Barclays UK

UK powerhouse differentiated through scale and proven technology innovation

Ashok Vaswani

10th March 2016
### Transatlantic, Consumer, Corporate and Investment Bank

<table>
<thead>
<tr>
<th>Barclays PLC</th>
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<tbody>
<tr>
<td><strong>Barclays UK</strong></td>
<td><strong>Barclays Corporate &amp; International</strong></td>
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<tr>
<td><strong>Focused UK consumer and business bank with scale</strong></td>
<td><strong>Diversified transatlantic wholesale and consumer bank</strong></td>
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<tr>
<td><strong>Personal Banking</strong></td>
<td><strong>Corporate and Investment Bank</strong></td>
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<tr>
<td><strong>Barclaycard UK</strong></td>
<td><strong>Payments and Merchant Acquiring</strong></td>
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<tr>
<td><strong>Wealth, Entrepreneurs and Business Banking</strong></td>
<td><strong>Barclaycard and Wealth International</strong></td>
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<tr>
<td>c.£70bn RWAs</td>
<td>c.£195bn RWAs</td>
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<tr>
<td>Double digit adjusted RoTE</td>
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*Illustration of Barclays business divisions in preparation for regulatory ring-fencing. Plans are subject to internal and regulatory approvals and may change. Figures given are illustrative based on FY15 financials re-calculated on re-segmented basis. Illustrative financials are not a forecast of future metrics and may differ materially upon implementation of the future legal entity restructuring. Illustration excludes Head Office.*
Barclays UK: Unique combination of businesses

UK Powerhouse differentiated through scale and proven technology innovation

**Personal Banking**
- 16m retail customers
- #1 7m digitally engaged customers

**Barclaycard UK**
- 11m UK customers
- #1 UK credit card issuer

**Wealth, Entrepreneurs and Business Banking**
- #2 UK Wealth Manager
- #1 Start-ups UK market share

UK Powerhouse 23m customers

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1. Source: Euromonitor
2. Source: 2015 Private Asset Managers / Barclays
3. Source: Barclays, BBA, Charterhouse
4. 23m = 16m Personal; 11m Cards; 1m WEBB; excluding customer overlap between Personal and Cards
Strong returns and diversified revenue streams

Barclays UK scale provides significant growth opportunities

Diversified revenue streams
- Barclaycard UK
- Personal Banking
- Wealth, Entrepreneurs and Business Banking

Income
- c.£7bn

Significant growth opportunities
- Integrated wealth, entrepreneur and business banking unit: Entrepreneur bank of the future
- Targeting Premier and Wealth customers holding off-us Mortgages
- c.66% UK Barclaycard customers who bank else where alongside integration of UK Cards

c.£70bn RWAs and double digit adjusted RoTE

Digital connectivity, simplification and automation
Innovative provider of lending and financial services in the UK

Increasing customer engagement, deepening existing relationships and stimulating growth in our local communities

Building products and services around our customers

- Providing ultimate convenience through automation when needed and moment banking for more complex financial needs
- Greater personalisation across the customer continuum from students, to homebuyers to wealth clients

Leveraging scale to reward customers

- Personalise your debit card
- Access online or on your mobile
- Make it yours
- Save money on energy bills with Energyhelpline Savings
- Earn rewards
- Barclays Blue Rewards
- Digital Rewards Wallet: all your rewards in one place
- Monthly Loyalty Reward
- Home Insurance Loyalty Reward
- Mortgage Loyalty Reward
- Save money

Leading digital innovations

- Digital Eagles
- LifeSkills
- Eagle Labs

Stimulating growth in local communities
Results of our digital journey to date

Accelerating shift in customer behaviours through brilliant experiences which directly impacts bottom line

Changing customer behaviour

Volume of transactions

- Digitally Active
- Branch Active

<table>
<thead>
<tr>
<th>Year</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
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<tbody>
<tr>
<td>Digitally Active</td>
<td>67%</td>
<td>70%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Branch Active</td>
<td>33%</td>
<td>30%</td>
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Volume of over the counter transactions

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Digital has higher ROE and lower CIR (Indexed, 2015 Est.)

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<tr>
<th></th>
<th>ROE</th>
<th>Cost : Income</th>
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<tbody>
<tr>
<td>Branch Only</td>
<td></td>
<td></td>
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<tr>
<td>Digital Only</td>
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Simplification and Automation

- **163** Applications removed in 2015
- **50%** Reduction of preferred suppliers
- **3.4k** Consumer loan growth through digital channels
To conclude….

Unique combination

+ 

Scale of a large bank

+ 

Track record of innovation

= 

Barclays UK, a UK Powerhouse

… the scale of a big bank with disruptive spirit of a challenger