

# Barclays UK

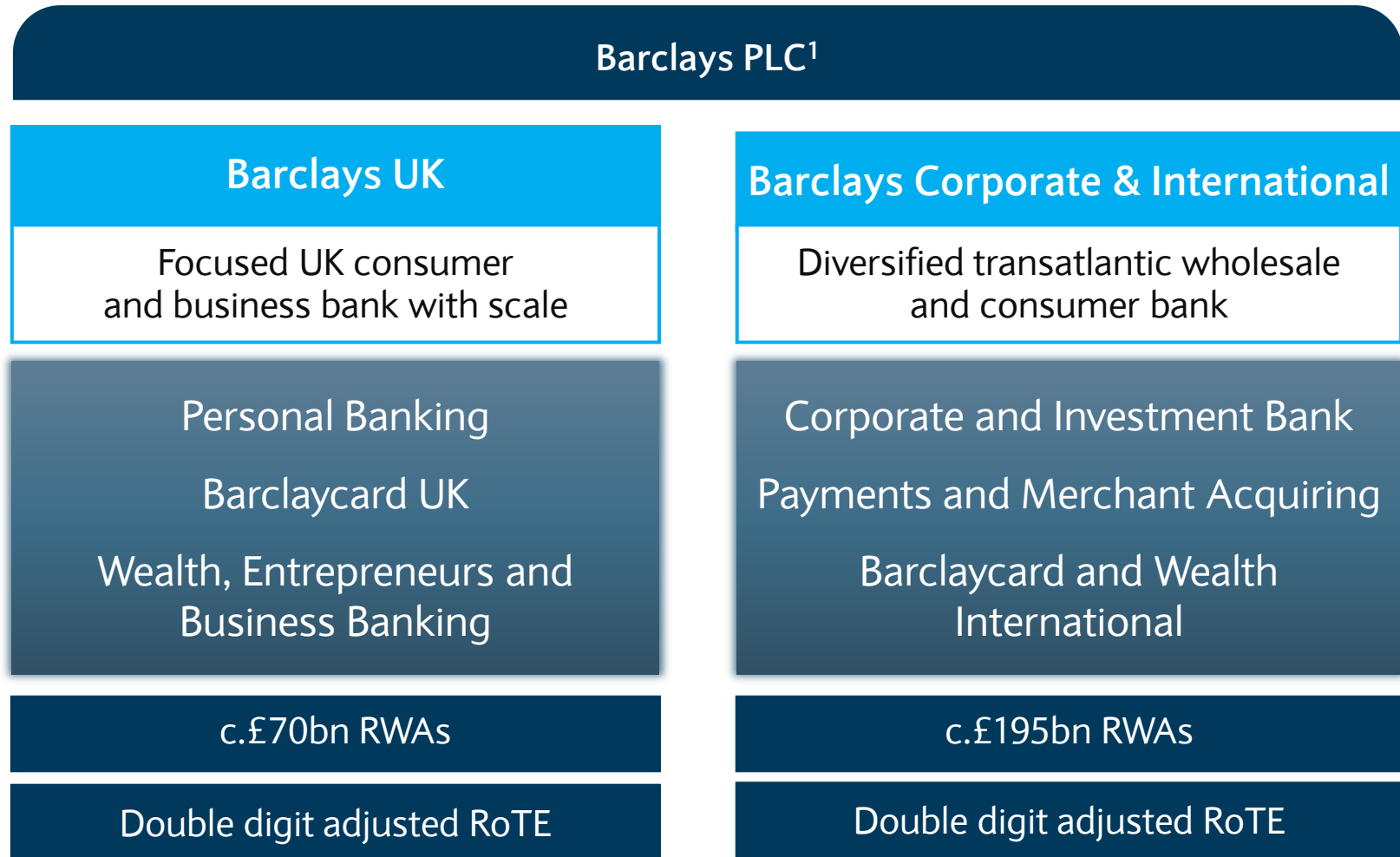
*UK powerhouse differentiated through scale and proven technology innovation*

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10<sup>th</sup> March 2016



# Transatlantic, Consumer, Corporate and Investment Bank



1 | Barclays UK 10 March 2016<sup>1</sup> 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 | Confidential

# 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<sup>1</sup>

Wealth,  
Entrepreneurs and  
Business Banking

**#2**  
UK Wealth  
Manager<sup>2</sup>

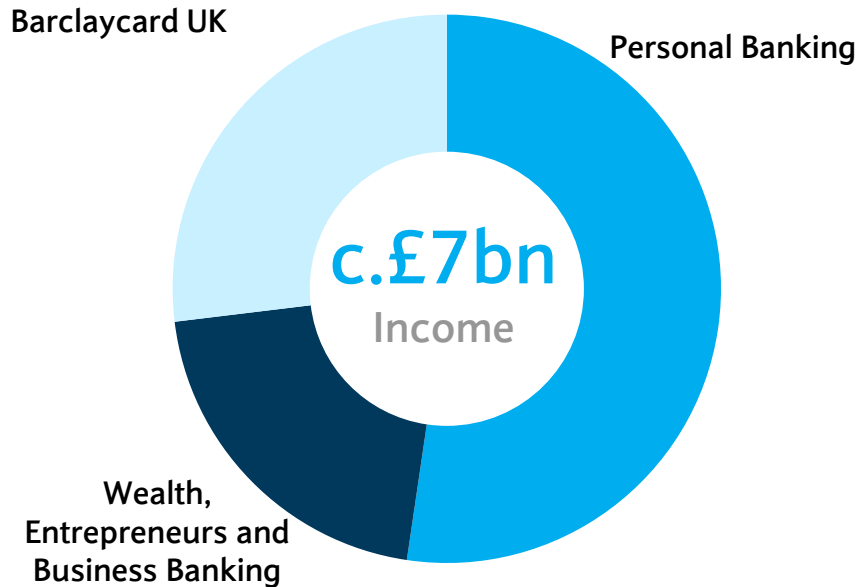
**#1**  
Start-ups UK  
market share<sup>3</sup>

UK Powerhouse  
**23m**  
customers<sup>4</sup>

# Strong returns and diversified revenue streams

## Barclays UK scale provides significant growth opportunities

### Diversified revenue streams



c.£70bn RWAs and double digit adjusted RoTE

### 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

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



### Leading digital innovations



### Stimulating growth in local communities

Digital Eagles

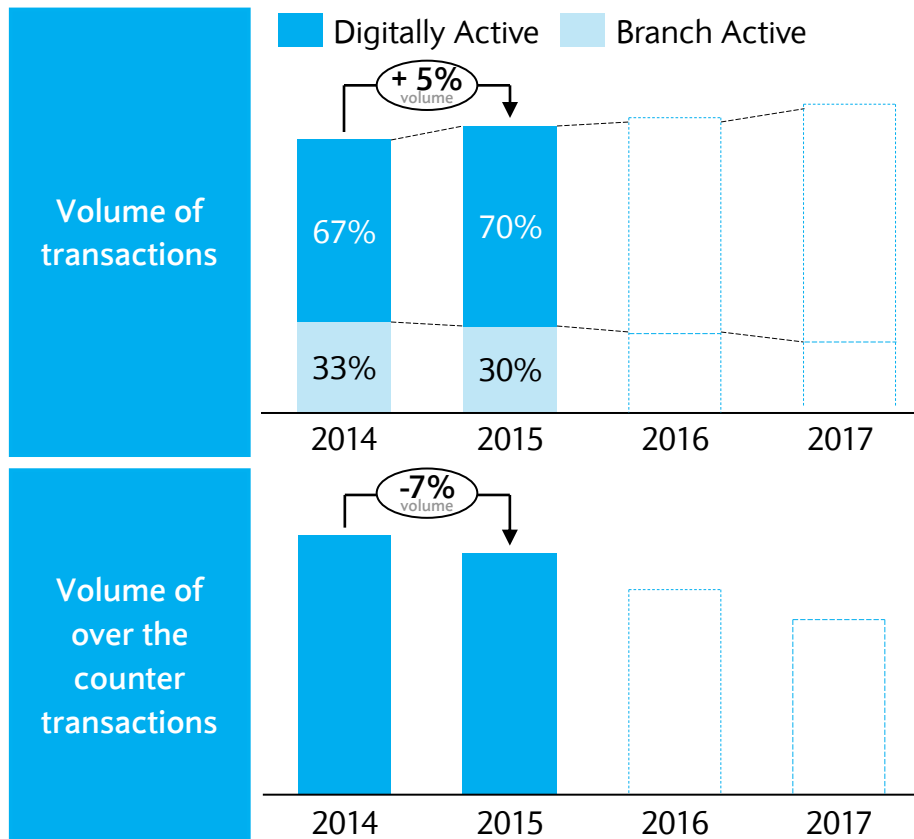
LifeSkills

Eagle Labs

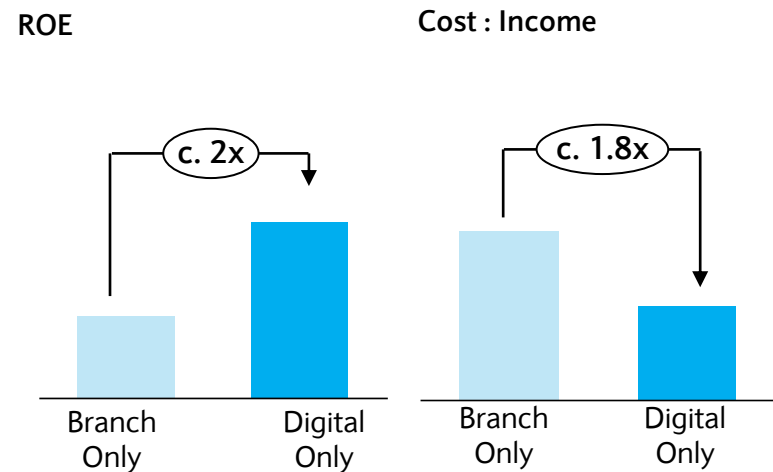
# Results of our digital journey to date

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

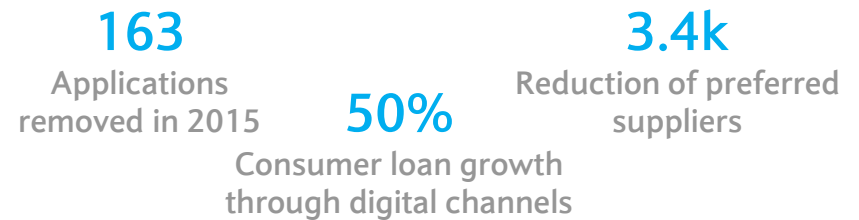
## Changing customer behaviour



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



## Simplification and Automation



To conclude....

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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

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