

Barclaycard presentation

Valerie Soranno Keating, CEO Barclaycard

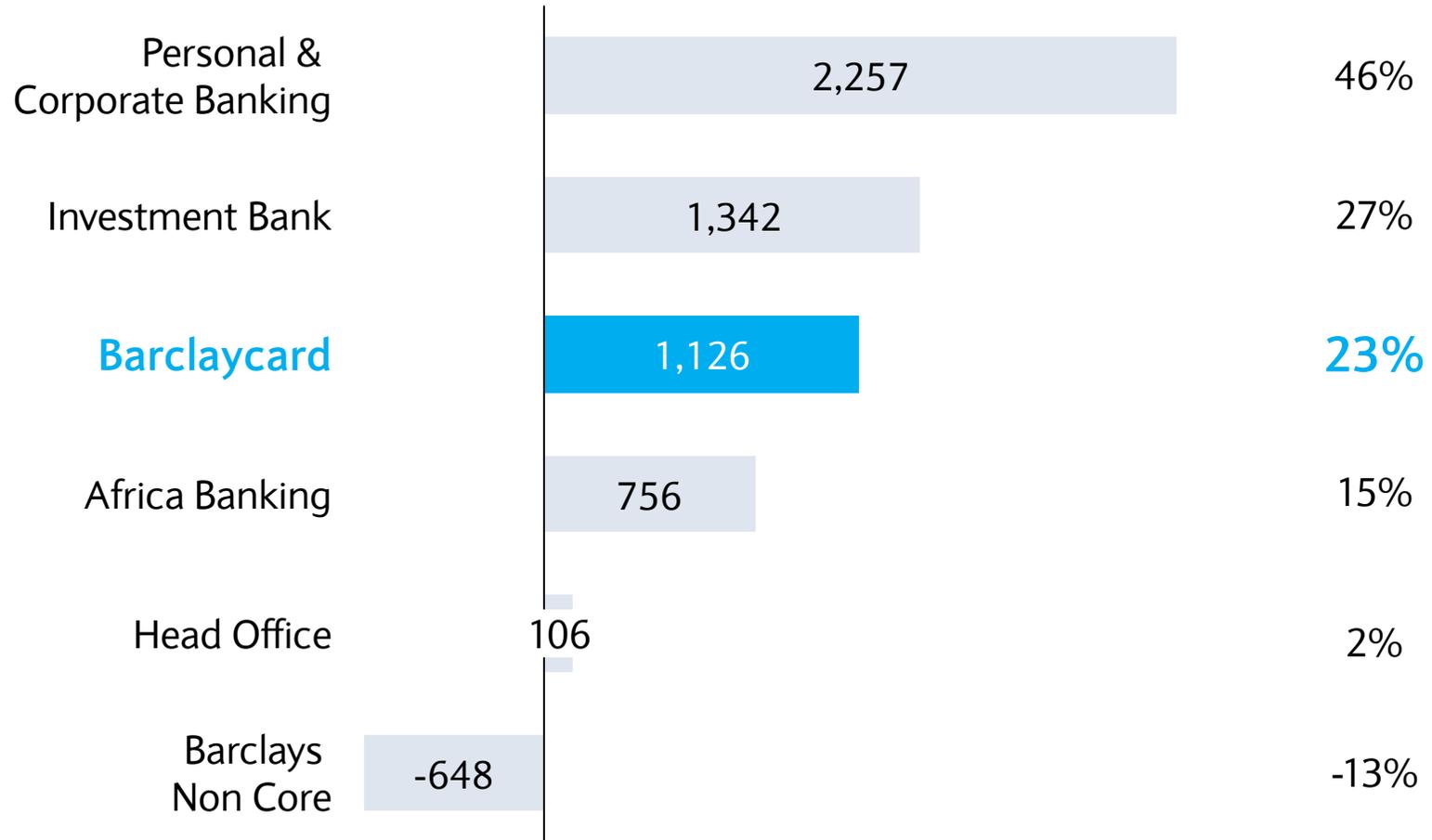
November 2014



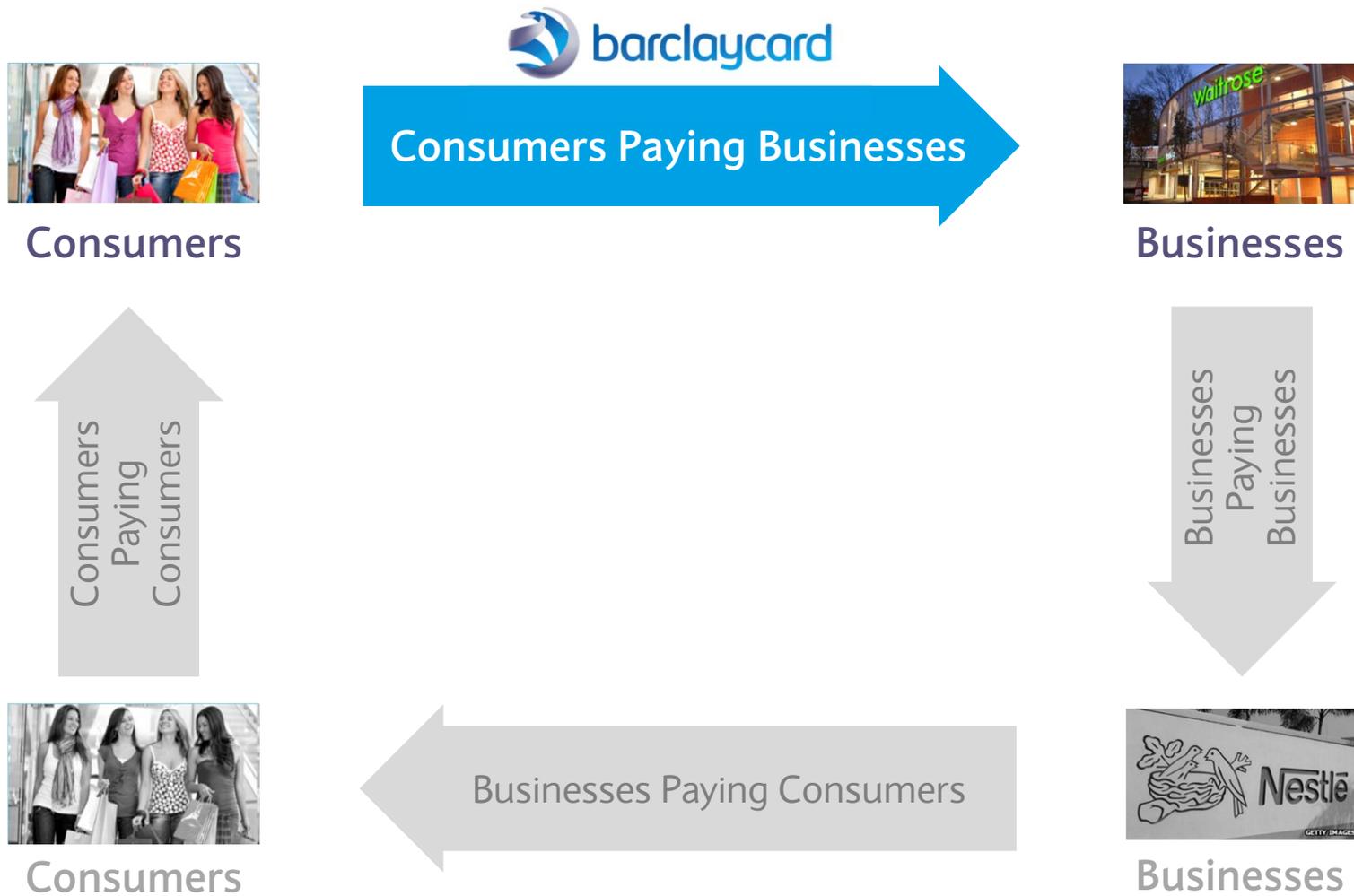
Barclaycard makes a material contribution to Barclays Group profits

Barclays Adjusted PBT (Inc. CTA) – 9 months to Q3, total £4,939m

Share of PBT



Barclaycard provides solutions which enable consumers to buy in the way they want, merchants to sell in the way they want, and connect the two in a way which adds value to both



Barclaycard is the only bank in the UK that operates across the entire payment flow – on both the buyer and seller sides of the payment



c.£250bn
global payment
volume

>40%
of all UK debit
& credit card
purchases

Barclaycard leverages multiple channels to acquire customers and achieve scale



+9m new customers over the past 3 years



Cross Sell

Strongest penetration of retail & corporate customers of any UK bank



Online & Direct Marketing



Business Partnerships

Co-brand and corporate partners

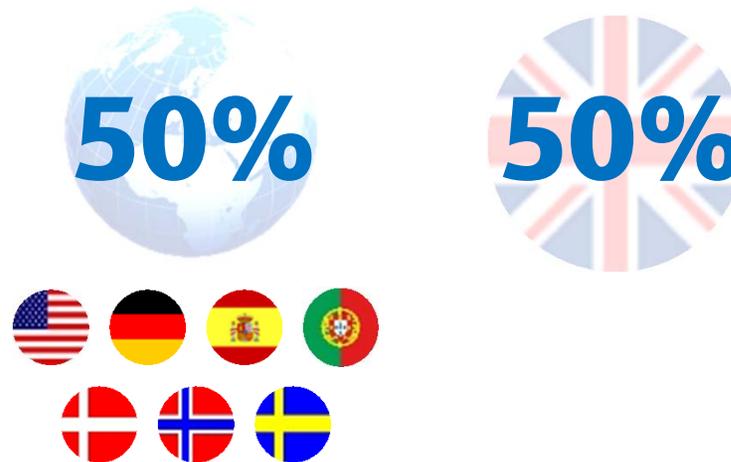


Portfolio Acquisitions

Barclaycard is as big internationally as in the UK



Q3 2014
Customers



Barclaycard is a top 10 consumer payments provider globally

Ranked by Value of Consumer Payments Processed in 2013

- 1 China UnionPay
- 2 First Data
- 3 JPM Chase
- 4 Amex
- 5 Vantiv (First Data)
- 6 Bank of America (MBNA)
- 7 Alipay China
- 8 US Bancorp (Elavon)
- 9 Worldpay
- 10 Barclaycard - £236bn**
- ⋮
- 21+ PayPal
- Santander
- Lloyds
- RBS

#1



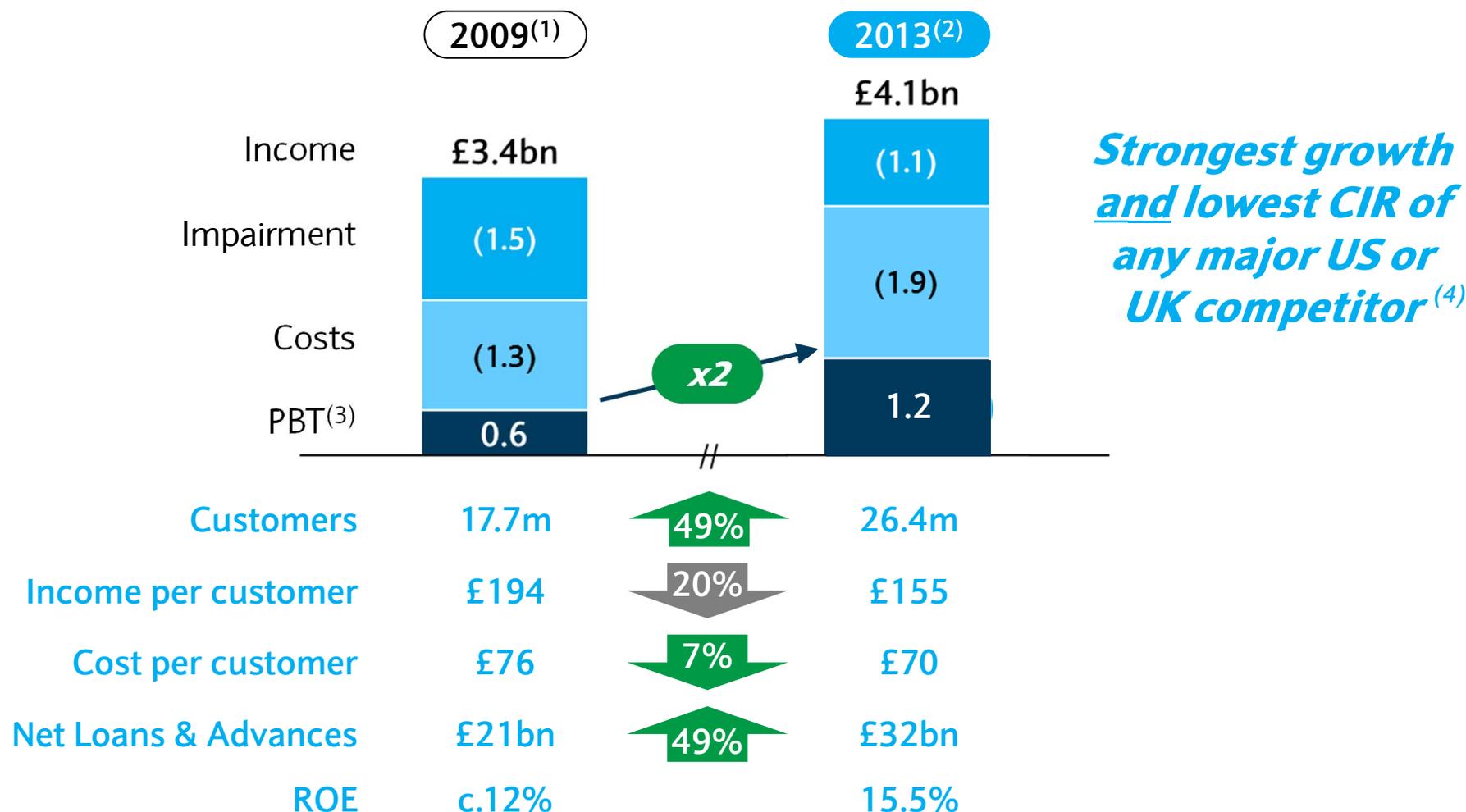
Credit card issuer in Europe

#2



Merchant acquirer in Europe

Barclaycard has delivered continued growth at consistently high returns



Going forward, we will build on our existing strong core and trajectory by:

Continuing to -

- 1 Add over 1m new incremental customers per year
- 2 Outpace growth in all of our markets – including the UK
- 3 Lead in payment innovation



And looking to further accelerate growth by -

- 1 Expanding consumer lending in the US & Europe
- 2 Expanding merchant acquiring in Europe
- 3 Entering private label credit cards in the US
- 4 M&A opportunities

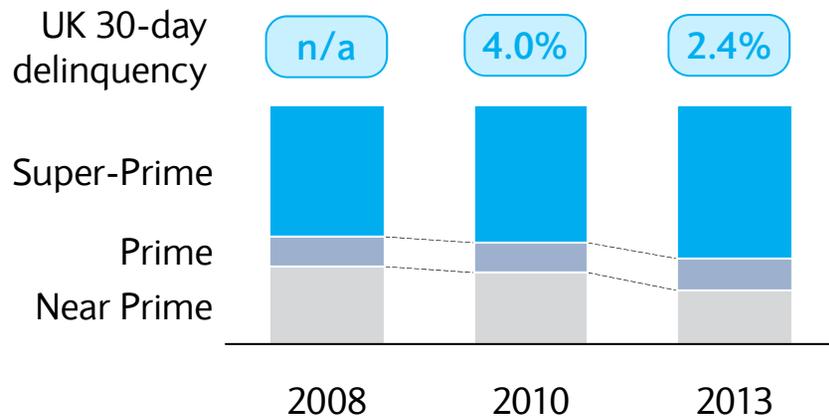


**“We will focus more on our higher growth businesses
...particularly Barclaycard and Africa”**

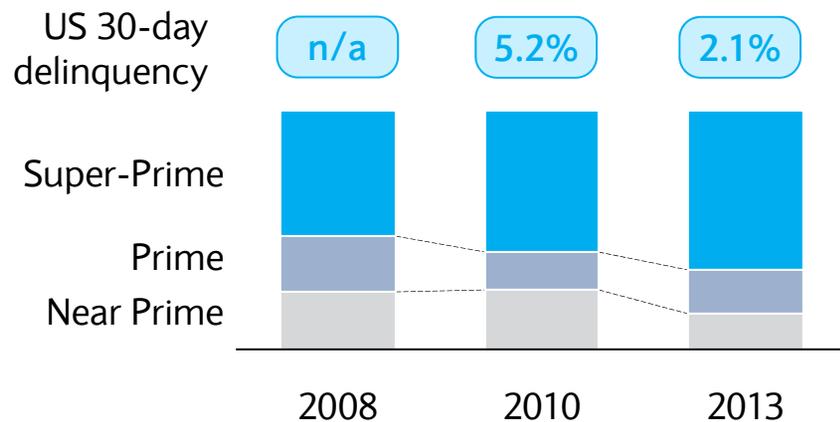
- Barclays 8th May Strategy Announcement

Appendix: Barclaycard risk appetite and approach to risk management

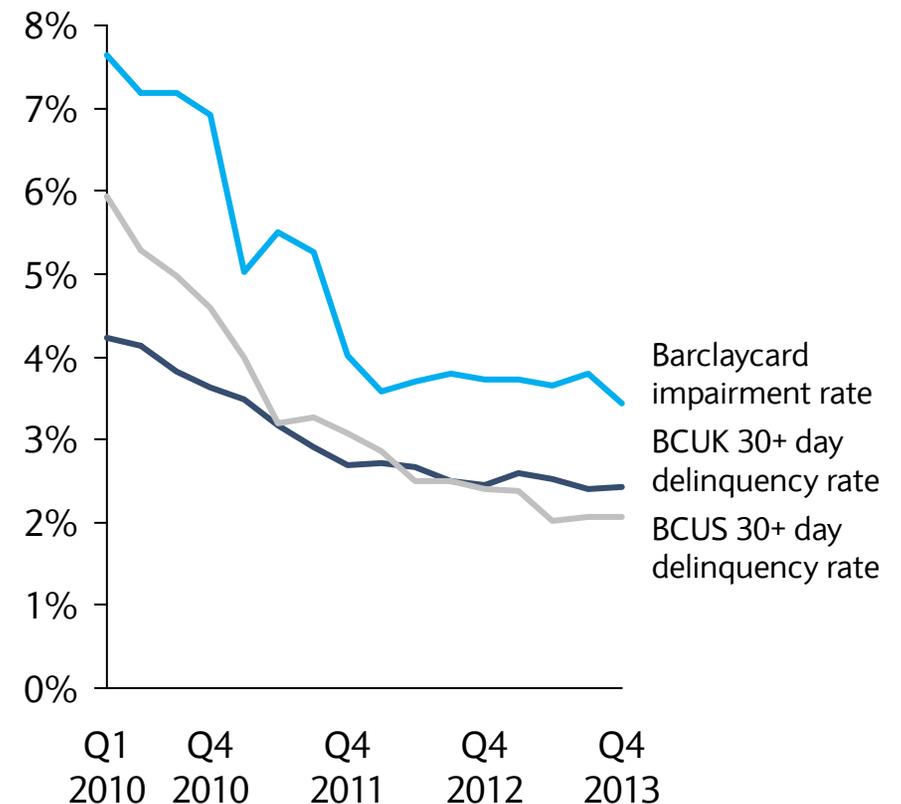
UK Credit Cards: Ave. Net Receivables by risk band



US Credit Cards: Ave. Net Receivables by risk band

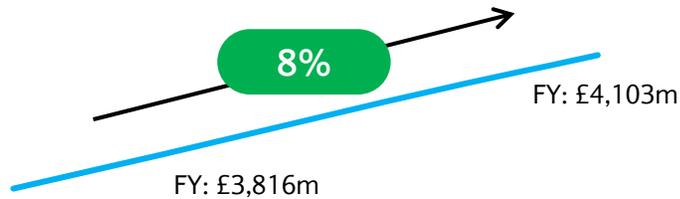


Barclaycard Risk Performance



Appendix: Business growth with modest margin reduction due to promotional offers and change in product mix

Income



2012

2013

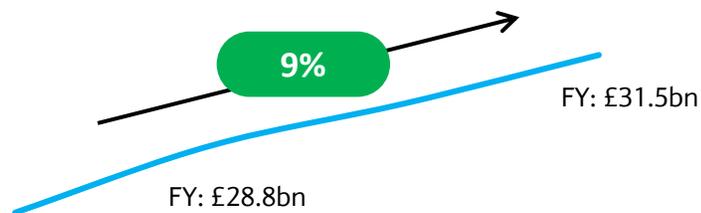
Net Interest Margin



2012

2013

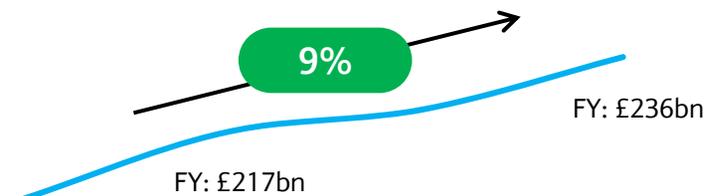
Loans & Advances



2012

2013

Payments Processed



2012

2013

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This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to certain of the Group's plans and its current goals and expectations relating to its future financial condition and performance. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results could differ materially from those contained in the forward-looking statements. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as 'may', 'will', 'seek', 'continue', 'aim', 'anticipate', 'target', 'projected', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'achieve' or other words of similar meaning. Examples of forward-looking statements include, among others, statements regarding the Group's future financial position, income growth, assets, impairment charges and provisions, business strategy, capital, leverage and other regulatory ratios, payment of dividends (including dividend pay-out ratios), projected levels of growth in the banking and financial markets, projected costs or savings, original and revised commitments and targets in connection with the Transform Programme and Group Strategy Update, run-down of assets and businesses within Barclays Non-Core, estimates of capital expenditures and plans and objectives for future operations, projected employee numbers and other statements that are not historical fact. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. These may be affected by changes in legislation, the development of standards and interpretations under International Financial Reporting Standards (IFRS), evolving practices with regard to the interpretation and application of accounting and regulatory standards, the outcome of current and future legal proceedings and regulatory investigations, future levels of conduct provisions, the policies and actions of governmental and regulatory authorities, geopolitical risks and the impact of competition. In addition, factors including (but not limited to) the following may have an effect: capital, leverage and other regulatory rules (including with regard to the future structure of the Group) applicable to past, current and future periods; UK, US, Africa Eurozone and global macroeconomic and business conditions; the effects of continued volatility in credit markets; market related risks such as changes in interest rates and foreign exchange rates; effects of changes in valuation of credit market exposures; changes in valuation of issued securities; volatility in capital markets; changes in credit ratings of the Group; the potential for one or more countries exiting the Eurozone; the implementation of the Transform Programme; and the success of future acquisitions, disposals and other strategic transactions. A number of these influences and factors are beyond the Group's control. As a result, the Group's actual future results, dividend payments, and capital and leverage ratios may differ materially from the plans, goals, and expectations set forth in the Group's forward-looking statements. Additional risks and factors are identified in our filings with the SEC including our Annual Report on Form 20-F for the fiscal year ended 31 December 2013, which are available on the SEC's website at www.sec.gov.

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