

Barclays Operational Resilience Client Statement

Barclays maintains a robust resilience framework with our clients' and customers' interests at the centre. Our aim is to be able to continue delivering services and meet our clients' and customers' needs during business disruptions, crises, adverse events and other types of threats.

Barclays' Approach to Operational Resilience

Our commitment to operational resilience is delivered through a strong and effective control environment which is aligned with the Barclays Enterprise Risk Management Framework (ERMF). The Policy and Standards that underpin operational resilience are integrated within the ERMF, to ensure there is a consistent approach, across all business units and locations. Our Standards define and set the requirements for continuity planning, crisis management response and recovery for our business services.

Governance and oversight is provided through Resilience Councils (at Business Unit and Group level), the Group Board and Board Risk Committee.

Barclays approach to operational resilience is based on a framework of standards and controls derived from the Barclays PLC Operational Recovery Planning policy. The policy is based on the requirements and expectations defined by our regulators, for example, the PRA supervisory statement SS1/21 Operational resilience: Impact tolerances for important business services.

Barclays' Resilience Policies and Standards are aligned with the requirements and outcomes defined in internationally recognised Standards. Barclays has not sought external certification.

Focusing on Business Services

Resilience at Barclays focuses on the end-to-end resilience of the business services we provide to customers and clients, ensuring that all service components can deliver the required levels of resilience. All business services are evaluated to assess their criticality, taking into account how their unavailability would impact customers, clients, and the wider market. Assessing and understanding the criticality of our business services helps us shape strategies for managing and continuously improving resilience; with higher levels of resilience required for the business services assessed as being the most critical.

Responding to Operational Disruption

Barclays operates a multi-layer, multi-discipline global response framework for all of our businesses. There is a network of local and functional Incident Management Teams; Business Unit and group-wide Crisis Leadership Teams; and three Joint Operations Centres globally, to co-ordinate our response to disruption at any scale. Barclays' Incident and Crisis Management capabilities are regularly tested and assessed for effectiveness. We do this through intelligence-driven, scenario-based exercises to ensure a timely and appropriate response to disruption.

Whilst the business impact caused by an incident or a crisis is difficult to predict with certainty, Barclays has designed a framework to ensure the firm is prepared for a variety of disruptions which impact our operations such as disruption to technology, data, third parties, premises and people. Our response and recovery plans are subject to a rigorous testing programme which is regularly evaluated and matured over time in response to the changing threat landscape, regulatory requirements and industry best practice. Learning from our testing is a key priority, with any identified issues logged and tracked to resolution.

Learning from Live Incidents, via Post Incidents Reports, is also a key enabler for Resilience maturity.

Working with Regulators and Industry

As a global financial institution, Barclays is required to meet the resilience requirements defined by regulators in each of the countries where we operate. Barclays maintains contact with regulators and industry bodies to ensure that our approach to resilience is consistent with or better than the industry good practice.

Barclays participates in sector-wide exercises to develop and validate industry responses to disruption; and participates in Financial Industry Trade groups to agree good practice for resilience in financial services, which is incorporated into Barclays' approach.

Technology Resilience

Barclays uses multiple locations, including data centres and cloud service providers, to host the technology which supports the business services we provide to customers and clients. These technologies are regularly tested to ensure they are resilient in line with our Standards.

Our Technology and Data Integrity & Cyber Recovery Standards articulate clear expectations to plan and recover from disruption including the loss of an individual application, loss of a Data Centre/Cloud Service Provider capabilities, or a Cyber related event. We have recovery plans for those disruptions which form the scope of our testing.

Workforce Resilience

Barclays uses various workforce recovery strategies to provide flexible solutions to workforce disruption. These include the distribution of skills and colleagues across locations, the provision of alternative working locations, and remote working.

Our alternative working locations are predominantly situated at a sufficient distance from the production offices, on a separate power grid, have uninterruptable power supply and are tested by staff relocating to the site on an annual basis.

We are continuously exploring and deploying new technology solutions to enhance the firm's resilience, including, for example, enabling our customer support colleagues to work from home instead of from call centers.

Third Party Resilience

Barclays has robust Third Party Service Provider (TPSP) selection and management Standards, led by a dedicated Procurement function. TPSP risks, including resilience, are assured using questionnaires, remote reviews, site visits and participation in exercises, depending on a number of factors, including each TPSP's criticality.

Barclays has a robust assessment process to define the clear expectations for recovery to be placed on a TPSP. The outcome of such assessments determines the Recovery Planning Supplier Control Obligations to be included within contracts.

Crisis Management

Barclays' Chief Security Office operates three Joint Operations Centres (JOCs) operating in the UK, the US and India. Together, the JOCs are available 24x7x365 and are designed to coordinate incident response using a standardised and mature methodology supported by our Crisis Management Framework.

The Crisis Management Framework comprises several layers of Crisis Leadership Teams (CLTs) at country, regional, group-level and business unit, through which an incident may be escalated.

The CLTs have a range of pre-defined plans, which address a wide range of disruptions and help structure our response should disruption occur, including the communication requirements for the Bank's internal and external stakeholders, clients and customers and the wider market. CLT plans and exercise scenarios are regularly reviewed and updated to ensure they remain current and relevant.

In addition, CLTs participate in annual exercises with additional briefings and training taking place throughout the year. All colleagues participate in annual online resilience training so that they are aware of their respective responsibilities in the event of a disruption.

Regulatory Compliance

We continuously review, enhance and mature our capabilities to ensure the Bank's approach to resilience is aligned with regulatory guidance and requirements. Barclays conducts a regulatory mandated Self-Assessment on the resilience of our Important Business Services which is reported to the Group Board and Regulators.

Barclays annually performs an industry benchmark assessment of our resilience framework and programme, using an independent third-party's assessment model. The results confirmed that Barclays' resilience practices and capabilities continue to be ahead of our peers. The outcomes and recommendations are reviewed to assess

how our framework can be further enhanced to mature our resiliency posture.

Barclays' Resilience Contacts

For more information on our approach to Operational Resilience, speak to your regular contact person in the first instance. Should a disruptive event occur affecting regular communications with us, please refer to www.home.barclays.

Barclays approach to Operational Resilience may evolve over time and we may update this summary periodically without notice.