

BARCLAYS

Q3 2025 Results Presentation

22nd October 2025

Group performance against financial targets; on the path to 2026 delivery

Targets	Q325 actuals	Q325 YTD actuals	2025 guidance	2026 targets
Statutory RoTE	10.6%	12.3%	>11% *c.11% previously*	>12%
Total payout	£0.5bn	£1.9bn[1]	Progressive increase vs 2024[2]	At least £10bn[3] 2024-2026
Investment Bank RWAs (% of Group)	56%			c.50%
CET1 ratio	14.1%		13-14%	13-14%

Supporting targets and guidance

Income	£7.2bn	£22.1bn		c.£30bn
Group NII excl. Investment Bank and Head Office	£3.3bn	£9.4bn	>£12.6bn *>£12.5bn previously*	
Barclays UK NII	£2.0bn	£5.6bn	>£7.6bn	
Cost: income	63%	59%	c.61%	High 50s%
Loan Loss Rate (LLR)	57bps	53bps	50-60bps Through the cycle	50-60bps Through the cycle

[1] Includes dividend for H125 of 3.0p per share, the share buyback announced in relation to H125 of £1.0bn and the Q325 announced share buyback of £500m | [2] FY24 payout comprised of £1.2bn of dividends and £1.8bn of share buybacks | [3] This multi-year plan is subject to supervisory and Board approval, anticipated financial performance and our published CET1 ratio target range of 13-14% | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change |

Q325 performance summary

Statutory RoTE	Q325	Q325 YTD
Barclays UK FY26 target: high teens%	21.8%	19.6%
UK Corporate Bank FY26 target: high teens%	22.8%	18.8%
Private Bank & Wealth Management FY26 target: >25%	26.4%	30.9%
Investment Bank FY26 target: >12%	10.1%	12.9%
US Consumer Bank FY26 target: >12%	13.5%	9.4%
Statutory Group[1] FY26 target: >12%	10.6%	12.3%

Execution progress

- Announced £500m share buyback for Q325
- Achieved FY25 gross cost efficiency savings of c.£500m at the end of Q3
- Announced sale of Entercard; +c.4bps[2] impact on CET1 ratio on completion

[1] Includes Head Office | [2] Based on CET1 ratio as at 30 June 2025 | 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 Q325 and Q325 YTD

Q325

10.6% **Statutory RoTE** Q324: 12.3%	£2.1bn **Profit before tax** Q324: £2.2bn
£7.2bn **Income** Q324: £6.5bn	£0.6bn **Impairment** Q324: £0.4bn
63% **Cost: income ratio** Q324: 61%	£4.5bn **Costs** Q324: £4.0bn
57bps **Loan loss rate** Q324: 37bps	10.4p **EPS** Q324: 10.7p
14.1% **CET1 ratio** Sep-24: 13.8%	392p **TNAV per share** Sep-24: 351p

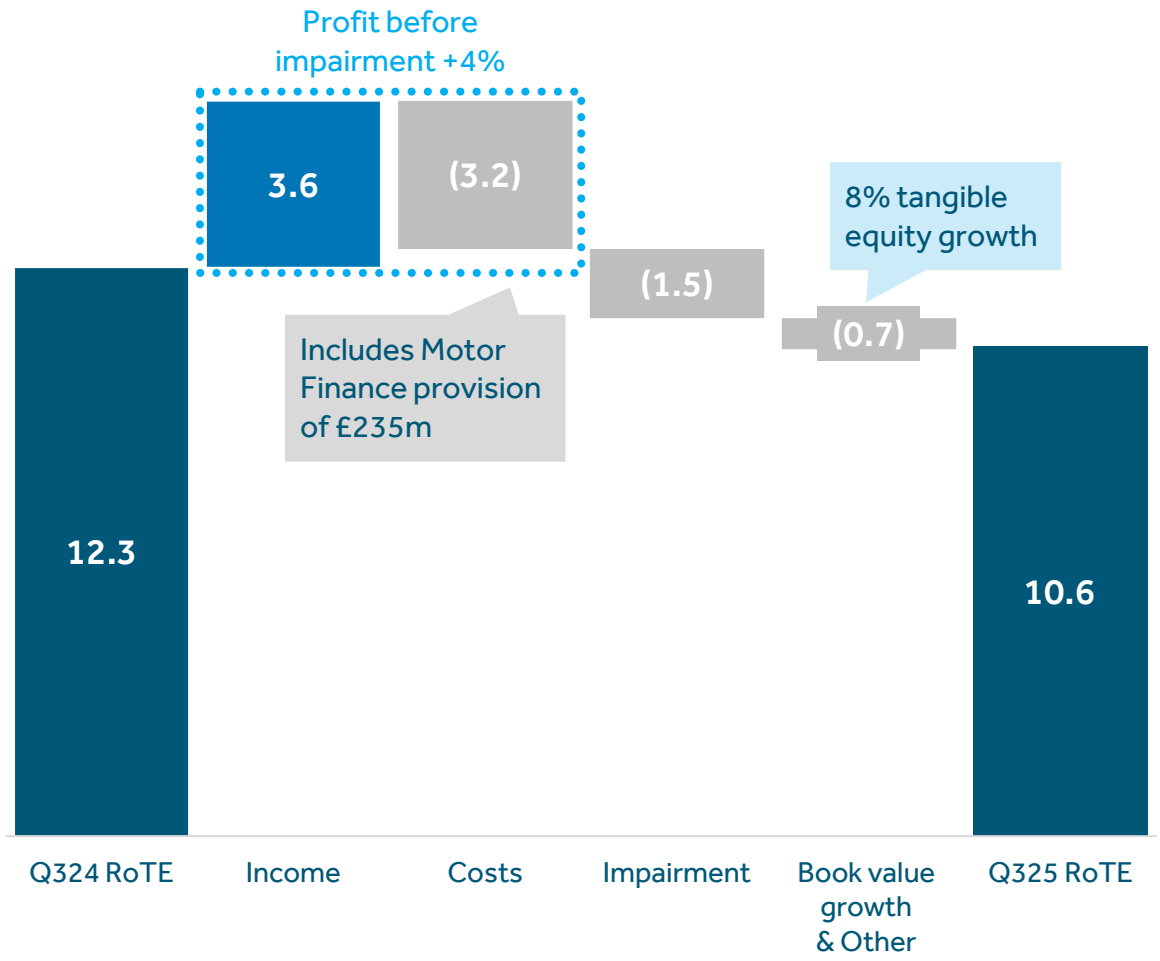
Q325 YTD

12.3% **Statutory RoTE** Q324 YTD: 11.5%[1]	£7.3bn **Profit before tax** Q324 YTD: £6.4bn
£22.1bn **Income** Q324 YTD: £19.8bn	£1.7bn **Impairment** Q324 YTD: £1.3bn
59% **Cost: income ratio** Q324 YTD: 61%	£13.1bn **Costs** Q324 YTD: £12.1bn
53bps **Loan loss rate** Q324 YTD: 42bps	35.1p **EPS** Q324 YTD: 29.3p
14.1% **CET1 ratio** Dec-24: 13.6%	392p **TNAV per share** Dec-24: 357p

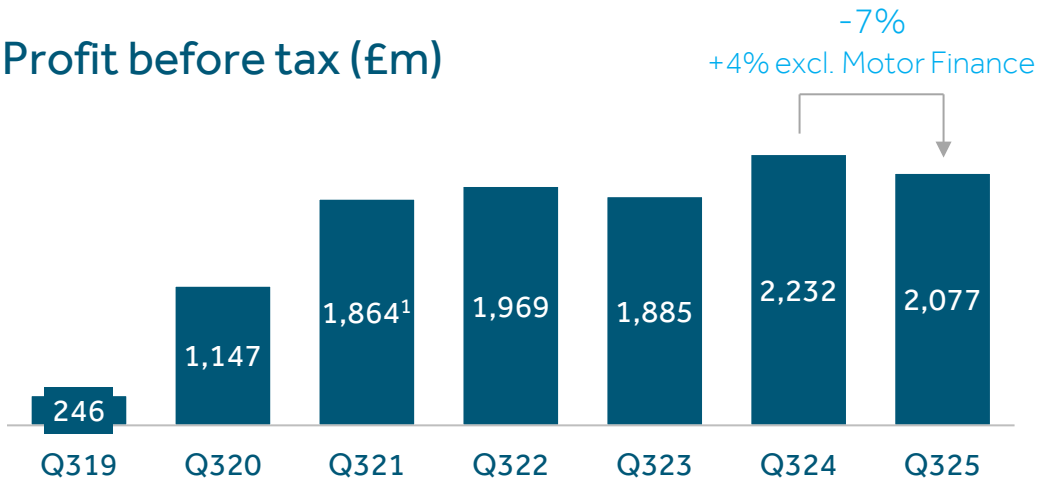
[1] Q324 YTD included a £220m loss on sale of the performing Italian retail mortgage portfolio and a £20m loss on disposal from the German consumer finance business |

Group delivered Q325 RoTE of 10.6%; FY25 guidance revised to >11%

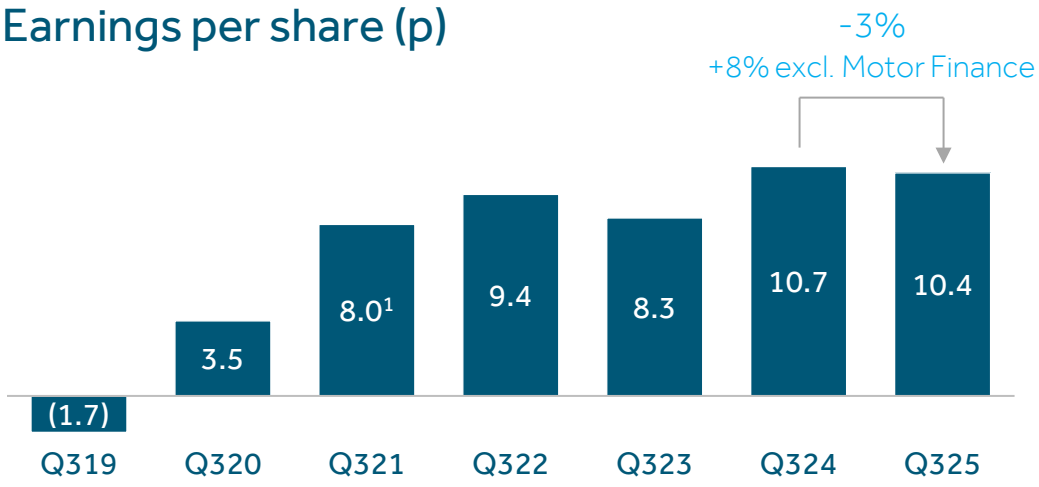
Group RoTE (%)



Profit before tax (£m)



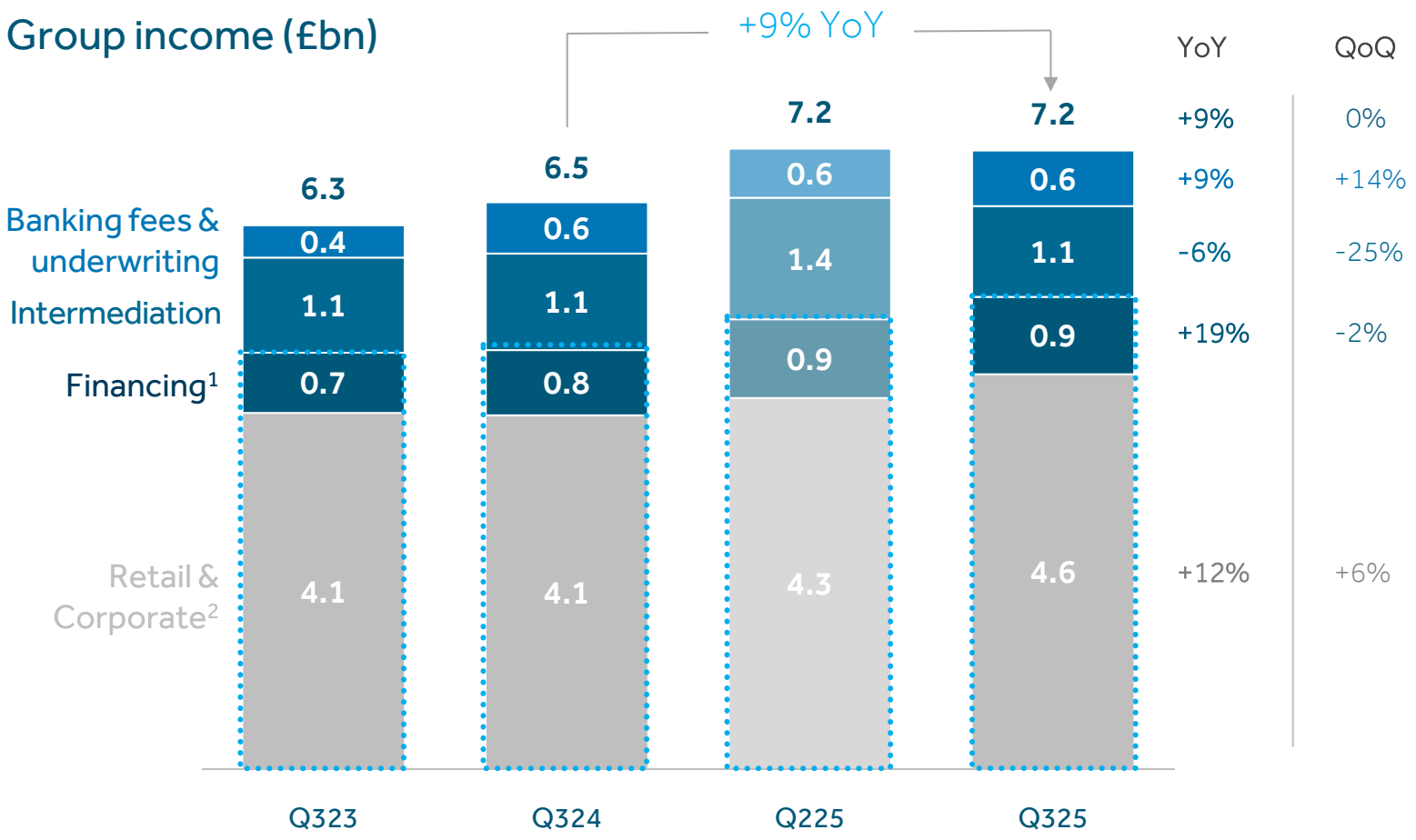
Earnings per share (p)



[1] Restated number | Note: Charts may not sum due to rounding |

Group income of £7.2bn, up 9% YoY, driven by stable income streams

Group income (£bn)



More stable income streams

76%
of Group income in Q325
(74% in Q324)

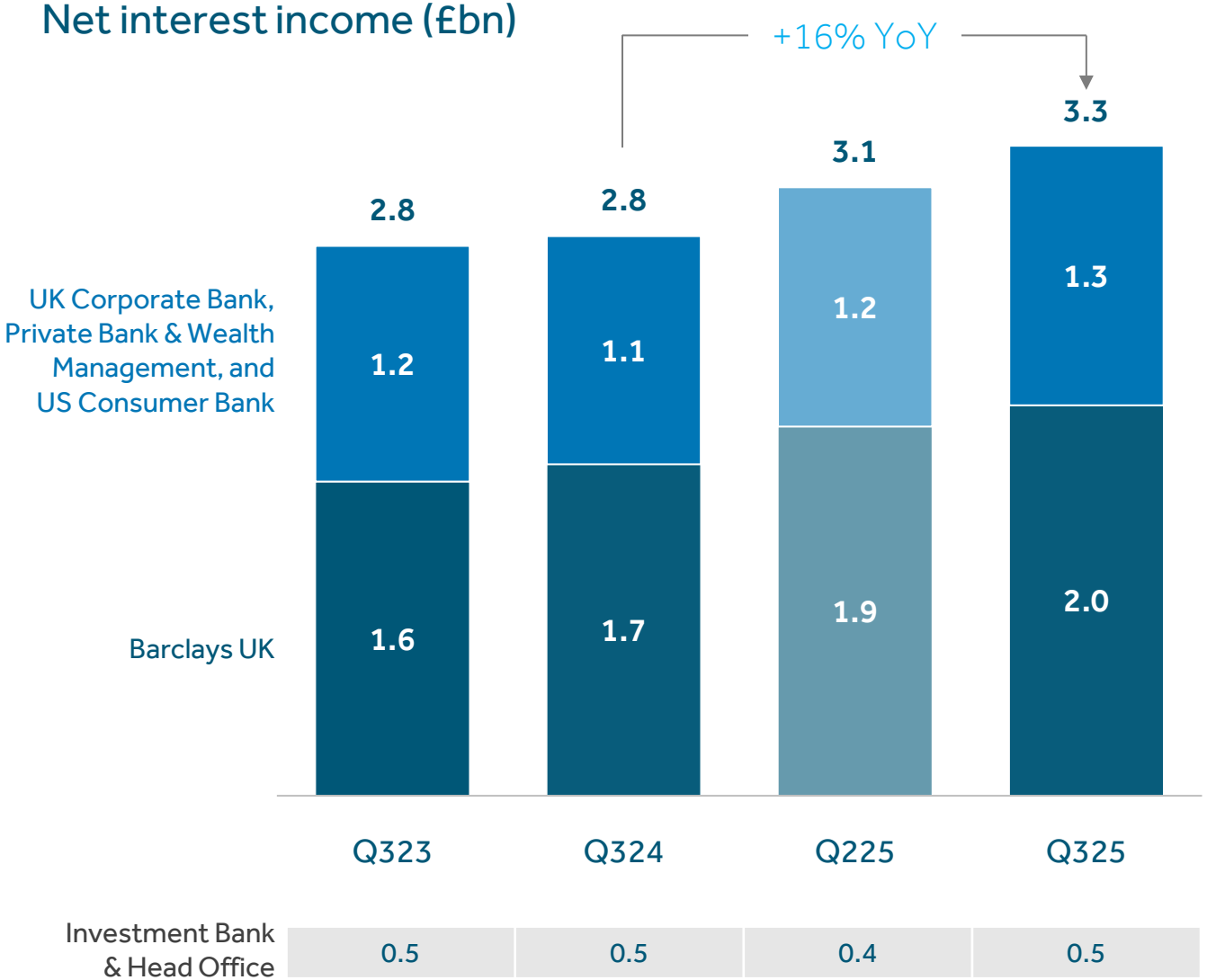
>70%
of Group income by 2026

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

[1] Global Markets Financing includes income related to client financing in both 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, Barclays UK Corporate Bank, Barclays Private Bank and Wealth Management, the International Corporate Bank within the Investment Bank, Barclays US Consumer Bank and Head Office | [3] Based on an average of FY23, FY24 and H125 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: Charts may not sum due to rounding |

Group NII of £3.3bn, up 16% YoY[1]; FY25 guidance revised to >£12.6bn

Net interest income (£bn)



2025 Group NII (excl. IB and HO) guidance: >£12.6bn
Previously >£12.5bn

2025 Barclays UK NII guidance: >£7.6bn

Q325 NII performance	YoY (%)	QoQ (%)
BUK	+18%	+6%
UKCB	+24%	+7%
PBWM	+1%	-6%
USCB	+12%	+13%

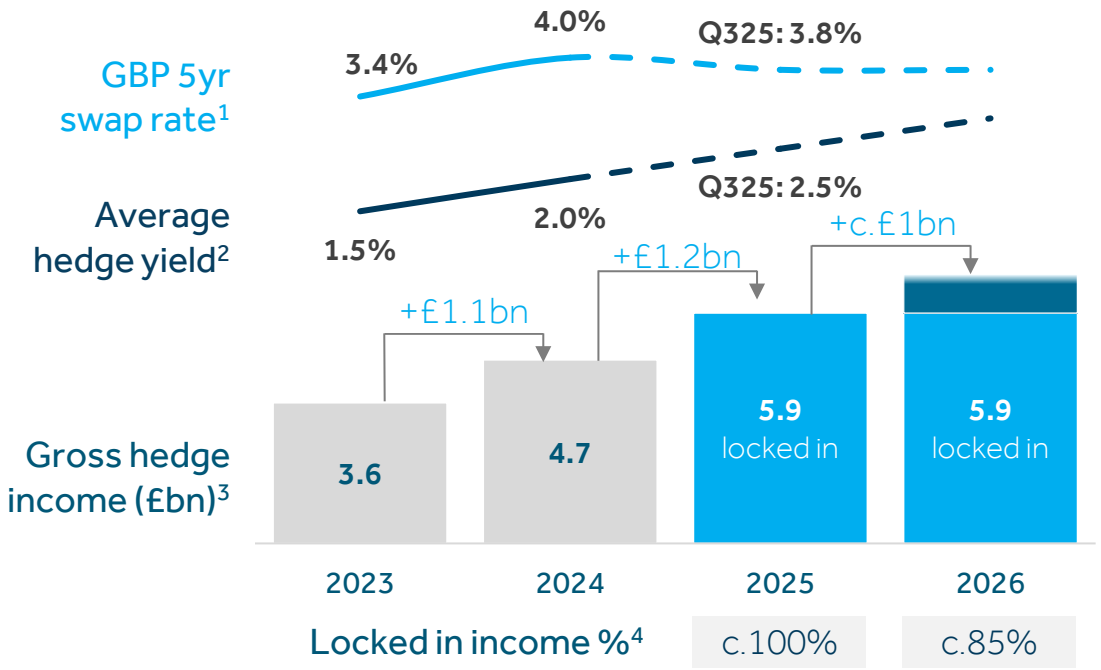
Drivers of NII upgrade

- Sustained structural hedge momentum
- Continued Group deposit stability
- Lending momentum in all divisions

[1] Excludes NII from the Investment Bank and Head Office | Note: Charts may not sum due to rounding |

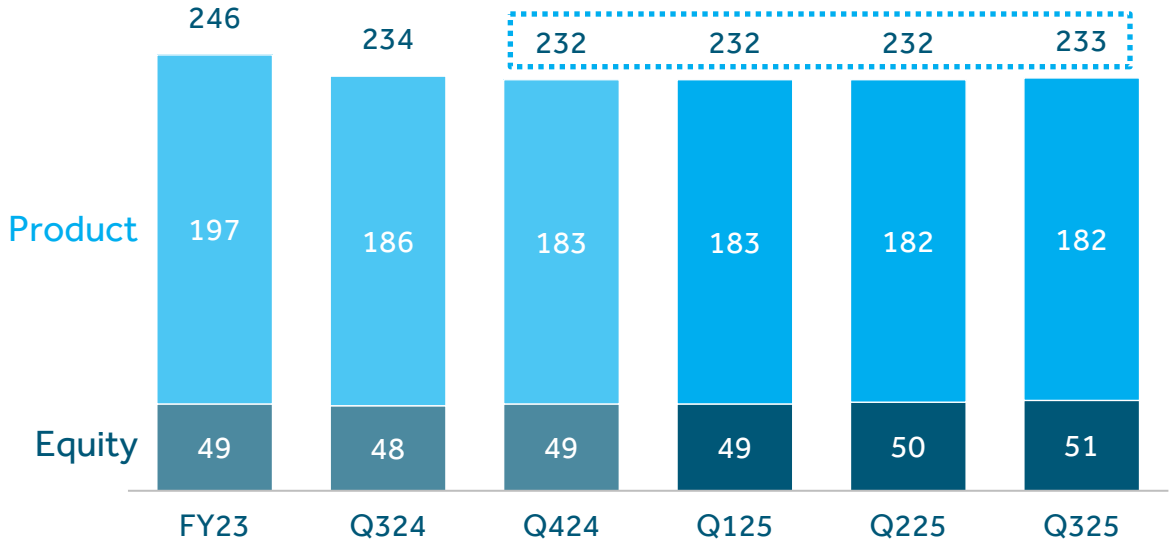
Structural hedge expected to deliver multiyear income growth beyond 2026

Average hedge duration increased from 3 to 3.5 years



2025/26 planning assumptions	○ c.£100bn maturing ○ Broadly stable notional ○ GBP swap rate: 5 yr c.3.5%
2027	○ Maturing yield of 2.1%

Notional stable since Q424



	Product hedge allocation	Equity hedge allocation[5]
Barclays UK	c.85%	22%
UK Corporate Bank	c.5%	6%
Private Bank & Wealth Management	c.5%	2%
Investment Bank[5]	c.5%	53%
US Consumer Bank		6%
Head Office		10%

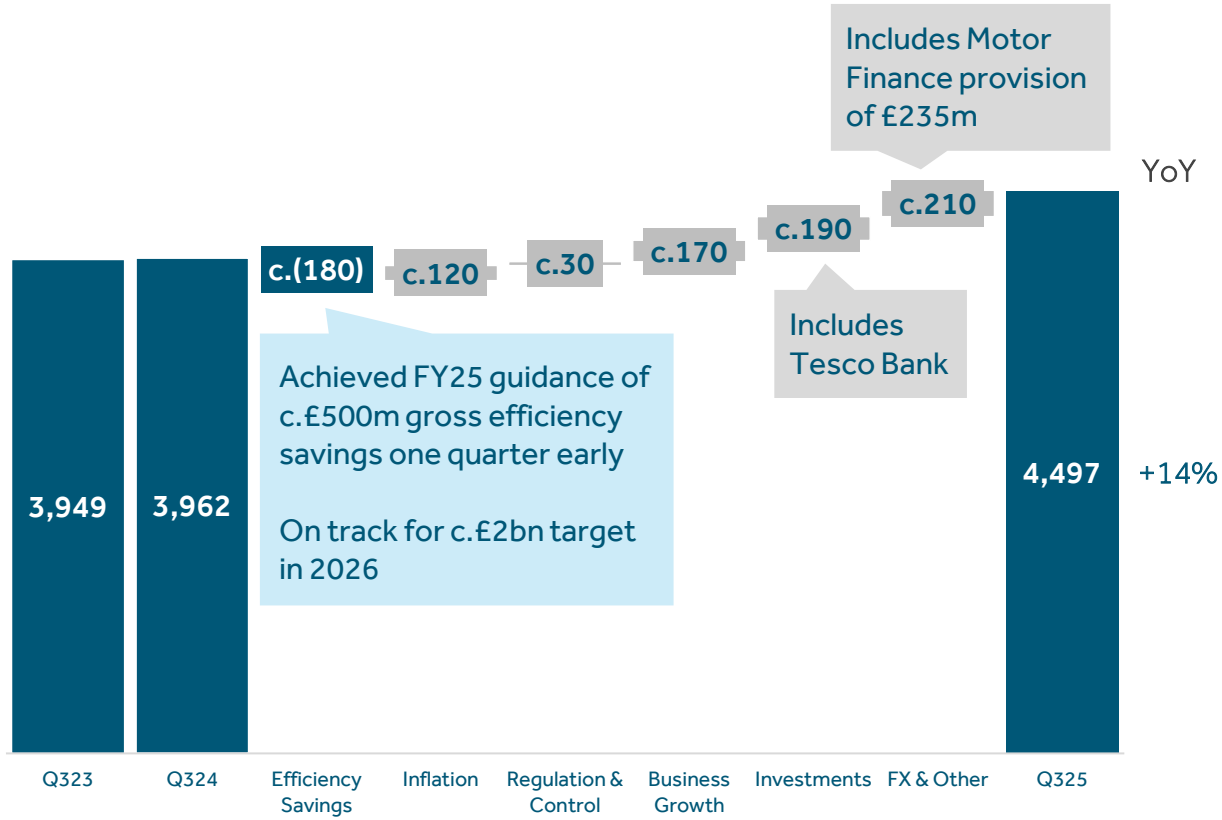
[1] UK Pound Sterling SONIA OIS Zero 5 Year Point (Refinitiv: GBPOIS5YZ=R) | [2] Gross hedge income divided by period end hedge notional | [3] £11.8bn of gross structural hedge income locked in across 2025 and 2026, up from £11.1bn last quarter | [4] Refers to the contribution to NII of hedges that have already been executed | [5] Q325 YTD proportion of average divisional allocated tangible equity | [5] Product structural hedge income is allocated to the International Corporate Bank within the Investment Bank |

63% cost: income ratio in Q325; FY25 guidance of c.61%

Cost: income ratio

	Q323	Q324	Q325	2026 target
Group	63%	61%	63%	High 50s%
Barclays UK	56%	52%	53%	c.50%
UK Corporate Bank	50%	50%	45%	High 40s%
Private Bank & Wealth Management	63%	68%	73%	High 60s%
Investment Bank	68%	67%	65%	High 50s%
US Consumer Bank	50%	50%	43%	Mid 40s%

Group total costs (£m)

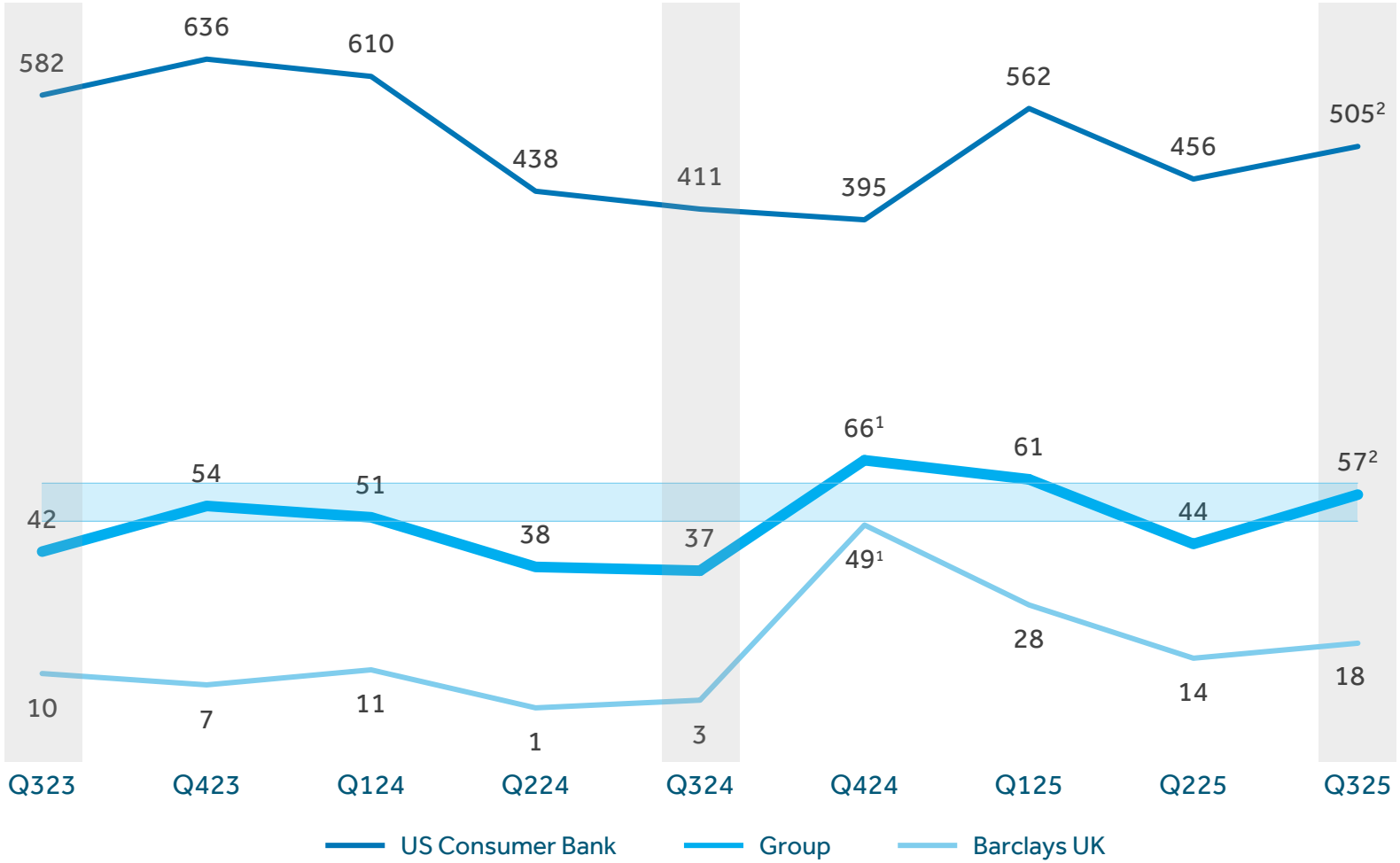


c.30% of Group costs in USD[1]

[1] Based on an average of FY23, FY24 and H125 costs. Percentage may vary depending on business mix and macroeconomic environment and historical outcomes may not be indicative of future currency mix | Note: Charts may not sum due to rounding | 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 |

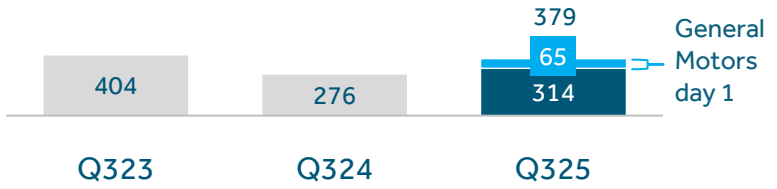
Q325 LLR of 57bps; maintaining through the cycle guidance of 50-60bps

Loan loss rate (bps)



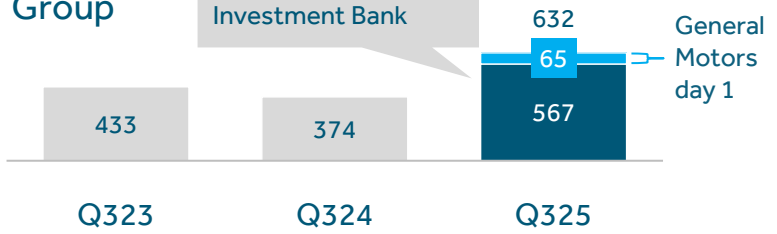
Impairment charge (£m)

US Consumer Bank



Group

Includes c.£110m single name charge in Investment Bank



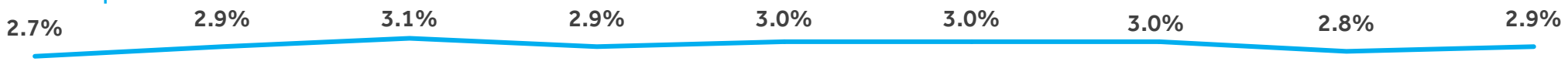
Barclays UK



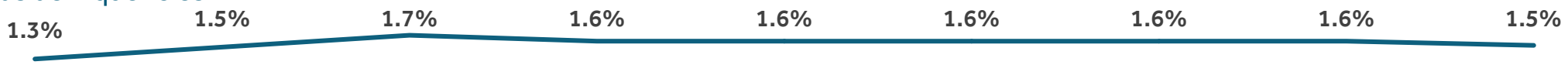
[1] Includes impairment charges related to the day one impact of the Tesco Bank acquisition | [2] Includes impairment charges related to the day one impact of the General Motors acquisition. Q325 LLR excluding General Motors is 52bps and 436bps for Group and US Consumer Bank respectively | Note: Our 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

30 day US cards delinquencies



90 day US cards delinquencies

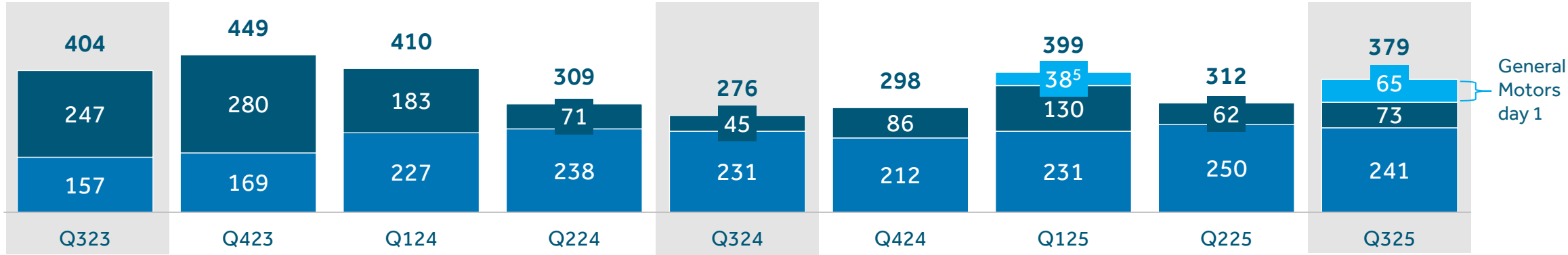


USCB loan loss rate [1] (bps)

Q323	Q423	Q124	Q224	Q324	Q424	Q125	Q225	Q325
582	636	610	438	411	395	562	456	505[2]

USCB reserve build[3] (£m)

USCB write offs[4] (£m)



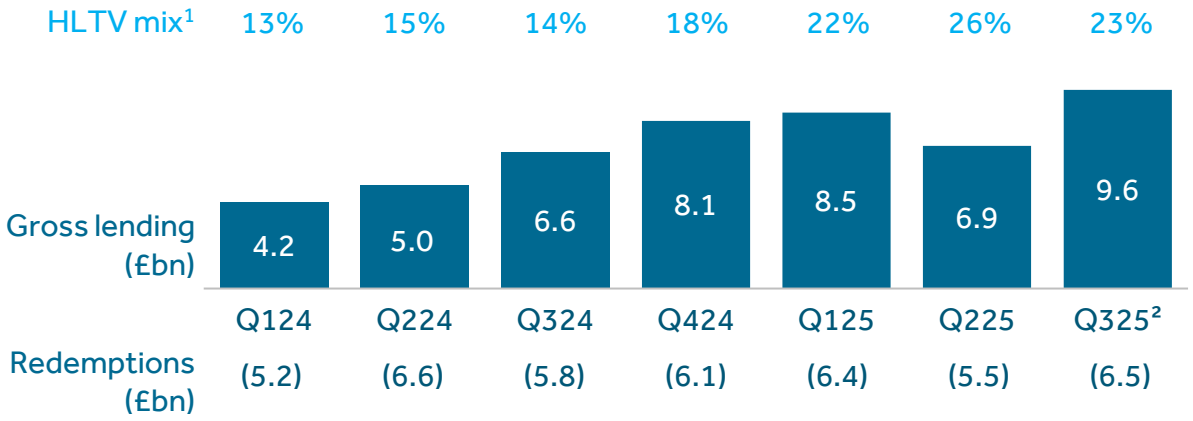
Total USCB coverage ratio

	Q323	Q423	Q124	Q224	Q324	Q424	Q125	Q225	Q325
IFRS9	9.6%	10.1%	10.9%	11.0%	10.3%	9.8%[7]	10.4%[7]	10.0%[7]	9.7%[7]
CECL[6]	8.7%	8.2%	8.5%	7.9%	8.1%	8.1%[7]	8.3%[7]	7.8%[7]	7.9%[7]

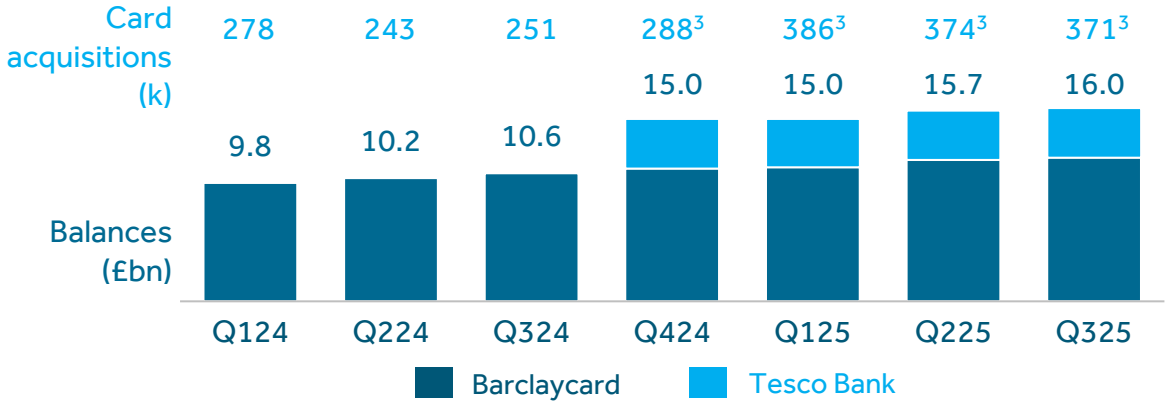
[1] For Q325, Gross Loans and Advances for USCB was £29.8bn | [2] Includes impairment charges related to the day one impact of the General Motors acquisition. Q325 USCB LLR excluding General Motors is 436bps | [3] Expected Credit Loss in anticipation of future write-offs | [4] Typically 12 months after charge-off which occurs six months after an account misses their first payment | [5] Post model adjustment for elevated US macroeconomic uncertainty | [6] Current expected credit losses (CECL) represents impairment reserve based on lifetime expected losses as a percentage of end net receivables | [7] Includes a co-branded card portfolio classified as assets held for sale in December 2024. Excluding this, Q325 IFRS 9 coverage would be 11.1% and Q325 CECL coverage would be 9.1%. Other metrics unchanged | Note: This slide reflects US Consumer Bank financial results, except for 30 and 90 day delinquencies which are US Cards financials |

On track for c.£30bn UK RWA growth with organic momentum

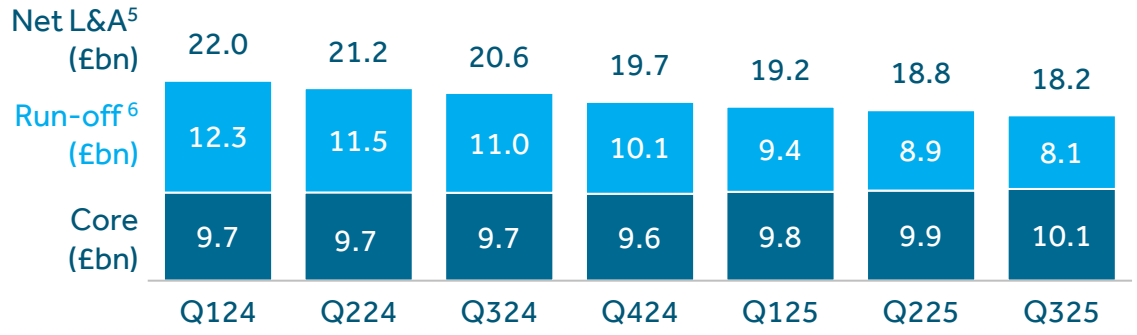
Strong net mortgage growth



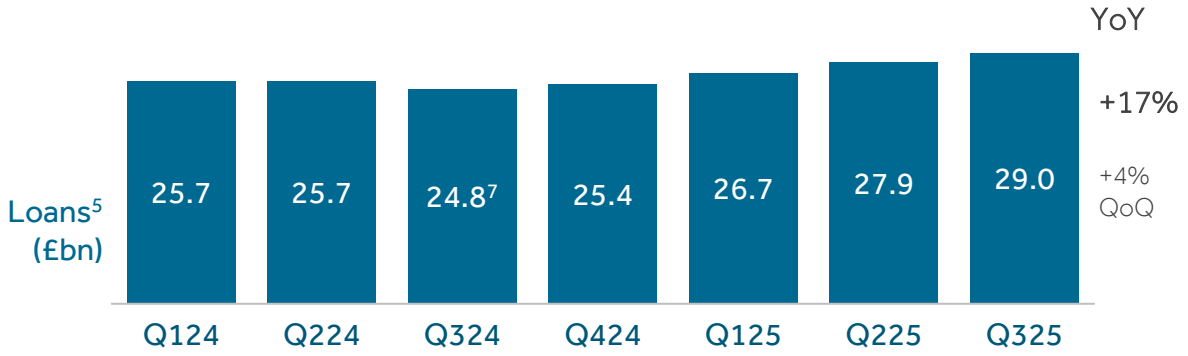
Card acquisitions driving balance growth



Improving core Business Banking[4] trends



Growth in UK Corporate Bank lending



£18bn of c.£30bn UK business growth RWAs deployed[8]; £11bn from organic growth

[1] High loan-to-value mortgages reflecting 85%+. Based on residential flow completions | [2] Excludes the effect of Q325 securitisation activity | [3] Includes Tesco Bank card acquisitions of c.45k in Q424, c.85k in Q125 and Q225, and c.90k in Q325 | [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] Q324 Loan balances reflect a c.£2bn reduction from refinements to the perimeter with the International Corporate Bank within IB | [8] 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. Total RWA increase to the three UK businesses is £18bn | Note: Charts may not sum due to rounding |

Barclays UK Q325 and Q325 YTD

Q325

21.8% **Statutory RoTE** Q324: 23.4%	£1.0bn **Profit before tax** Q324: £0.9bn
£2.3bn **Income** Q324: £1.9bn	£2.0bn **Net Interest Income** Q324: £1.7bn
53% **Cost: income ratio** Q324: 52%	£102m **Impairment** Q324: £16m
18bps **Loan loss rate** Q324: 3bps	£213.4bn **Loans**[1] Sep-24: £199.3bn
£86.7bn **RWAs** Sep-24: £77.5bn	£241.5bn **Deposits** Sep-24: £236.3bn

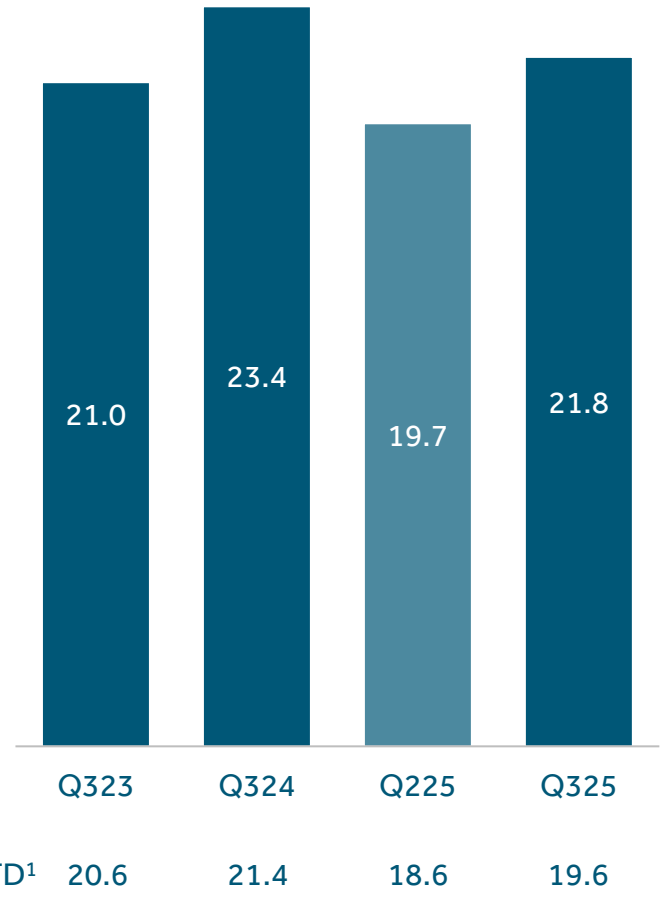
Q325 YTD

19.6% **Statutory RoTE** Q324 YTD: 21.4%	£2.6bn **Profit before tax** Q324 YTD: £2.5bn
£6.4bn **Income** Q324 YTD: £5.7bn	£5.6bn **Net Interest Income** Q324 YTD: £4.8bn
55% **Cost: income ratio** Q324 YTD: 55%	£339m **Impairment** Q324 YTD: £82m
20bps **Loan loss rate** Q324 YTD: 5bps	£213.4bn **Loans**[1] Dec-24: £207.7bn
£86.7bn **RWAs** Dec-24: £84.5bn	£241.5bn **Deposits** Dec-24: £244.2bn

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

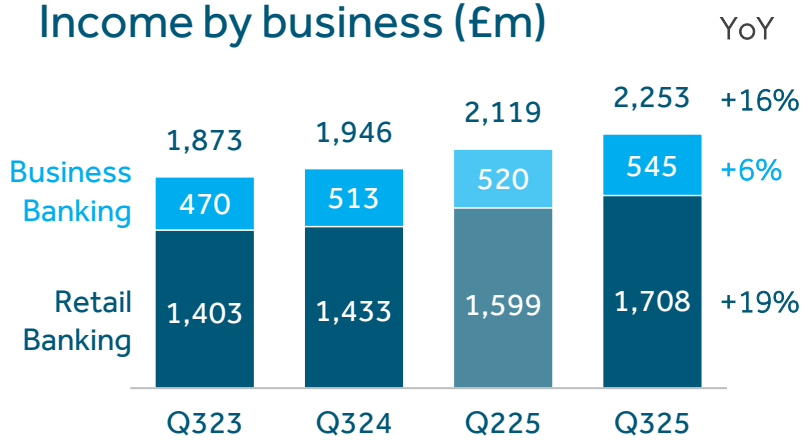
Barclays UK delivered Q325 RoTE of 21.8%

RoTE (%)



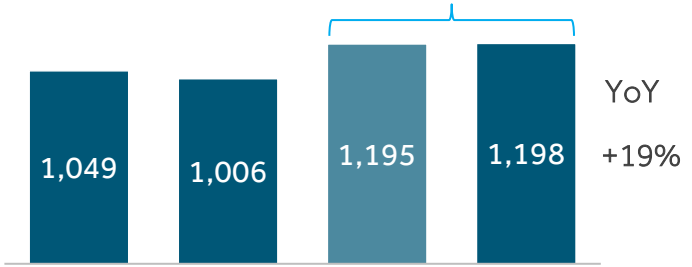
	Q323	Q324	Q225	Q325
YTD[1]	20.6	21.4	18.6	19.6

Income by business (£m)



Total costs (£m)

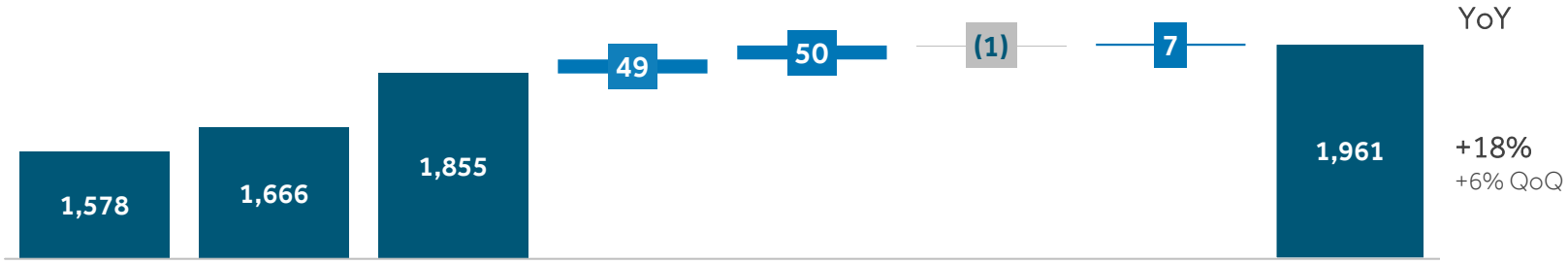
Includes Tesco Bank integration and run-rate costs



	Q323	Q324	Q225	Q325
CIR	56%	52%	56%	53%

Barclays UK NII (£m)

2025 Barclays UK NII guidance: >£7.6bn
£5.6bn NII in Q325 YTD

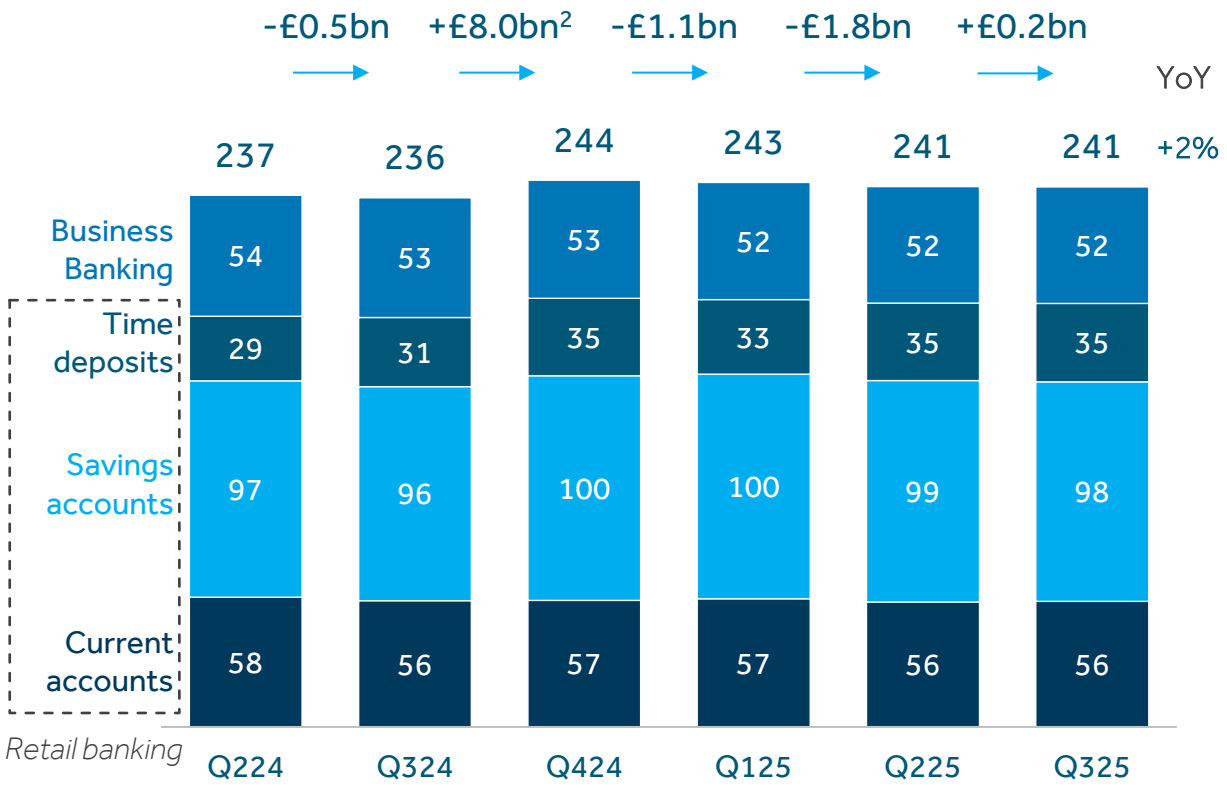


	Q323	Q324	Q225	Q325
NIM	3.04%	3.34%	3.55%	3.68%
Non-NII	295	280	264	292

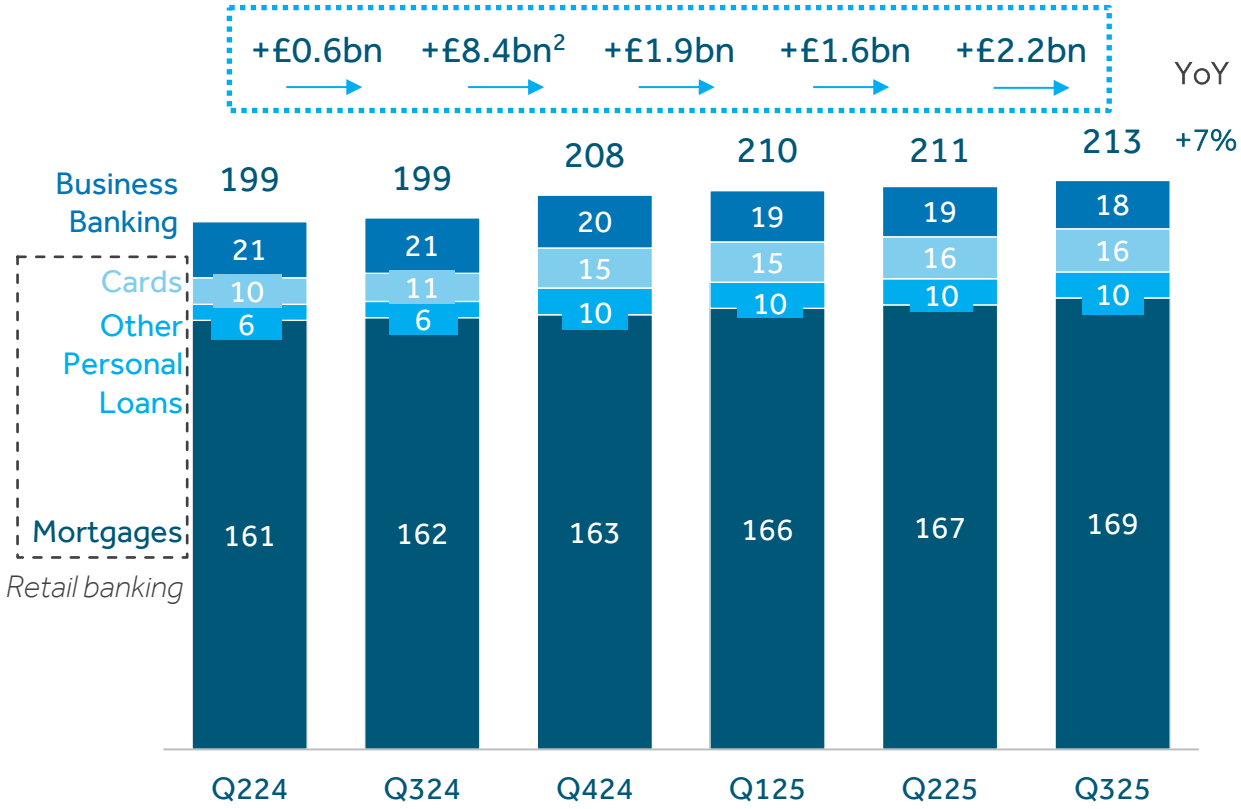
[1] Refers to year-to-date RoTE calculated in each respective year | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change | Note: Charts may not sum due to rounding |

Stable deposit trends; fifth 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 | [2] Tesco Bank acquisition in Q424 included c.£7bn of deposits, c.£4bn credit cards and c.£4bn consumer loans | Note: Charts may not sum and align to the Results Announcement due to rounding |

UK Corporate Bank Q325 and Q325 YTD

Q325

22.8% **Statutory RoTE** Q324: 18.8%	£0.3bn **Profit before tax** Q324: £0.2bn
£0.5bn **Income** Q324: £0.4bn	£0.2bn **Costs** Q324: £0.2bn
45% **Cost: income ratio** Q324: 50%	£5m **Impairment** Q324: £13m
7bps **Loan loss rate** Q324: 21bps	£25.2bn **RWAs** Sep-24: £22.1bn
£29.0bn **Loans**[1] Sep-24: £24.8bn	£86.7bn **Deposits** Sep-24: £82.3bn

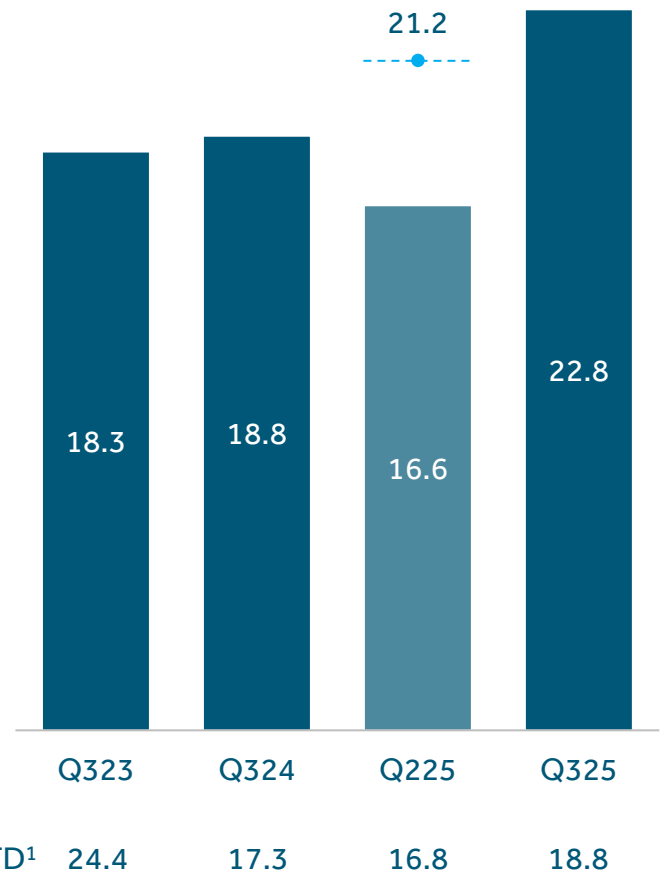
Q325 YTD

18.8% **Statutory RoTE** Q324 YTD: 17.3%	£0.7bn **Profit before tax** Q324 YTD: £0.6bn
£1.5bn **Income** Q324 YTD: £1.3bn	£0.8bn **Costs** Q324 YTD: £0.7bn
51% **Cost: income ratio** Q324 YTD: 54%	£36m **Impairment** Q324 YTD: £36m
16bps **Loan loss rate** Q324 YTD: 19bps	£25.2bn **RWAs** Dec-24: £23.9bn
£29.0bn **Loans**[1] Dec-24: £25.4bn	£86.7bn **Deposits** Dec-24: £83.1bn

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

UK Corporate Bank delivered Q325 RoTE of 22.8%

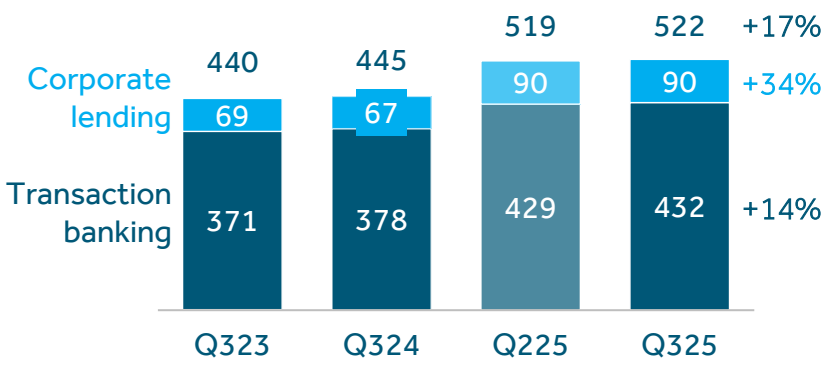
RoTE (%)



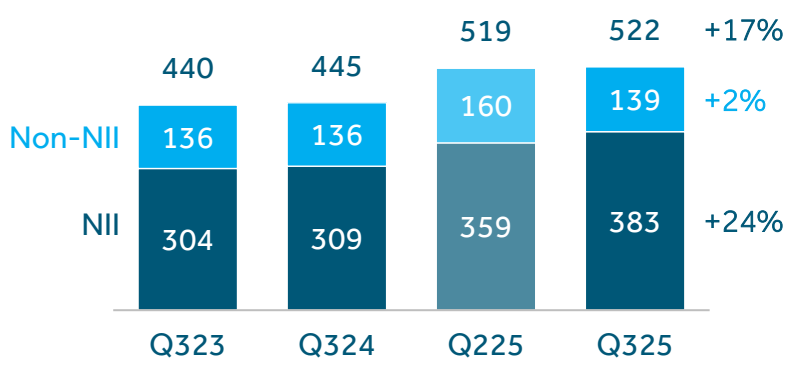
	Q323	Q324	Q225	Q325
YTD[1]	24.4	17.3	16.8	18.8

--●-- RoTE for Q225 excl. £39m litigation and conduct charge

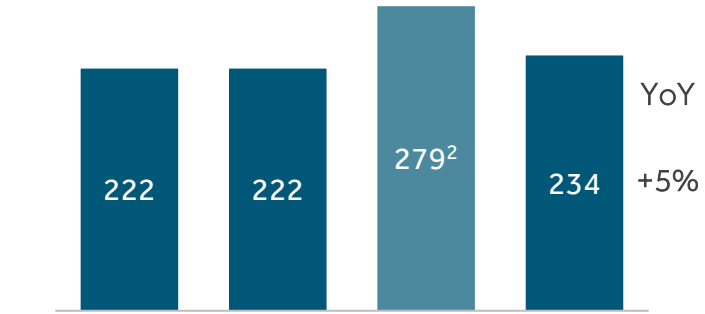
Income by product (£m)



Income by type (£m)

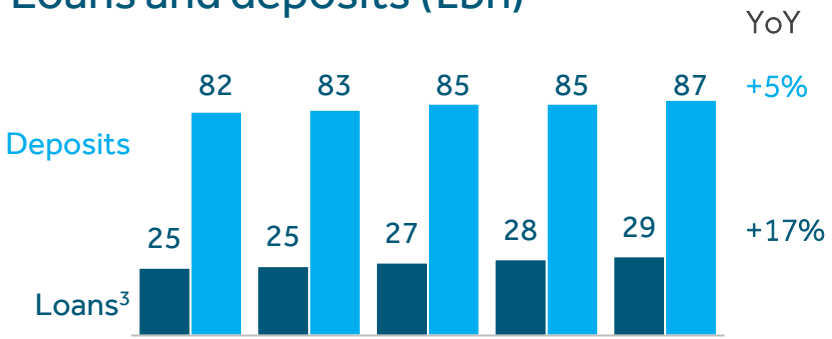


Total costs (£m)



	Q323	Q324	Q225	Q325
CIR	50%	50%	54%[2]	45%

Loans and deposits (£bn)



	Q324	Q424	Q125	Q225	Q325
LDR	30%	31%	31%	33%	33%

[1] Refers to year-to-date RoTE calculated in each respective year | [2] Includes £39m litigation and conduct charge. Excluding this, the cost: income ratio would be 46% | [3] Loans and advances to customers at amortised cost | Note: Charts may not sum due to rounding |

Private Bank & Wealth Management Q325 and Q325 YTD

Q325

26.4% **Statutory RoTE** Q324: 29.0%	£0.1bn **Profit before tax** Q324: £0.1bn
£0.3bn **Income** Q324: £0.3bn	£0.2bn **Costs** Q324: £0.2bn
73% **Cost: income ratio** Q324: 68%	£7.9bn **RWAs** Sep-24: £7.3bn
£221.5bn **Client Assets & Liabilities**[1] Sep-24: £201.5bn	£51.3bn **Assets Under Management** Sep-24: £45.8bn

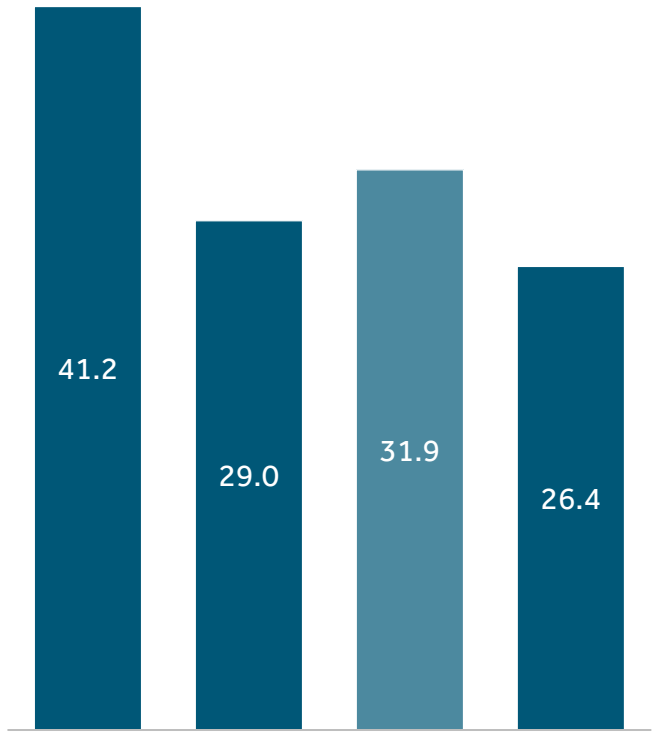
Q325 YTD

30.9% **Statutory RoTE** Q324 YTD: 29.5%	£0.3bn **Profit before tax** Q324 YTD: £0.3bn
£1.0bn **Income** Q324 YTD: £1.0bn	£0.7bn **Costs** Q324 YTD: £0.7bn
69% **Cost: income ratio** Q324 YTD: 69%	£7.9bn **RWAs** Dec-24: £7.9bn
£221.5bn **Client Assets & Liabilities**[1] Dec-24: £208.9bn	£51.3bn **Assets Under Management** Dec-24: £47.7bn

[1] Client Assets and Liabilities refers to customer loans, deposits and investments

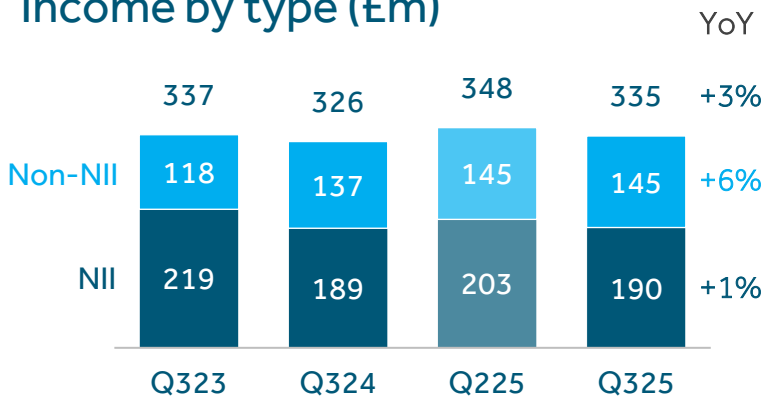
Private Bank & Wealth Management delivered Q325 RoTE of 26.4%

RoTE (%)

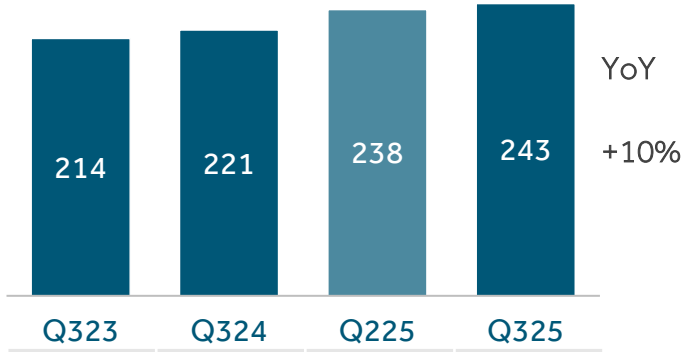


	Q323	Q324	Q225	Q325
YTD[1]	37.1	29.5	33.2	30.9

Income by type (£m)

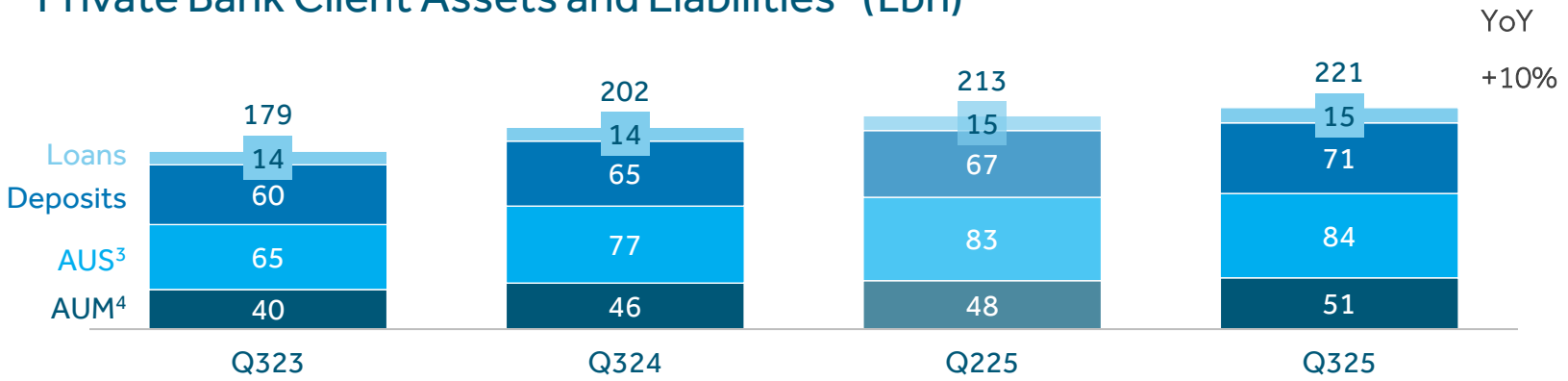


Total costs (£m)



	Q323	Q324	Q225	Q325
CIR	63%	68%	68%	73%

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



	Q323	Q324	Q225	Q325
Net new AUM[5] (£bn)		1.3	0.9	0.7

[1] Refers to year-to-date RoTE calculated in each respective year | [2] Client Assets and Liabilities refers to customer 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 Q325 and Q325 YTD

Q325

10.1% **Statutory RoTE** Q324: 8.8%	£0.9bn **Profit before tax** Q324: £0.9bn
£3.1bn **Income** Q324: £2.9bn	£2.0bn **Costs** Q324: £1.9bn
65% **Cost: income ratio** Q324: 67%	£144m **Impairment** Q324: £43m
£199.1bn **RWAs** Sep-24: £194.2bn	56% **RWAs as % of Group** Sep-24: 57%
6.3% **Income/Average RWAs**[1] Q324: 5.7%	44bps **Loan loss rate** Q324: 15bps

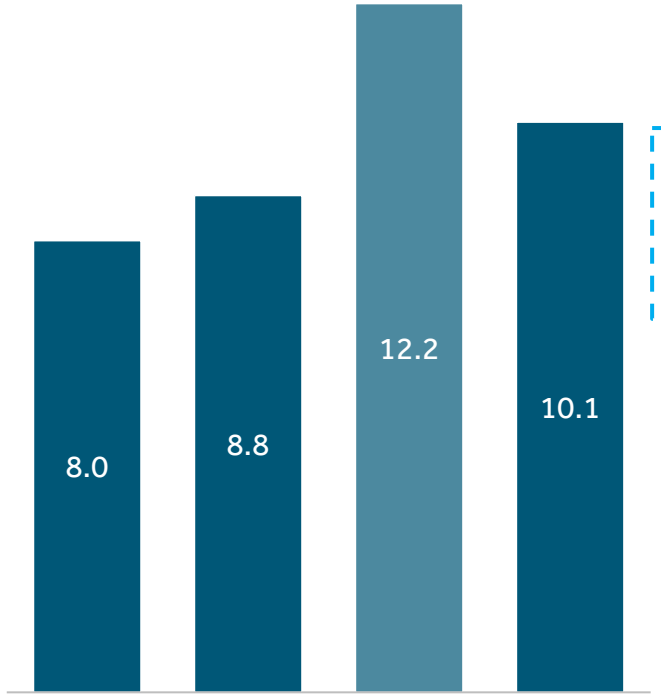
Q325 YTD

12.9% **Statutory RoTE** Q324 YTD: 10.1%	£3.9bn **Profit before tax** Q324 YTD: £3.3bn
£10.3bn **Income** Q324 YTD: £9.2bn	£6.0bn **Costs** Q324 YTD: £5.8bn
59% **Cost: income ratio** Q324 YTD: 63%	£283m **Impairment** Q324 YTD: £77m
£199.1bn **RWAs** Dec-24: £198.8bn	56% **RWAs as % of Group** Dec-24: 56%
6.9% **Income/Average RWAs**[1] Q324 YTD: 6.0%	29bps **Loan loss rate** Q324 YTD: 9bps

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

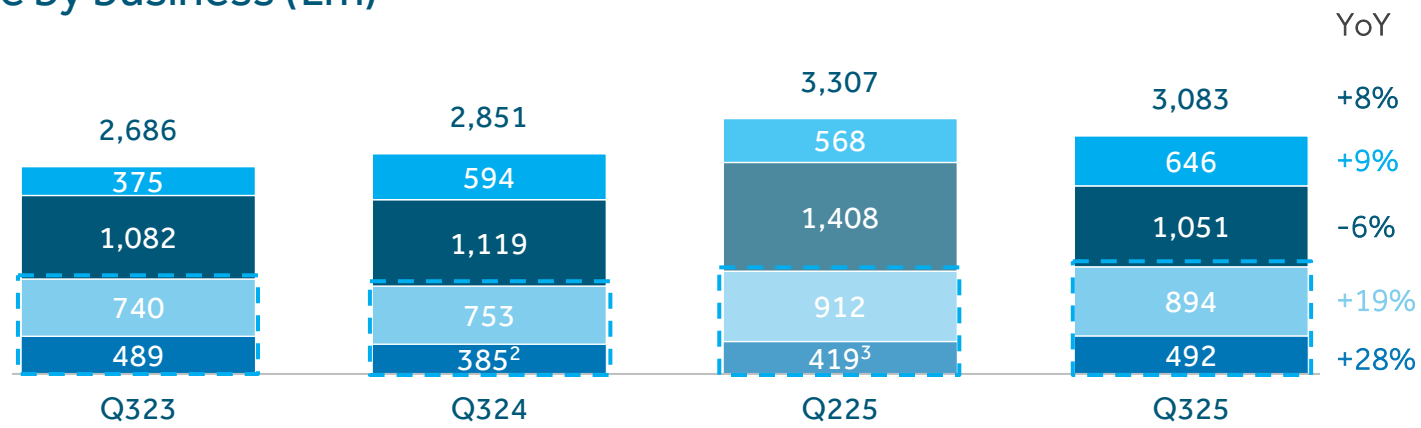
Investment Bank delivered Q325 RoTE of 10.1%

RoTE (%)

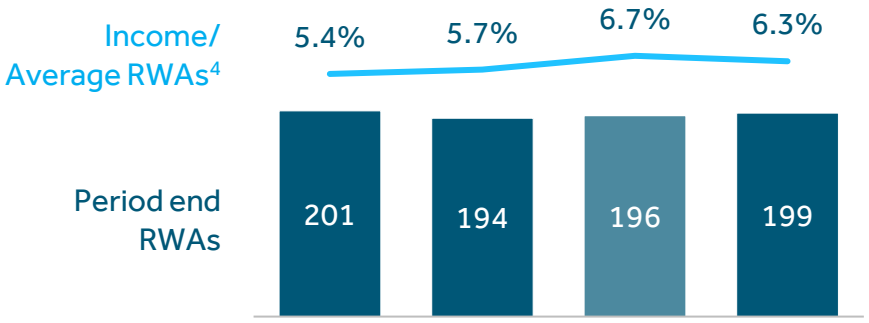


	Q323	Q324	Q225	Q325
YTD[5]	10.1	10.1	14.2	12.9

Income by business (£m)[1]

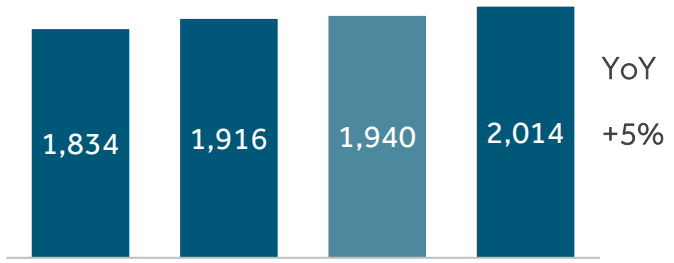


Risk weighted assets (£bn)



IB RWAs as % of Group	Q323	Q324	Q225	Q325
	59%	57%	56%	56%

Total costs (£m)[1]



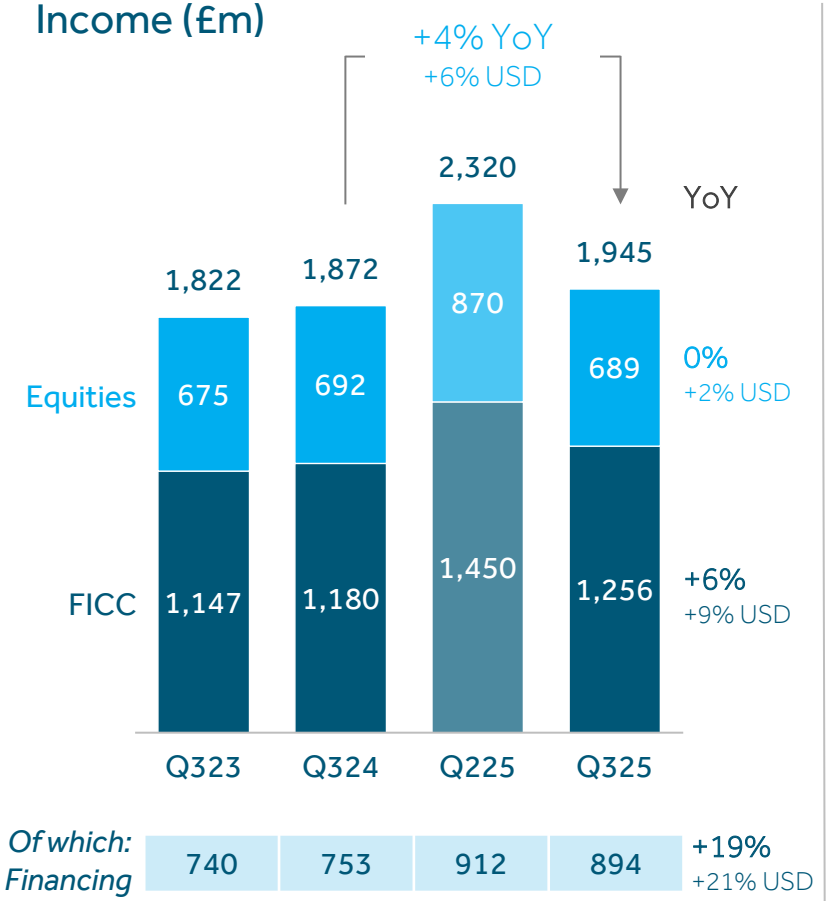
CIR	Q323	Q324	Q225	Q325
	68%	67%	59%	65%

[1] 50-60% of income and c.40-45% of costs in USD. Based on an average of FY23, FY24 and H125 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] Impacted by fair value losses on lending positions of c.£85m | [3] Impacted by fair value losses on lending positions of c.£55m | [4] Annualised quarterly income as a percentage of average RWAs during the quarter | [5] Refers to year-to-date RoTE calculated in each respective year |

Income up 8% YoY; signs of recovery in Investment Banking

Global Markets

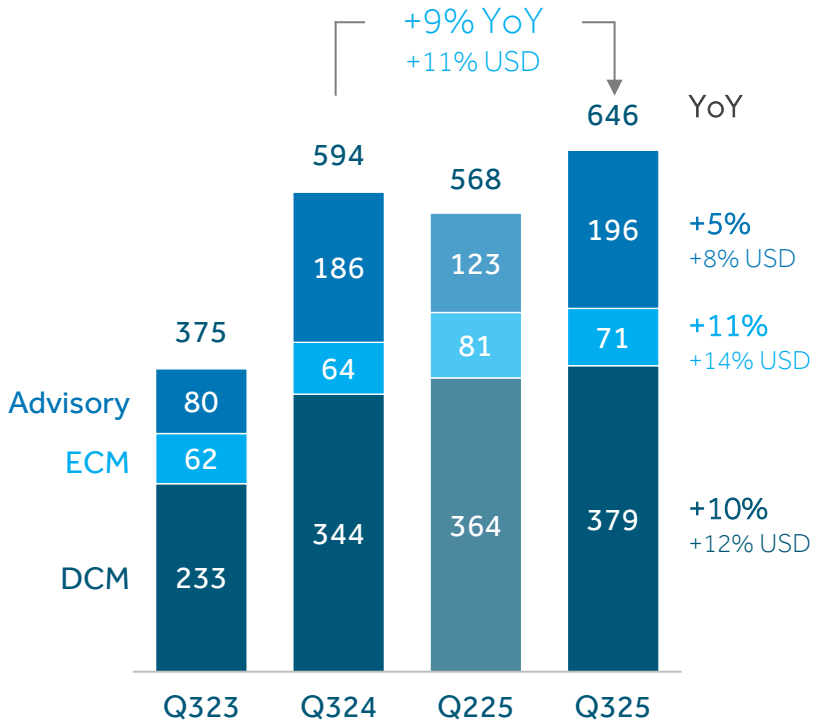
Income (£m)



Of which: Financing	Q323	Q324	Q225	Q325	YoY
	740	753	912	894	+19% +21% USD

Investment Banking

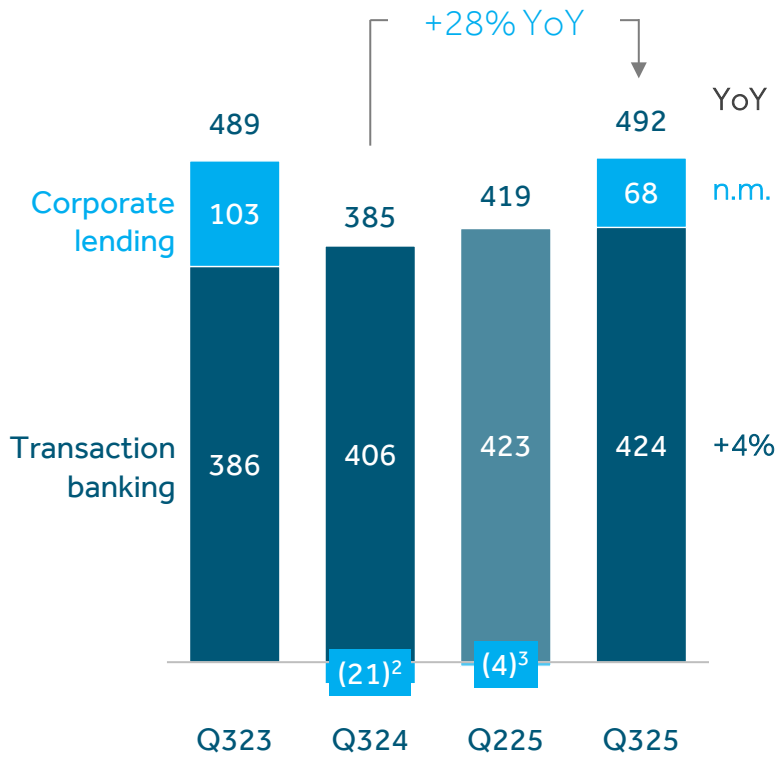
Fees and underwriting (£m)



YTD fee share[1]:	Q323	Q324	Q225	Q325
	3.1%	3.4%	3.3%	3.1%

International Corporate Bank

Income (£m)



[1] YTD Dealogic Banking fee share as at 30th September 2025 | [2] Impacted by fair value losses on lending positions of c.£85m | [3] Impacted by fair value losses on lending positions of c.£55m |

US Consumer Bank Q325 and Q325 YTD

Q325

13.5% **Statutory RoTE** Q324: 10.9%	£0.2bn | $0.2bn **Profit before tax** Q324: £0.1bn | $0.2bn
$35.9bn **End net receivables**[1] Sep-24: $32.7bn	£0.9bn | $1.3bn **Income** Q324: £0.8bn | $1.0bn
11.50% **Net Interest Margin** Q324: 10.38%	£0.4bn | $0.5bn **Costs** Q324: £0.4bn | $0.5bn
43% **Cost: income ratio** Q324: 50%	£379m | $508m **Impairment** Q324: £276m | $360m
505bps **Loan loss rate** Q324: 411bps	£25.8bn | $34.7bn **RWAs** Sep-24: £23.2bn | $31.1bn

Q325 YTD

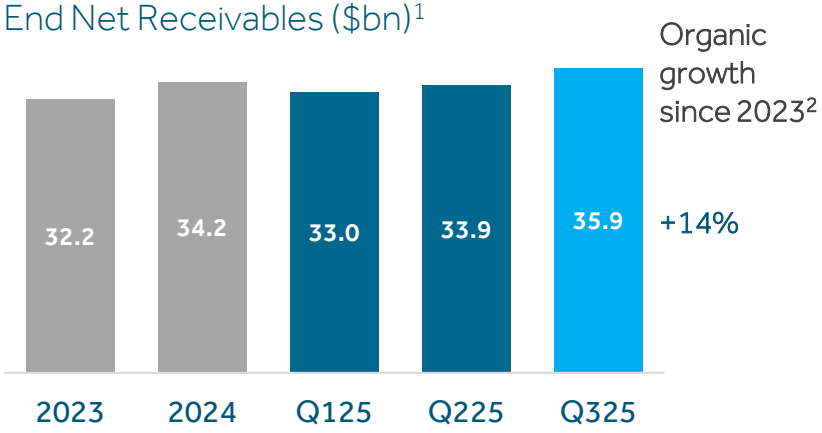
9.4% **Statutory RoTE** Q324 YTD: 8.4%	£0.3bn | $0.4bn **Profit before tax** Q324 YTD: £0.3bn | $0.4bn
$35.9bn **End net receivables**[1] Dec-24: $34.2bn	£2.6bn | $3.5bn **Income** Q324 YTD: £2.5bn | $3.2bn
10.96% **Net Interest Margin** Q324 YTD: 10.64%	£1.2bn | $1.6bn **Costs** Q324 YTD: £1.2bn | $1.5bn
46% **Cost: income ratio** Q324 YTD: 48%	£1.1bn | $1.4bn **Impairment** Q324 YTD: £1.0bn | $1.3bn
489bps **Loan loss rate** Q324 YTD: 497bps	£25.8bn | $34.7bn **RWAs** Dec-24: £26.8bn | $33.7bn

[1] Managed ENR |

Operational performance on track in US Consumer Bank

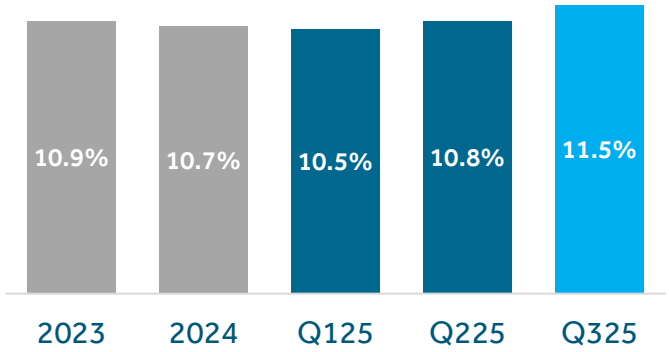
Organic and inorganic balance growth

End Net Receivables ($bn)[1]



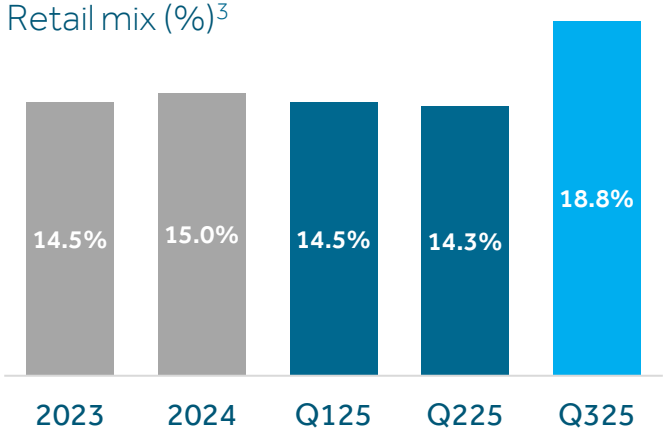
Repricing supports higher margins

Net interest margin (%)



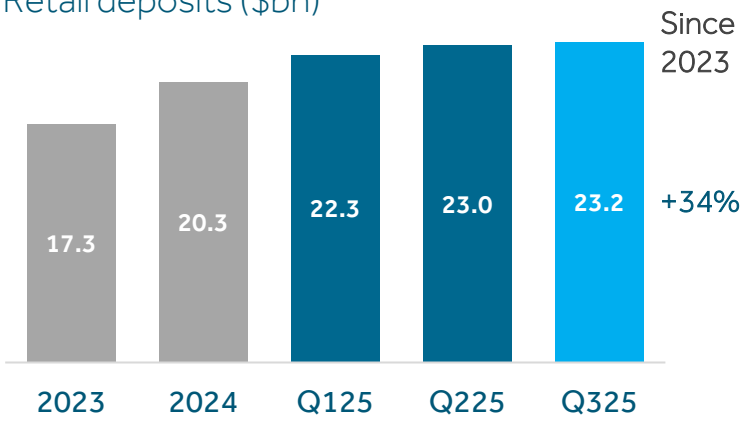
Rebalancing mix towards retail

Retail mix (%)[3]



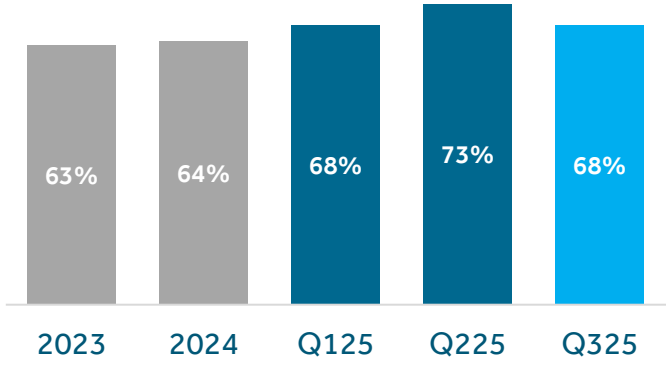
Strong core retail deposit growth

Retail deposits ($bn)



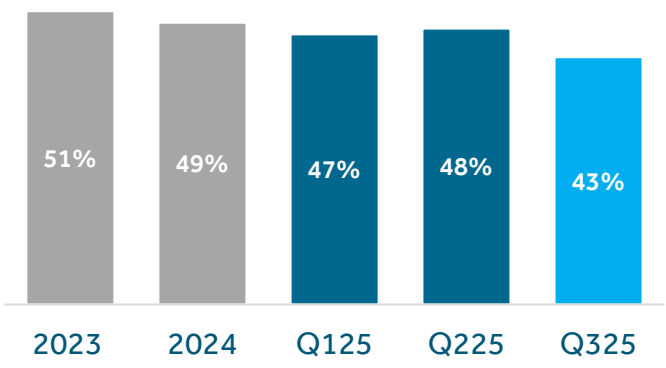
Increased share of core deposits

Core deposits (%)



Driving cost efficiencies

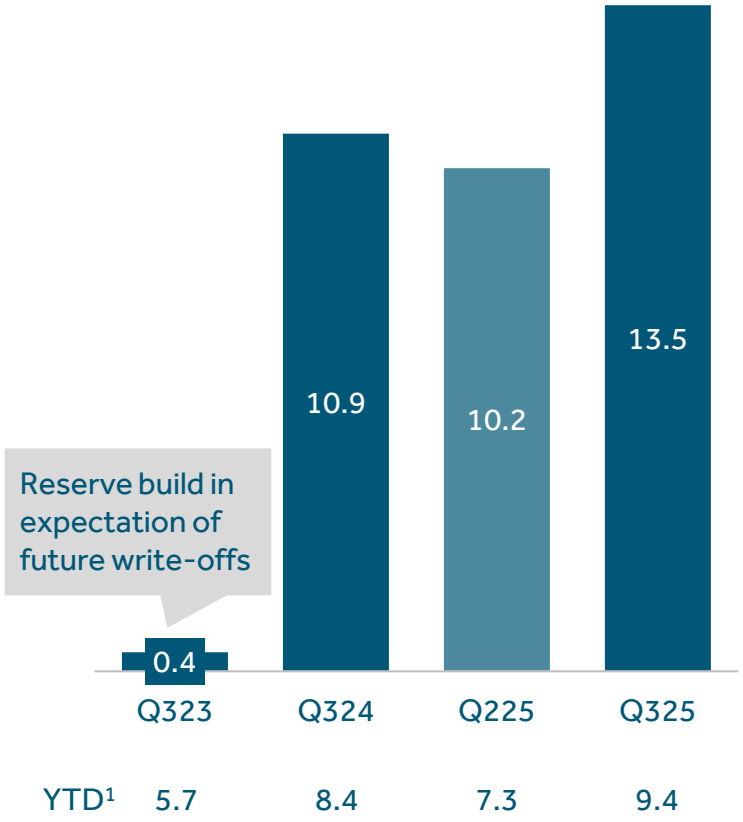
Cost : income ratio (%)



[1] Managed ENR | [2] Organic growth calculated from Q323 to Q325 due to seasonality | [3] Retail percentage based on credit card reported ENR |

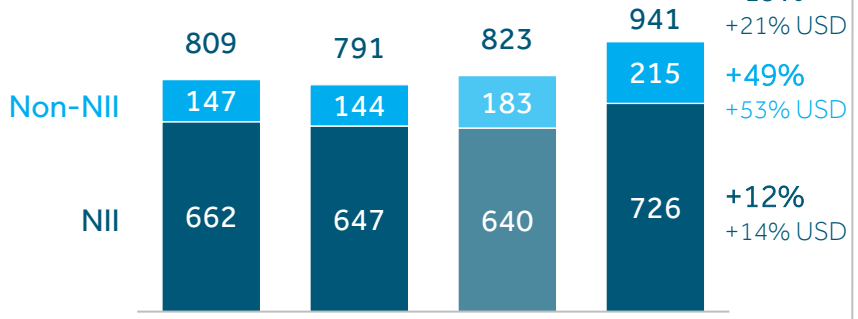
US Consumer Bank delivered Q325 RoTE of 13.5%

RoTE (%)



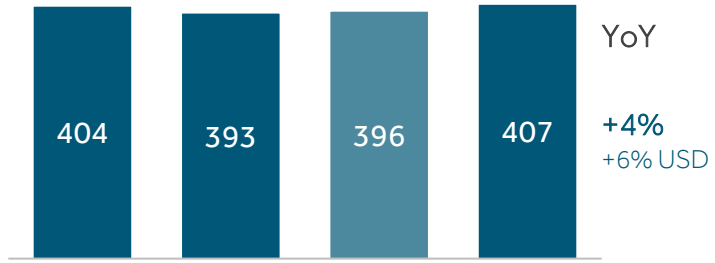
YTD[1]	5.7	8.4	7.3	9.4

Income by type (£m)



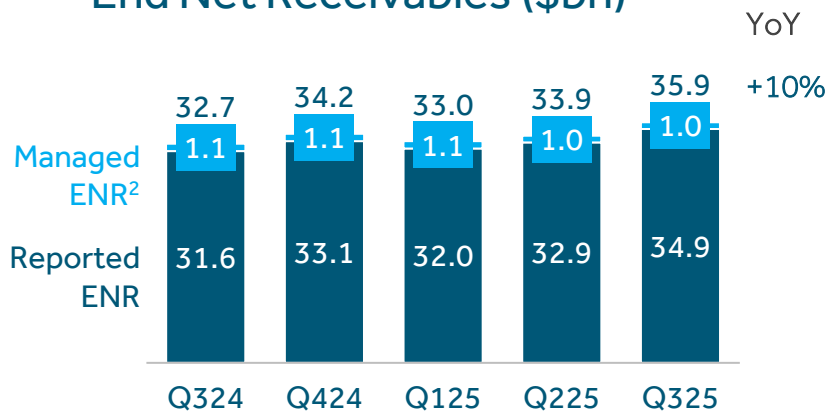
NIM	10.88%	10.38%	10.83%	11.50%

Total costs (£m)

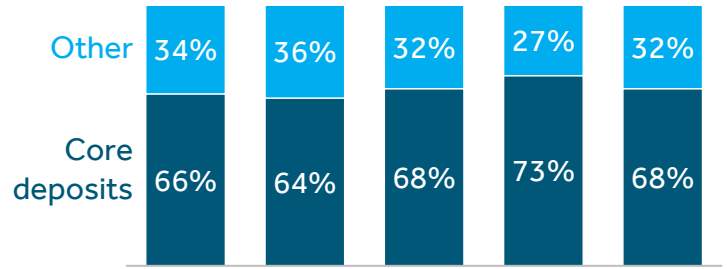


CIR	50%	50%	48%	43%

End Net Receivables ($bn)



Funding

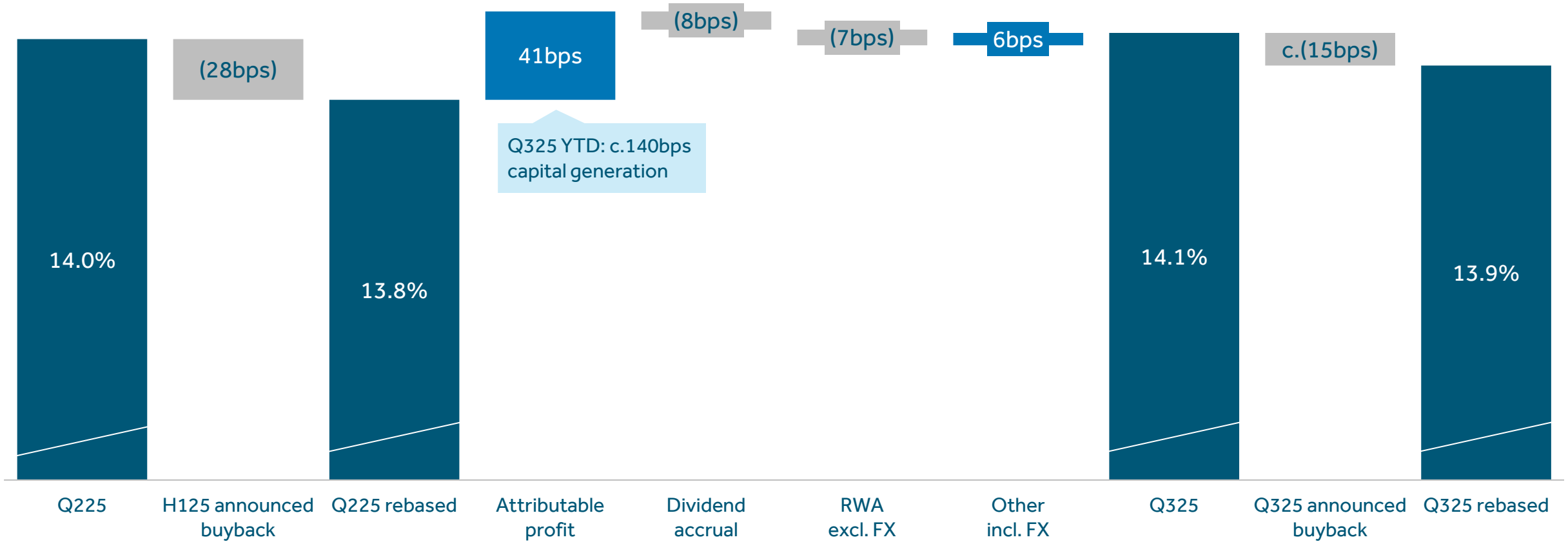


Retail deposits ($bn)	18.2	20.3	22.3	23.0	23.2	+27%

[1] Refers to year-to-date RoTE calculated in each respective year | [2] 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

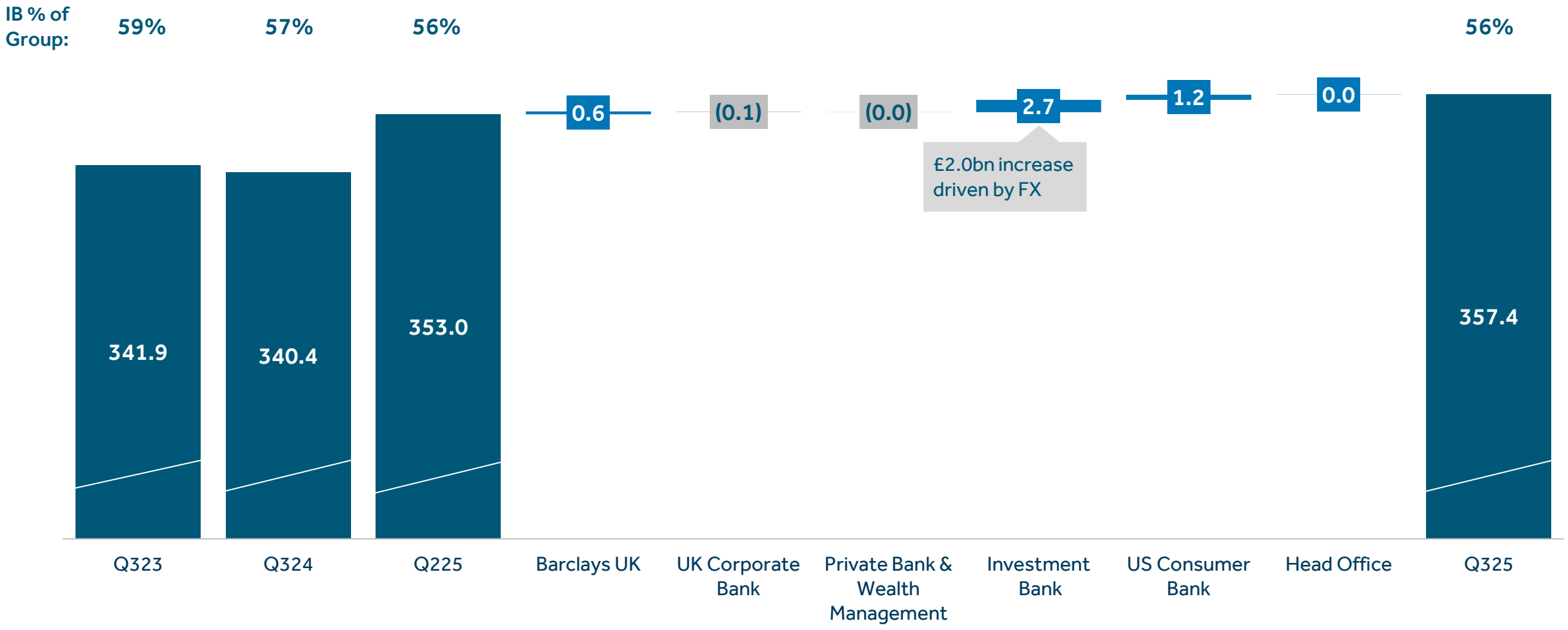
Q325 CET1 ratio movements



Note: Charts may not sum due to rounding

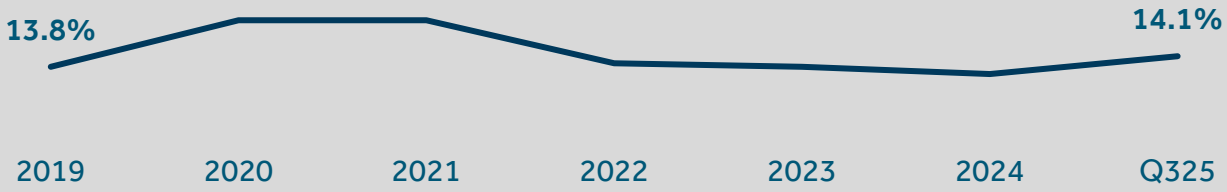
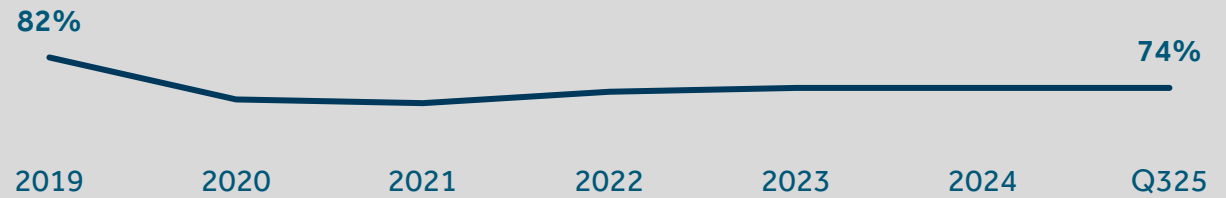
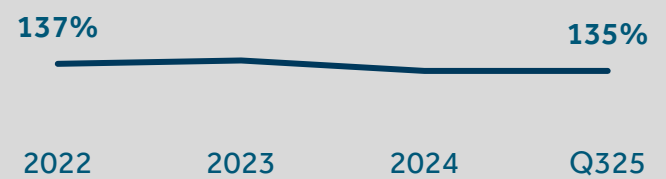
Group RWAs increased by £4.3bn QoQ, of which £2.5bn is FX

Risk weighted assets (£bn)



Note: Charts may not sum due to rounding

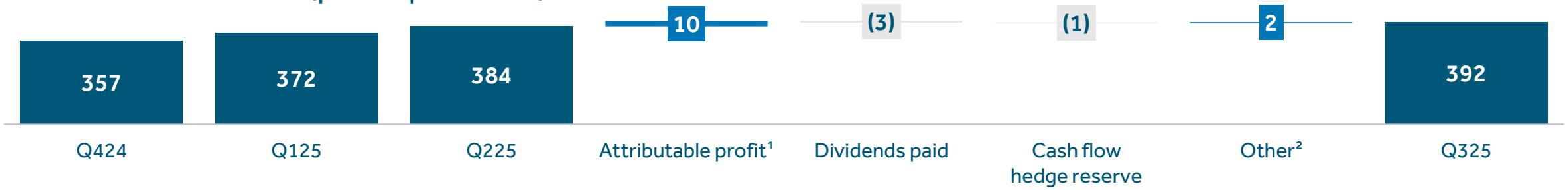
Consistent capital and liquidity over time

		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 

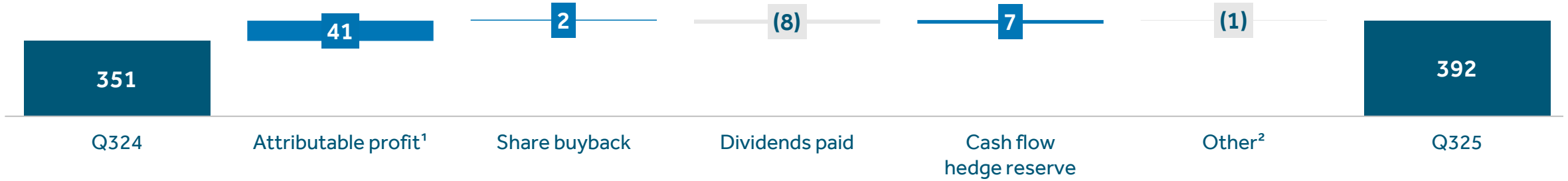
[1] Trailing average of the last 12 month end LCR ratios | [2] Trailing average of the last four quarter end ratios |

Ninth consecutive quarter of tangible book value growth (+12% YoY)

QoQ TNAV movements (pence per share)



YoY TNAV movements (pence per share)



Q3 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 performance against financial targets; on the path to 2026 delivery

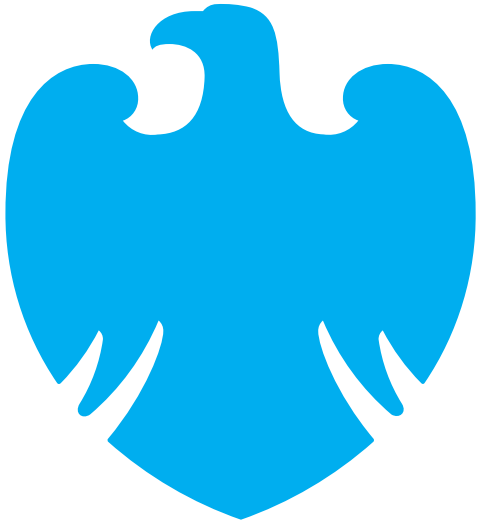
Targets	Q325 actuals	Q325 YTD actuals	2025 guidance	2026 targets
Statutory RoTE	10.6%	12.3%	>11% *c.11% previously*	>12%
Total payout	£0.5bn	£1.9bn[1]	Progressive increase vs 2024[2]	At least £10bn[3] 2024-2026
Investment Bank RWAs (% of Group)	56%			c.50%
CET1 ratio	14.1%		13-14%	13-14%

Supporting targets and guidance

Income	£7.2bn	£22.1bn		c.£30bn
Group NII excl. Investment Bank and Head Office	£3.3bn	£9.4bn	>£12.6bn *>£12.5bn previously*	
Barclays UK NII	£2.0bn	£5.6bn	>£7.6bn	
Cost: income	63%	59%	c.61%	High 50s%
Loan Loss Rate (LLR)	57bps	53bps	50-60bps Through the cycle	50-60bps Through the cycle

[1] Includes dividend for H125 of 3.0p per share, the share buyback announced in relation to H125 of £1.0bn and the Q325 announced share buyback of £500m | [2] FY24 payout comprised of £1.2bn of dividends and £1.8bn of share buybacks | [3] This multi-year plan is subject to supervisory and Board approval, anticipated financial performance and our published CET1 ratio target range of 13-14% | Note: Our targets and guidance are based on management's current expectations as to the macroeconomic environment and the business and are subject to change |

Why Barclays



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

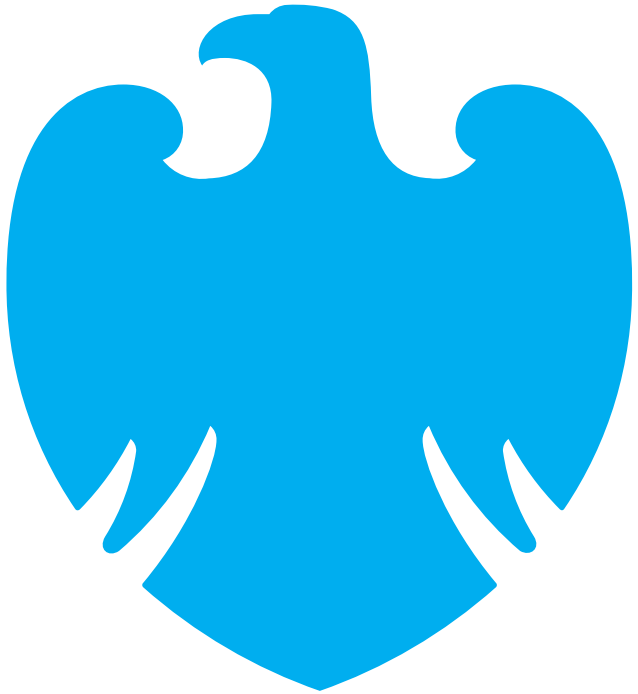
2 **Top-tier global Investment Bank** with focus and scale, operating in core UK and US markets

3 Multiple levers to allocate capital in a disciplined way to **drive growth within higher returning divisions** and **greater RWA productivity in the Investment Bank**

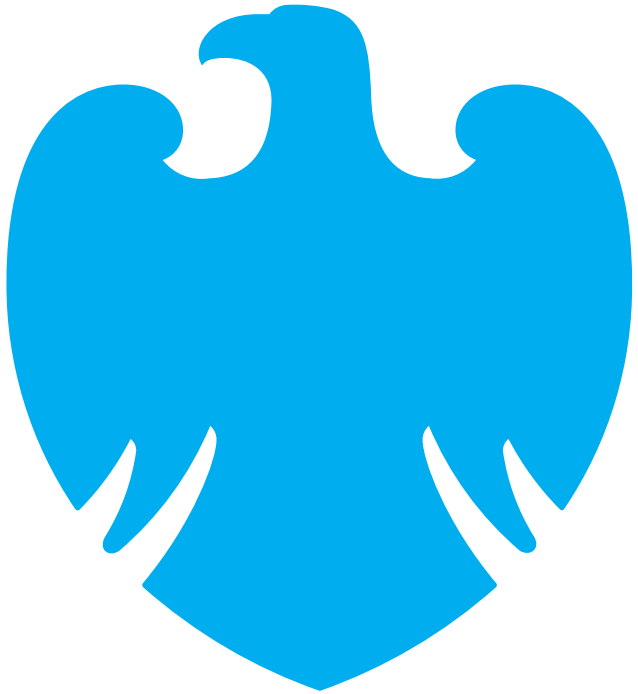
4 Reset level of returns, **delivering double-digit RoTE,** targeting **>12% by 2026**

5 Growing capital return to shareholders; **at least £10bn[1] 2024-2026**

[1] This multi-year plan is subject to supervisory and Board approval, anticipated financial performance and our published CET1 ratio target range of 13-14%|



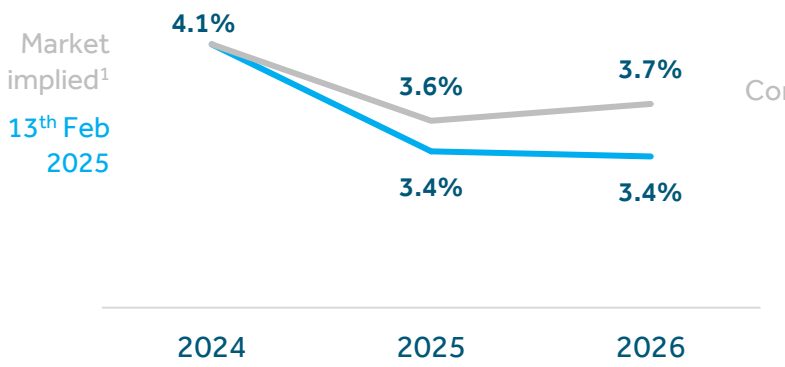
Q&A



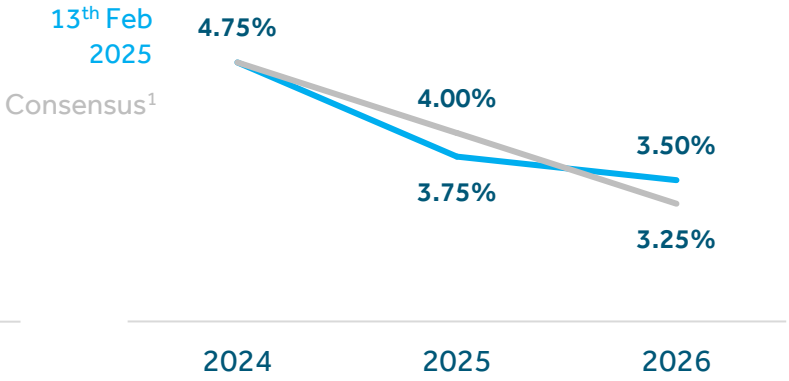
Appendix

Plan based on unchanged realistic scenarios

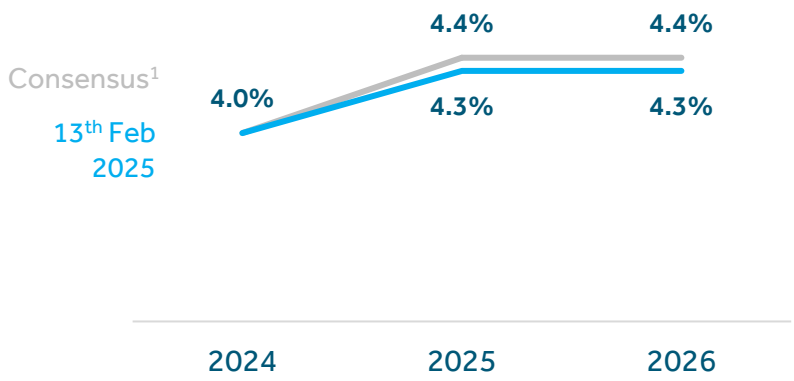
GBP 5-year swap rate



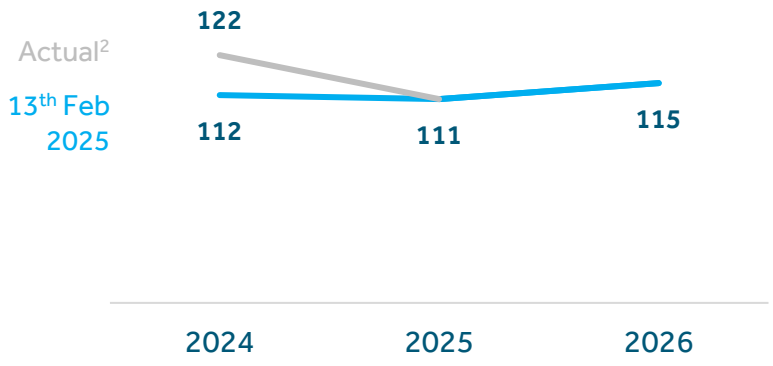
UK bank rate



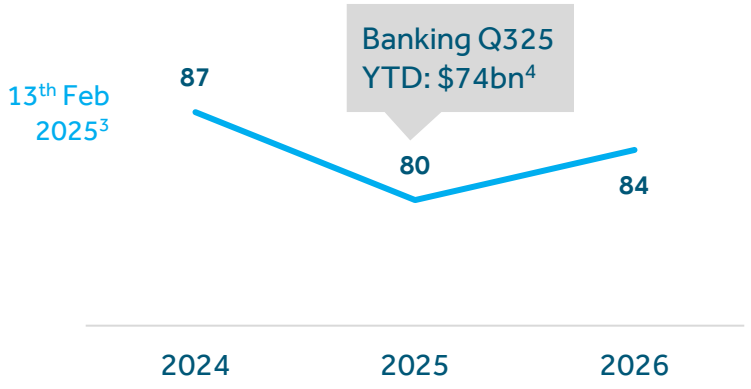
US Unemployment



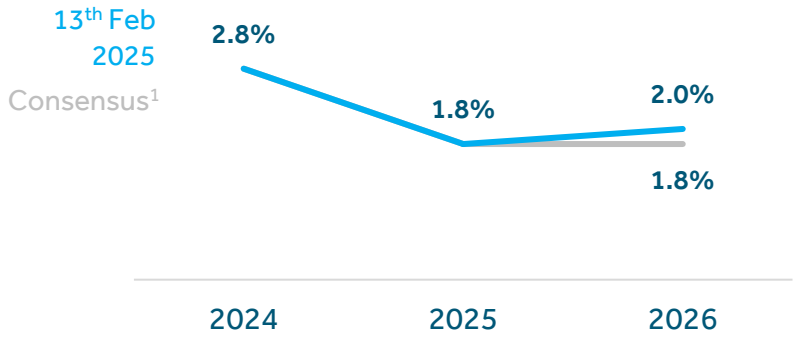
Markets wallet ($bn)



Banking wallet ($bn)



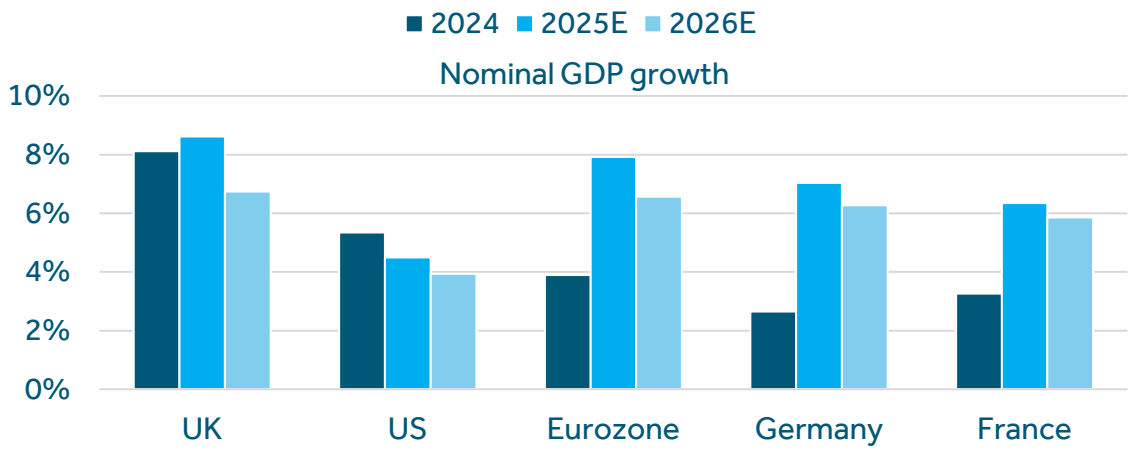
US GDP



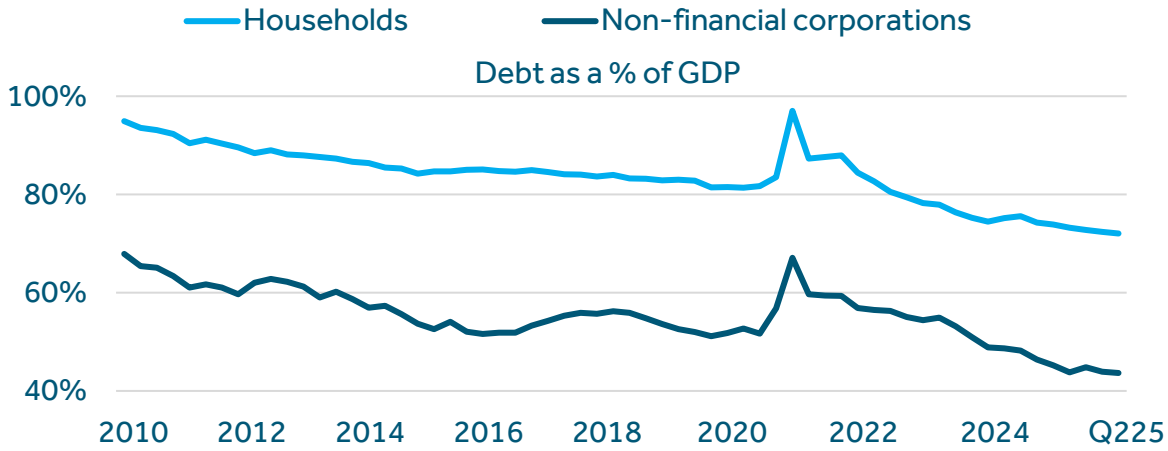
[1] Source: Bloomberg consensus and market implied rate as at 17 October 2025 | [2] 2024 Markets wallet based on internal Barclays estimates | [3] 2024 banking wallet based on Dealogic as at 31 December 2024 | [4] Q325 YTD banking wallet based on Dealogic as at 30 September 2025 | Note: Group plan based on an average USD/GBP FX rate of 1.31 | Note: Forward looking metrics based on market consensus and are factored into the internal assumptions at the point of planning |

Resilient UK economic trends

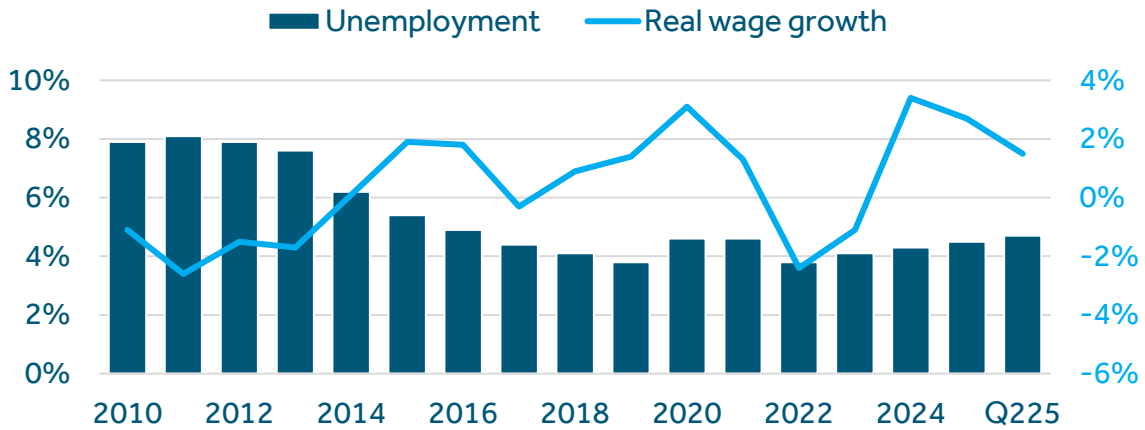
UK GDP growth comparable to US and Euro economies[1]



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



Positive UK wage growth and benign unemployment[2]



UK business leaders remain confident[3]

89%
feel **confident about the future prosperity** of their business

43%
expect to **increase investment** after the Autumn Budget

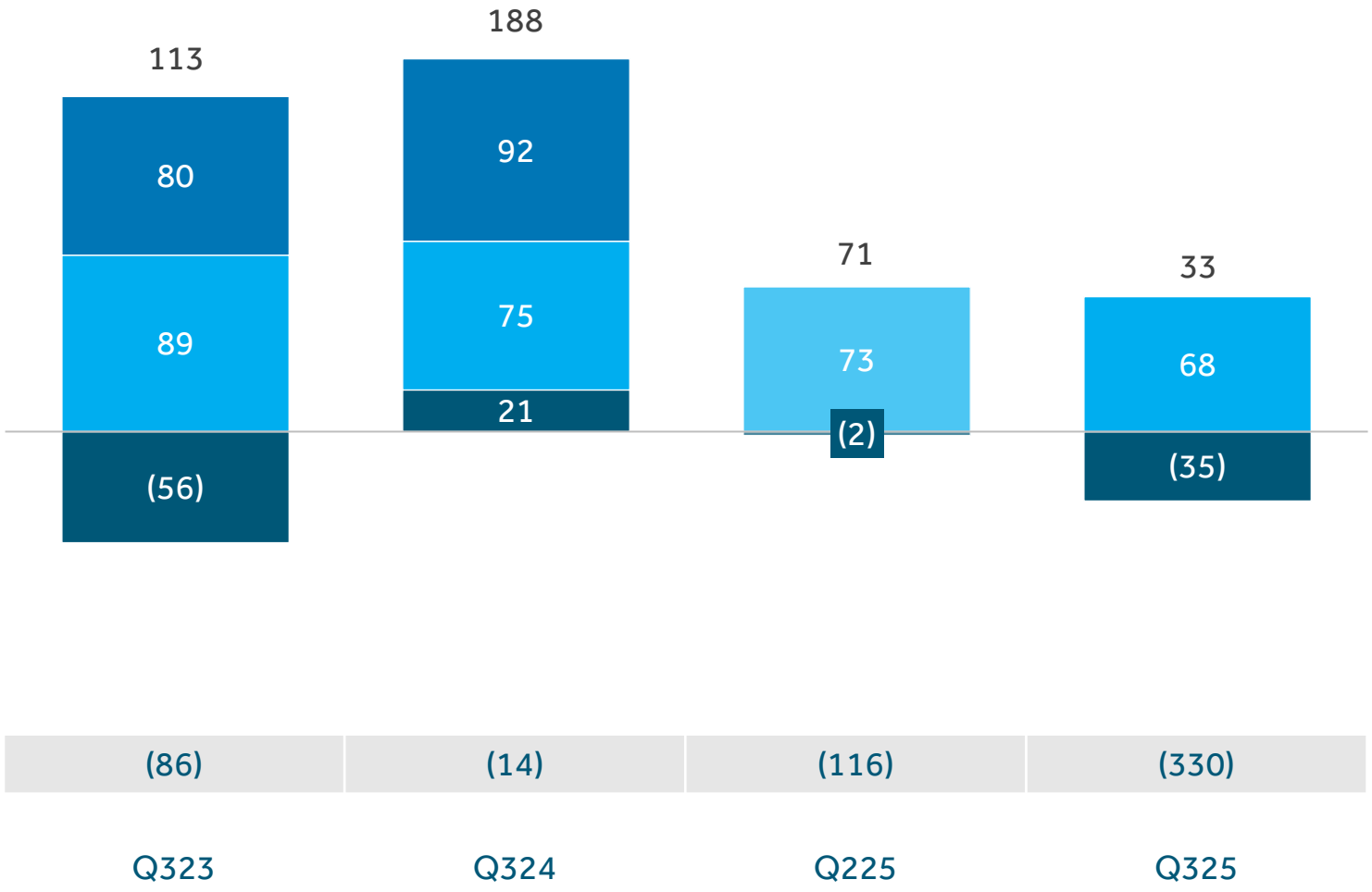
65%
have **confidence in the UK economy** and the global economy

5.5%
increase in overall investment expected **over the next 12 months**

[1] Source: IMF as at 14th October 2025. Figures for 2025 and 2026 are estimates | [2] Source: ONS | [3] Source: Barclays Business Prosperity Index as at September 2025 |

Head Office Q325

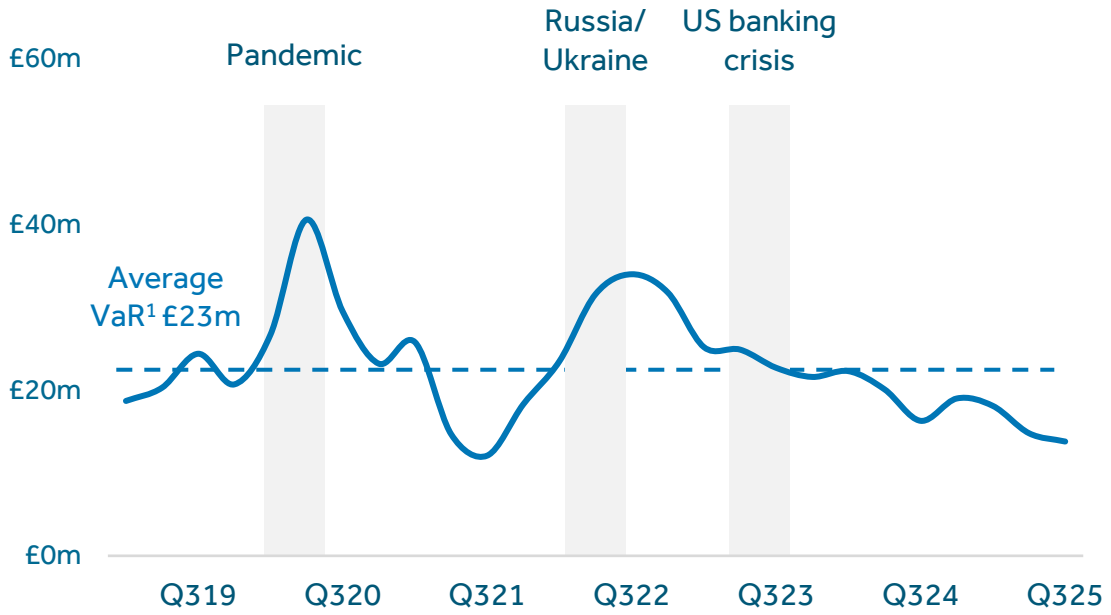
Income (£m)



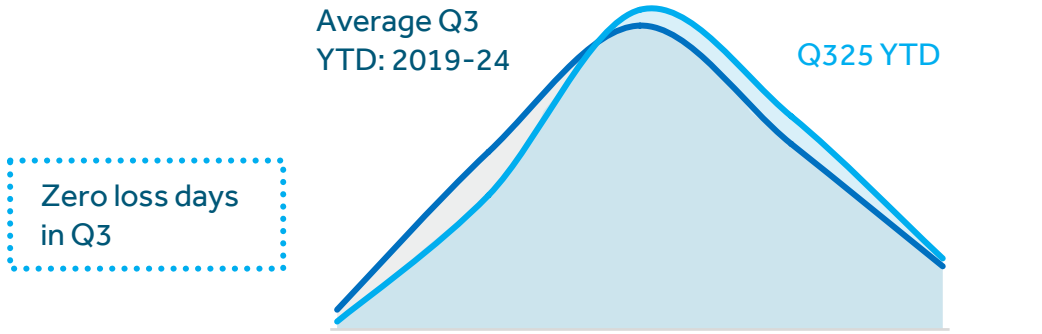
[1] German Consumer Finance is no longer part of the Group from February 2025 | [2] Rebranded 'Merchant Acquiring' business | [3] Other includes hedge accounting, legacy positions and other treasury items, and principal investments portfolios |

Global Markets risk managed prudently

Global Markets: VaR



Global Markets: Daily trading income distribution[2]

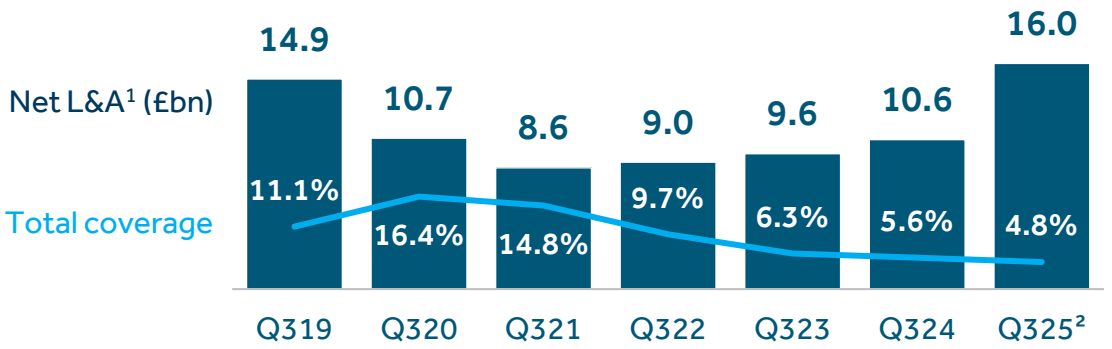


	<£0m	£0-15m	£16-30m	£31-50m	£50m+
Average Q3 YTD: 2019–24	5	45	77	47	16
Q325 YTD	2	34	81	54	18

[1] Quarterly 95% Daily Average VaR as at 30st September 2025 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 |

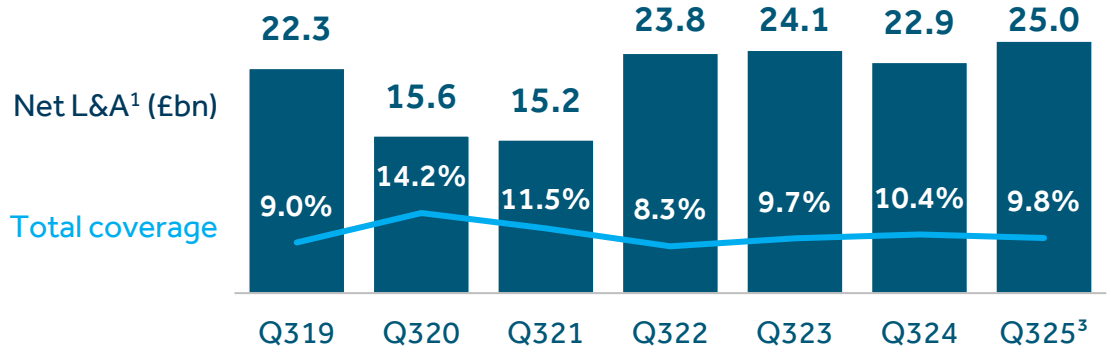
Long-term prudent risk positioning in our credit card portfolios

UK cards



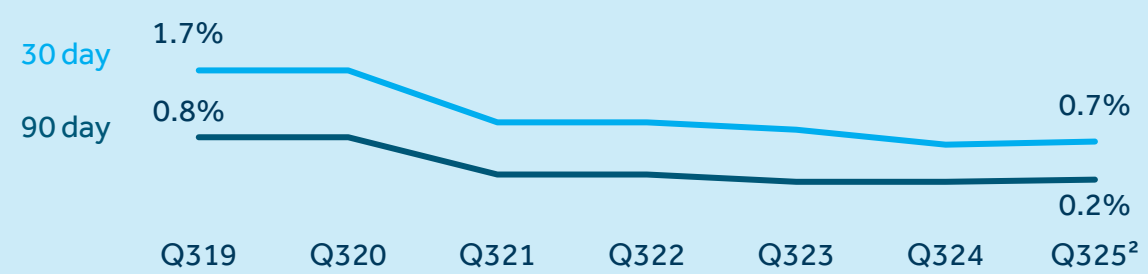
Stage 2 coverage	Q319	Q320	Q321	Q322	Q323	Q324	Q325[2]
	22.0%	28.5%	36.8%	29.3%	16.1%	21.5%	19.1%

US cards

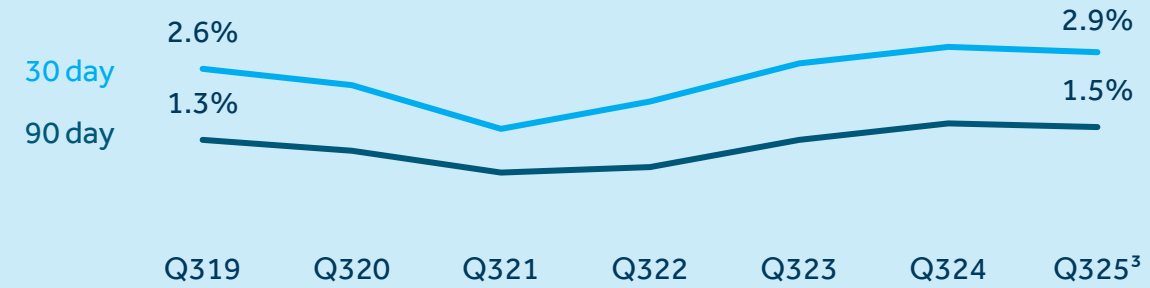


Stage 2 coverage	Q319	Q320	Q321	Q322	Q323	Q324	Q325[3]
	23.9%	28.6%	28.4%	35.1%	35.0%	27.8%	26.5%

Continued low and stable delinquencies



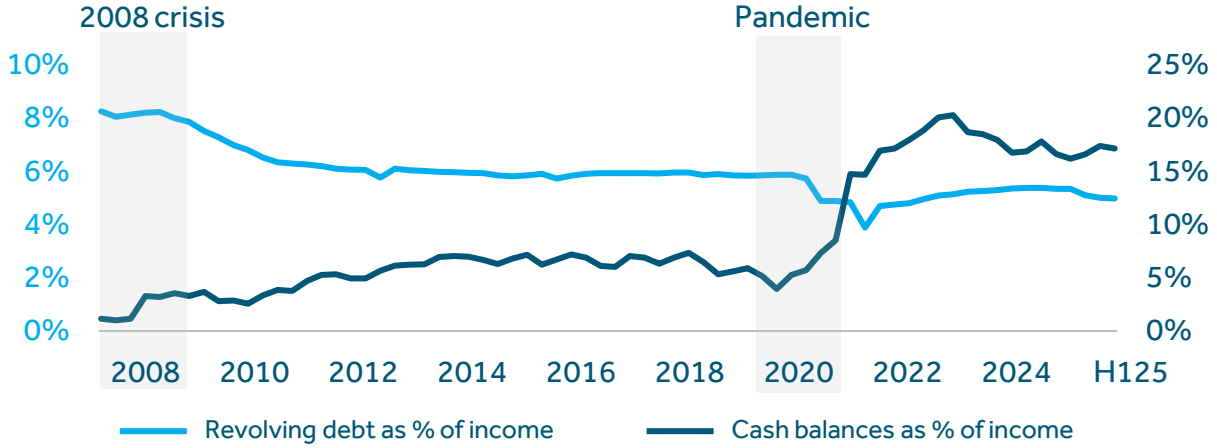
Broadly stable arrears rates



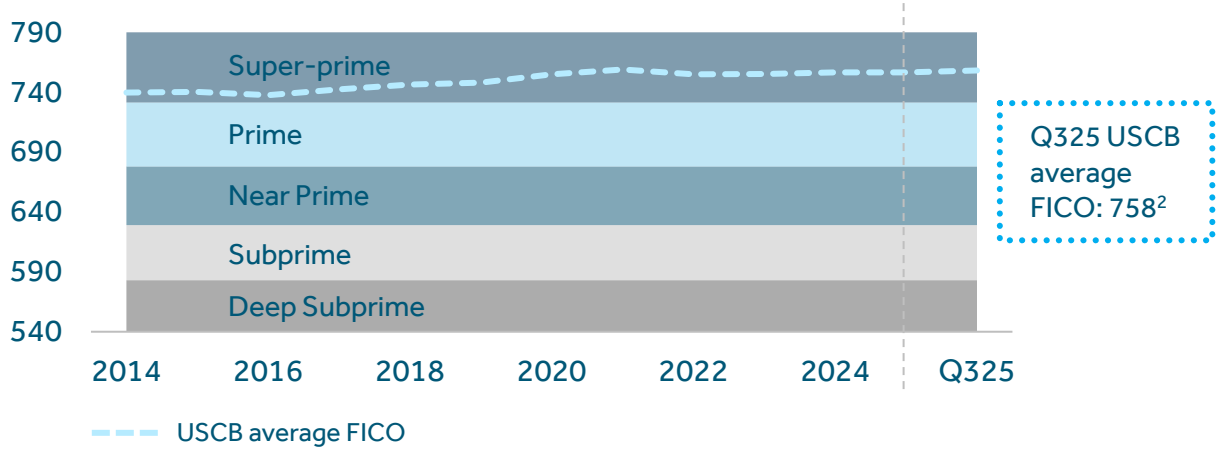
[1] Loans and Advances (L&A) | [2] Includes Tesco Bank cards | [3] Includes a co-branded card portfolio classified as assets held for sale in December 2024 |

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

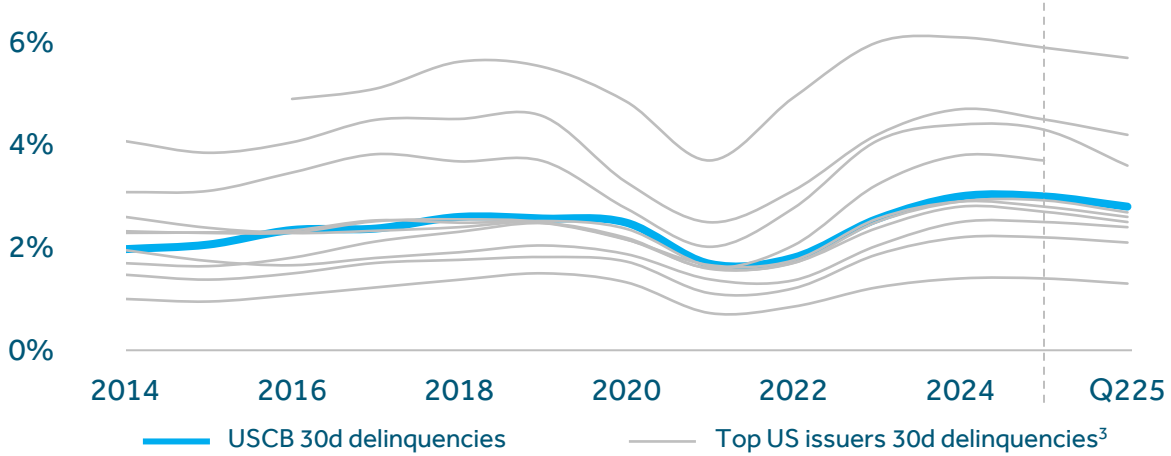
US consumer indebtedness lower versus historic levels[1]



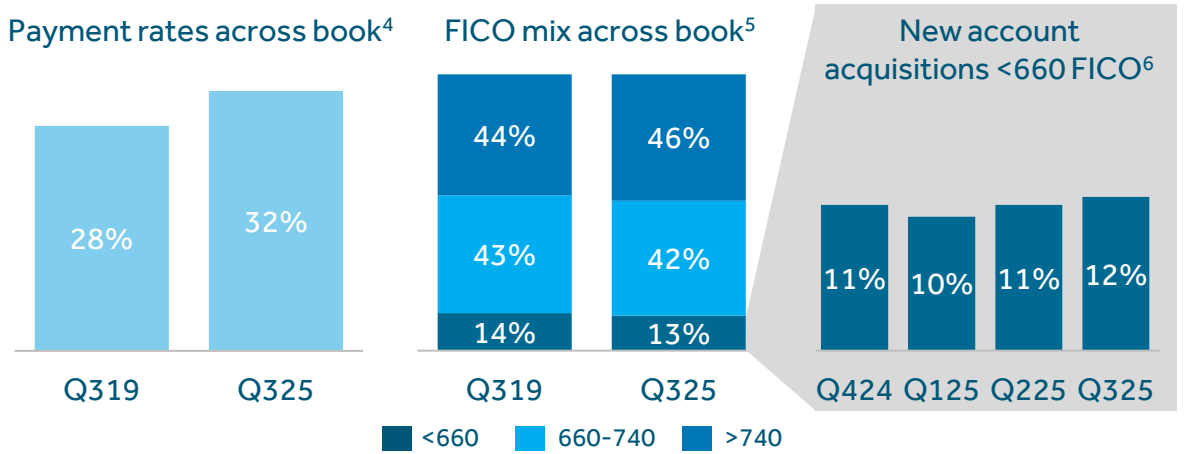
Our book is positioned in the super-prime segment



Delinquency rates compare well to other US card issuers



Consistent, high-quality book over time

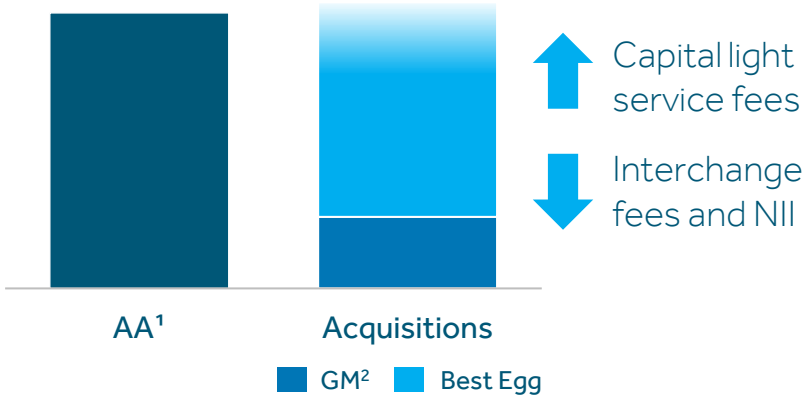


[1] Source: FRED (St. Louis Fed) data | [2] Based on open customer accounts | [3] Each line represents one of the other top-10 largest US issuers, by receivables - data sourced from external disclosures | [4] Payment rates defined as current period payments as a percentage of prior period end outstanding balances | [5] Reflects CECL 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 |

Best Egg acquisition rationale

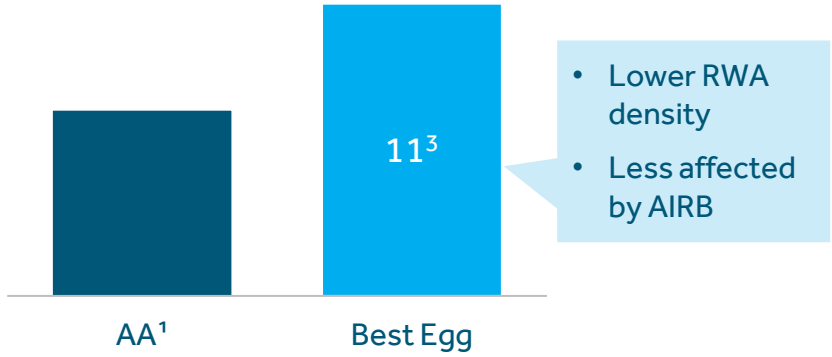
Improving income diversification

Annual normalised income ($m)



Adding scale and capabilities

Total End Net Receivables ($bn)



- Lower RWA density
- Less affected by AIRB

Leveraging Best Egg's capabilities

2027
expected to be RoTE accretive[4]

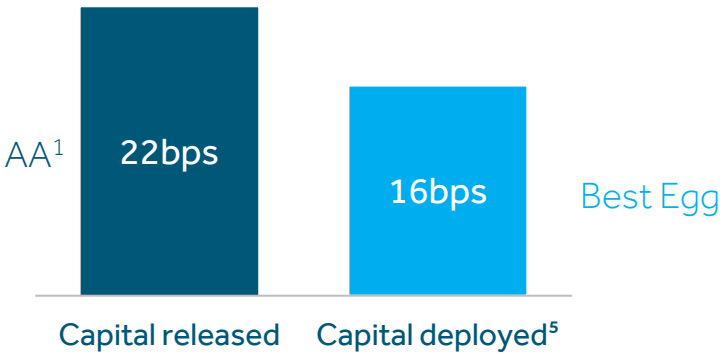
c.$7bn
annual loan originations

c.710
average Best Egg FICO score

>725
expected average FICO score of loans we may retain

Improving capital efficiency

CET1 impact (bps)



Supporting our targets

After exiting AA[1] and adding GM[2] we expect to achieve

>12%
2026 ROTE

>12%
2026 NIM

c.20%
2026 share of retail cards

Mid-40s
2026 cost: income ratio

With the acquisition of Best Egg, we expect to achieve

c.$40bn
2026 ENR[3]

Mid-teens
Medium term RoTE

[1] American Airlines | [2] General Motors | [3] Managed End Net Receivables | [4] Assuming completion in Q2 2026 | [5] Capital impact at the point of acquisition |

Long track record of growth and returns in USCB

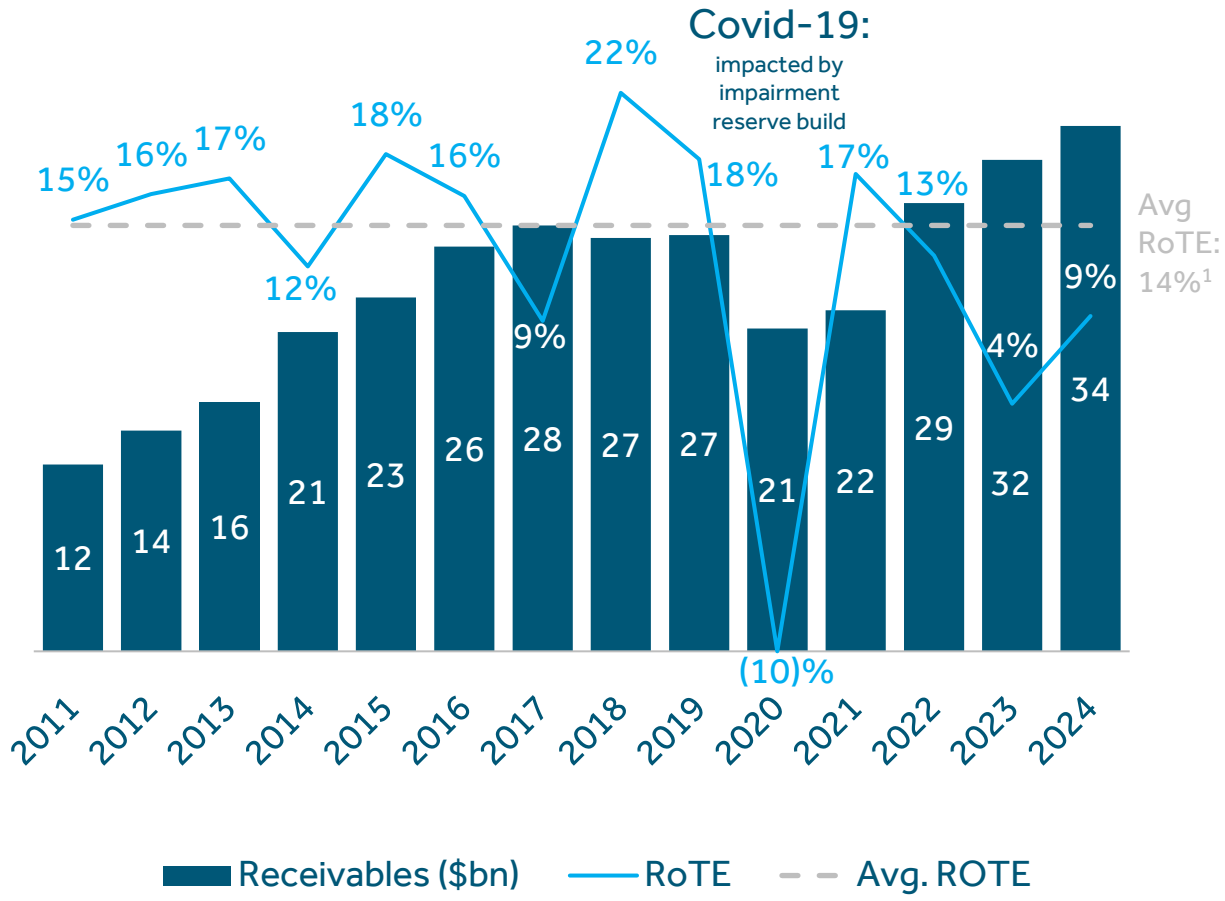
Why partners choose Barclays

20+ years of expertise in specialised partner cards

Track record of growing partner balances

Partnership focus (no own brand distractions)

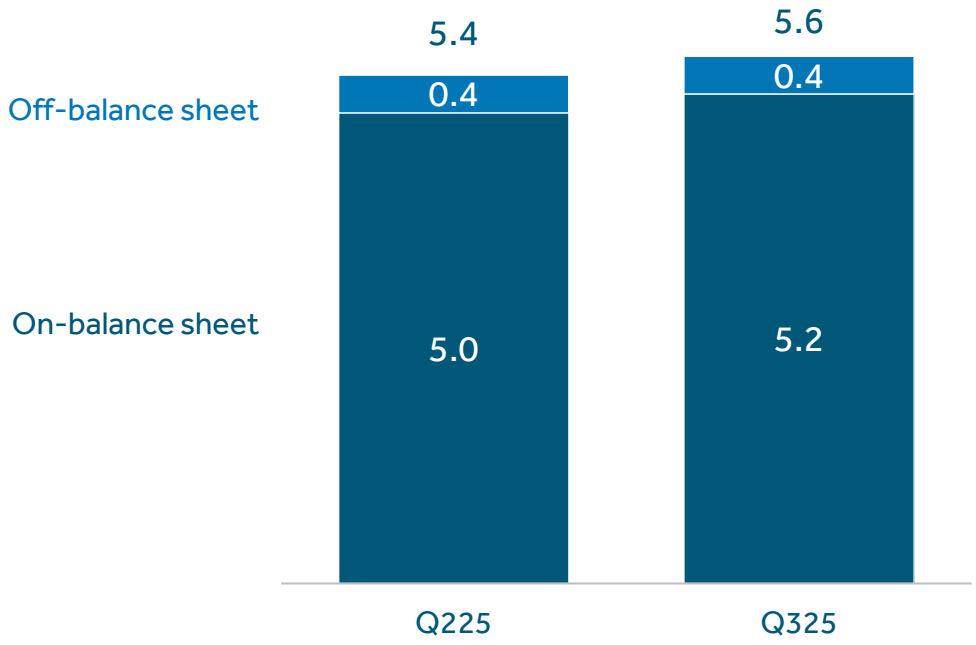
Long term mid-teens RoTE business



[1] Average figures based on period between 2011-2024, excluding 2020

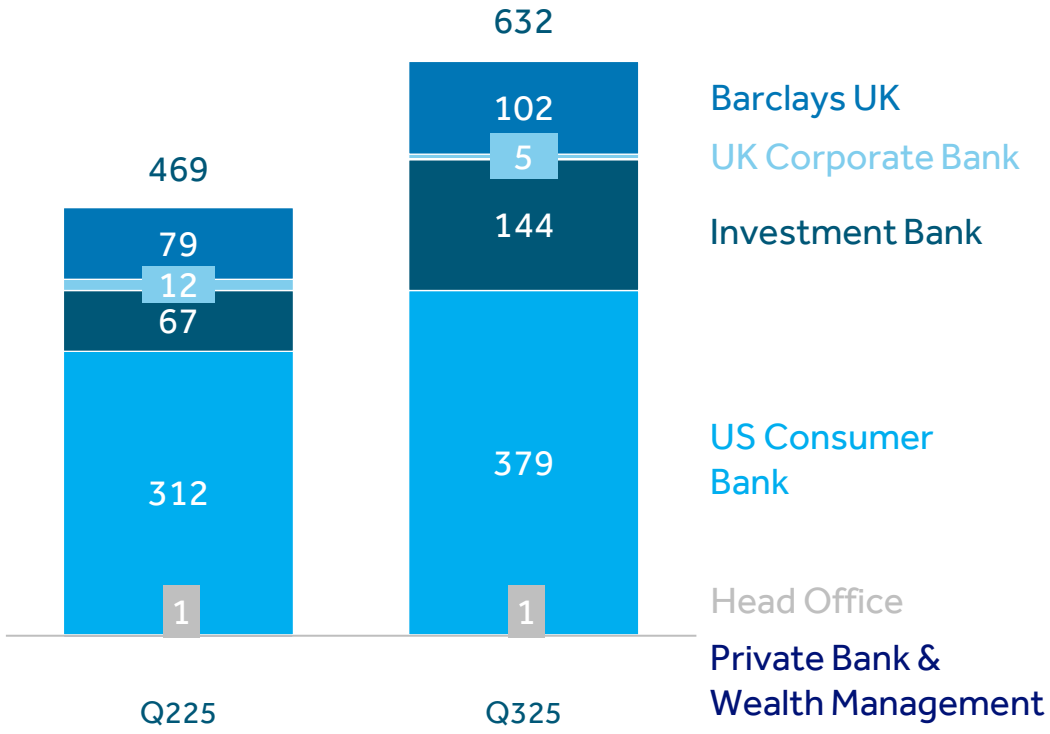
Well provisioned balance sheet

Balance sheet provisions for ECL (£bn)



	Q225	Q325
Gross exposure on balance sheet (£bn)[1]	422.7	431.6
Total coverage ratio (on-balance sheet)	1.2%	1.2%
Management adjustments (£m)	167	190
Of which: economic uncertainty adjustments	153	115

Credit impairment charges (£m)



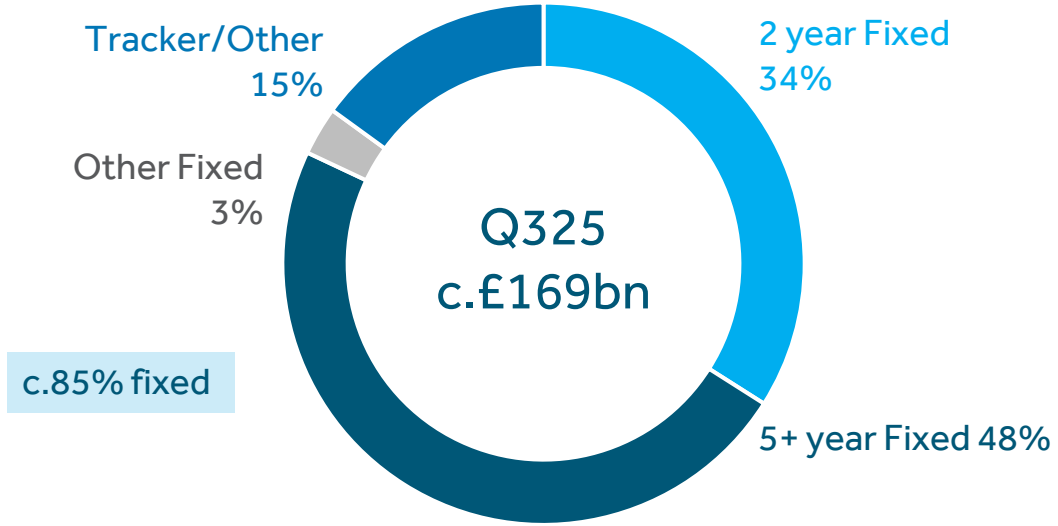
[1] Includes debt securities | Note: Charts may not sum due to rounding |

Resilient mortgage book; leveraging capabilities of Kensington

Mortgage portfolio

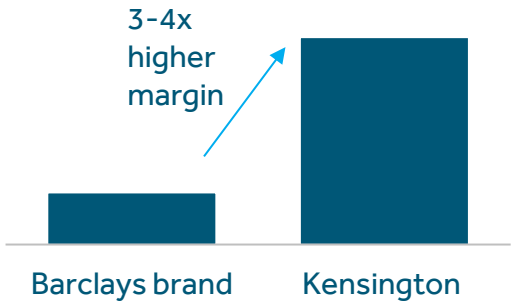
- 54.1% average balance weighted LTV of mortgage stock
  - 40.6% average valuation weighted LTV
- Increased HLTV mix[1]: 23% in Q325 vs 14% in Q324
- 10% of total balances are BTL[2] mortgages
- Consistently low 90-day arrears rate (Q325: 0.1%)
- Well-established affordability assessments in place

Total mortgage portfolio

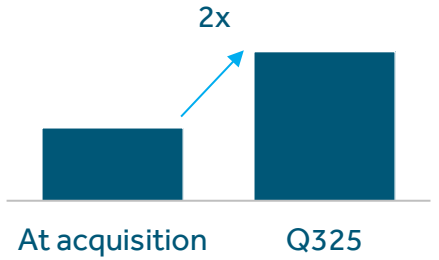


Kensington adding capabilities to Barclays UK

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



Kensington balances (£bn)

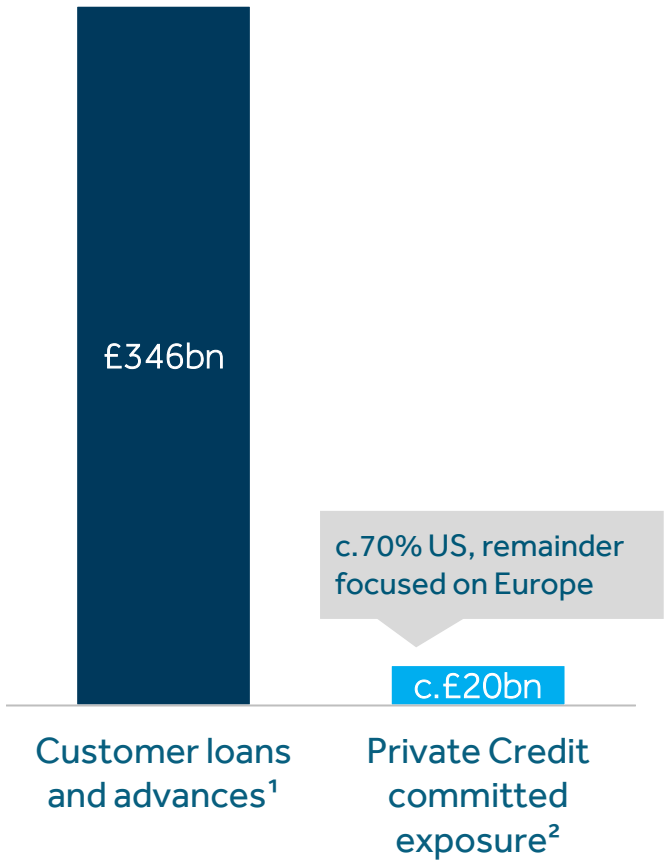


- **Diversification:** deploying the Kensington brand into the overall mortgage portfolio, reaching new customer segments
- **Specialist expertise:** including knowledge of securitisation markets, supporting efficient funding structures
- **Risk/reward discipline:** proven capability in balancing customer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

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

Private Credit exposures well managed

Committed exposure c.6% of loans and advances



- Private Credit: Lending conducted outside of banks or public debt markets
- Barclays provides senior financing on a secured basis against diversified portfolios of private credit loans

- Financing predominantly to large, proven, top tier managers
- Financing entails strict limits on borrower and sector concentrations
- Financed portfolios skewed toward larger cap corporates with lower LTVs ensuring strong first loss protection
  - Weighted average EBITDA of >$200m
  - Average LTV of <60%
- Active exposure management:
  - Revaluation rights retained by Barclays and enforce maintenance of LTVs
  - Collateral additions are individually approved

[1] Barclays PLC loans and advances at amortised cost to customers per the consolidated balance sheet (Q325 results announcement, page 41). Excludes debt securities. Comprises of on balance sheet exposures only | [2] Comprises of on and off Group balance sheet exposures. On balance sheet US Private Credit exposure captured within BBPLC New York Branch disclosures under "loans to other financial institutions" |

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

Q225: Barclays transfers c.£50bn[1] risk via a variety of structures

Synthetic

Corporate loans c.£47bn[1,2]

UK Corporate Bank and Investment Bank

- Credit linked notes (CLNs) sold to investors
- The 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]

Barclays UK

- 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[1]

Barclays UK

- 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

US cards c.$1bn[1]

US Consumer Bank

- 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.£50bn across major risk transfer portfolios | [2] GBP equivalent, calculated using FX rates on 30/6/25 |

Risk transfer activities focused on corporate loans and credit cards

Q225: 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, 6 deals executed by Barclays, hedging £5.3bn of exposure
  - ≤£2.0bn RWAs amortisation profile per quarter
- Programme size and hedge proportion at a broadly steady state

£47bn of notional referenced[1]

c.£270m of credit losses claimed since 2016[2]

Q225: 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

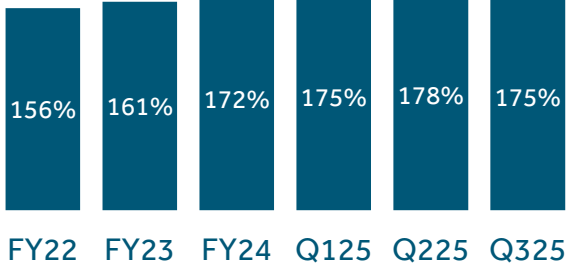
Full impairment relief on an ongoing basis

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

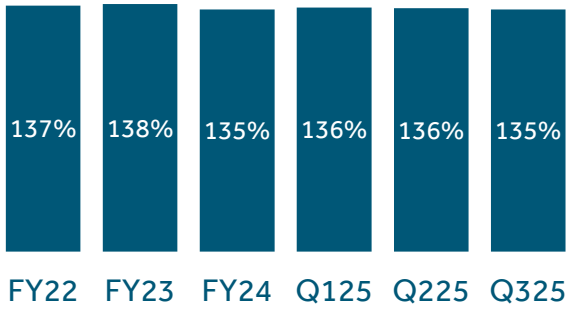
[1] Includes the first loss position transferred. GBP equivalent, calculated using FX rates on 30/6/25 | [2] Total loss claims to FY24. IFRS 9 reimbursement asset P&L c.£270m since 2020 |

Prudently managed LCR supported by a highly liquid balance sheet

Average LCR[1]



Average NSFR[2]



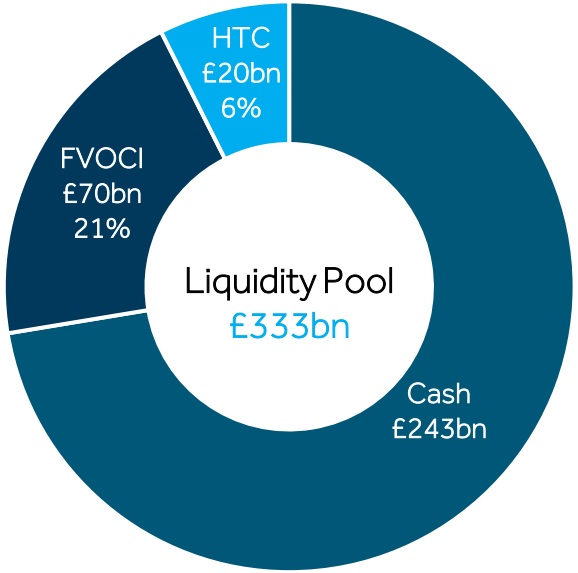
Minimal TFSME[3] impact across 2025 to 2027

Maturity profile (£bn)



- £18bn TFSME balances outstanding as at Q424
- Majority of outstanding balances Barclays UK PLC (£15bn)
- 2025 repayments well covered by current funding levels

73% of Liquidity Pool held in cash

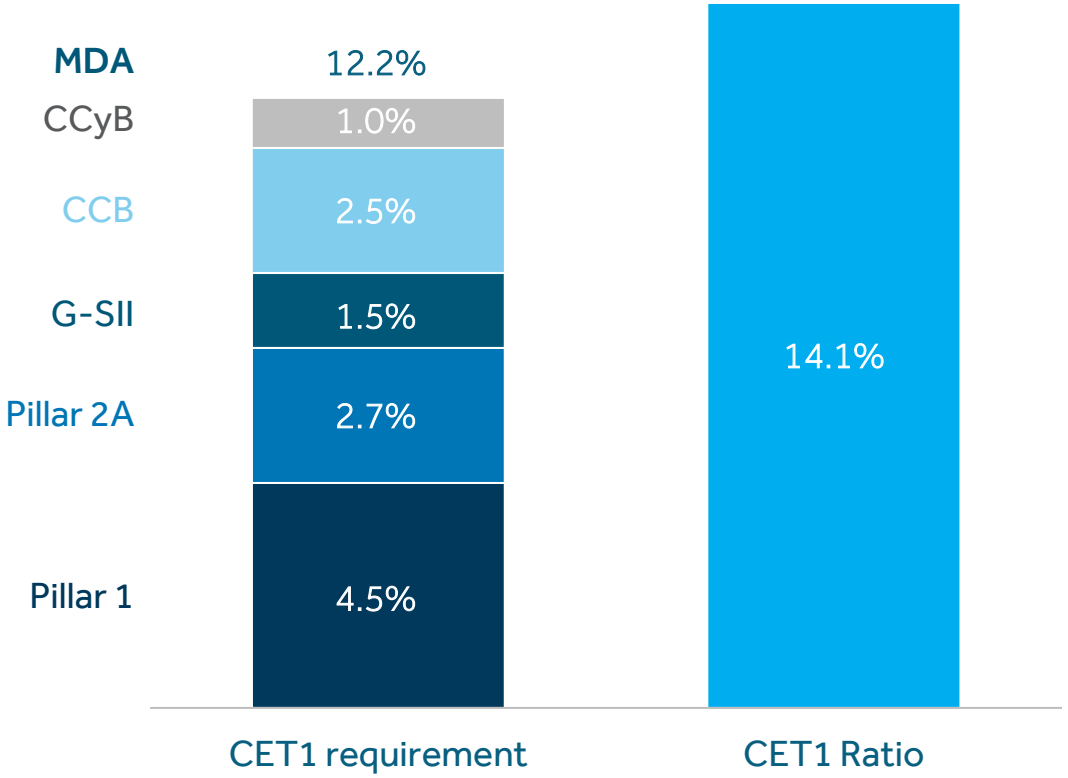


- >99% of cash placed with BoE, US Fed, ECB, BoJ, SNB
- Debt securities mostly held in high-quality government bonds
- Majority of securities in the liquidity pool are hedged for interest rate risk
- Prudent management via daily stress testing and internal monitoring

[1] Trailing average of the last 12 spot month end LCR ratios | [2] Trailing average of the last 4 spot quarter end ratios | [3] Term Funding Scheme with additional incentives for SMEs (TFSME) | Note: Chart may not sum due to rounding |

CET1 ratio in relation to our minimum requirements

Q325: CET1 minimum requirements



- Plan to operate towards the upper half of our 13-14% CET1 target range, as we have been doing
- Continue to have flexibility to manage these requirements
- >11% RoTE in 2025 expected to generate at least c.170bps of CET1
- We expect the Pillar 2A capital to reduce once the USCB IRB model is implemented[1] and upon implementation of Basel 3.1[2]

[1] In 2026 or 2027 | [2] PRA expected to review to address double counting | Note: Charts may not sum due to rounding |

Appendix: Barclays UK

Income by business (£m)

	2023				2024				2025		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Retail Banking	1,500	1,481	1,403	1,309	1,357	1,402	1,433	2,078[2]	1,573	1,599	1,708
Of which: UK Cards[1]	*247*	*237*	*238*	*242*	*229*	*228*	*249*	*296*	*292*	*279*	*296*
Business Banking	461	480	470	483	469	485	513	537	501	520	545
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

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

Non-IFRS performance measures

US Consumer Bank: Return on average allocated tangible equity[1]

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Attributable profit (£m)	124	133	163	140	258	280	196	536	490	(256)	379	356	131	302
Avg. allocated equity (£bn)	1.3	1.3	1.4	1.7	2.0	2.6	3.0	3.3	3.6	2.9	2.8	3.6	3.8	3.7
Avg. goodwill and intangibles (£bn)	(0.4)	(0.5)	(0.4)	(0.5)	(0.6)	(0.8)	(0.9)	(0.8)	(0.8)	(0.4)	(0.6)	(0.8)	(0.6)	(0.4)
Avg. allocated tangible equity (£bn)	0.9	0.8	1.0	1.2	1.4	1.8	2.1	2.4	2.7	2.4	2.2	2.8	3.2	3.3
Return on avg. allocated tangible equity (%)	15	16	17	12	18	16	9	22	18	(10)	17	13	4	9

[1] The current segmentation has been maintained in the books and records from 2021 onwards. For periods prior to 2021, the segmentation is based on internal management data, prepared on a materially consistent perimeter |

Macroeconomic variables

		Assumptions		
		2024	2025	2026
Plan (13th February 2025)	UK GDP[2]	0.8%	1.3%	1.4%
	UK unemployment[3]	4.3%	4.4%	4.5%
	UK bank rate[4]	4.75%	3.75%	3.50%
	Sterling 5-year swap rate[5]	4.05%[6]	3.42%	3.39%
	UK inflation[7]	2.5%	2.1%	2.2%
	US GDP[2]	2.8%	1.8%	2.0%
	US unemployment[3]	4.0%	4.3%	4.3%
	US federal funds rate[4]	4.50%	3.25%	3.00%
	US dollar 5-year swap rate[5]	4.06%[8]	3.06%	3.11%
	US inflation[7]	2.9%	2.1%	2.1%
	Markets wallet	$122bn[9]	$111bn	$115bn
	Banking wallet	$87bn[9]	$80bn	$84bn
Macro-economic variables used in the calculation of ECL[1] (Baseline scenario - as at 30th September 2025)	UK GDP[2]		1.6%	1.2%
	UK unemployment[10]		4.6%	4.8%
	UK bank rate[11]		4.18%	3.56%
	UK HPI[12]		2.2%	3.5%
	US GDP[2]		1.0%	1.4%
	US unemployment[13]		4.3%	4.4%
	US federal funds rate[11]		4.17%	3.25%
	US HPI[14]		4.4%	2.6%

[1] Expected Credit Loss (ECL) | [2] YoY percentage change in real annual GDP | [3] Q424 unemployment rate | [4] Year-end central bank policy rates | [5] GBP and USD 5Y OIS Swap rates | [6] Year end GBP 5-year swap rate (Bloomberg: BPSWS5 Curncy) | [7] YoY percentage change in annual average CPI | [8] US Fed Funds Rate OIS Zero 5 Year Point (Refinitiv: USDOIS5YZ=R) | [9] 2024 Markets wallet based on internal Barclays estimates and 2024 banking wallet based on Dealogic as at 31 December 2024 | [10] Average UK unemployment rate 16-year+ | [11] Average central bank policy rate | [12] Change in year-end UK HPI = Halifax HPI Meth2 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 1.31 | Note: Forward looking metrics based on market consensus and are factored into the internal assumptions |

Disclaimer

Important Notice

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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 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. MREL requirements remain subject to change, as determined by the Bank of England, taking into account a number of factors as described in the policy, along with international developments;
- future regulatory capital, leverage, liquidity, funding and/or MREL, including forward-looking illustrations, are provided for illustrative purposes only and are not forecasts of Barclays' results of operations or capital position or otherwise. Illustrations regarding the capital flight path, end-state capital evolution and expectations and MREL build are based on certain assumptions applicable at the date of publication only which cannot be assured and are subject to change.

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 Announcement for each of the periods ended 30 September 2019, 30 September 2021, 30 September 2023, 30 September 2024, 31 December 2024, 31 March 2025, 30 June 2025 and 30 September 2025 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. 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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 anti-ESG rules and regulations, or other forms of governmental and regulatory action against ESG 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 Ukraine and the Middle East on European and global macroeconomic conditions, political stability and financial markets; changes in US legislation and policy following the US elections in 2024; 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 Group's ability to access funding; and the success of acquisitions (including the acquisition of Tesco Bank completed in November 2024), 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 2024-2026, 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 2024), 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

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Link to the digital Q325 results presentation

Upcoming events

10th February 2026	FY25 results and targets update
28th April 2026	Q126 results

Useful presentations

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