Barclaycard is a leading consumer payments provider, enabling consumers to **make** payments & businesses to **take** payments.

Consumers Paying Businesses

- **c.£440bn** global revenue

Consumers

Businesses Paying Consumers

- **c.£30bn**

Consumers

Businesses Paying Businesses

- **c.£280bn**

Note: Revenue pools figures based on Barclaycard estimates from available data
Barclaycard has a broad range products and services to meet consumer and business needs

Enable Consumers to make payments

Consumer cards
- Barclaycard branded
- Partner branded

Corporate cards
- T&E
- Purchasing

Enable Businesses to take payments

Payment acceptance
- In-store
- On-line
- Phone orders

Mobile payments
- c. 900k payment enabled devices across 3 markets

Mobile phones accepting payments in South Africa

Online purchase financing

Supplier payments

Digital offers
We are the 8th largest consumer payments provider in the world

**Ranked Value of Consumer Payments Processed (2012)**

1. China UnionPay
2. First Data
3. JP Morgan
4. Amex
5. Bank of America
6. Vantiv
7. US Bancorp
8. **Barclaycard - £235bn**
9. WorldPay
10. Citi
<br>
<20. PayPal
RBS
Santander
Lloyds

**Barclaycard 2012 Performance**

- **c.33m** Customer relationships
- **>300k** Business/Client relationships
- **#1** Credit card issuer in Europe & Africa
- **#2** Merchant acquirer in Europe
- **>40%** UK & South Africa card payments
- **9** Countries

---

Note: Value processed figures based on Barclaycard estimates from publically available data (Annual reports, Nilson Report and other sources)
Our success is enabled by the unique combination of 3 core assets – we are the only UK bank with all three

Both **Buyer & Seller** relationships

Few banks serve both (none in the UK) & are able to directly connect the two

- **Faster innovation**
- **Reduced costs**
- **Higher returns**

**Multiple** distribution channels

![Barclays Bank](image)

<table>
<thead>
<tr>
<th>Direct to consumers</th>
<th>Business Partners</th>
</tr>
</thead>
<tbody>
<tr>
<td>c.15%</td>
<td>c.30%</td>
</tr>
</tbody>
</table>

Strongest penetration of bank customers plus attract customers via business partnerships & direct to consumer

+29m (c.85%) customers sourced outside of the bank

**Scale** in Multiple geographies

Top 3 in all our geographies except US (top 10)

- **Greater resilience to economic cycles**
- **Able to leverage world class analytics, even in smaller countries**
In early 2010 we committed to an ambitious five-year strategy focused on **Growth** and **Returns** – three years in we are making strong progress.

- **Income**: £4.0bn (2009) to £4.3bn (2012)
- **Impairment**: (1.8) to (1.0)
- **Costs**: (1.5) to (1.8)
- **PBT (ex. PPI)**: 0.7 to 1.5
- **ROE**: 12% to 20%
- **Customers**: 21m to 33m
- **Payment Turnover**: £188bn to £235bn
- **Net Loans & Advances**: £27bn to £34bn

*Note: 2009 balances are reflected on a pre-restatement basis*
Spend Growth was above the rate of inflation for the last 2 quarters

Note: Spend is defined as transaction value based on UK Debit and Credit card customer data
Appendix
Barclaycard makes a material contribution to the Barclays Group

Barclays Q3 2013 ytd Adjusted PBT (£m)

<table>
<thead>
<tr>
<th>Division</th>
<th>PBT (£m)</th>
<th>Share of PBT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Bank</td>
<td>2,852</td>
<td>56%</td>
</tr>
<tr>
<td>Barclaycard</td>
<td>1,172</td>
<td>24%</td>
</tr>
<tr>
<td>UKRBB</td>
<td>983</td>
<td>20%</td>
</tr>
<tr>
<td>Corporate Banking</td>
<td>678</td>
<td>14%</td>
</tr>
<tr>
<td>Africa RBB</td>
<td>344</td>
<td>7%</td>
</tr>
<tr>
<td>Wealth &amp; Investment Management</td>
<td>54</td>
<td>1%</td>
</tr>
<tr>
<td>Head Office</td>
<td>(292)</td>
<td>(6%)</td>
</tr>
<tr>
<td>Europe</td>
<td>(815)</td>
<td>(16%)</td>
</tr>
</tbody>
</table>

Note: PBT includes Transform CTA
Barclaycard is a broad international payments business

Barclaycard Q3 2013 ytd Income: £3,566m

- **UK Consumer Cards**: 43%
- **International Consumer Cards**: 43%
- **Global Business Solutions**: 14%
**Business growth with stable margins benefiting from lower funding cost**

### Income

<table>
<thead>
<tr>
<th>Period</th>
<th>Loans &amp; Advances</th>
<th>Payments Processed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q3'11 YTD</td>
<td>£3,268m</td>
<td></td>
</tr>
<tr>
<td>Q3'12 YTD</td>
<td>£3,204m</td>
<td></td>
</tr>
<tr>
<td>Q3'13 YTD</td>
<td>£3,566m</td>
<td></td>
</tr>
</tbody>
</table>

**Margin**

<table>
<thead>
<tr>
<th>Period</th>
<th>Loans &amp; Advances</th>
<th>Payments Processed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q3'11 YTD</td>
<td>9.9%</td>
<td></td>
</tr>
<tr>
<td>Q3'12 YTD</td>
<td>8.9%</td>
<td></td>
</tr>
<tr>
<td>Q3'13 YTD</td>
<td>9.2%</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** Customer Asset Margin (Published Interest / Average Customer Assets, includes impact of structural hedge)
Barclaycard Risk Performance

Barclaycard Impairment Rate *
BCUK 30 + day delinquency rate
BCUS 30 + day delinquency rate

*Note: Impairment rate based on Impairment charge/Average Net Receivables
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