Barclaycard makes a material contribution to Barclays Group profits

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

<table>
<thead>
<tr>
<th>Business Unit</th>
<th>Share of PBT</th>
<th>PBT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal &amp; Corporate Banking</td>
<td>46%</td>
<td>2,257</td>
</tr>
<tr>
<td>Investment Bank</td>
<td>27%</td>
<td>1,342</td>
</tr>
<tr>
<td>Barclaycard</td>
<td>23%</td>
<td>1,126</td>
</tr>
<tr>
<td>Africa Banking</td>
<td>15%</td>
<td>756</td>
</tr>
<tr>
<td>Head Office</td>
<td>2%</td>
<td>106</td>
</tr>
<tr>
<td>Barclays Non Core</td>
<td>-13%</td>
<td>-648</td>
</tr>
</tbody>
</table>
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.

Consumers Paying Businesses

c. £250bn
global payment volume

>40% of all UK debit & credit card purchases

Notes: C. £250bn payments processed is estimate for FY14, based on extrapolation of Q3 2014 £190bn payments processed
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

Consumers Paying Businesses

50% 50%
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

Credit card issuer in Europe

Merchant acquirer in Europe

Notes: Rankings based on payment volume, excluding debit issuing. Barclaycard latest estimates based on annual accounts & Nilson Report; Barclaycard is #1 Issuer in Europe based on Nilson ANR data and #2 acquirer in Europe based on Nilson transactions data.
Barclaycard has delivered continued growth at consistently high returns

<table>
<thead>
<tr>
<th>Income</th>
<th>2009(1)</th>
<th>£3.4bn</th>
<th>2013(2)</th>
<th>£4.1bn</th>
</tr>
</thead>
<tbody>
<tr>
<td>Impairment</td>
<td>(1.5)</td>
<td></td>
<td>(1.1)</td>
<td></td>
</tr>
<tr>
<td>Costs</td>
<td>(1.3)</td>
<td></td>
<td>(1.9)</td>
<td></td>
</tr>
<tr>
<td>PBT(3)</td>
<td>0.6</td>
<td></td>
<td>1.2</td>
<td></td>
</tr>
</tbody>
</table>

Customers | 17.7m | 49% | 26.4m |
Income per customer | £194 | 20% | £155 |
Cost per customer | £76 | 7% | £70 |
Net Loans & Advances | £21bn | 49% | £32bn |
ROE | c.12% | | 15.5% |

Strongest growth and lowest CIR of any major US or UK competitor (4)

Notes: (1) 2009 restated to exclude South Africa and UKSL; (2) As per July 10th restatement; (3) PBT includes Transform costs and excludes PPI; (4) Growth is based on ANR. Based on Barclaycard analysis of competitor 2013 annual reports and Nilson filings (debit card issuing T/O excluded as not like-for-like with Barclaycard); CIR based on area represented in payments/issuing division covered in annual report where relevant breakdown is available and does not necessarily cover all payments processed. Not adjusted for accounting differences between US and UK banks.
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

<table>
<thead>
<tr>
<th>Risk Band</th>
<th>2008</th>
<th>2010</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK 30-day delinquency</td>
<td>n/a</td>
<td>4.0%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Super-Prime</td>
<td>n/a</td>
<td>5.2%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Prime</td>
<td>n/a</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>Near Prime</td>
<td>n/a</td>
<td>1%</td>
<td>0%</td>
</tr>
</tbody>
</table>

US Credit Cards: Ave. Net Receivables by risk band

<table>
<thead>
<tr>
<th>Risk Band</th>
<th>2008</th>
<th>2010</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>US 30-day delinquency</td>
<td>n/a</td>
<td>5.2%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Super-Prime</td>
<td>n/a</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>Prime</td>
<td>n/a</td>
<td>6%</td>
<td>5%</td>
</tr>
<tr>
<td>Near Prime</td>
<td>n/a</td>
<td>4%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Barclaycard Risk Performance

Barclaycard impairment rate
BCUK 30+ day delinquency rate
BCUS 30+ day delinquency rate

Notes: UK Cards data based on internal data covering Open accounts only. All segments defined based on internal risk score bands. Snapshot months for UK and US Credit Cards are July 2008, July 2010 and December 2013. Assets refer to total balanced billed in month. Barclaycard impairment rate is defined as Impairment charge over ANRs. Barclaycard Risk Performance chart relates to end of quarter figures.
Appendix: Business growth with modest margin reduction due to promotional offers and change in product mix

**Income**

- 2012: £3,816m (8%)
- 2013: £4,103m (9%)

**Net Interest Margin**

- 2012: 9.2%
- 2013: 9.0%

- Reduction: 20bps

**Loans & Advances**

- 2012: £28.8bn (9%)
- 2013: £31.5bn (9%)

**Payments Processed**

- 2012: £217bn
- 2013: £236bn

Barclays
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Forward-looking Statements

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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