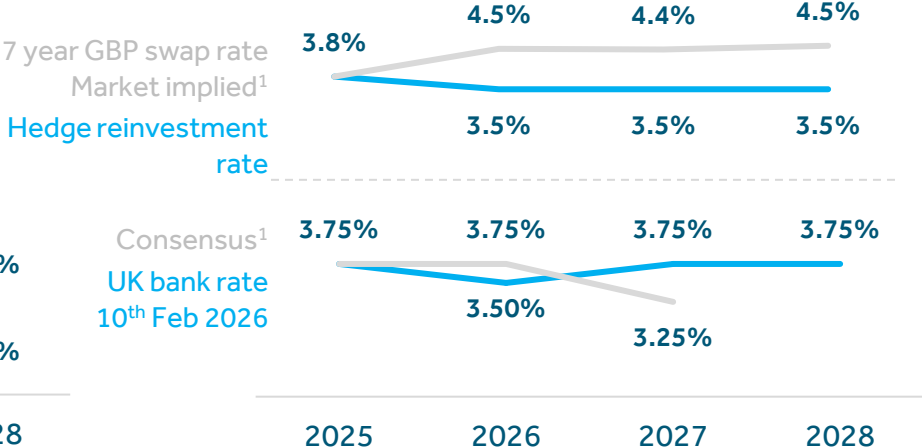
UK Unemployment



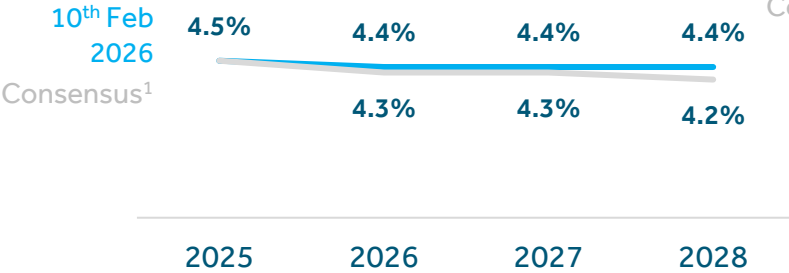
UK Inflation



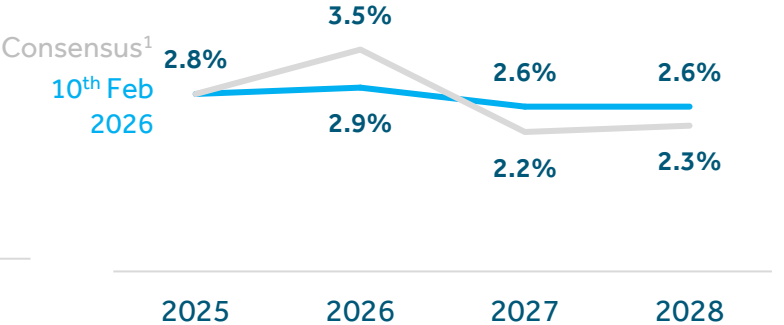
UK Rates



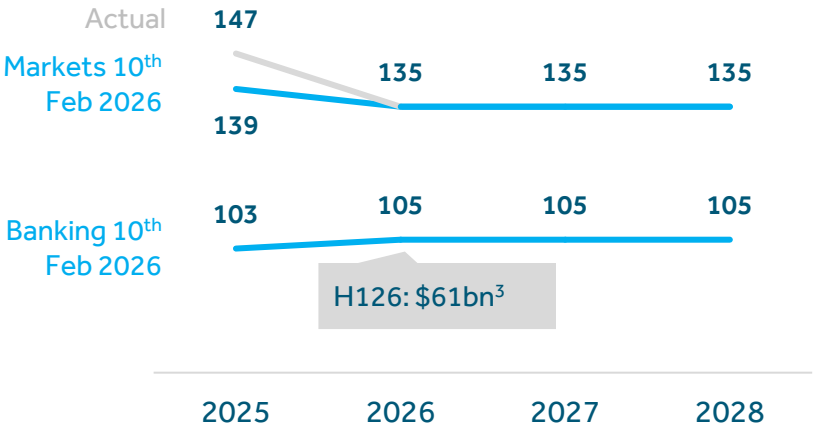
US Unemployment



US Inflation

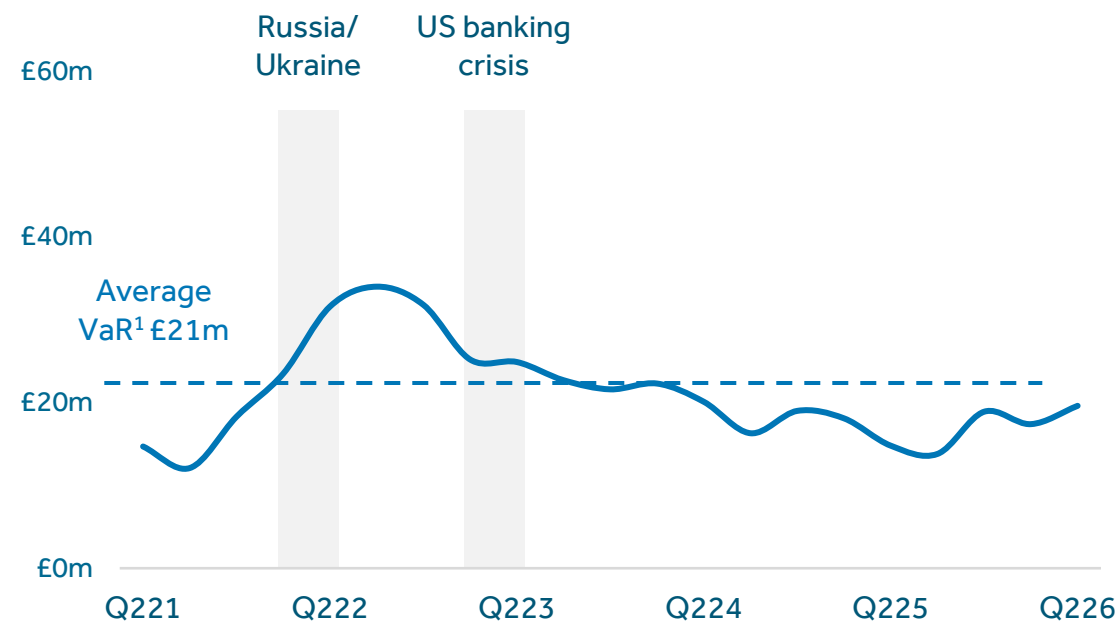


Markets & Banking wallet (\$bn)²

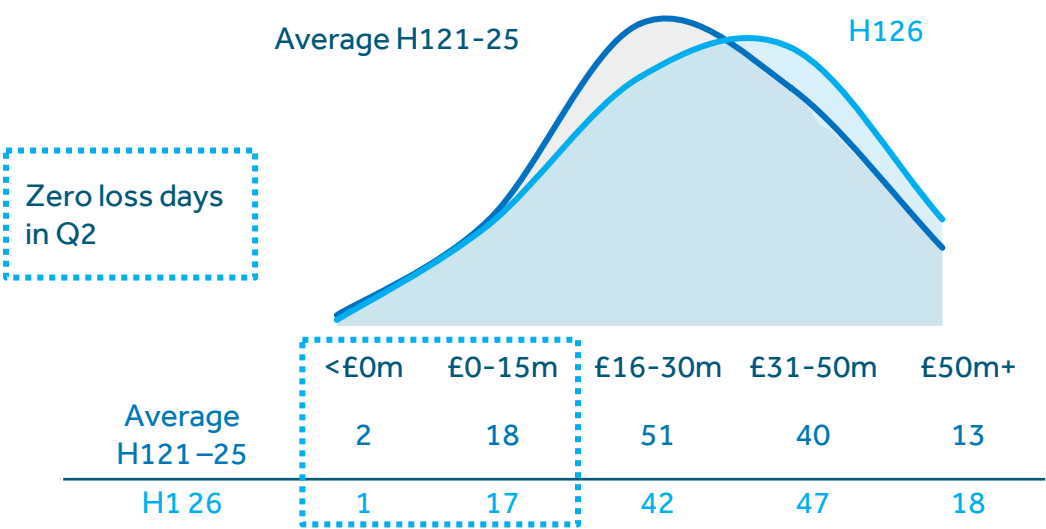


¹ Source: Bloomberg consensus and market implied rate as at 21 July 2026 | ² 2025 Global Markets wallet based on internal Barclays estimates and 2025 Banking wallet based on Dealogic for the period 1 January 2025 to 31 December 2025, as at 6 January 2026 | ³ Q226 YTD banking wallet based on Dealogic as at 30 June 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 |

Global Markets: VaR

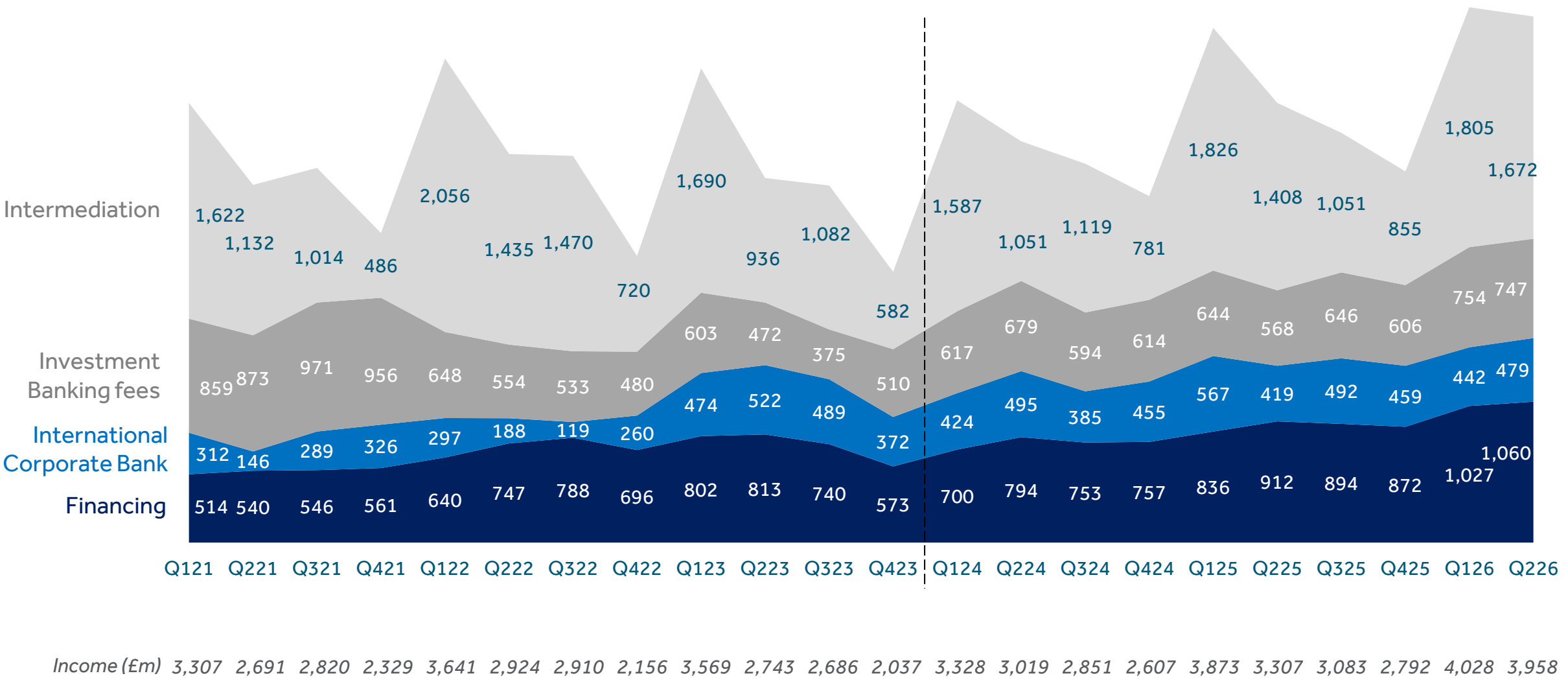


Global Markets: Daily trading income distribution²



¹ Quarterly 95% Daily Average VaR as at 30 June 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 |

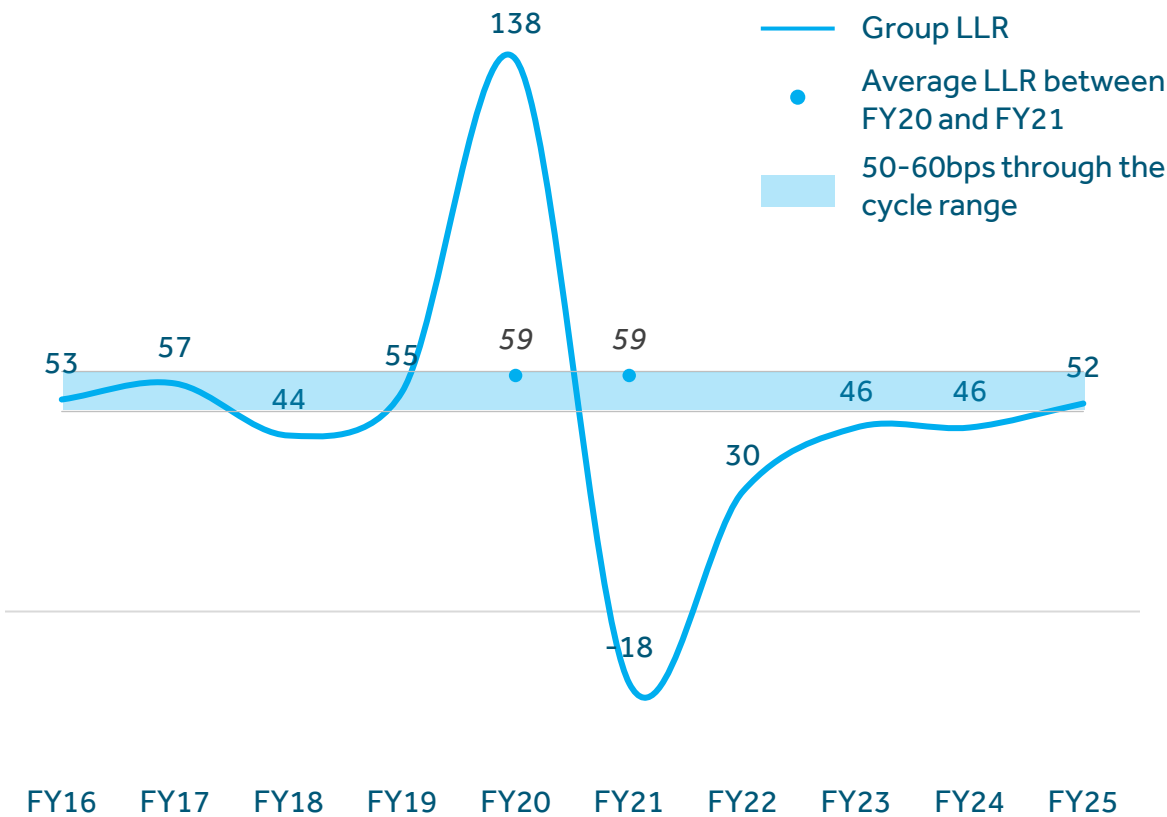
Investment Bank: growing stable income streams, seasonal intermediation



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

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

BUK: c.30bps LLR through the cycle

Mortgages

- Strong affordability criteria since 2014
- 57% LTV stock, 21% HLTV flow¹

Q226 90d+ arrears

0.1%

UK Cards

- Strong credit quality
- Payment rates remain elevated

0.3%

UKCB: c.35bps LLR through the cycle

Expect lower USCB LLR beyond 2026

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

USCB

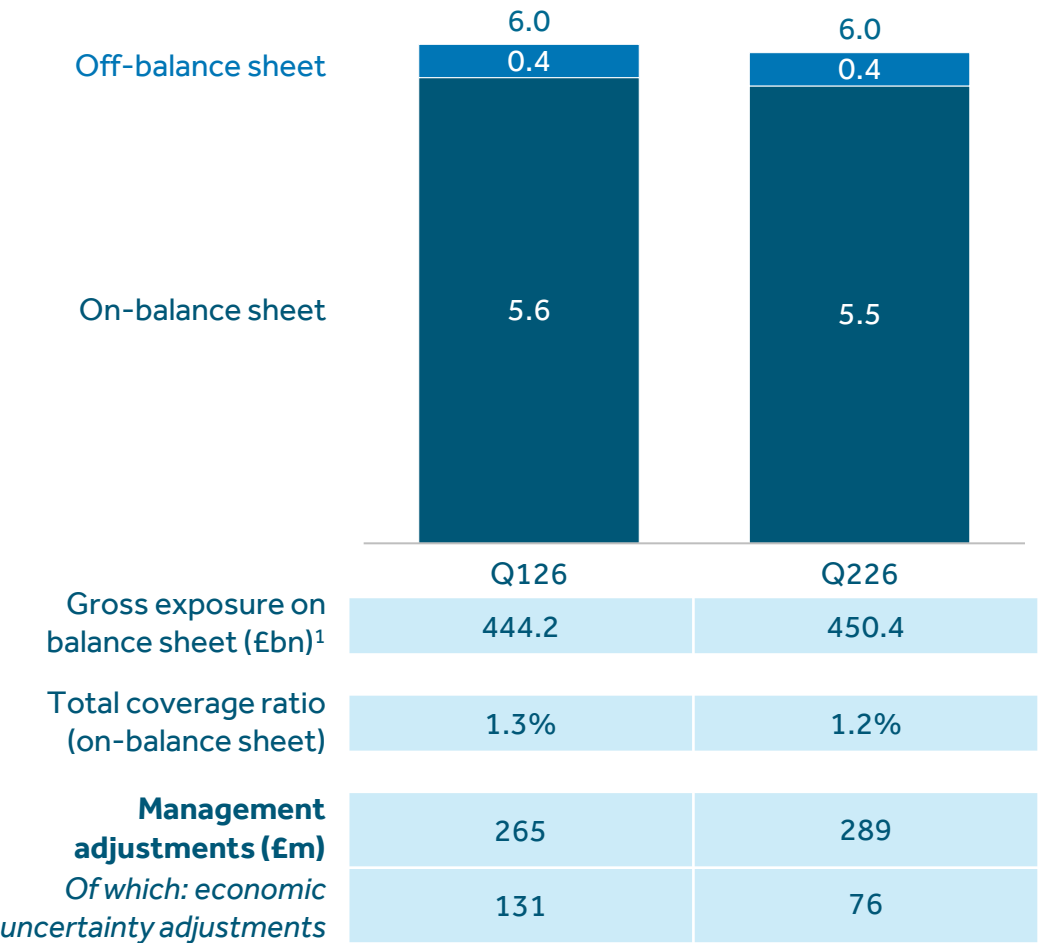
- Super Prime 756 average FICO card book

1.6%

¹ In Q226 | 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 |

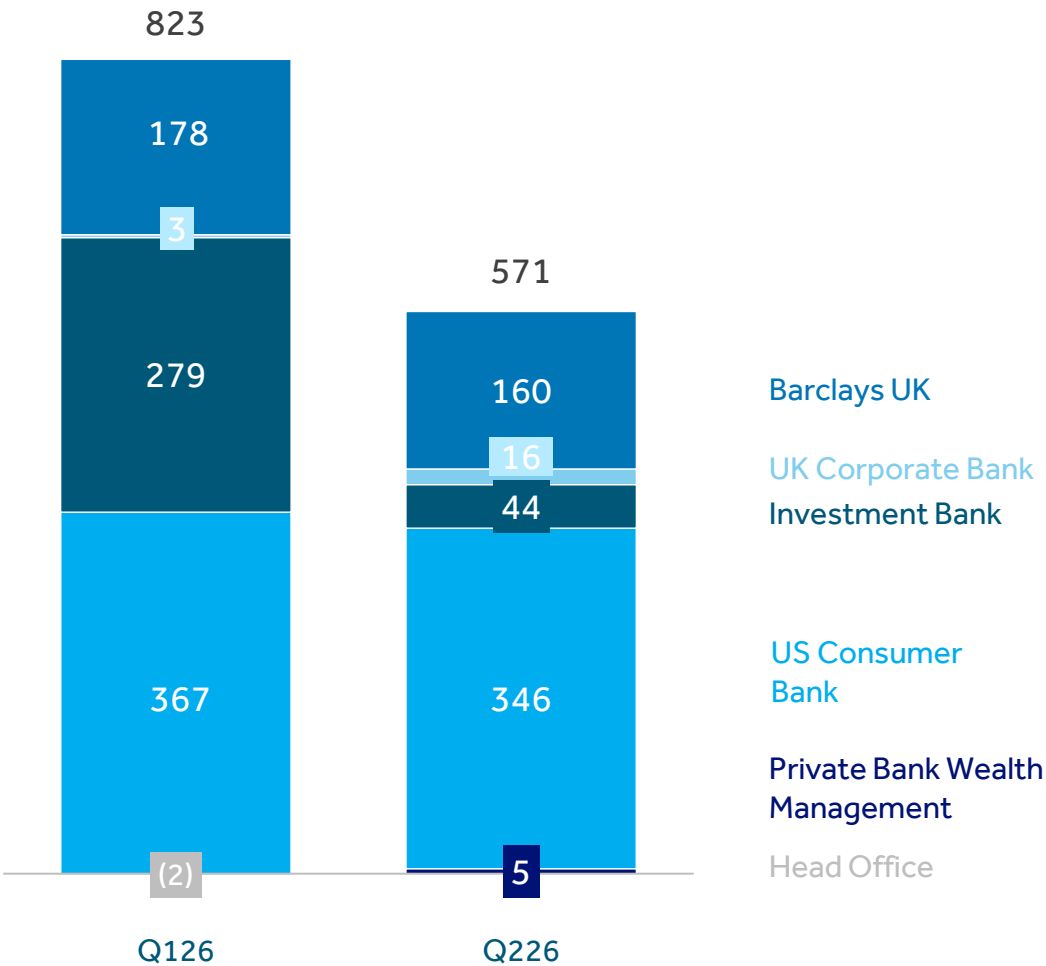
Well provisioned balance sheet

Balance sheet provisions for ECL (£bn)



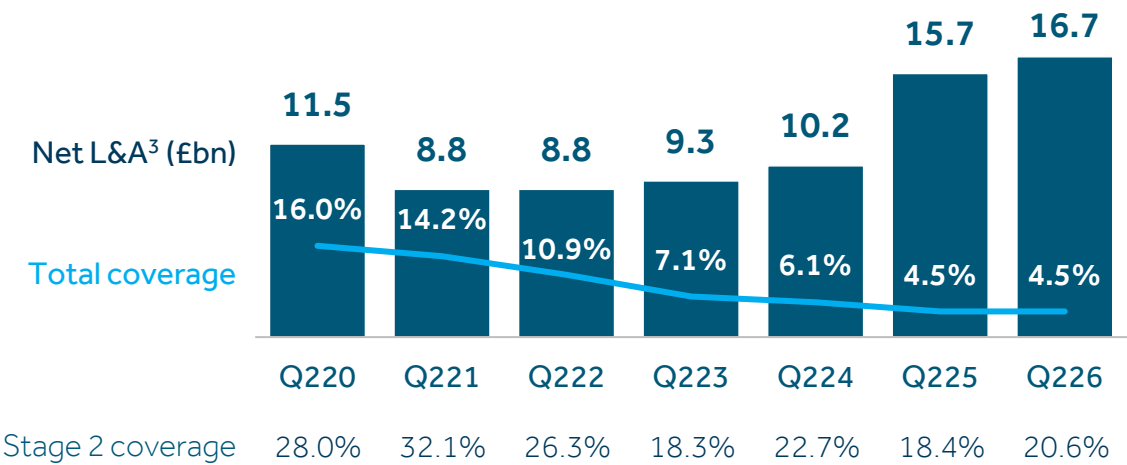
¹ Includes debt securities | Note: Charts may not sum due to rounding |

Credit impairment charges (£m)

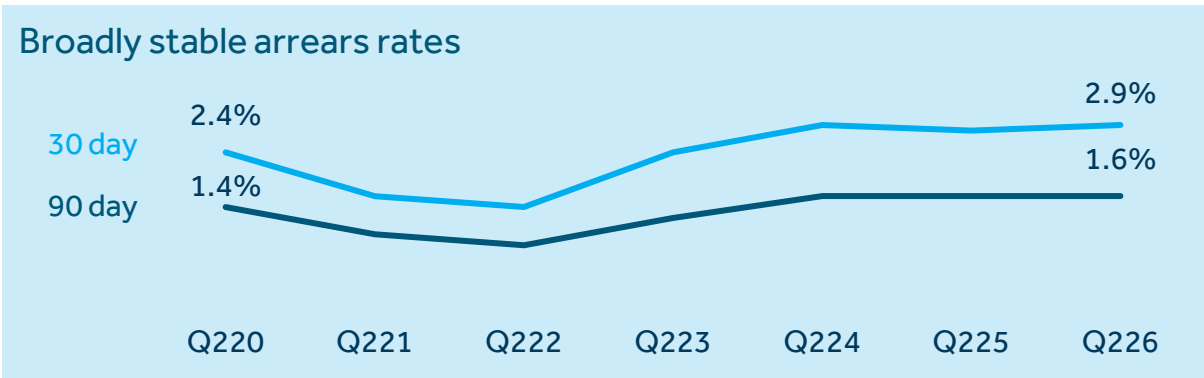
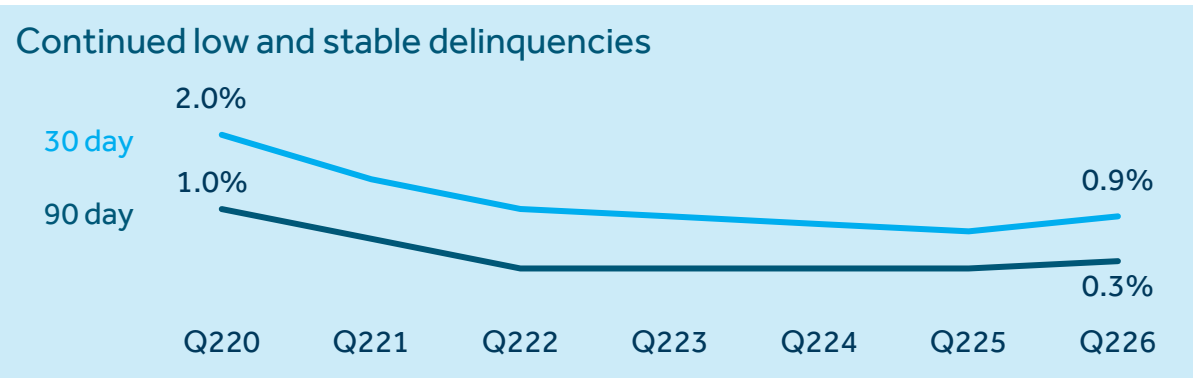
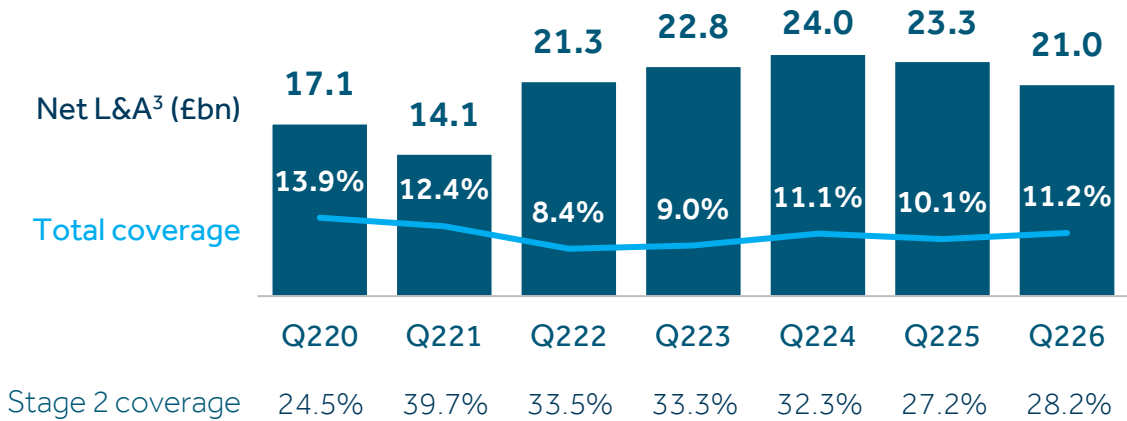


Long-term prudent risk positioning in our credit card portfolios

UK cards¹



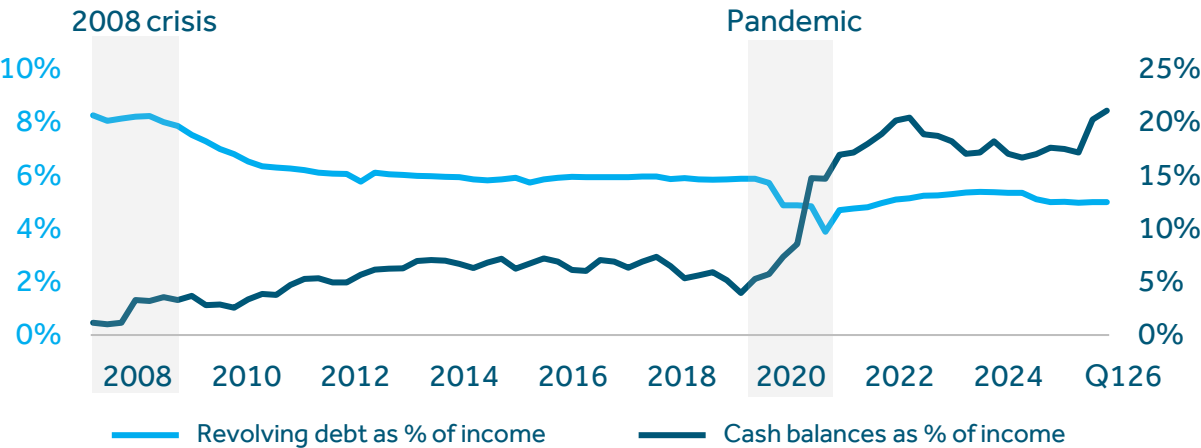
US cards²



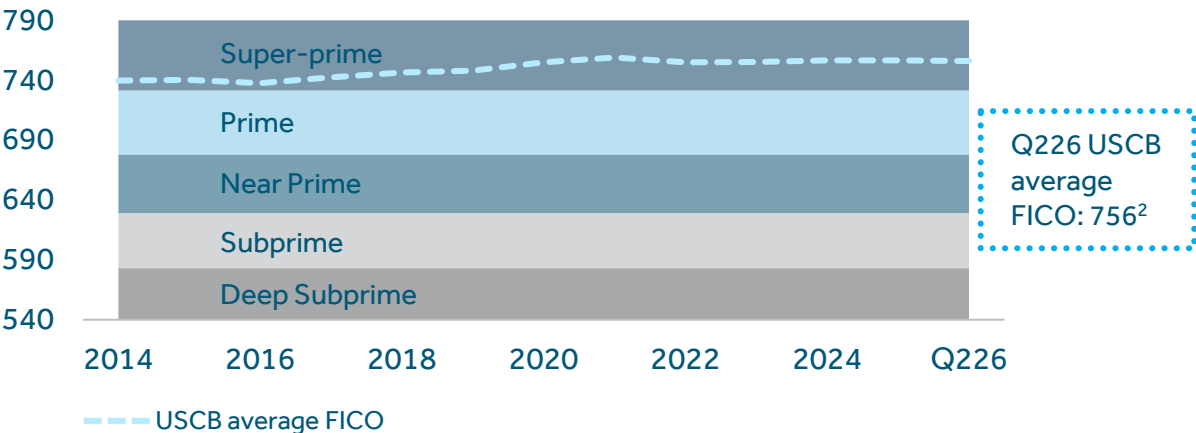
¹ Includes Tesco Bank cards from Q424 onwards | ² Includes a co-branded card portfolio classified as assets held for sale between Q424 and Q126 | ³ Loans and Advances (L&A) |

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

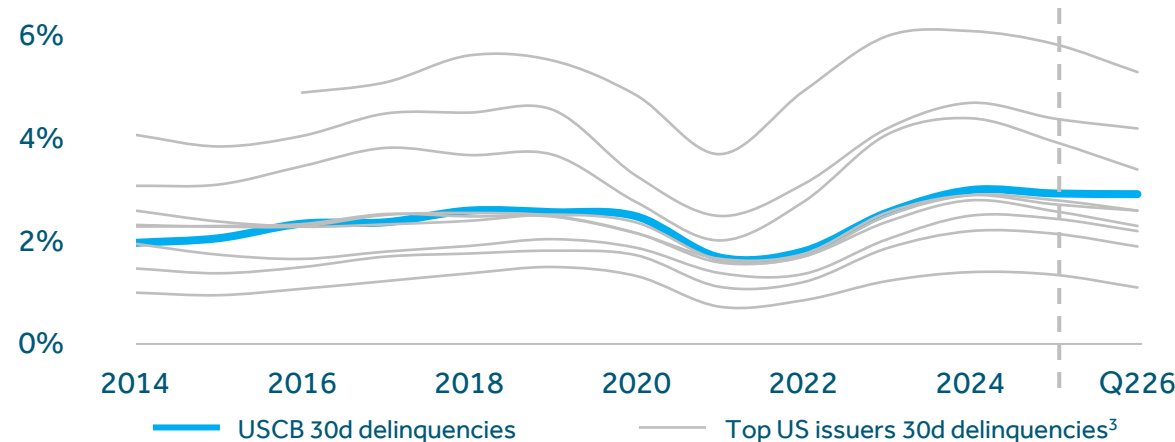
US consumer indebtedness lower versus historic levels¹



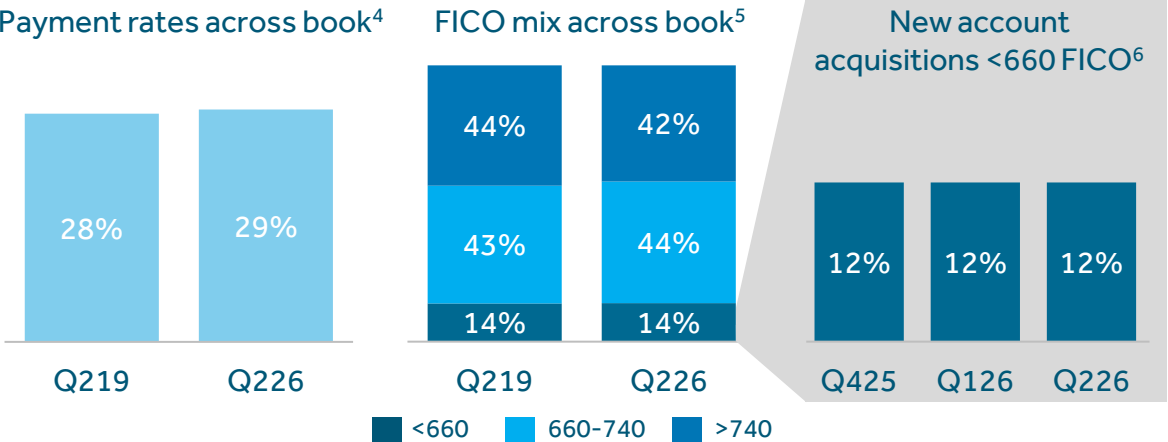
Our book is positioned in the super-prime segment



Delinquency rates compare well to other US card issuers



Consistent, high-quality book over time

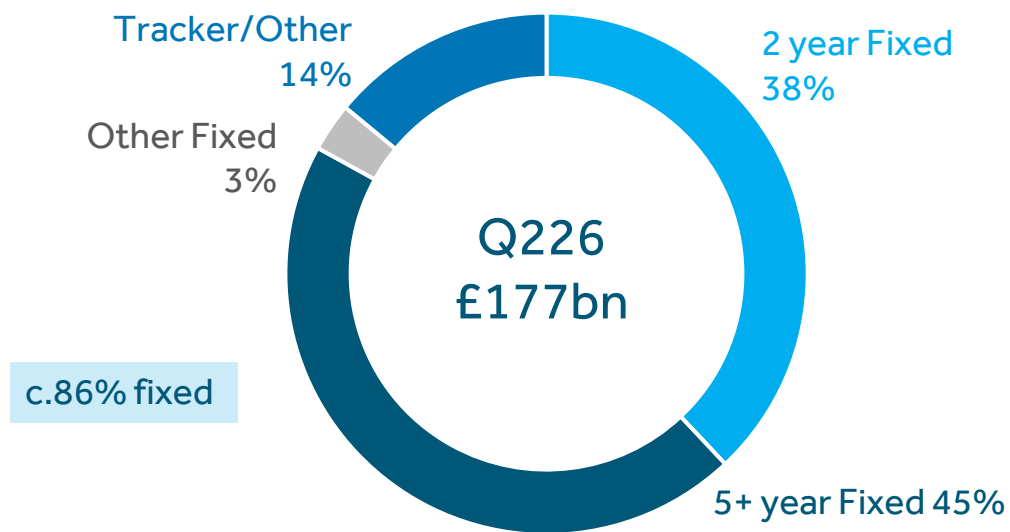


¹ Source: FRED (St. Louis Fed) data | ² Based on US cards open customer accounts | ³ Each line represents one of the other top-9 largest US issuers, by receivables - data sourced from external disclosures | ⁴ Payment rates defined as current period payments as a percentage of prior period end outstanding 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 |

Mortgage portfolio

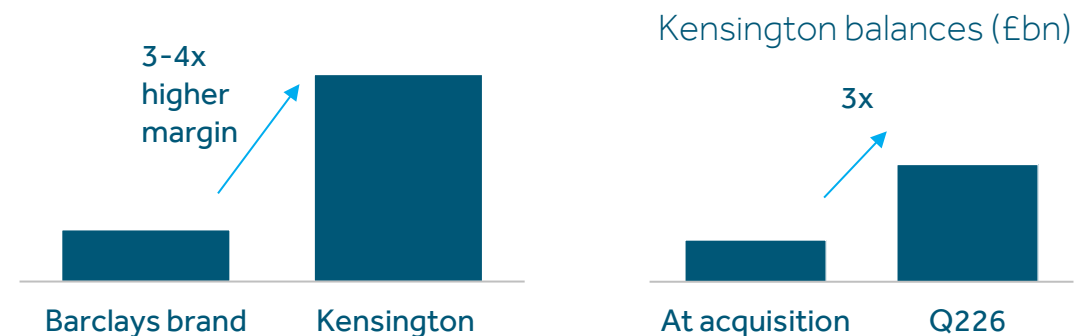
- 56.5% average balance weighted LTV of mortgage stock
 - 42.7% average valuation weighted LTV
- HLTV mix¹: 21% in Q226 vs 26% in Q225
- 9.6% of total balances are BTL² mortgages
- Consistently low 90-day arrears rate (Q226: 0.1%)
- Well-established affordability assessments in place

Total mortgage portfolio



Kensington adding capabilities to Barclays UK

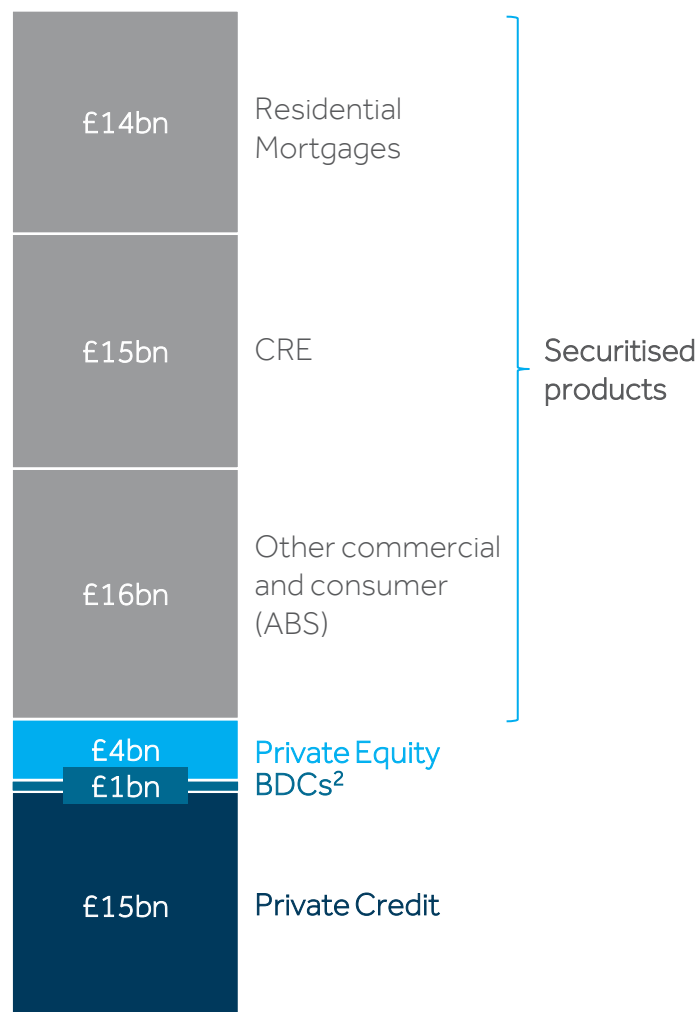
Ability to lend to high-yield, low risk customers with complex incomes



- **Diversification:** deploying the Kensington brand into the overall mortgage portfolio, reaching new customer segments³
- **Specialist expertise:** including knowledge of securitisation markets, supporting efficient funding structures
- **Risk/reward discipline:** proven capability in balancing customer growth with risk management

Structured financing exposure to NBFIs

Q226: £65bn¹



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

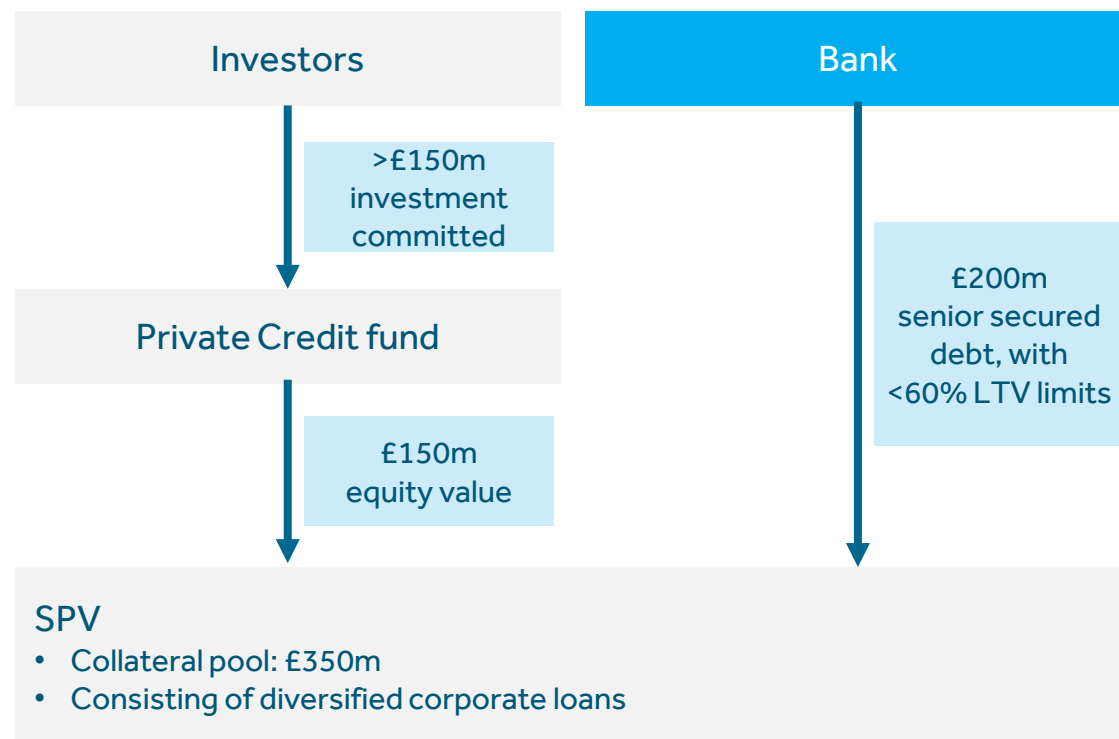
Private Credit

- 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.£20bn⁴
- 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 |

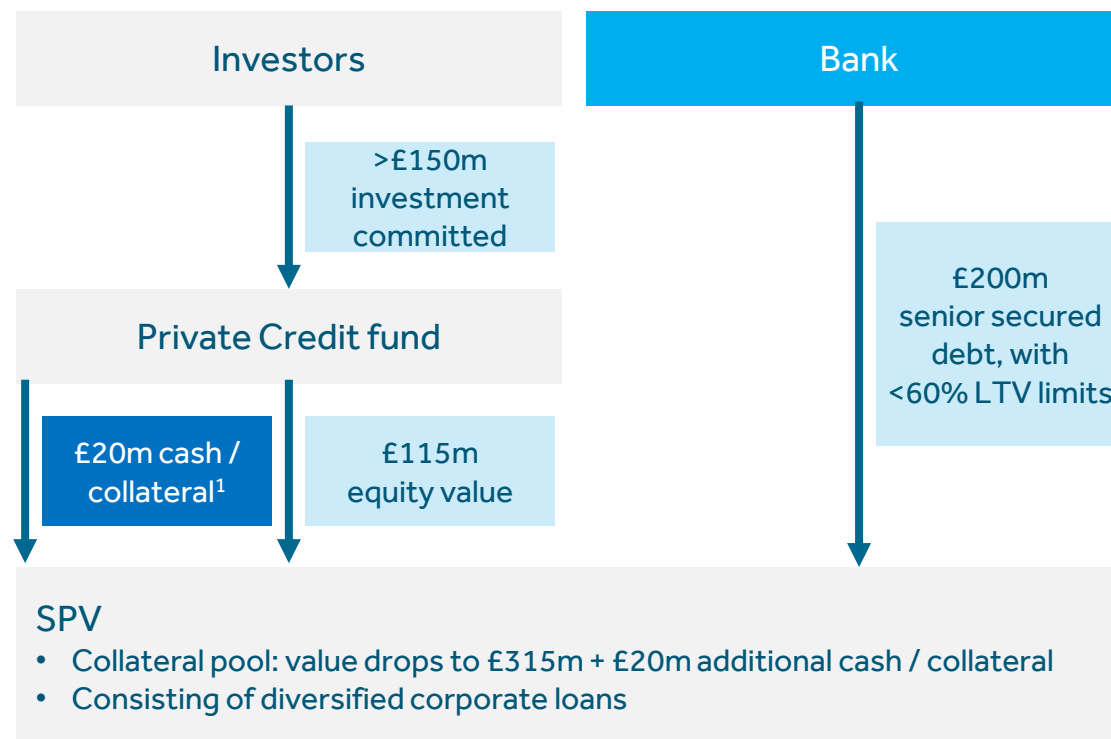
Private Credit illustrative example

At inception



- Current LTV of Bank's senior secured debt: $\text{£200m} / \text{£350m} = 57\%$
- 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

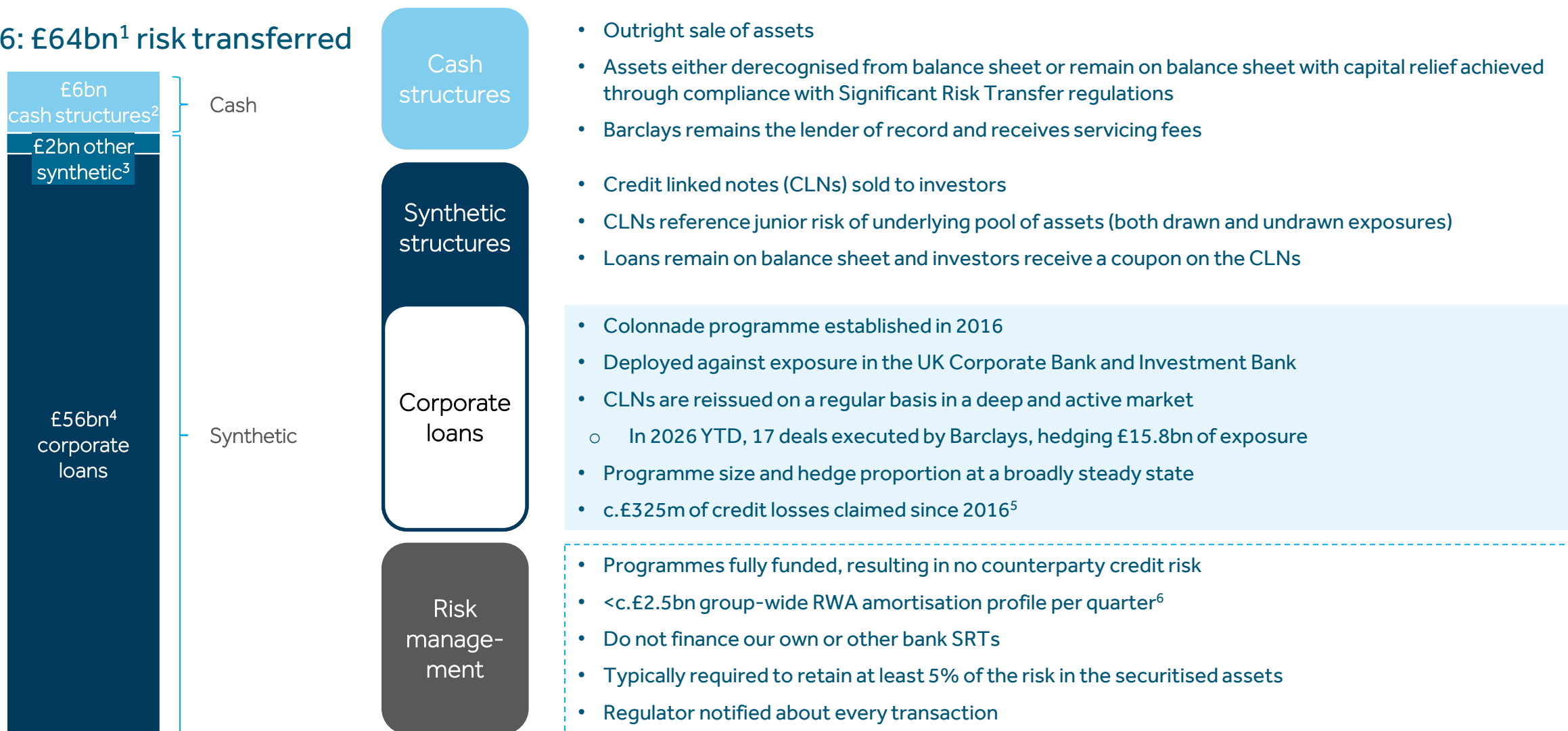


- Current LTV of Bank's senior secured debt: $\text{£200m} / \text{£315m} = 63\%$
- £20m additional unencumbered cash or collateral required from the Private Credit fund to return the LTV back to 60%

¹ Additional cash added from >£150m investment committed

Risk transfer transactions enhance Barclays' risk management capabilities

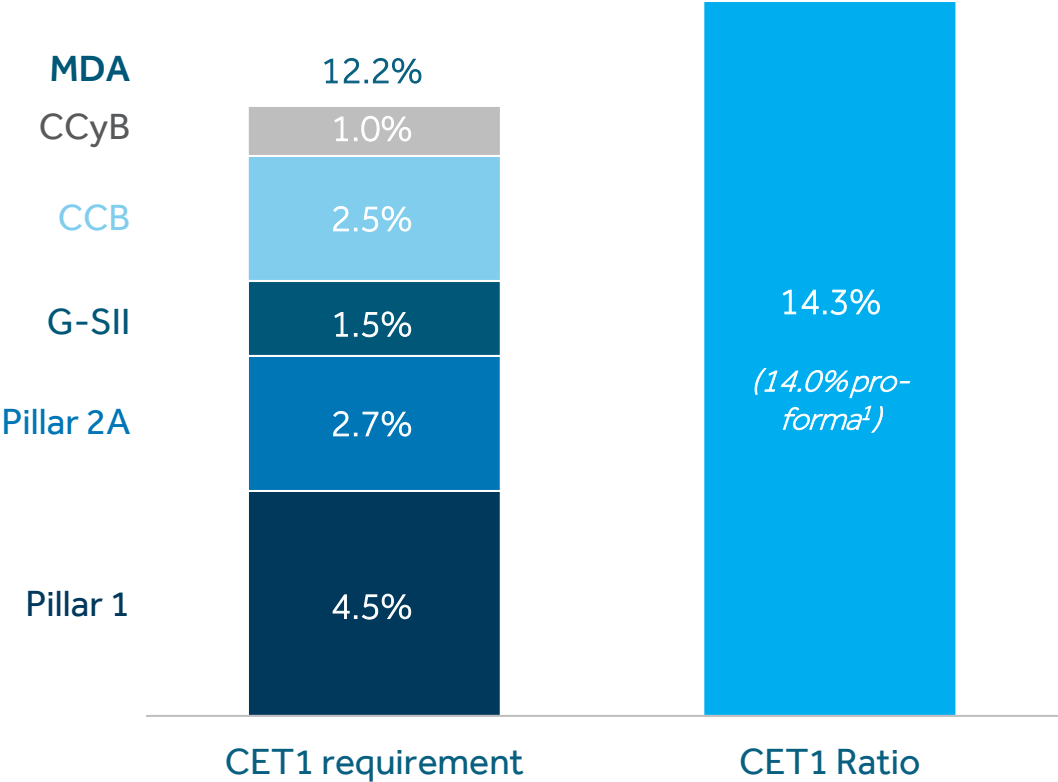
Q226: £64bn¹ risk transferred



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) |

CET1 ratio in relation to our minimum requirements

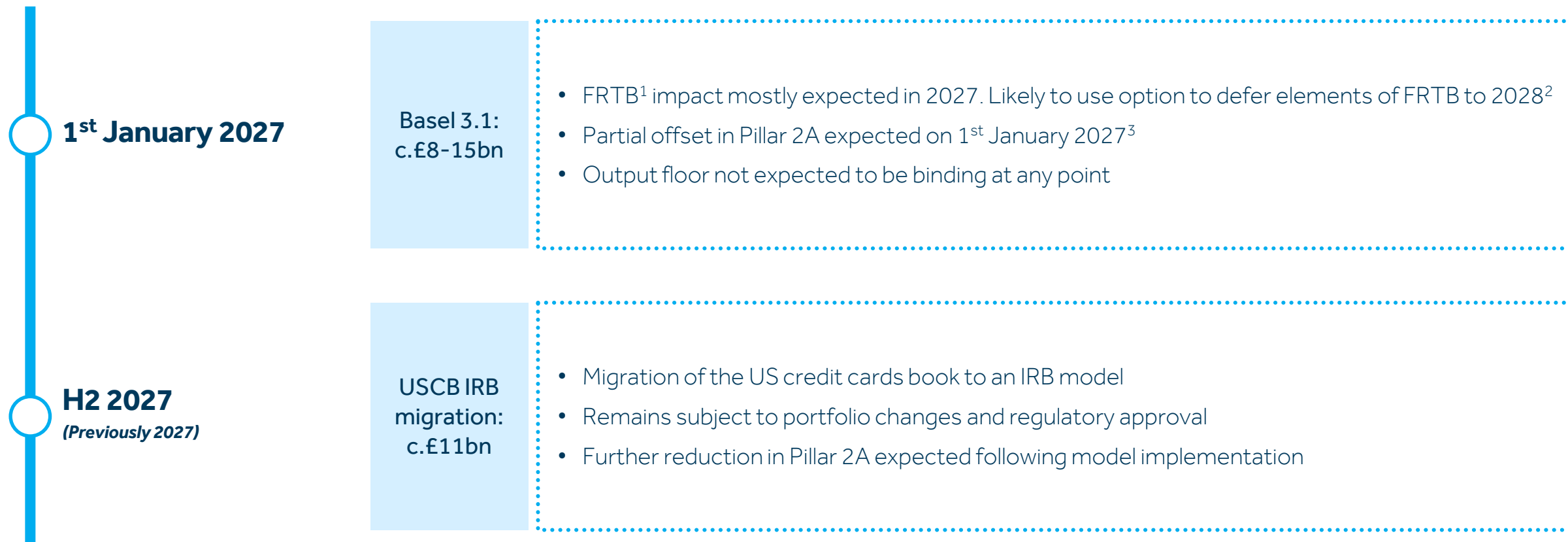
Q226: CET1 minimum requirements



- 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 3.1² and once the USCB IRB model is implemented

¹ Pro-forma for the Q226 buyback | ² PRA expected to review to address double counting | Note: Charts may not sum due to rounding and exclude any applicable PRA buffer |

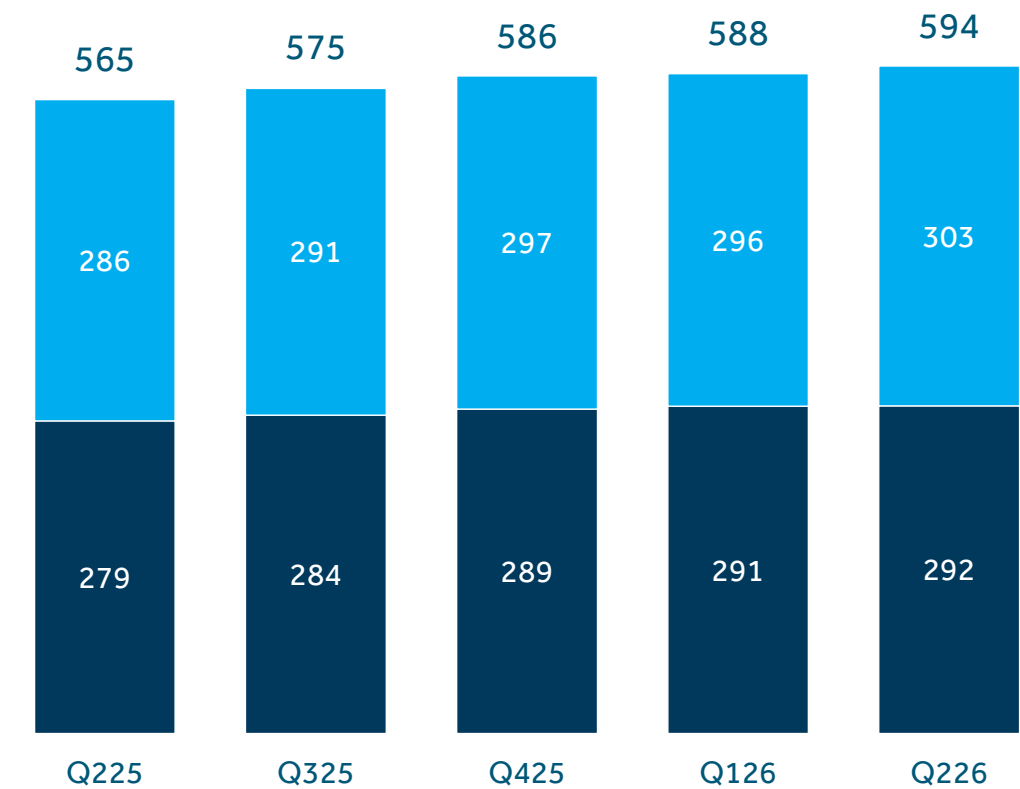
c.£19-26bn total RWA impact



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 |

Diverse and growing deposit base

Group deposit base £594bn, +1% QoQ, +5% YoY, +10% since 2023



Corporates & SME

		QoQ	YoY	Since FY23
Investment Bank	£162bn	+3%	+9%	+22%
of which: International Corporate Bank ¹	£120bn	+4%	+12%	+39%
UK Corporate Bank	£89bn	+1%	+4%	+5%
Barclays UK: Business Banking	£51bn	+1%	-2%	-8%

Consumer

		QoQ	YoY	Since FY23
Barclays UK: Retail Banking	£195bn	+1%	+3%	+5%
Private Bank and Wealth Management	£73bn	-1%	+9%	+21%
US Consumer Bank	£25bn	-1%	+10%	+25%
of which: retail deposits (\$bn) ²	\$27bn	+1%	+16%	+53%

49% insured, c.36% transactional accounts³, c.58% covered by liquidity pool, >77% of BUK and UK Corporate Bank relationships 5+ years

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

Illustrative -25bps interest rate sensitivity¹

	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 |

Barclays UK: Income by business (£m)

	2023				2024				2025				2026	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
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
<i>Of which: UK Cards¹</i>	247	237	238	242	229	228	249	296	292	279	296	287	281	288
Business Banking	461	480	470	483	469	485	513	537	501	520	545	560	533	548
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

Group: Return on average tangible shareholders' equity

Statutory (£m)	Q325	Q425	Q126	Q226	Last 12 months
Profit before tax	2,077	1,859	2,814	3,252	10,002
Attributable profit	1,457	1,195	1,932	2,259	6,843
Avg. shareholders' equity (£bn)	63.3	64.8	65.5	64.8	64.6
Avg. goodwill and intangibles (£bn)	(8.2)	(8.3)	(8.3)	(8.6)	(8.4)
Avg. tangible shareholders' equity (£bn)	55.1	56.5	57.2	56.1	56.2
Return on avg. tangible shareholders' equity	10.6%	8.5%	13.5%	16.1%	12.2%

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

		Assumptions			
		2025 ²	2026	2027	2028
Plan (10 th 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 Q226)	UK GDP ^{3,9}	0.4%	1.1%	1.4%
	UK unemployment ^{9,10}	5.3%	5.3%	5.0%
	UK bank rate ¹¹	4.06%	4.44%	4.25%
	UK HPI ¹²	1.3%	1.6%	3.9%
	US GDP ^{3,9}	1.7%	2.0%	2.1%
	US unemployment ^{9,13}	4.4%	4.3%	4.3%
	US federal funds rate ¹¹	3.72%	3.75%	3.75%
	US HPI ¹⁴	2.1%	2.1%	2.4%

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 (Refinitiv: GBPOIS7YZ=R) | 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 HPI = Halifax HPI Meth 2 All Houses, All Buyers index | ¹³ Average US civilian unemployment rate 16-year+ | ¹⁴ 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 |

Progress across our sustainability and community initiatives



Delivering on our climate ambition

Sustainable and Transition finance facilitated

\$318.0bn cumulative as of H126 vs. target of \$1trn between 2023 and end 2030

Sustainable Revenues

Just under £0.6bn generated from sustainable and transition-related activity¹ in 2025

Barclays Climate Ventures investments

£279m cumulative since 2020 as of H126 vs. mandate of up to £500m by end of 2027

Reiterated our ambition to be a net zero bank by 2050 in our Barclays Transition Update (July 2025)

Positive impacts in communities



Skills and employability

7m people upskilled through LifeSkills since 2023

Supporting number confidence in UK communities



LifeSkills partnership with National Numeracy

60 primary schools to benefit by training Numeracy Champions, laying the foundations for better financial confidence

¹ Sustainable Revenues as at 31 December and their basis of preparation are based on v4.2 of the Sustainable Finance Framework and v1.1 of the Transition Finance Framework. We published version 5.0 of the Sustainable Finance Framework and 2.0 of the Transition Finance Framework in February 2026, with changes to product scope, eligibility criteria and transaction screen processes. See the Barclays H126 Sustainability Investor Presentation for basis of preparation of Sustainable Revenues | Note: Barclays Transition Update can be found within the Sustainability Resource Hub: <https://home.barclays/our-sustainability-/sustainability-resource-hub/reporting-and-disclosures/>

Important Notice

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

Information relating to:

- regulatory capital, leverage, liquidity, 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.

Non-IFRS performance measures

Barclays' management believes that the non IFRS performance measures included in this presentation provide valuable information to the readers of the financial statements 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 30 June 2021, 30 June 2023, 30 June 2025, 30 September 2025, 31 December 2025, 31 March 2026 and 30 June 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.

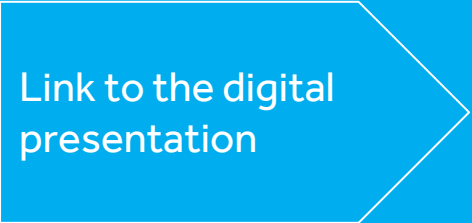
Forward-looking statements

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. 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.

Investor Relations

barclays.ir@barclays.com



Upcoming events

22 nd October 2026	Q326 results
9 th February 2027	FY26 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
Fixed Income Investor Presentation	Link
Sustainability Investor Presentation	Link