

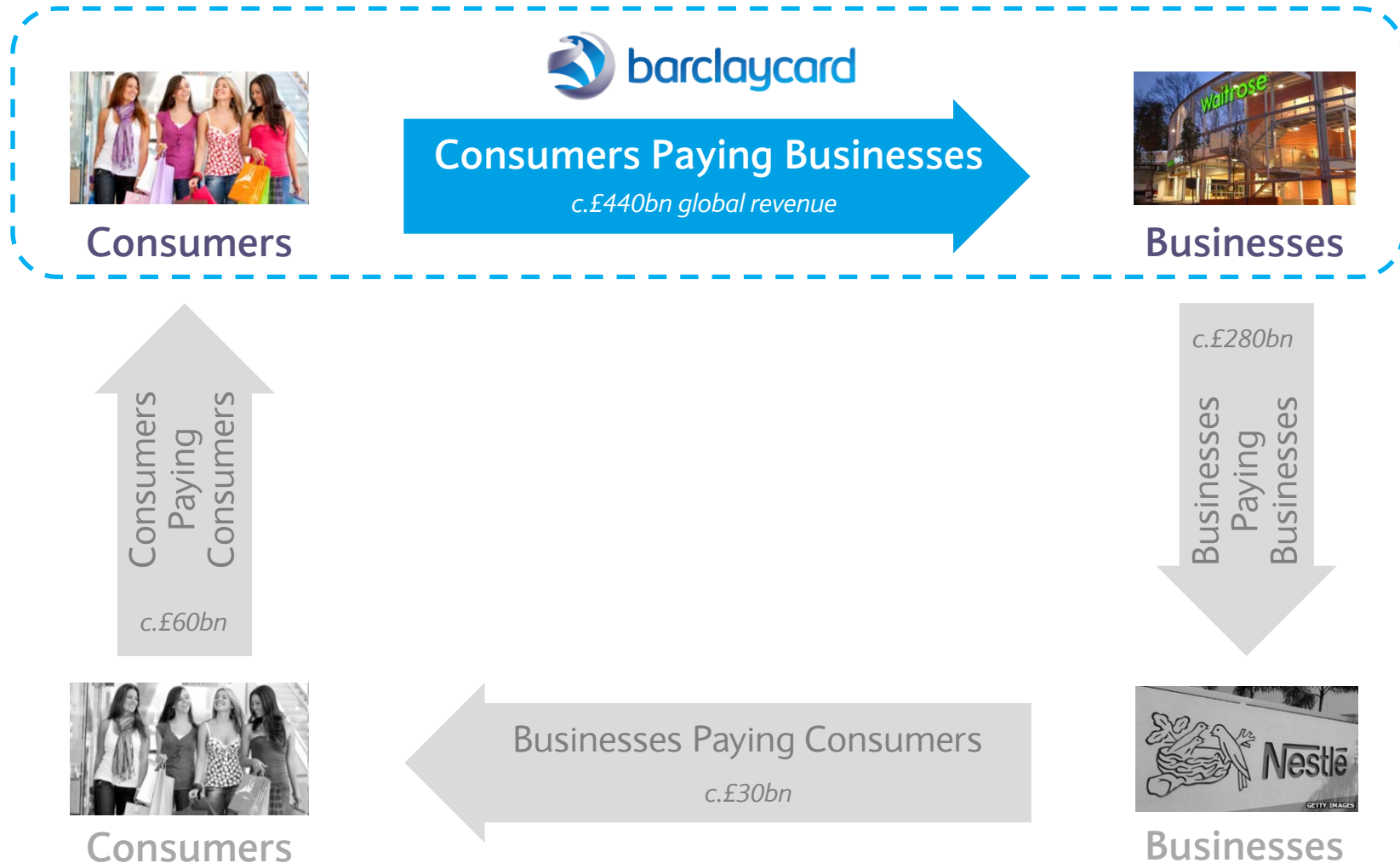


# Barclaycard

12<sup>th</sup> November 2013



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



# Barclaycard has a broad range products and services to meet consumer and business needs



Enable Consumers to make payments

Enable Businesses to take payments

Traditional

Consumer cards		Corporate cards	
Barclaycard branded	Partner branded	T&E	Purchasing

Payment acceptance

In-store	On-line	Phone orders

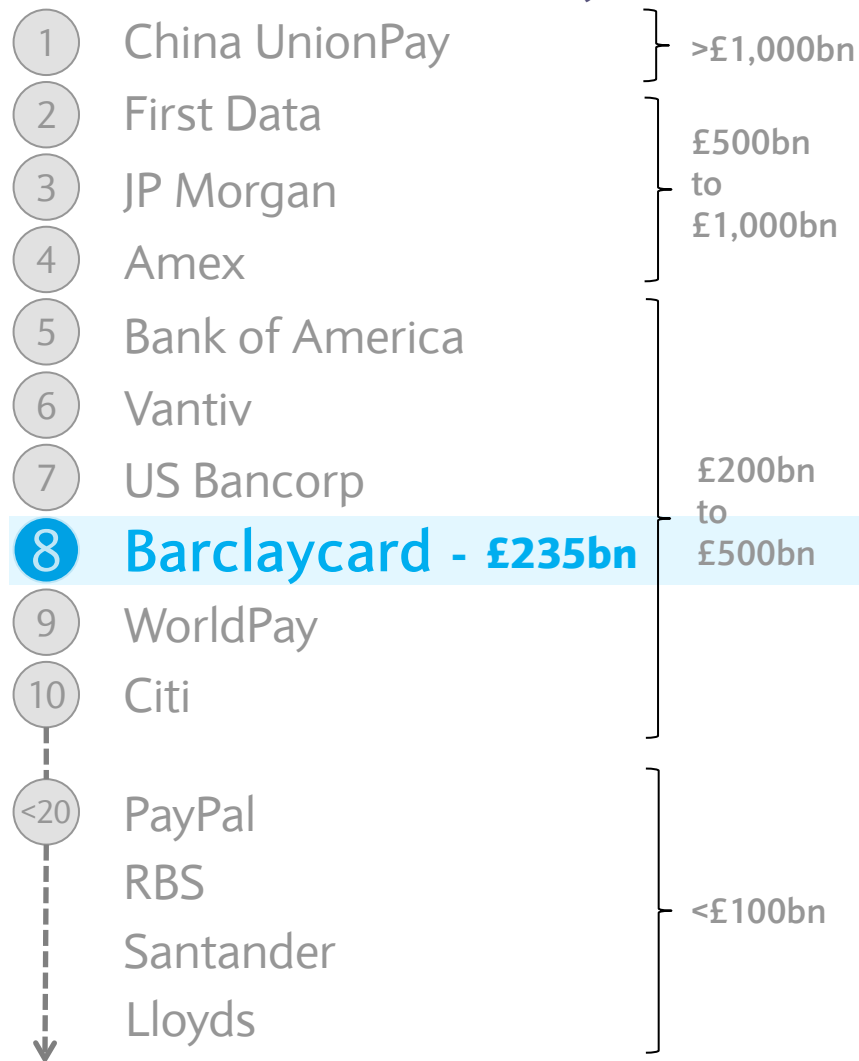
New

	c. 900k payment enabled devices across 3 markets	Mobile payments	Mobile phones accepting payments in South Africa	
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	Online purchase financing		Supplier payments		Digital offers
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# We are the 8<sup>th</sup> largest consumer payments provider in the world

## Ranked Value of Consumer Payments Processed (2012)



## Barclaycard 2012 Performance

**c.33m**  
Customer relationships

**#1**  
Credit card issuer in Europe & Africa

**>300k**  
Business/Client relationships

**#2**  
Merchant acquirer in Europe

**>40%**  
UK & South Africa card payments

**9**  
Countries



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



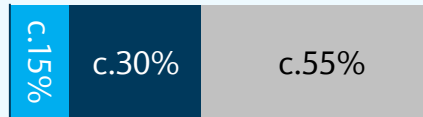
Few banks serve both (none in the UK) & are able to directly connect the two

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

**Multiple** distribution channels



Barclays Bank



*Direct to consumers*      *Business Partners*

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

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

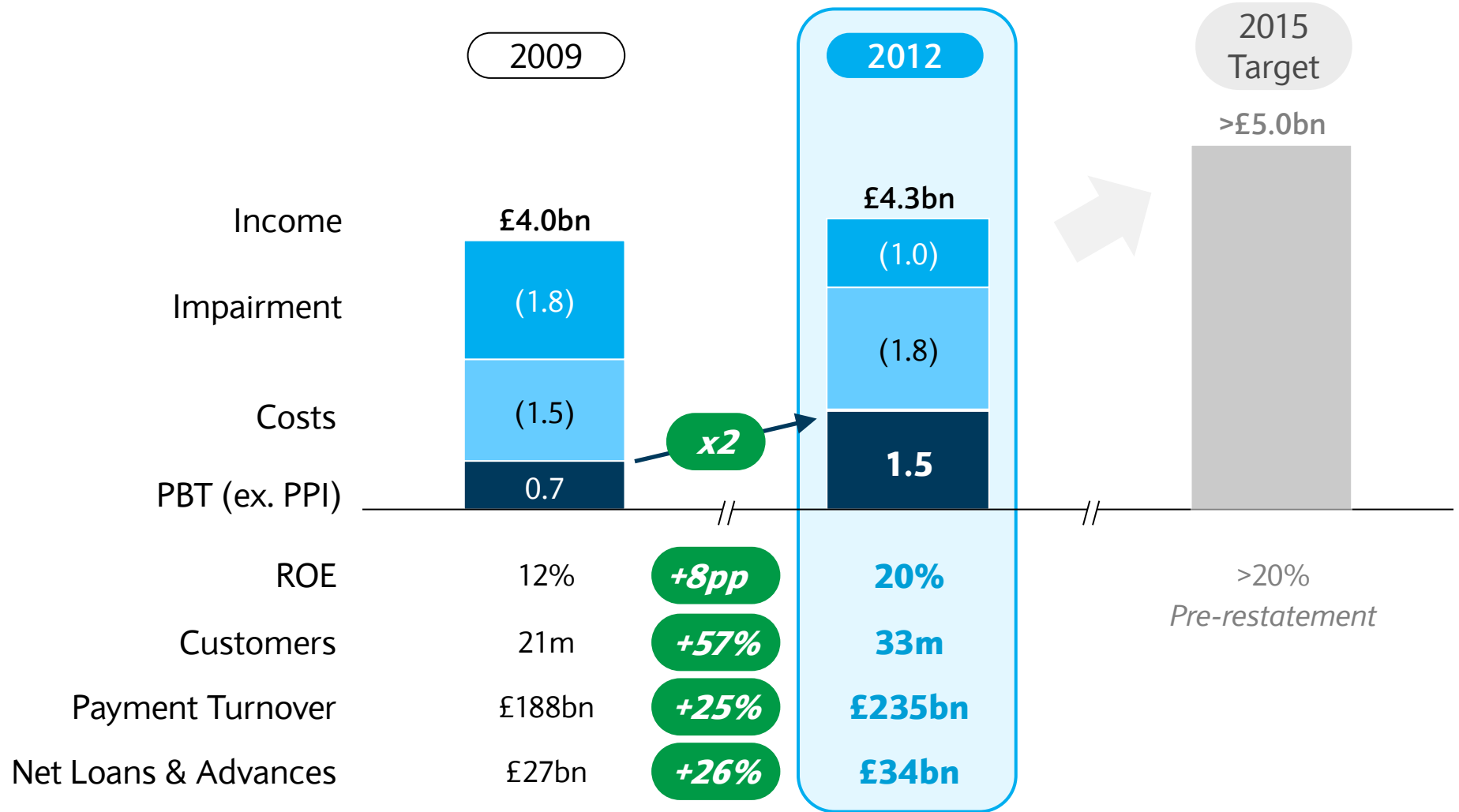
**Scale** in Multiple geographies



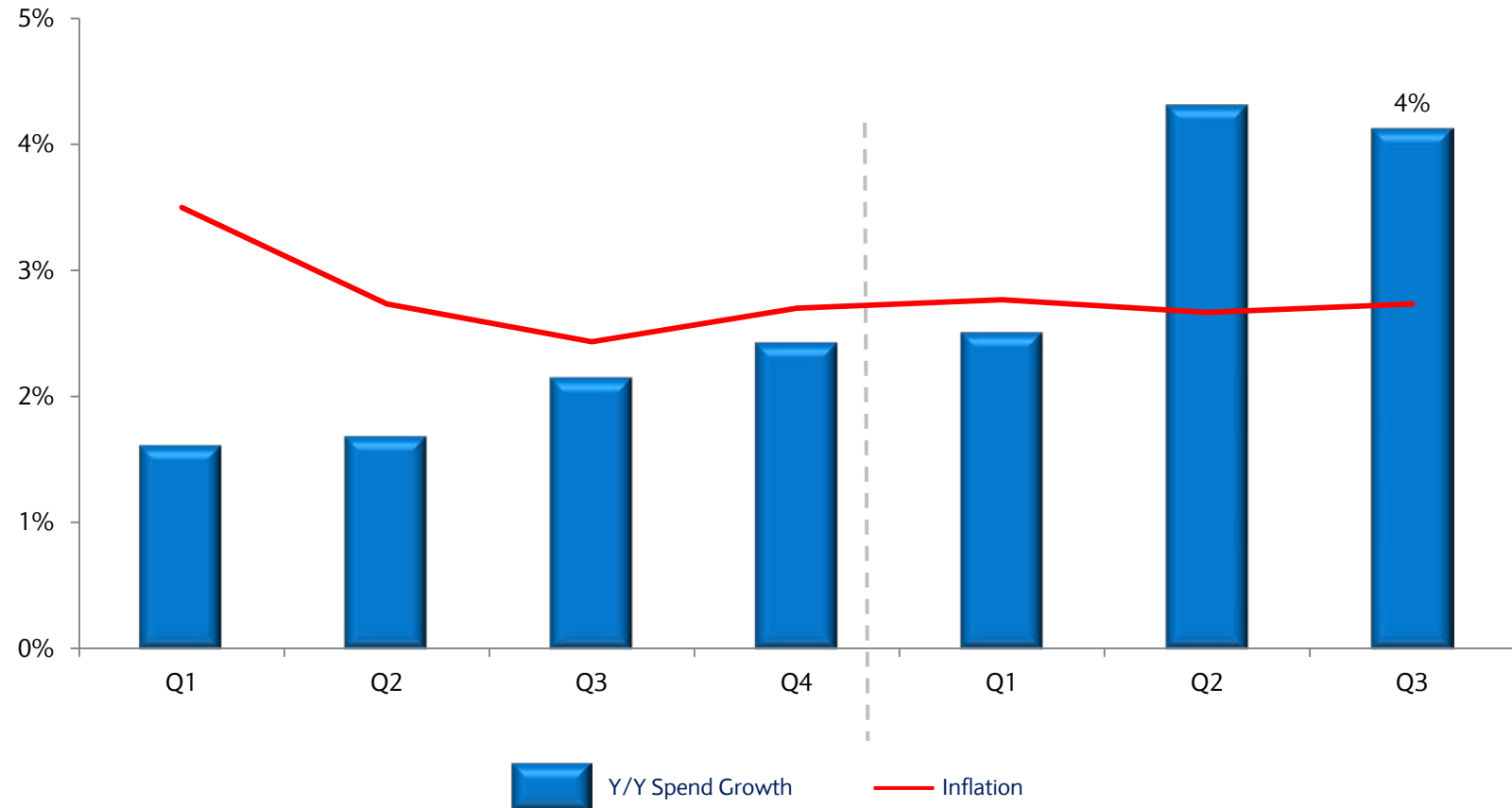
Top 3 in all our geographies except US (top 10)

- *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



# Spend Growth was above the rate of inflation for the last 2 quarters





# Appendix





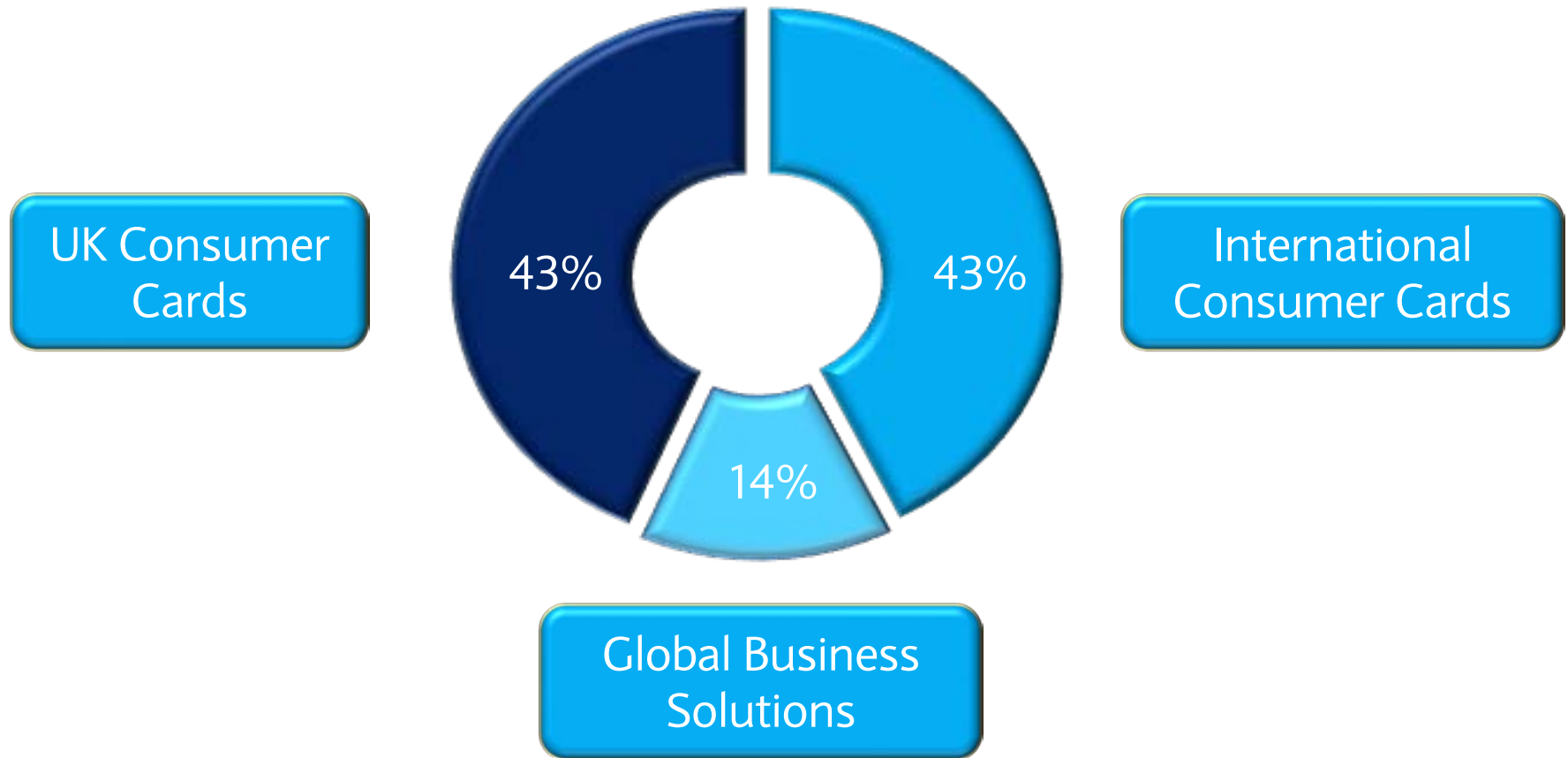
# Barclaycard makes a material contribution to the Barclays Group

## Barclays Q3 2013 ytd Adjusted PBT (£m)



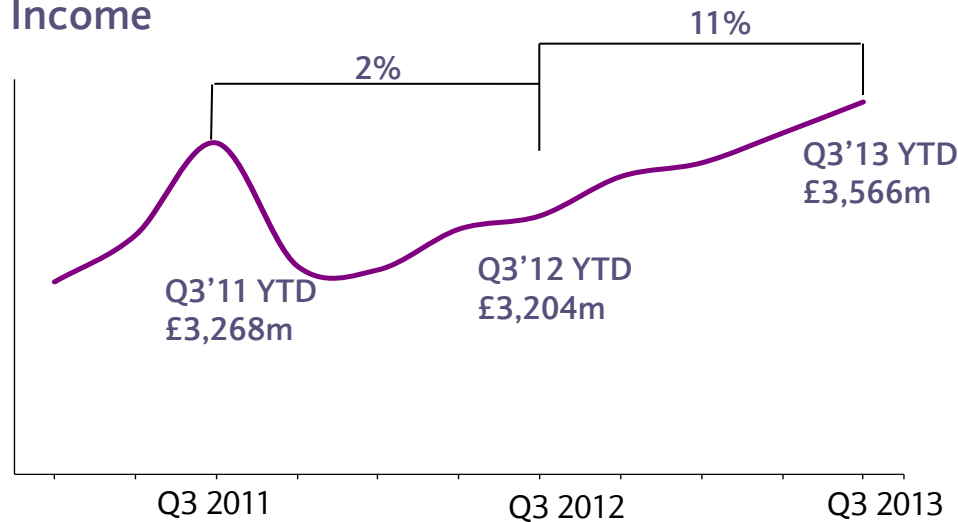
# Barclaycard is a broad international payments business

Barclaycard Q3 2013 ytd Income:  
£3,566m

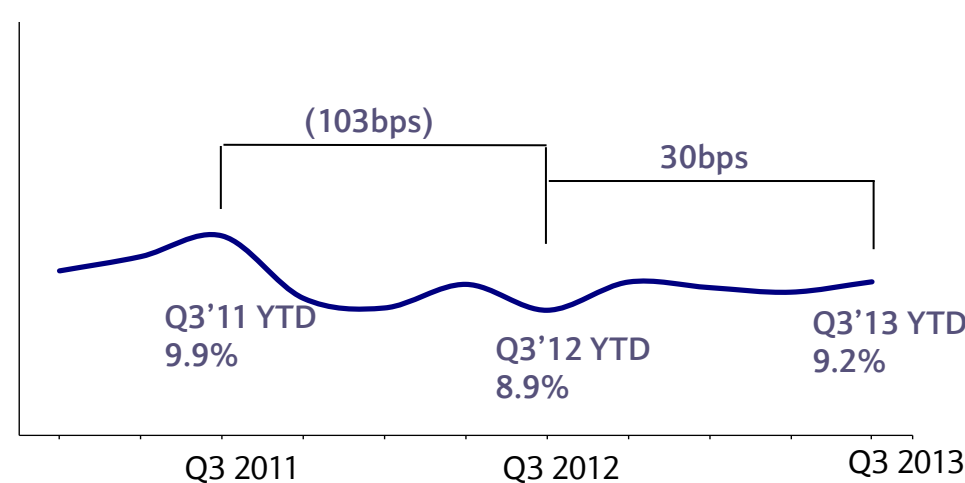


# Business growth with stable margins benefiting from lower funding cost

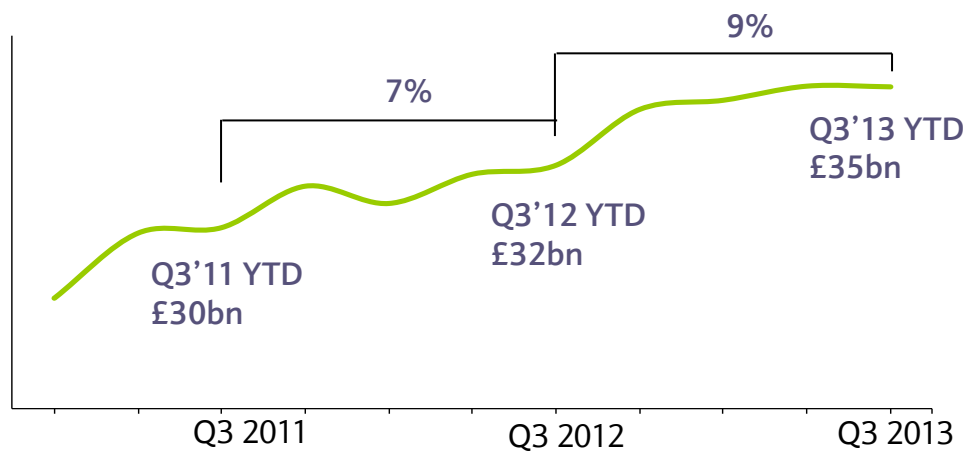
Income



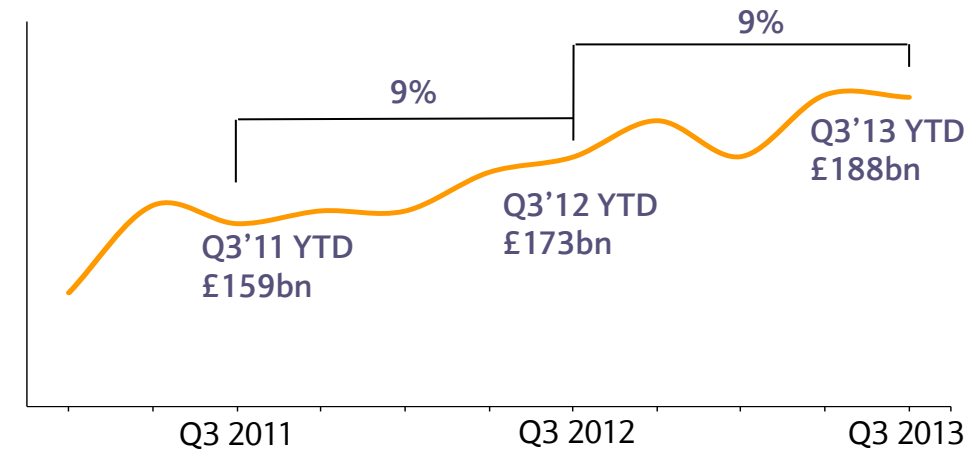
Margin\*



Period End Loans & Advances

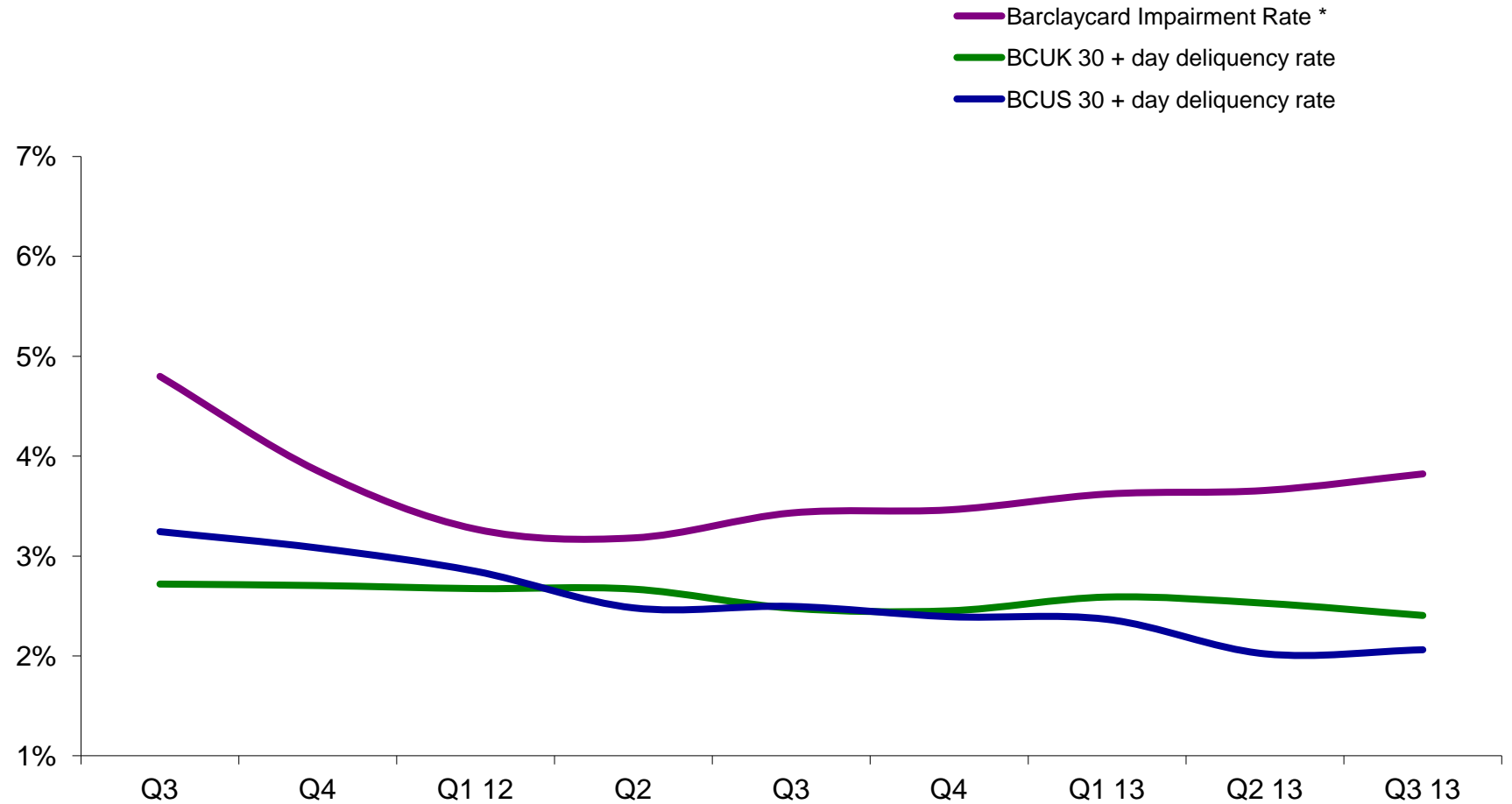


Payments Processed



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

# Barclaycard Risk Performance



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

# Disclaimers

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