

BARCLAYS PLC  
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Barclays PLC Q2 2018 Capital Information 1 2 August 2018 1 This presentation must be read and construed with all applicable law, rules and regulations applicable to Barclays and the information presented herein. You should ensure you have read and fully understood (and consulted with your legal advisors as you deem necessary to understand) (i) such law, rules and regulations and (ii) the Disclaimers contained at the back of this presentation | Filed pursuant to Rule 424(b)(3) Registration Statement No. 333-223156

Managing Group capital position above mandatory distribution restrictions Distribution restrictions and management buffer End-state CET1 ratio expectation of c.13% Assuming the introduction of a UK CCyB of 1% from November 2018 would translate to c.50bps for the Group, based on our UK exposures This would result in a CRD IV MDR hurdle rate of 11.4% Maintaining our CET1 ratio comfortably above the mandatory distribution threshold remains a critical management objective Barclays' management buffer is 1.6% above our current end-state regulatory CET1 levels, providing a buffer above MDA restriction levels, intended to absorb fluctuations in the CET1 ratio, cover event risk and stress and to enable management actions to be taken in sufficient time to avoid mandatory distribution restrictions. This buffer will continue to be reviewed on a regular basis Distribution restrictions<sup>3</sup> apply if an institution fails to meet the CRD IV Combined Buffer Requirement (CBR), at which point the maximum distributable amount is calculated on a reducing scale Barclays' recovery plan actions are calibrated to take effect ahead of breaching the CBR In determining any proposed distributions to shareholders, the Board notes it will consider the expectation of servicing more senior securities As capital buffers and RWAs will evolve over time, the CET1 position will be managed to maintain a prudent buffer over future minimum levels, to guard against mandatory distribution restrictions pursuant to CRD IV Q218 CET1 ratio: 13.0% Future CET1 ratio = Regulatory minimum level + management buffer<sup>2</sup> CRD IV Mandatory Distribution Restrictions (MDR) hurdle Capital Conservation Buffer (CCB) 2017 Pillar 1 requirement G-SII buffer 2017 Pillar 2A CET1 requirement Countercyclical Buffer (CCyB) 1 Based on Barclays' understanding of "Stress testing the UK banking system: key elements of the 2018 stress test", published March 2018 | 2 CET1 ratio is currently 160bps above the expected end point regulatory minimum level, within our end state target range. The management buffer incorporates any PRA buffer and will continue to be reviewed on a regular basis | 3 As per CRD Art. 141, and subject to any changes under the proposed CRR2, restrictions on discretionary distributions would apply in case of a breach of the CBR as defined in CRD Art 128(6) | 10.1% Current buffer: 2.9% Management buffer<sup>2</sup> 1.6% Maintained robust capital buffers based on 30 June 2018 capital position: Buffer to 30 June 2018 MDR hurdle: c.2.9% or c.£9bn Buffer to 7% AT1 trigger event: c.5.6% or c.£18bn based on the fully loaded CET1 ratio of 12.6%, excluding transitional relief, in line with AT1 terms and conditions 11.4% Illustrative evolution of minimum CET1 requirements and buffers c.13% Stress test capacity at least 4.6% Maximum BoE stress test hurdle rate for 2018 tests 1 8.0% 8.4% 0.2%

Transition to CRD IV capital structure well established 13.0% (£41.4bn) CET1 2.8% (£8.9bn) AT1 0.8% (£2.7bn) Legacy T1 3.9% (12.4bn) T2 2.4% P2A 4.5% CET1 2.5% Capital Conservation buffer 1.6% Management buffer 1.5% G-SII  $\geq$  2.3% AT1 (incl. P2A)  $\geq$  3.1% T2 (incl. P2A) 20.5% Total capital ratio  $\geq$  18.4% Total capital ratio 1 0.5% CCyB 1 Includes combined buffer requirement and management buffer | 2 CET1 ratio is currently 160bps above the expected end point regulatory minimum level, within our end state target range. The management buffer incorporates any PRA buffer and will continue to be reviewed on a regular basis | 3 Based on Barclays' understanding of the current BoE position | Illustrative evolution of CRD IV capital structure BBPLC issued capital instruments are expected to qualify as MREL in line with their regulatory capital values until 1 January 2022. Those that are outstanding beyond 1 January 2022 will no longer qualify as MREL but, depending on their individual characteristics, may continue to qualify as Tier 2 regulatory capital Aim is to manage our capital structure in an efficient manner: Expect to continue to hold a surplus to 2.3% of AT1 through regular issuance over time The appropriate balance of Tier 2 will continue to be informed by relative pricing of Senior and Tier 2, investor appetite, maturity profile of the existing stack and MREL eligibility Legacy capital instruments maturing or callable post 2022 is modest and short-dated, with the majority of the tail maturing within 2022 Well managed and balanced total capital structure Barclays' Pillar 2A requirement is set as part of a "Total Capital Requirement" (P1 + P2A) reviewed and prescribed at least annually by the PRA Barclays Group P2A requirement for 2018 is 4.3% and is split: CET1 of 2.4% (assuming 56% of total P2A requirement) AT1 of 0.8% (assuming 19% of total P2A requirement) Tier 2 of 1.1% (assuming 25% of total P2A requirement) Basel Committee consultations and reviews of approaches to Pillar 1 and Pillar 2 risk might further impact the Pillar 2A requirement in the future Pillar 2A requirement

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