

Global Reporting Initiative Index 2019

Following the materiality assessment, we have established the material topics covered in our report, in line with GRI's reporting principle of materiality. Disclosures pertinent to the selected GRI Standards have been referenced in the Index below. In some instances information requirements could not be provided due to limitation of data availability. Where this is the case, we have sought to provide qualitative information on our processes. We continue to work on improving data availability and enhance overall reporting transparency

General Disclosures

General Disclosures			
General Disclosures	102-1	Name of the organization	Barclays PLC
General Disclosures	102-2	Activities, brands, products, and services	<p>Annual Report: Our services are described in the Annual Report. Further details can be found on our website at home.barclays/annualreport</p> <p>ESG Report: See the ESG Report page 7 for an overview of our business model</p> <p>Online: see home.barclays/who-we-are/our-strategy</p>
General Disclosures	102-3	Location of headquarters	1 Churchill Place, London E14 5HP, United Kingdom
General Disclosures	102-4	Location of operations	See home.barclays/contact-us
General Disclosures	102-5	Ownership and legal form	PLC (Public Limited Company)
General Disclosures	102-6	Markets served	The types of customers and the services we offer to each of them are described in the Annual Report. Further details can be found on our website at home.barclays/annualreport
General Disclosures	102-7	Scale of the organization	For our structure and leadership see home.barclays/who-we-are/structure-and-leadership
General Disclosures	102-8	Information on employees and other workers	Please see the Our People and Culture section in the 2019 Strategic Report and the 2019 ESG Report page 81-87, which provides detailed information on employee statistics and workforce programmes. Further details can be found on our website at home.barclays/annualreport
General Disclosures	102-9	Description of the organisation's supply chain	<p>Supply chain</p> <p>See page 36-38 of the ESG Report</p>

			<p>Prompt Payment See page 37 of the ESG Report</p>
General Disclosures	102-10	Significant changes to the organization and its supply chain	<p>Barclays has sought to reduce the size of its' supply chain over recent years, which has resulted in a reduction of 18% of our suppliers in the 12 months ending Oct 2019, compared to the previous 12 month period. The focus has been on establishing a strategic Preferred Supplier List for products/services, ensuring adequate geographical coverage at the same time as creating opportunities for diverse suppliers (size and ownership diverse businesses).</p> <p>Barclays' geographical supplier footprint has remained largely static over the past 2 years, with the US and UK markets accounting for 88% of Barclays global supply base. Barclays supply chain footprint however, extends beyond direct third party interaction, to fourth parties and beyond, and Barclays has invested significant time during 2019 in better understanding the extent of its' supply chain, and this will continue into 2020 and beyond.</p>
General Disclosures	102-11	Report whether and how the precautionary approach or principle is addressed by the organisation.	In 2019, we reviewed 523 transactions for environmental or social impacts. Refer to page 34-36 of the ESG Report for details.
General Disclosures	102-12	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes or which it endorses.	<p>Initiatives</p> <ul style="list-style-type: none"> • Green bond Principles • United Nations Environment Programme Finance Initiative (UNEP FI) • Task Force on Climate-related Financial Disclosures (TCFD) • UN Principles for Responsible Investment (Barclays Asset Management Ltd and the Barclays UK retirement fund are signatories) • Wolfsburg Principles • Soft Commodities Compact (Banking Environment Initiative) • Living Wage (UK) • New York Declaration on Forests (2014) • The Paris Pledge for Action (2015) • UN Principles for Responsible Banking • 2Dii PACTA methodology • SBTi Financial Services sector pilot • Equator Principles
General Disclosures	102-13	Membership of associations	<p>Associations</p> <ul style="list-style-type: none"> • Banking Environment Initiative • Equator Principles • United Nations Environment Programme Finance Initiative (UNEP FI)

			<ul style="list-style-type: none"> • Thun Group. <p>Trade associations Barclays is a member of several trade associations globally. These associations work to represent their members and shape industry’s collective response to public policy issues. A summary of the key associations in which we participate is also available on our website at barclays.com/citizenship/reports-and-publications/public-policy.html</p>
General Disclosures	102-14	Statement from senior decision-maker	<p>Annual Report: Chairman’s letter and Chief Executive’s review – pages 2 to 7</p> <p>ESG Report: Board and Chief Executive – pages 2 to 5</p>
General Disclosures	102-15	Key impacts, risks, and opportunities	<p>ESG Report:</p> <ul style="list-style-type: none"> • For sustainable finance opportunities, see page 46-48 • For TCFD, see page 41-65 • For managing environmental and social risk, see pages 50-61
General Disclosures	102-16	Values, principles, standards, and norms of behavior	<p>Barclays Purpose, Values and Code of Conduct See page 68 of the ESG Report</p> <p>Culture and conduct See page 68-73 of the ESG Report</p>
General Disclosures	102-17	Mechanisms for advice and concerns about ethics	<p>Whistleblowing See page 76 of the ESG Report</p>

General Disclosures	102-18	Governance structure	<p>Board oversight See pages 18 to 20 for an overview of governance, including Board and sub-committees, as well as oversight of environmental and social matters.</p> <p>Environment & Social Impact (ESI) Committee Also during 2019, the Environment & Social Impact (ESI) Committee was formed, chaired by the Group CEO and membership made up of key members of Group Exco and other senior leaders. Its aim is to provide senior oversight and set the overall direction of Barclays' strategy to manage its broader social and environmental impacts, taking a proactive approach to establish a firm-wide position on key topics and monitor execution against agreed priorities.</p> <p>Business fora Further, separate forums were set in the Investment Bank and the Corporate Bank to consider sustainability issues directly relevant to those businesses.</p> <p>TCFD Implementation Forum Members of the Barclays TCFD Implementation forum were reorganised during 2019 and the terms of reference was updated. The TCFD Implementation Forum now escalates to ESI.</p> <p>Global Citizenship Council (GCC) Further, the Global Citizenship Council (GCC) is a management committee comprised of senior leaders with responsibility for providing overall strategic direction and leadership of Barclays Global Citizenship strategy and driving engagement, collaboration, consistency and alignment across all business units, functions and geographies in relation to the Citizenship strategy</p> <p>See pages 16-21 and 44 of the 2019 ESG Report on Governance.</p>
General Disclosures	102-19	Delegating authority	<p>ESG Report:</p> <ul style="list-style-type: none"> • Governance section - pages 16-21 and 44 <p>Annual Report:</p> <ul style="list-style-type: none"> • Governance including the Director's report – pages 44-84 <p>Online:</p> <ul style="list-style-type: none"> • See home.barclays/who-we-are/our-governance/ for more details on Corporate Governance at Barclays • See home.barclays/who-we-are/our-governance/board-committees on our Committees
General Disclosures	102-20	Executive-level responsibility for economic, environmental, and social topics	<p>See GRI 102-18.</p> <p>ESG Report:</p>

			<ul style="list-style-type: none"> • Governance section - pages 16-21 and 44
General Disclosures	102-21	Consulting stakeholders on economic, environmental, and social topics	<p>Barclays conducts a series of stakeholder engagement and horizon-scanning exercises on a regular basis. These are designed to gather stakeholder insight from a broad range of groups, including investors, academics and NGOs, and provide more detail on current and emerging issues. Results from stakeholder engagement and horizon scanning are communicated to relevant management and Board governance fora.</p> <p>See pages 12-17 of the 2019 Strategic Report for how we engage with our stakeholders.</p>
General Disclosures	102-22	Composition of the highest governance body and its committees	<p>As at 31 December 2019, the Barclays Board has 12 members, including the Chairman, two executive Directors and 9 non-executive Directors. The gender balance at this date is 4 female Directors (33%) and 8 male Directors (67%). Further detail on the composition of the Board, Director biographies and the principal Board Committees is available in the Governance report of the Annual Report.</p> <p>Annual Report:</p> <ul style="list-style-type: none"> • Board composition – page 49 • Governance including the Director’s report – pages 44-84 <p>Online:</p> <ul style="list-style-type: none"> • See home.barclays/who-we-are/our-governance/ for more details on Corporate Governance at Barclays • See home.barclays/who-we-are/our-governance/board-committees on our Committees
General Disclosures	102-23	Chair of the highest governance body	<p>The Chairman of the Board of Directors is not an executive officer, with separation between the roles of Chairman and Chief Executive.</p> <p>Annual Report:</p> <ul style="list-style-type: none"> • Governance including the Director’s report – pages 44-84 <p>Online:</p> <ul style="list-style-type: none"> • See home.barclays/who-we-are/our-governance/ for more details on Corporate Governance at Barclays • See home.barclays/who-we-are/our-governance/board-committees on our Committees
General Disclosures	102-24	Nominating and selecting the highest governance body	<p>When recruiting a new non-executive Director, the specific skills that are needed are identified, for example, an individual with international experience, or recent history serving on a particular board committee. The balance and mix of appropriate skills, competencies and experience of nonexecutive Directors will be taken into account when considering a proposed appointment. The behaviours likely to be demonstrated by potential non-executive Directors will also be considered when interviewing for new appointments to ensure that an environment in which challenge is expected and achieved is maintained in the boardroom.</p>

			<p>In reviewing Board composition, the Board Nominations Committee considers a skills matrix for the Board, which identifies the core competencies, skills, diversity and experience required for the Board to deliver its strategic aims and govern the Group effectively. Certain attributes identified in the skills matrix have a target weighting attached to them and these are regularly updated over time to reflect the needs of the Group. The Committee reviews the skills matrix when considering a new appointment to the Board, as well as reviewing the current and expected Board and Board Committee composition.</p> <p>Annual Report:</p> <ul style="list-style-type: none"> • Governance including the Director’s report – pages 44-84 • Board Nominations Committee report – pages 61-65 <p>Online:</p> <ul style="list-style-type: none"> • See home.barclays/who-we-are/our-governance/ for more details on Corporate Governance at Barclays • See home.barclays/who-we-are/our-governance/board-committees on our Committees
General Disclosures	102-25	Conflicts of interest	<p>No Director will put themselves in a position where their interests conflict or may be perceived to conflict, with those of the Group. Directors must not accept a benefit from a third party conferred by reason of: (a) being a Director, or (b) doing (or not doing) anything as a Director. If Directors have any doubts whether a conflict or potential conflict may arise, before doing anything that might compromise the Group, non-executive Directors should consult the Chairman or Company Secretary and Executive Directors should consult the Chief Executive. Directors are required to notify the Company Secretary in advance of any potential conflicts arising through other Directorships, shareholdings or other relationships. If a conflict or potential conflict may arise, Directors must seek authorisation from the Board, in accordance with Barclays’ Articles of Association. Once authorised, conflicts will be recorded in a Conflicts Register to ensure the Director’s duty to avoid conflicts is not infringed. Directors are also required to notify the other Directors of any potential or existing transactional conflicts and may do so via the Company Secretary.</p> <p>Annual Report:</p> <ul style="list-style-type: none"> • Governance including the Director’s report – pages 44-84
General Disclosures	102-26	Role of highest governance body in setting purpose, values, and strategy	<p>Annual Report:</p> <ul style="list-style-type: none"> • Governance including the Director’s report – pages 44-84 <p>ESG Report:</p> <ul style="list-style-type: none"> • Governance section - pages 16-21 and 44
General Disclosures	102-27	Collective knowledge of highest governance body	<p>Online:</p> <p>See home.barclays/who-we-are/our-governance/ for more details on Corporate Governance at Barclays</p>

General Disclosures	102-28	Evaluating the highest governance body's performance	Annual Report: <ul style="list-style-type: none"> • Governance including the Director's report – pages 44-84 Online: <ul style="list-style-type: none"> • See home.barclays/who-we-are/our-governance/board-committees on our Committees
General Disclosures	102-29	Identifying and managing economic, environmental, and social impacts	ESG Report: page 50-61
General Disclosures	102-30	Effectiveness of risk management processes	ESG Report: page 60-61
General Disclosures	102-31	Review of economic, environmental, and social topics	ESG Report: page 44
General Disclosures	102-32	Highest governance body's role in sustainability reporting	ESG Report: page 44
General Disclosures	102-33	Communicating critical concerns	ESG Report: See the <i>Running a responsible business</i> section of this report - pages 67-79. Including: <ul style="list-style-type: none"> • Page 74 on Complaints • Page 76 on Whistleblowing • Page 77 on Data privacy Online: <ul style="list-style-type: none"> • See home.barclays/citizenship/our-reporting-and-policy-positions/uk-complaints-data
General Disclosures	102-34	Nature and total number of critical concerns	ESG Report: <ul style="list-style-type: none"> • See page 74 on Complaints Online: <ul style="list-style-type: none"> • See home.barclays/citizenship/our-reporting-and-policy-positions/uk-complaints-data
General Disclosures	102-35	Remuneration policies	Annual Report: Director's remuneration report – pages 85-123
General Disclosures	102-36	Process for determining remuneration	Annual Report: Director's remuneration report – pages 85-123
General Disclosures	102-37	Stakeholders' involvement in remuneration	Annual Report: Director's remuneration report – pages 85-123
General Disclosures	102-38	Annual total compensation ratio	Annual Report: Director's remuneration report – pages 85-123
General Disclosures	102-39	Percentage increase in annual total compensation ratio	Annual Report: Director's remuneration report – pages 85-123

General Disclosures	102-40	List of stakeholder groups	ESG Report: <ul style="list-style-type: none"> • See pages 98 and 101 Strategic Report: <ul style="list-style-type: none"> • See pages 14-15 of the Barclays PLC Strategic Report 2019 for details of how Barclays engages with its stakeholders
General Disclosures	102-41	Collective bargaining agreements	ESG Report: <ul style="list-style-type: none"> • See the <i>Our people and culture</i> section, pages 82-87
General Disclosures	102-42	Identifying and selecting stakeholders	ESG Report: <ul style="list-style-type: none"> • See pages 48, 101 Strategic Report: <ul style="list-style-type: none"> • See pages 14-15
General Disclosures	102-43	Approach to stakeholder engagement	ESG Report: <ul style="list-style-type: none"> • See pages 48, 101 Strategic Report: <ul style="list-style-type: none"> • See pages 14-15
General Disclosures	102-44	Key topics and concerns raised	ESG Report: <ul style="list-style-type: none"> • See pages 8 and 101 Strategic Report: <ul style="list-style-type: none"> • See pages 14-15
General Disclosures	102-45	Entities included in the consolidated financial statements	Annual Report: <ul style="list-style-type: none"> • See the <i>Financial review</i> on pages 212-226
General Disclosures	102-46	Defining report content and topic Boundaries	ESG Report: <ul style="list-style-type: none"> • See ESG materiality on page 8
General Disclosures	102-47	List of material topics	ESG Report: see ESG materiality on page 8
General Disclosures	102-48	Restatements of information	ESG Report: pages 22, 38 and 111

General Disclosures	102-49	Changes in reporting in terms of material topics and topic boundaries	ESG Report: see ESG materiality on page 8
General Disclosures	102-50	Reporting period	Year ended 31 December 2019
General Disclosures	102-51	Date of most recent report	Year ended 31 December 2018. We have been reporting key non-financial performance information within our Strategic Report, as part of the Annual Report, since 2014. However, Barclays has been producing a separate Annual Report since 1990 and an ESG, Citizenship or Corporate Social Responsibility (CSR) report since 2002. These are available in our archives: for Annual Reports please see home.barclays/investor-relations/reports-and-events/annual-reports
General Disclosures	102-52	Reporting cycle	Annual
General Disclosures	102-53	Contact point for questions regarding the report	Barclays ESG Reporting 1 Churchill Place, London E14 5HP
General Disclosures	102-54	Claims of reporting in accordance with the GRI Standards	This report has been prepared in accordance with the GRI Standards: Core option, as evidenced by this table, Annual Report, ESG Report and supporting disclosures. Refer to GRI 102-56 for details on assurance
General Disclosures	102-55	GRI content index	This document represents the 2019 GRI content index.
General Disclosures	102-56	External assurance	KPMG LLP undertook a limited assurance engagement over selected performance information in this report. Refer to their statement on page 111 of the ESG Report. The outcomes of the assurance along with relevant recommendations are presented in the Management report that is reviewed at senior level and circulated to data owners.

Economic Disclosures

Economic			
Management Approach 201	103-1	Explanation of the material topic and its Boundary	<p>A successful, vibrant finance and banking sector is an essential enabler of social and economic progress, growth and development. We focus on three key material aspects in the economic category:</p> <ol style="list-style-type: none"> 1) Economic performance – we believe the best way to support our stakeholders is by operating a strong, profitable and growing business, which creates jobs and contributes to the economic success of the communities in which we live and work. Our strategy to deliver economic performance and key financial performance indicators for 2019 are available in the Strategic Report. 2) Indirect economic impacts – banks play a central role in financing the real economy; including individuals and households; small businesses; corporates; and institutions and governments. Our business model enables us to maintain relevance to our customers and clients, whatever stage of life they are in. For example, for individuals, our model can provide a safe place to store savings, help a first-time buyer make their first steps onto the property ladder, create an investment portfolio as wealth grows, or provide cross-border advice for the affluent. For businesses this means being ready to help entrepreneurs launch a business, fund its growth, expand internationally, protect against currency risk, and issue bonds and listed equity shares. 3) Community support – Barclays plays a broader role in the communities in which we live and work beyond what we deliver through our core business activities. We support communities by: Investing money, time and skills in partnerships with respected and relevant non-governmental organisations, charities and social enterprises. We enable colleagues to use their professional skills and expertise in a range of activities, including volunteering and fundraising. <p>Read more about our Citizenship programmes on pages 89 – 93 of the ESG Report</p>
Management Approach 201	103-2	The management approach and its components	
Management Approach 201	103-3	Evaluation of the management approach	
Economic Performance	201-1	Direct economic value generated and distributed	<p>We report the direct economic value generated and distributed in our financial review in the Annual Report, including revenues, operating costs, economic value retained and dividends paid. See page 212-226</p> <p>We publish a summary of turnover, profits, employees, taxes paid and subsidies received by country in the 2019 Country Snapshot available online at home.barclays/citizenship/our-reporting-and-policy-positions/country-snapshot</p> <p>See page 93 of the ESG Report on our investment in our communities.</p>
Economic Performance	201-2	Financial implications and other risks and opportunities due to climate change	<p>ESG Report:</p> <ul style="list-style-type: none"> • See <i>Our approach to climate change</i> on page 10 • See <i>Supporting sustainable growth</i> section on pages 21-32 • See <i>Climate-related financial disclosures</i> section on pages 41-65
Management Approach 203	103-1	Explanation of the material topic and its Boundary	See management approach for GRI 201-1

Management Approach 203	103-2	The management approach and its components	
Management Approach 203	103-3	Evaluation of the management approach	
Indirect Economic Impacts	203-2	Significant indirect economic impacts	<p>By supporting our customers and clients and working in partnership with other stakeholders we can create an environment in which individuals, institutions and governments are able to invest in sustainable progress and enable growth.</p> <p>To achieve long-term sustainable economic growth, a number of policy challenges must first be addressed, including: raising employment, improving access to housing and supporting families in planning for their futures. All of these goals rely on access to appropriate and responsible finance. In addition, new solutions to help tackle social and environmental challenges also need access to appropriate financing to help innovate, develop, commercialise and scale deployment.</p> <p>Banks play a key role in enabling the flow of capital towards environmentally or socially beneficial activity. A range of business lines across our firm are actively involved in delivering solutions across product groups, geographies and industry sectors.</p> <p>The world of work is changing and as technology increasingly shapes our personal and professional lives, we will need to be able to adapt to new business models and different ways of working. Through our employability programmes we will help equip the UK workforce with the core, transferable skills required in the workplace both now and in the future. Helping to tackle the skills gap and supporting individuals, communities and businesses to move forward. We continue to work to understand and measure the impact our business makes on society.</p>
Management Approach 205	103-1	Explanation of the material topic and its Boundary	See pages 67-79 of the ESG Report.
Management Approach 205	103-2	The management approach and its components	
Management Approach 205	103-3	Evaluation of the management approach	
Anti-corruption	205-1	Operations assessed for risks related to corruption	See page 75 of the 2019 ESG Report.
Anti-corruption	205-2	Communication and training about anti-corruption policies and procedures	See page 75 of the 2019 ESG Report.
Anti-corruption	205-3	Confirmed incidents of corruption and actions taken	See page 75 of the 2019 ESG Report.

Environmental Disclosures

Environmental			
Management Approach 302	103-1	Explanation of the material topic and its Boundary	See pages 2-13 of the 2019 ESG Report.
Management Approach 302	103-2	The management approach and its components	
Management Approach 302	103-3	Evaluation of the management approach	
Energy	302-1	Energy consumption within the organization	See page 38-40 of the 2019 ESG Report.
Energy	302-3	Energy intensity	See page 38 of the 2019 ESG Report.
Energy	302-4	Reduction of energy consumption	See page 38 of the 2019 ESG Report.
Management Approach 305	103-1	Explanation of the material topic and its Boundary	See page 38-40 of the 2019 ESG Report.
Management Approach 305	103-2	The management approach and its components	<p>In 2019, we have made significant progress towards our 80% carbon reduction commitment by 2025 with a 52% Group emissions reduction against the 2018 baseline. This has been achieved through purchase of renewable energy contracts across our operations in the UK & Continental Europe and is in line with the RE100 initiative of which we are a member.</p> <p>See page 38 of the 2019 ESG Report for details. Supplementary information includes:</p> <p>Environmental Property Policy and Environment Standard Barclays' Group Property Policy sets out criteria for environmental management, risk, opportunity and control for our buildings as we operate our business. Within the Property Policy we have environmental controls which range from aspects and impacts, pollution control through to environmental data reporting. These controls are annually audited by Barclays Internal Audit and control effectiveness is reported as part of our Enterprise Risk Management Framework. Within our Property Policy we include a commitment that any building investment over £5m will achieve an independent best practice standard for environmental performance.</p> <p>Environmental Management Systems Barclays currently has 20 buildings globally certified to ISO 14001, which represents 50% of FTE. However, Barclays Environmental Operating Procedures, which are aligned to ISO 14001 standards, are implemented and reviewed against all buildings, to ensure environmental best practice. Internal audit & management review is delivered across the full portfolio. Barclays also has an ambition to roll out full 14001 certifications across its strategic campus sites globally by 2025.</p> <p>Green Buildings</p>

			<p>In 2019, we have made significant progress towards our 80% carbon reduction commitment by 2025 with a 52% Group emissions reduction against the 2018 baseline. This has been achieved through purchase of renewable energy contracts across our operations in the UK & Continental Europe, and is in line with the RE100 initiative of which we are a member.</p> <p>Sustainable Sourcing Barclays recognises that the management of environmental impacts is integral to good business practice. We encourage our suppliers to join us in similar efforts to implement Environmental Management Systems (EMS) as appropriate to their businesses, and to align with best practice activities. This is tracked through our Supplier Code of Conduct</p> <p>Our RFP process further requests suppliers to confirm if they have a Science Based Target or when they anticipate setting one which contributes to their overall RFP score. Our aim is to encourage companies to set ambitious emissions reductions targets aligned to SBT methodology.</p> <p>At the beginning of 2019 we set two new targets to increase our supplier engagement through our work with CDP. We have set a target to achieve a 90% response rate from our suppliers in responding to CDP's Climate Change questionnaire. Our other target aims for 80% of our suppliers reporting carbon emissions to create a robust Scope 3 Supply Chain emissions baseline and track any emissions reduction initiatives across our supply base.</p> <p>In 2019 Barclays have been recognised for our commitment to engaging our supply chain and have been listed on the 2019 CDP Supplier Engagement Leader board. We also achieved a 56% response rate from our suppliers who we requested to respond to CDP's Climate Change questionnaire.</p>
Management Approach 305	103-3	Evaluation of the management approach	<p>Performance In 2020 we will continue to explore opportunities for self-generation and power purchase agreements in the UK & US thereby adding additional renewable energy capacity to the market. We continue to work on improving the operational efficiency of our property portfolio and in 2019 conducted a number of projects globally which have achieved a total of 6GWh's of energy savings.</p>
Emissions	305-1	Direct (Scope 1) GHG emissions	See page 38 of the 2019 ESG Report.
Emissions	305-2	Energy indirect (Scope 2) GHG emissions	See page 38 of the 2019 ESG Report.
Emissions	305-3	Other indirect (Scope 3) GHG emissions	See page 38 of the 2019 ESG Report.
Emissions	305-4	GHG emissions intensity	See page 38 of the 2019 ESG Report.
Emissions	305-5	Reduction of GHG emissions	See page 38 of the 2019 ESG Report.

Management Approach 308	103-1	Explanation of the material topic and its Boundary	See page 38-40 of the 2019 ESG Report.
Management Approach 308	103-2	The management approach and its components	
Management Approach 308	103-3	Evaluation of the management approach	
Effluents and Waste	306-2	Waste by type and disposal method	<p>See page 38-40 of the 2019 ESG Report. Supplementary information includes:</p> <p>Paper & Water Globally we recycle 95% of our paper through our confidential waste stream. In addition, we are working with our Procurement teams to increase the coverage of sustainably sourced paper globally. We are actively looking to improve the efficiency of our water consumption across our buildings through the installation of water saving infrastructure in our buildings. Global pilot study of water reduction initiatives launched beginning of Q4.</p> <p>Plastic waste In 2019 we have delivered 75% of our global 5 Point Plastic Plan which aims to replace or remove single use plastic items available from our catering, branch and office areas. Where we have to date been unable to replace the use of plastics we have worked with suppliers to ensure the plastics used can be recycled. In total 20 million single use plastic items have been removed or replaced across our properties globally, with the remaining plastic items to be removed in 2020.</p>
Management Approach 308	103-1	Explanation of the material topic and its Boundary	<p>As part of our Supplier Attestation and Assurance process, we require attestation to the Barclays Supplier Code of Conduct prior to contract execution for all non-low risk suppliers. For existing suppliers, on an annual basis, suppliers categorised as non low-risk must attest to their ongoing commitment to meet those expectations and, where failure, must remediate in order to remain in good standing.</p> <p>Periodically, for high-risk segmented suppliers which are material to Barclays, an onsite review may be conducted as part of our controls assurance process to look for evidence that the expectations are being delivered in an effective manner.</p> <p>To further improve our ability to evaluate suppliers participating in our competitive tenders, we embedded environmental questions into our newly launched electronic Request for Information/Proposal/Quotation (eRFx) tool. In 2020, we will improve our ability to track, measure and report environmental impact responses as part of the overall supplier selection process.</p>
Management Approach 308	103-2	The management approach and its components	
Management Approach 308	103-3	Evaluation of the management approach	
Supplier Environmental Assessment	308-1	New suppliers that were screened using environmental criteria	In 2019, of our population of non-low risk suppliers, 99.4% of new or extended supplier contracts required attestation to the environmental standards as set forth in the Supplier Code of Conduct. Where failure to attest, remediation plans were put in place or risk accepted as approved by the environmental subject matter expert. In 2019, non-low risk suppliers comprised approximately 75% of global spending,

Social Disclosures

Social			
Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees	See the <i>Our Governance</i> section of the 2019 Annual Report
Diversity and Equal Opportunity	405-2	Ratio of basic salary and remuneration of women to men	See the Barclays Pay Gaps Report 2019 See the Barclays Fair Pay Report 2019
Management Approach 412	103-1	Explanation of the material topic and its Boundary	See pages 34-37 and 84 of the 2019 ESG Report
Management Approach 412	103-2	The management approach and its components	
Management Approach 412	103-3	Evaluation of the management approach	
Human Rights Assessment	412-2	Employee training on human rights policies or procedures	See pages 34-37 and 84 of the 2019 ESG Report
Human Rights Assessment	412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	See pages 34-37 and 84 of the 2019 ESG Report
Management Approach 414	103-1	Explanation of the material topic and its Boundary	As part of our Supplier Attestation and Assurance process, we require attestation to the Barclays Supplier Code of Conduct prior to contract execution for all non-low risk suppliers. For existing suppliers, on an annual basis, suppliers categorised as non low-risk must attest to their ongoing commitment to meet those expectations and, where failure, must remediate in order to remain in good standing. Periodically, for high-risk segmented suppliers which are material to Barclays, an onsite review may be conducted as part of our controls assurance process to look for evidence that the expectations are being delivered in an effective manner. To further improve our ability to evaluate suppliers participating in our competitive tenders, we embedded social impact questions into our newly launched electronic Request for Information/Proposal/Quotation (eRFX) tool. In 2020, we will improve our ability to track, measure and report social impact responses as part of the overall supplier selection process.
Management Approach 414	103-2	The management approach and its components	
Management Approach 414	103-3	Evaluation of the management approach	
Supplier Social Assessment	414-1	New suppliers that were screened using social criteria	In 2019, of our population of non-low risk suppliers, 99.4% of new or extended supplier contracts required attestation to the societal impact standards as set forth in the Supplier Code of Conduct. Where failure to attest, remediation plans were put in place or risk accepted as approved by the various subject matter experts. In 2019, non-low risk suppliers comprised approximately 75% of global spending,

Management Approach 415	103-1	Explanation of the material topic and its Boundary	See page 78 of the ESG Report on political contributions and trade associations
Management Approach 415	103-2	The management approach and its components	
Management Approach 415	103-3	Evaluation of the management approach	
Public Policy	415-1	Political contributions	Barclays' lobbying expenditure in the EU and US can be accessed on the EU Transparency Register at ec.europa.eu/transparencyregister/public/consultation/displaylobbyist.do , and the US Lobbying Disclosure Act Database at soprweb.senate.gov/index.cfm
Management Approach 417	103-1	Explanation of the material topic and its Boundary	ESG Report: <ul style="list-style-type: none"> • See Running a responsible business section on pages 67-79 • See approach to informing customers about products and services - page 103
Management Approach 417	103-2	The management approach and its components	
Management Approach 417	103-3	Evaluation of the management approach	
Marketing and Labelling	417-1	Requirements for product and service information and labelling	ESG Report: <ul style="list-style-type: none"> • See Running a responsible business section on pages 67-79 • See approach to informing customers about products and services - page 103
Marketing and Labeling	417-2	Incidents of non-compliance concerning product and service information and labeling	
Marketing and Labeling	417-3	Incidents of non-compliance concerning marketing communications	
Management Approach 418	103-1	Explanation of the material topic and its Boundary	ESG Report: See the <i>Running a responsible business</i> section of this report - pages 67-79. Including: <ul style="list-style-type: none"> • Page 74 on Complaints • Page 76 on Whistleblowing • Page 77 on Data privacy Online: See home.barclays/citizenship/our-reporting-and-policy-positions/uk-complaints-data
Management Approach 418	103-2	The management approach and its components	
Management Approach 418	103-3	Evaluation of the management approach	
Customer Privacy	418-1	Substantiated complaints concerning breaches of	ESG Report: See the <i>Running a responsible business</i> section of this report - pages 67-79. Including:

customer privacy and losses
of customer data

- Page 74 on Complaints

Online:

See home.barclays/citizenship/our-reporting-and-policy-positions/uk-complaints-data

Financial Services Specific Disclosures

Financial Services			
Financial Services Sector Disclosures document	FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	<p><u>Products and services</u> Please see the ESG Report for more details of how our business lines deliver social benefits and how we manage our impacts. Examples of products and services with a social benefit include:</p> <p>Springboard Mortgages The Family Springboard Mortgage in January 2013, responding to the significant burden high deposits placed on first-time buyers and their parents. It is available for first-time buyers and home movers. For details:</p> <ul style="list-style-type: none"> • See page 30 of the ESG Report. • See online at: barclays.co.uk/mortgages/family-springboard-mortgage/ <p>Insurance In 2019 we made home and life insurance available via our Barclays Mobile Banking app and developed an online claim journey for home insurance, helping those who are unable to reach a branch. In addition we have recently launched a new quote and buy journey for home insurance, this significantly reduces the amount of time customers have to commit to getting their home insured as well as removing the difficult questions customers may have often found difficult to answer, such as the year their home was built.</p> <p>Digital accessibility See page 74 of the ESG Report.</p> <p><u>Programmes and initiatives</u> See the <i>Investing in our communities</i> section on pages 89-93 of the ESG Report for details of our Programmes and initiatives. Supplementary information includes:</p> <p>LifeSkills Whilst continuing to grow what we have accomplished with young people (aged 11-24) and building on the extensive knowledge and experience we have gained in running LifeSkills since 2013, this year the programme has been extended across all ages. LifeSkills now aims to help all people in the UK workforce, whether that's a young person developing skills and preparing for their first job, or someone wanting to progress in their career, make changes to their working life, introduce more flexibility and wellbeing or even start their own business.</p> <p>Individuals in the UK workforce can access free, online, resources and tools. The resources are all filtered for an individual's needs and enables them to work at their own pace and supports a mind-set of life-long learning. LifeSkills also provides 30+ modules for organisations, such as charities and housing associations, working with adult learners who are looking to improve their employability skills or financial management. Suited to a wide range of audiences, these can be easily downloaded and used directly with individuals or small groups to learning in areas such as banking basics, budgeting, debt management, finding and applying for jobs, CV writing, and interview skills.</p>

Thriving Local Economies

In the 2018-2019 academic year LifeSkills ran an intensive intervention in Bury as part of Thriving Local Economies with 50 students from 11 schools taking part. 11 students were children and young people in care; the remainder were 'able underperforming' students. The programme was evaluated alongside a control group to measure impact. Nearly all participating students showed improvement and positive changes across multiple areas, including personal development, development of transferrable skills and attitudes and understanding of their importance, career and money management skills. Improved confidence, self-esteem and levels of maturity, especially where they were low prior to the start of the programme, were some of the most visible changes in participating students, noted by schools, mentors and students themselves and captured by the research team.

Digital Wings

Barclays Digital Wings is a learning platform for digital education. It's available for free, online or via an app. We're in the process of refreshing all content in Digital Wings, as well as creating a tailored learning approach to suit different learning styles, allowing users to make the most of this resource.

See the *Making growth 'green', sustainable and inclusive* section on pages 21-32 of the ESG Report for further examples, including:

- Digital Eagles
- Tea and Teach
- Rise, created by Barclays
- Accelerator programme
- Eagle labs
- Unreasonable Impact
- Social Innovation Facility (SIF)

Financial Services Sector Disclosures document

FS8

Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose

Barclays Green Product suite

See page 25 of the 2019 ESG Report. Examples include:

- **Green loan**

Barclays' Business Bank launched a green loan product last April to help British farmers fund green energy and sustainable projects for their business by borrowing up to £5 million. The product was originated and developed with Barclays Social Innovation Facility (SIF) funding in partnership with the Agriculture team in Barclays UK.

- **Barclays Green Home Mortgage**

Demonstrating our commitment to Barclays Group's green finance agenda, we were the first major UK bank to offer a Green Mortgage product, which launched in April 2018.

Products and services with both environmental and social benefits

Sustainability and Impact Banking (SIB) coverage group

			<p>See page 46 of the ESG Report</p> <p>Multi-Impact Growth Fund (MIGF) The aim of the Multi-Impact Growth Fund (MIGF) is to provide investors with a means to generate both positive financial returns and make a positive contribution to the world (£13.7M AUM as at Dec 2019). MIGF has delivered solid financial returns - thereby providing another example of how impact investing can incorporate consideration of impact without compromising financial returns.</p> <p>In 2019 MIGF published its first Annual Impact Report. The report showcases the carefully selected specialist impact fund managers (by our specialist fund selectors) across a range of asset classes and impact areas, allowing investors to have a diversified portfolio of both investments and impact.</p> <p>The MIGF invests primarily in equity and fixed income funds that are pro-actively thinking about the impact of their investments. Many of the companies in the MIGF focus on tackling some of the biggest social and environmental challenges facing our time. Some are addressing climate change, whilst others look to provide healthcare and improve education. We further received an 'A' score for the Funds Selection PRI module in our 2018 (annual) submission.</p> <p>Sustainable Total Return Strategy (STRS) In 2018, Barclays Private Bank launched a global discretionary sustainable strategy to provide our clients with the aim of maximising risk-adjusted returns through a portfolio of businesses that, in our view, advances global sustainability. Sustainability has been embedded in to our sustainable offering, combined with our belief that there does not need to be a trade-off between financial performance and sustainability. Our investment philosophy is focused on investing in the highest quality businesses and holding these for a very long period of time. We define high-quality as companies that have high and sustainable levels of cash flow return on invested capital and a superior ability to compound that capital over time. We then integrate this investment philosophy with a proprietary three-stage impact assessment process to produce a portfolio of responsible, sustainable businesses.</p> <p>Since its launch in November 2018, our strategies have raised over £360 million in AUM (as at Dec 2019), and have outperformed both its benchmark and the ARC peer group – supporting our case that you do not need to give up performance to invest sustainably.</p> <p>Social Innovation Facility (SIF) See page 31 of the ESG Report.</p>
Financial Services Sector Disclosures document	FS13	Access points in low-populated or economically disadvantaged areas by type	See page 24 of the ESG Report
Financial Services Sector Disclosures document	FS14	Initiatives to improve access to financial services for disadvantaged people	<p><u>Accessibility and inclusion</u> See pages 30 and 104 of the ESG Report. Further details regarding our strategy are outlined below.</p> <p>Barclaycard Forward credit card</p>

We've continued to support increasing access to credit with the Barclaycard Forward credit card. The product is designed for those with a limited credit history and we assess customers for credit with a bespoke credit underwriting strategy and ensure any credit granted is affordable for the customer. Recognising customers who take this product want to progress, we also have a price promise where we reduce the customer interest rate over time based on good payment history on the credit card. By using our online eligibility checker potential customers can also find out if they will be accepted for the card before they apply, with no impact on their credit record.

Barclaycard Repayment Calculator

In 2019 we launched a Barclaycard Repayment Calculator. The calculator lets consumers input their current credit card balance, interest rate and what they currently pay back monthly and the calculator tells them how much interest they will pay overall and how long it will take them to clear their credit card balance. The calculator then lets the customer change their monthly repayment amount so they can see the impact of increasing and fixing their monthly repayments on how long it will then take to pay off the balance and the interest.

We also have our Credit Builder tool, designed to help consumers and our customers understand how to improve their credit ratings. Following a series of questions, users are offered tips on how to better manage their finances (and credit cards), to improve their rating.

Fraud and scams

We've invested millions of pounds into multi-layered security systems that help protect customers and typically prevent several thousand attempted fraudulent transactions every day. This includes a sophisticated transaction profiling system that is unique to every customer. This allows us to swiftly contact customers when an uncharacteristic transaction has been detected, to confirm that it is genuine and not a result of fraud. This has enabled us to prevent over £835 million of fraud from taking place in the past year.

We delivered over 2,000 "Tea and Teach" sessions – where colleagues go into branches, libraries or local community centres to provide help and guidance on staying safe online – to over 60,000 attendees.

We have introduced extra steps in our 'add a new payee' journey in the Barclays app to help protect customers from fraud and scams. Before making a payment, customers will be asked to select the payment purpose from a list of nine categories, including reasons regularly used by scammers to persuade customers to make transfers. From here, customers will see a contextualised warning message prompting them to really think about the payment they are making. Once they have read the warning, the customer will then be asked to confirm they are comfortable to continue with their payment as normal. These new steps act as a positive-friction point in the payment journey, and allow customers time and space to reflect on the payment they are making and consider if they are completely comfortable.

We have also played an important role in the creation of the Contingent Reimbursement Model (CRM) Code, and believe it is a significant step forward in helping to protect customers and reimburse those who have been victims of scams.

Customer Vulnerability

Mental health

Barclays commissioned research from GfK to understand attitudes towards data and vulnerability and the role that banks should play in situations where customer vulnerability is identified. The Money and Mental Health Policy Institute launched a report *Data Protecting: Using Financial Data to Support Customers*, sponsored by Barclays.

The heart of this report is that consumers want banks to track their financial data and help them avoid money problems, calling for improved policy and regulation in this area. We sponsored the report because helping customers to avoid financial difficulties is a key focus for Barclays- we also know that using customer data to identify vulnerability is a thorny issue, and the industry can benefit from fresh insight and public debate. The report primarily contributes to the debate around how firms can help customers avoid money problems - bringing together the perspectives of consumers, policy-makers and all firms on the issue of vulnerability and data ethics.

Barclays has features for customers within its mobile banking app giving customers the ability to 'turn off' spending with certain types of retailers including gambling, premium rate websites and phone lines, restaurants, takeaways, pubs and bars. Building on published evidence from organisations such as the Money and Mental Health Policy Institute, we know that those customers living with fluctuating mental health issues or addictions would particularly benefit from self-selected ways to stay in control of their finances.

Money Management Hub

Earlier in 2019 we launched the Money Management Hub containing content that can help our customers manage their money better and support their needs. The hub contains a variety of articles, tips and video content; all designed to help customers improve their financial situation. Content includes:

- An introduction to your credit score
- Saving for the unexpected
- Debt and Mental Health
- What do I do if I've been declined by a lender?
- Budgeting guides for everyone
- Teaching your kids the value of money
- Dealing with Money Problems.

Customer Vulnerability Training

We have undertaken their largest training programme in over three years, with 20,000 customer-facing colleagues receiving a day's training on how to better identify, support and engage with vulnerable customers, clients and consumers. New support tools and learning aids have also been developed to increase our colleague's confidence and an ongoing programme to embed these skills is also underway.

Finance against Slavery and Trafficking

Through a UN led initiative we will be looking to support survivors of modern slavery and human trafficking with account opening.

Links:

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| | | <ul style="list-style-type: none">• Accessibility ambition: https://www.barclays.co.uk/accessibility/statement/• Vulnerability: https://www.barclays.co.uk/important-information/vulnerability-services-information/• Research on vulnerability and data: https://home.barclays/content/dam/home-barclays/documents/citizenship/our-reporting-and-policy-positions/Consumer-attitudes-to-identifying-vulnerability-through-the-use-of-data.pdf• Product development: www.pingit.com/accessibility |
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