

OVERVIEW OF BARCLAYS

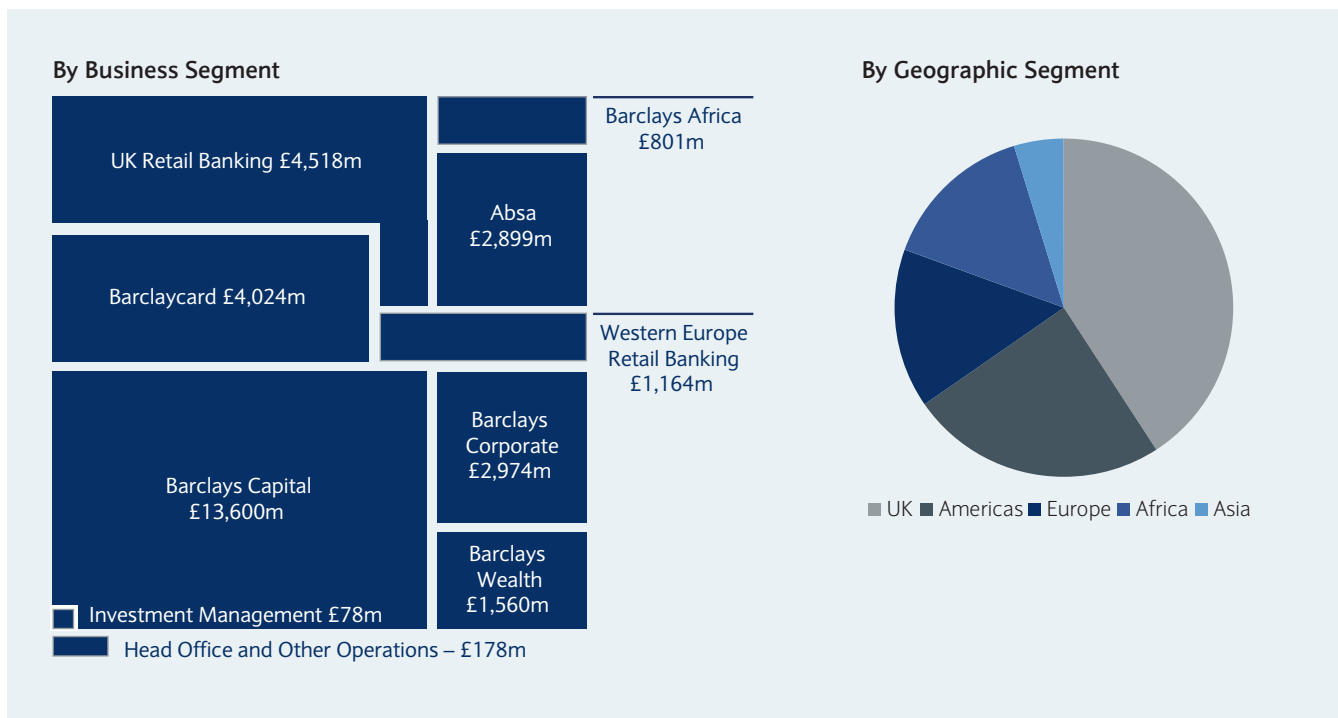


OVERVIEW OF BARCLAYS

Barclays

- Barclays is a major global financial services provider engaged in retail banking, credit cards, corporate and investment banking and wealth management with an extensive international presence in Europe, the Americas, Africa and Asia
- With over 300 years of history and expertise in banking, Barclays operates in over 50 countries and employs 147,500 people
- Barclays moves, lends, invests and protects money for customers and clients worldwide
- Barclays Bank PLC is rated Aa3, AA- and AA- from Moody's, S&P and Fitch respectively
- At 30 June 2011, Barclays had a Core Tier 1 ratio of 11%, risk weighted assets of £395bn, a liquidity pool of £145bn and an Adjusted Gross Leverage of 20x
- Barclays Capital is the investment banking division of Barclays Bank PLC. With a distinctive business model, Barclays Capital provides large corporate, government and institutional clients with a full spectrum of solutions to their strategic advisory, financing and risk management needs
- Barclays is one of the two non-Swedish banks that act as primary dealer for the Swedish National Debt Office (Riksgälden)
- Barclays sponsors a number of high profile sporting and arts events, including the Barclays Premier League - the most exciting football competition in the world

Business segment and regional segment breakdown



Source: Barclays Plc Annual Report 2010, published 14/03/2011, Barclays Plc Interim Results Announcement, published 02/08/2011, Bloomberg as of 02 August 2011

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Business segment description

UK Retail Banking – £4,518m total income

A leading UK high street bank providing current account and savings products, mortgages, unsecured loans, protection products and general insurance as well as banking and money transmission services to SME's.

Barclaycard – £4,024m total income

An international payments business which manages about £200bn in annual payment value and offers a broad range of payment solutions to consumer and business customers in 22 countries.

Absa – £2,899m total income

Provides a full range of retail banking services and insurance products. Offers customised business solutions for commercial and large corporate customers.

Barclays Africa – £801m total income

Provides retail, corporate and credit card services across Africa and the Indian Ocean. It provides tailored banking to over 2.7m customers, has a top 3 position in 8 of the 10 countries in which it operates.

Barclays Corporate – £2,974m total income

Barclays Corporate provides integrated banking solutions to large corporates, financial institutions and multinationals in the UK & Ireland, Continental Europe and New Markets.

Barclays Capital – £13,600m total income

Investment banking division of Barclays. Provides large corporate, government and institutional clients with a full spectrum of solutions to meet their strategic advisory, financing and risk management needs.

Investment Management – £78m total income

Investment Management manages the Group's 19.9% economic interest in BlackRock, Inc. and residual elements relating to Barclays Global Investors, which was sold in December 2009.

Barclays Wealth – £1,560m total income

The wealth management division of Barclays. Focuses on private and intermediary clients worldwide, providing international and private banking, investment management, fiduciary services and brokerage.

Western Europe Retail Banking – £1,164m total income

Provides retail banking and credit card services in Spain, Italy, Portugal and France.

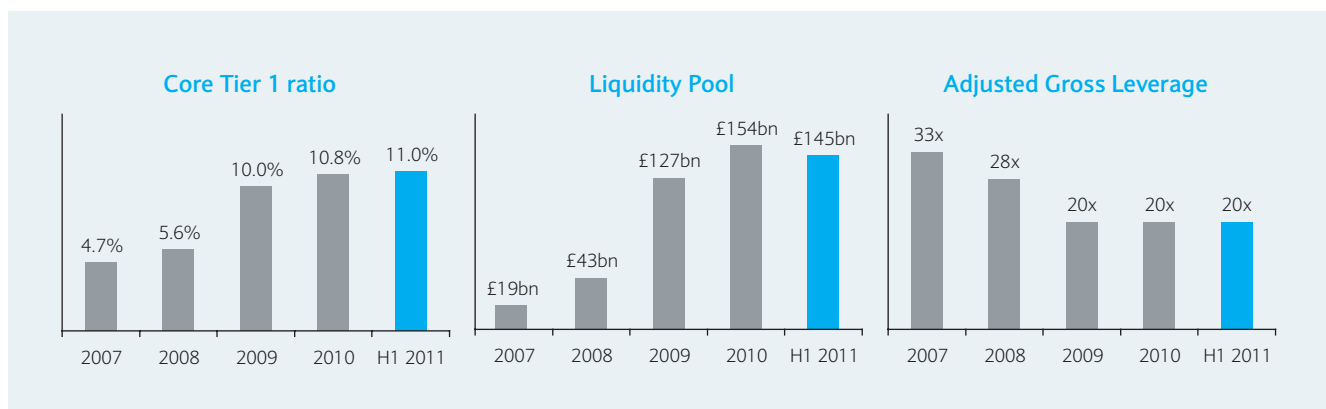
Head Office and Other Operations – £178m total loss

Comprise head office and central support functions, businesses in transition and consolidation adjustments.

Source: Barclays Plc Annual Report 2010, published 14/03/2011

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Capital and Liquidity



At 30 June 2011, the Group's Core Tier 1 ratio was 11.0%. Risk weighted assets decreased to £395bn (31 December 2010: £398bn), largely as a result of foreign exchange movements.

Basel III guidelines propose two new liquidity metrics: the Liquidity Coverage Ratio (LCR), which measures short term liquidity stress, and the Net Stable Funding Ratio (NSFR), which measures the stability of long term structural funding. As at 30 June 2011, the LCR was estimated at 86% (31 December 2010: 80%) and the NSFR was estimated at 96% (31 December 2010: 94%).

The Group liquidity pool¹ at 30 June 2011 was £145bn (31 December 2010: £154bn), of which £132bn was invested in FSA-eligible assets (31 December 2010: £140bn). This reduction was the result of managing down short term deposits, with no effect on liquidity strength as reflected in the higher LCR. During the first half of 2011, the Group raised approximately £19bn of wholesale term debt across a variety of products and geographies. Term funding raised over the past 18 months has re-financed all wholesale term debt maturities for 2010 and 2011.

Adjusted gross leverage² was 20x as at June 30th, 2011 and moved in 2011 within the month end range of 20x to 22x as a result of normal trading activity. The ratio of total assets to shareholders' equity of 24x moved within the month end range of 24x to 26x.

Source: Barclays Plc Annual Report 2010, published 14/03/2011, Barclays Bank Plc Annual Report 2009, published 23/03/2010, Barclays Plc Interim Results Announcement, published 02/08/2011, Spring 2011 Investor Presentation, published 28/04/2011

1 At June 30th, 2011, the Liquidity Pool comprised 59% Cash and deposits with Central Banks, 1% Government Guaranteed Bonds, 33% Governments and Supranational Bonds and 8% Other Available Liquidity.

Source: Barclays Plc Interim Results Announcement, published 02/08/2011.

2 Adjusted total tangible assets/qualifying tier 1 capital

Credit Rating

Barclays subscribes to independent credit rating agency reviews by Standard & Poor's, Moody's Fitch and DBRS.

These ratings assess the credit worthiness of Barclays and are based on reviews of a broad range of business and financial attributes including; risk management processes and procedures; capital strength, earnings, funding, liquidity, accounting, and governance.

Source: Barclays Plc Annual Report 2010, published 14/03/2011

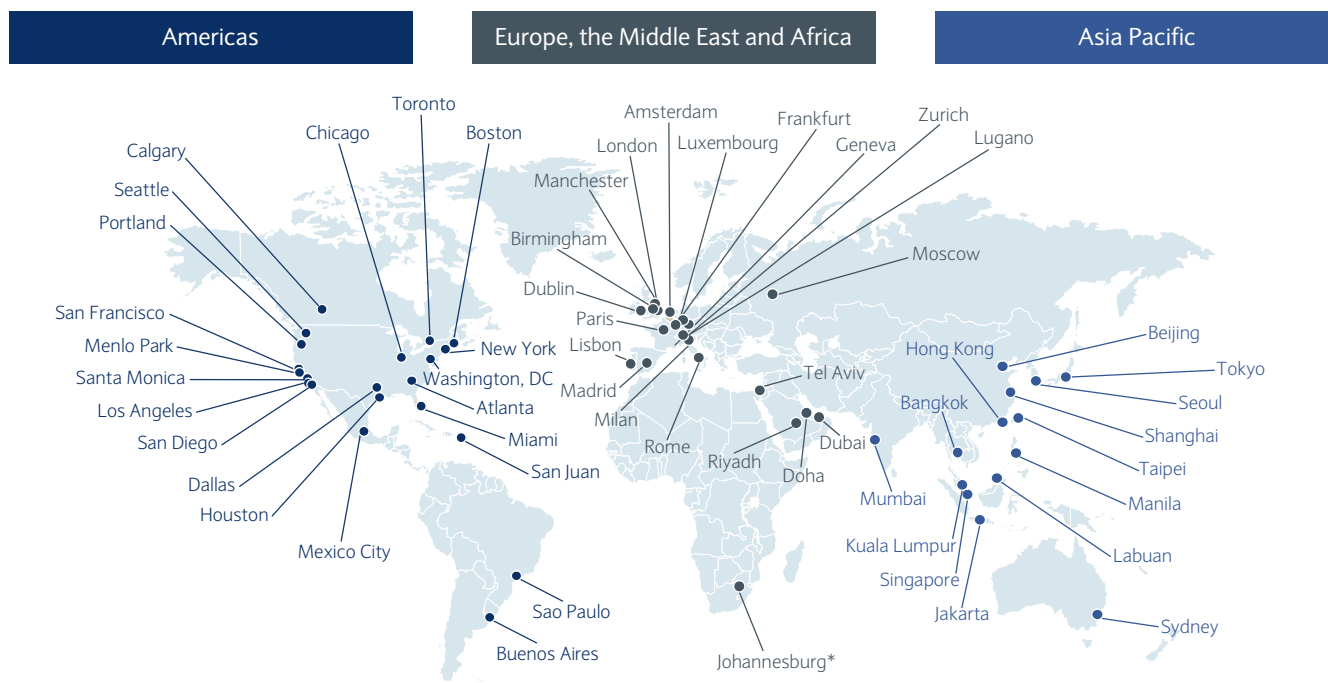
	Barclays PLC	Barclays PLC	Barclays Bank PLC
Standards & Poors			
Long Term		A+	AA-
Short Term		A- 1	A- 1+
Moody's			
Long Term		A1	Aa3
Short Term		P- 1	P- 1
BFSR		n/a	C
Fitch			
Long Term		AA-	AA-
Short Term		F1 +	F1+

Source: Bloomberg as of 02 August 2011

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Barclays Capital

With offices around the world, employing 25,000 people, Barclays Capital has the global reach, advisory services and distribution power to meet the needs of issuers and investors worldwide.



*Investment banking conducted by Absa Capital
Source: Barclays Capital, Updated February 2011

League Tables	FY 10		FY 09		Change
	Rank	Share	Rank	Share	
Global Debt ¹	1	8.2	2	8.3	↑
US Debt ²	1	10.3	4	8.5	↑
All International Bonds ³	1	8.2	1	8.2	↔
Global Foreign Exchange ⁴	3	11.1	3	10.5	↔
Americas M&A completed ⁵	2	22.1	6	19.0	↑
Global M&A completed ⁵	5	14.5	10	9.7	↑
US IPOs ⁵	6	8.9	8	3.1	↑
US Equity & Equity-Related underwriting ⁶	5	8.0	9	3.7	↑

Source: 1. B1 Thomson Reuters; 2. Fixed Income Americas Dealogic; 3. Bloomberg; 4. Euromoney; 5. Dealogic; 6. Thomson Reuters, Updated February 2011

For more information, see: <http://group.barclays.com/Investor-Relations>

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