



# Barclays PLC

Personal & Corporate Banking

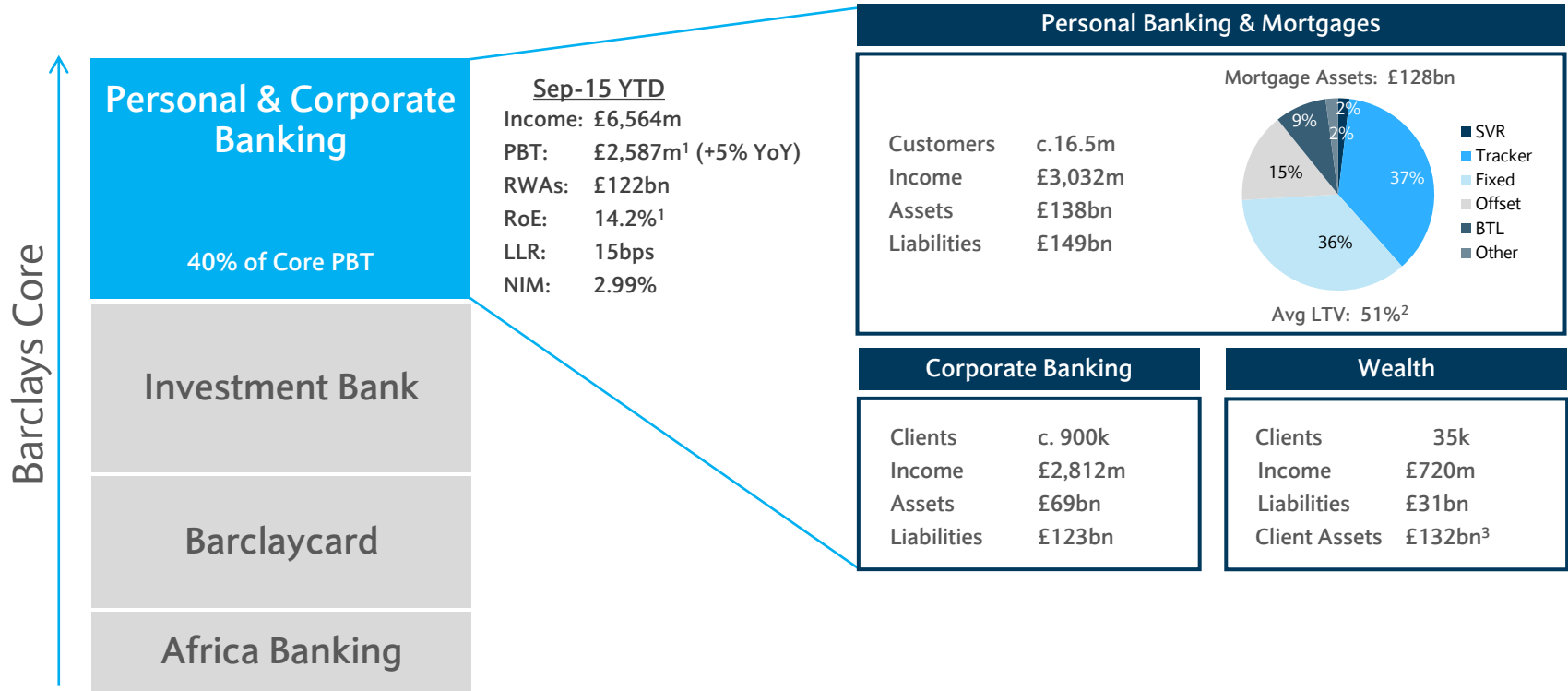
J.P. Morgan “Best of British” Conference

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19 November 2015



# Personal & Corporate Banking - Scale, Diversified and Unique



<sup>1</sup> Excluding costs to achieve (CTA) | <sup>2</sup> Balance weighted at 30 Jun 2015 | <sup>3</sup> Includes assets managed or administered by Barclays on behalf of clients including Assets Under Management (AUM), custody assets, assets under administration, and Wealth client deposits and client lending

# Personal Banking

## Transforming customer interaction

Breaking branch boundaries and simplification of products

- **Physical branch:** smaller footprint, automated service with different formats
- **Skybranch:** replacing old-style contact centres, providing everything a physical branch can
- **Digital branch:** consolidated seamless digital interface and experience

## Premier growth

Premier proposition revamped as a priority customer program

- 1.2m Premier UK & International customers
- Migration of customers into Premier resulting in 50% customer growth in 2015
- 11% PBT year on year growth

## Digital growth

More customers choosing digital as their channel of choice

- **Payments and Transfers:** 36% year to date uplift on prior year
- **New to Bank current accounts:** c.47k accounts opened so far in 2015, up 121% on prior year
- **Unsecured lending:** 39% increase year on year driven mainly by Barclays Mobile Banking

## Outcomes

**£3bn**

Sep-15 YTD income  
(Incl. Mortgages)

**98**

Net branch closures  
(Q2 14 to Q2 15)

**4.5m**

Mobile  
customers

**c.7m**

Digitally active  
customers

**£950m**

Payments via  
Pingit YTD

# Mortgages

## Digitisation and Automation

- Single platform
- Award-winning Homeowner app (over 161k since launch)
- Agreement in principle (over 53k YTD)
- Digital fulfilment
- Online servicing



## Product Propositions

Wealth & Premier exclusives

Inter-generational offers

Targeting customers holding off-us mortgages

## Risk Management

One of the lowest risk profiles in the industry

- Unique propositions on re-mortgages
- Significant proportion of low LTV stock – average LTV of 51%, and new mortgages average of 62%<sup>1</sup>
- Only 2% SVR
- No differentiated pricing across channels

## Outcomes

- What Mortgage awards in 2015: Best Online Lender, best offset and best tracker products
- Total mortgage lending growth of 5% since 2013
- Highly competitive market

<sup>1</sup> Balance weighted at 30 Jun 2015

## Strategy

### Interconnectivity

- UK Platform

### Simplification

- Transparency

### Automation and digitisation



## Simplification

### A business in transition...

- Sale of Barclays Wealth Americas (BWA)
- Focused in 70 geographies (previously 214)
- Significant remediation of legacy issues

...now ready for growth

## Product, proposition and platform

- Single platform across jurisdictions
- Digitally enabled
- Advanced analytical capability for clients
- Differentiated and transparent Investments offering

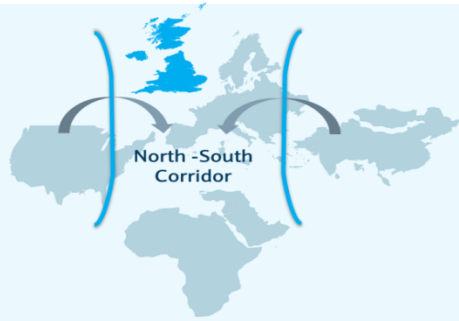
## Outcomes

- Over 25,000 Ultra High Net Worth clients
- Balances in excess of £90bn
- Significant PBT growth
- CIR improvement of 11% since end 2013<sup>1</sup>

<sup>1</sup> Excluding CTA and BWA

# Corporate Banking

## Strategy

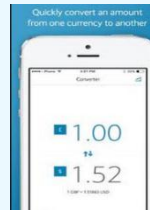


Deeply embedded in the UK

Uniquely positioned to deliver on North / South Corridor

Transformation of Cash, Debt, Trade and FX platforms

- Debt: BPAL – pre-approved secured lending
- Cash: Corporate PingIt secured Camelot deal (£1m Camelot payments since launch in July)
- FX App



## Client Continuum

- Unique coverage model providing a seamless transition from start-ups through to PLC
- Special focus on high growth industries / clients
- Client RoE facilitating granular review of client performance, region, sector, product etc.

## Outcomes

- Three consecutive record PBT quarters
  - 9% growth in loans and advances year on year
- Continued above market growth across our client continuum in Cash and Lending

## Automation and Simplification

Automation of customer journeys to improve experience, reduce costs and improve controls



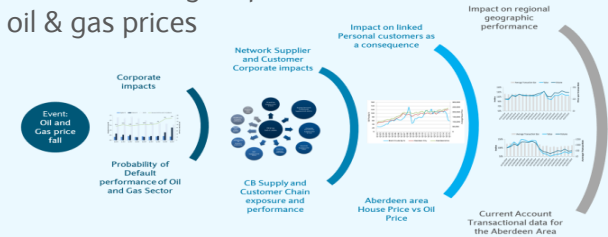
## SmartSpend & Blue Rewards

- Enhancing the value of banking with Barclays
- Accelerating primary relationship growth in a sustainable way
- Over 148k customers have now stepped into the Blue



## Risk Continuum

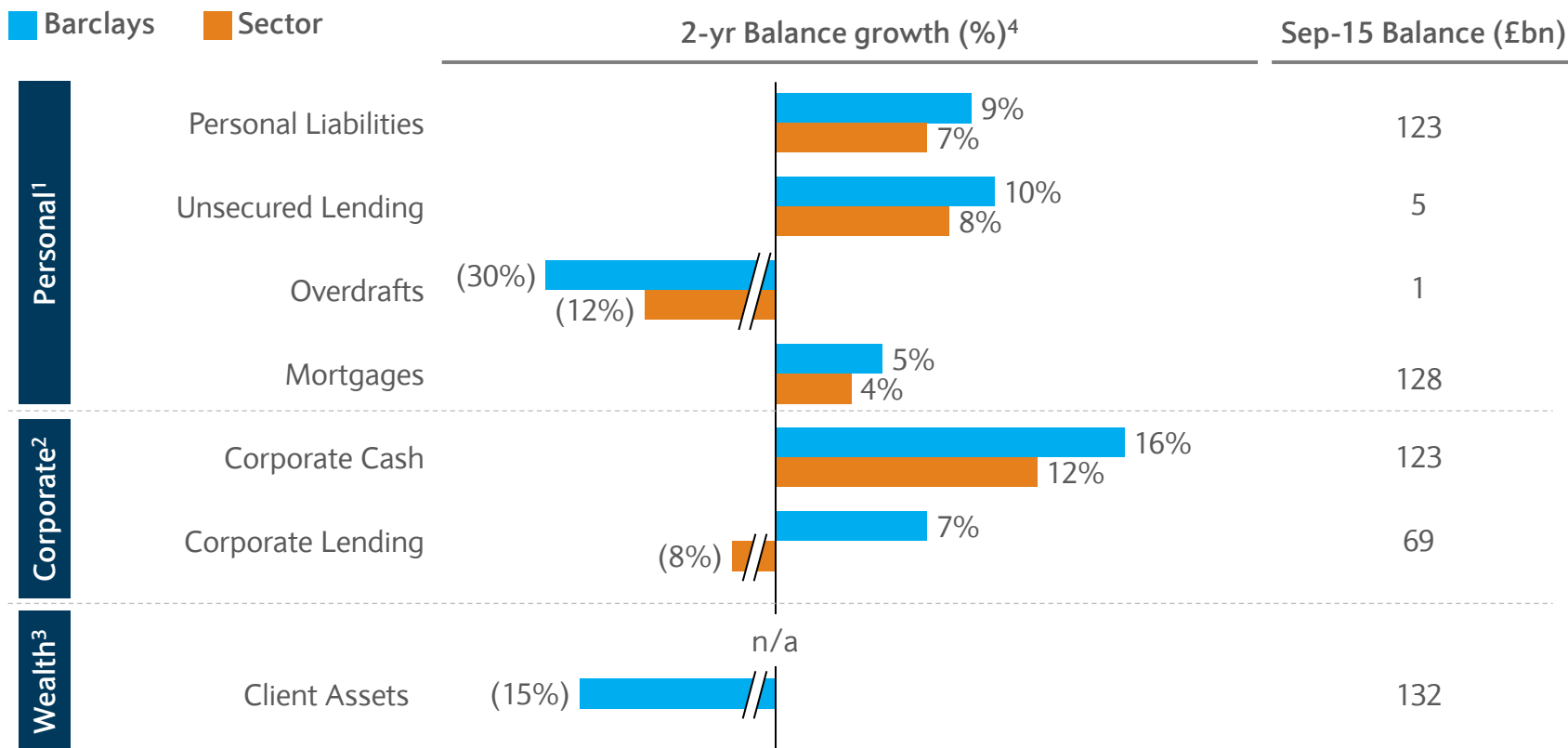
Analysis of event impacts across the client / customer continuum e.g. impact of falling oil & gas prices



## Features Store



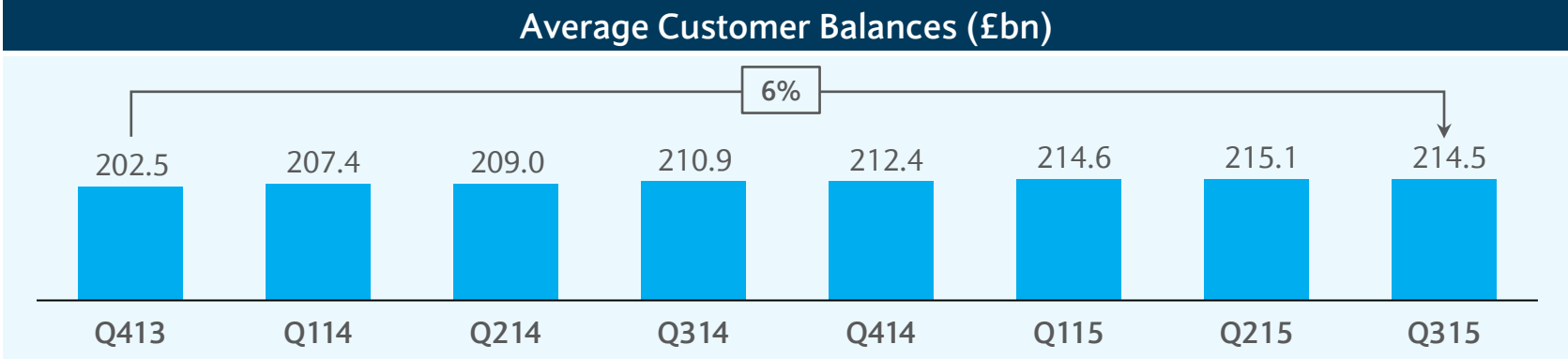
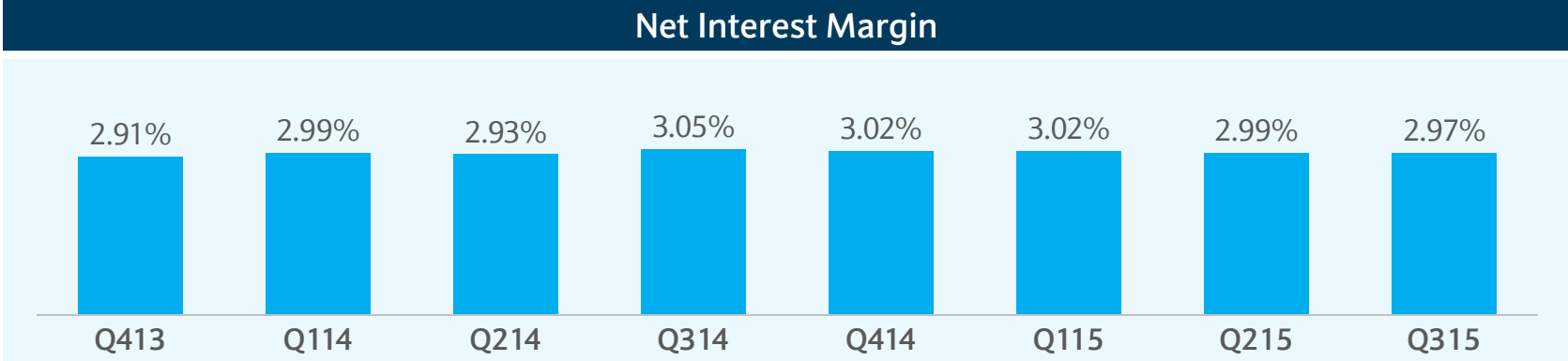
# Above sector growth across products



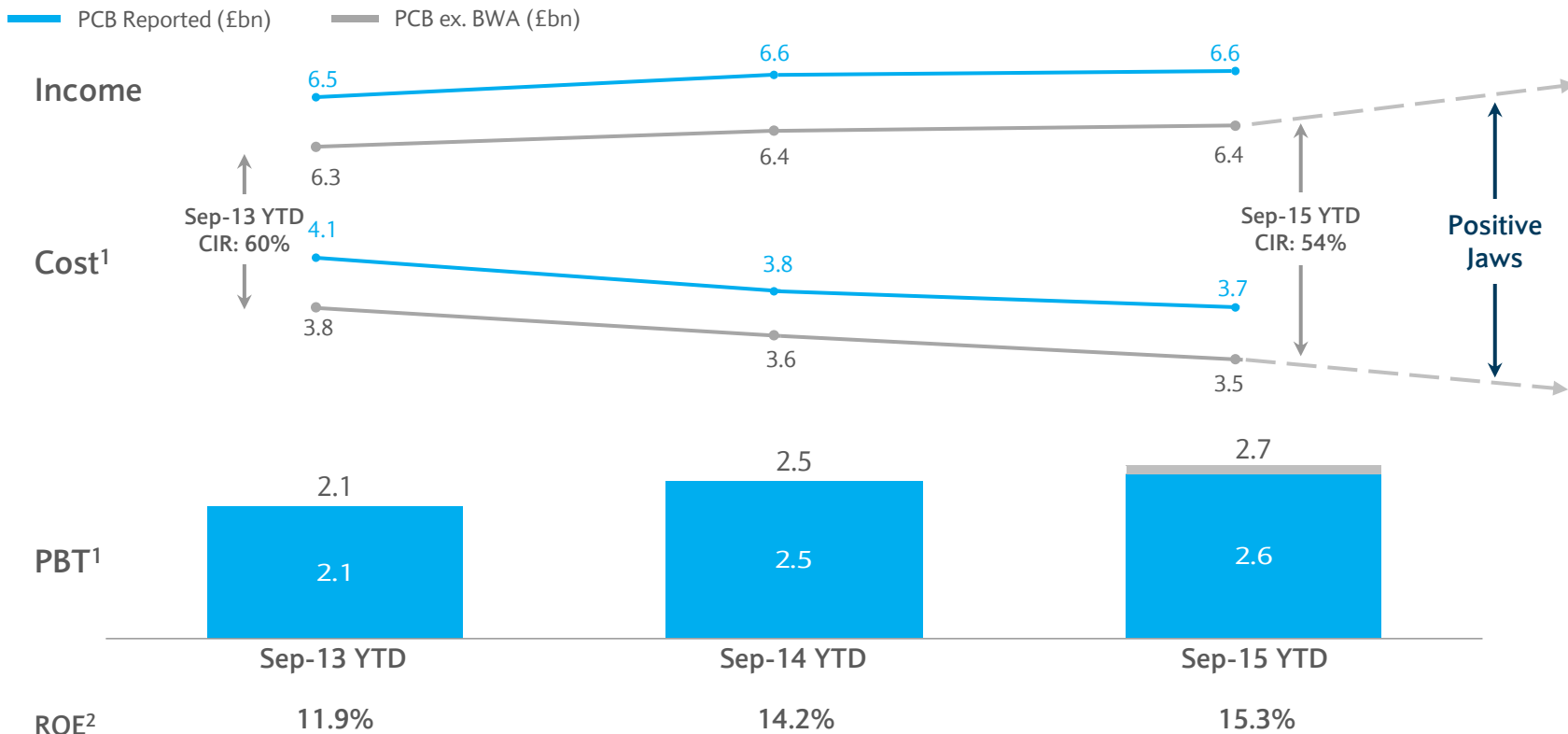
<sup>1</sup> Personal Liabilities – Source: BoE; Personal Unsecured Lending and Overdrafts – Source: BBA; Mortgages – Source: BoE excluding Housing Associations. All balances are UK only | <sup>2</sup> Corporate Cash – Source: BoE excluding Financial Institutions; Corporate Lending – Source: BBA and inclusive of lending to SMEs; market share and Barclays internal comparative is UK, while balances reflected are Global | <sup>3</sup> Includes assets managed or administered by Barclays on behalf of clients including Assets Under Management (AUM), custody assets, assets under administration, and Wealth client deposits and client lending | <sup>4</sup> Data relates to Sep-15



# NIM remaining stable with balances showing steady growth



# Positive jaws delivering reduction in cost: income ratio



<sup>1</sup> Excluding CTA | <sup>2</sup> Excluding CTA and BWA

# Today's Story, Not Tomorrow's Promise

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UK Powerhouse

Great Opportunity

Market Leading Innovation

Building a Great Franchise

# Disclaimer

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