Jes Staley
Barclays Group Chief Executive Officer
Strong evidence of strategic progress in 2016

Strong Core business

- 9.4% Core RoTE\(^1\)
- Barclays UK 19.3%
- Barclays International 8.0%

Africa sell-down

- First stake sold and separation terms agreed

Non-Core rundown

- Accelerated progress, closing ahead of schedule

Group returns

- Focused on generating attractive and sustainable Group returns

\(^{1}\) FY16 RoTEs excluding notable items
Non-Core closure six months early at June 2017

Will have reduced RWAs by c.£85bn in just over three years

RWAs (£bn)$^1$

<table>
<thead>
<tr>
<th>Dec-13</th>
<th>Dec-14</th>
<th>Dec-15</th>
<th>Dec-16</th>
<th>Jun-17 Guidance</th>
</tr>
</thead>
<tbody>
<tr>
<td>110</td>
<td>75</td>
<td>54</td>
<td>32</td>
<td>c.25</td>
</tr>
</tbody>
</table>

As at 30 June 2017

Businesses RWAs (£bn)$^2$

Significant deals announced or completed
- IB offices in nine countries
- Index business$^3$
- Asia wealth
- Southern European cards
- Italy retail
- France retail

Dec-14 Dec-16

• Accelerated derivative rundown in 2016

Derivatives

RWAs (£bn)

Dec-14 Dec-16

• Restructured ESHLA portfolio

Securities & loans

RWAs (£bn)

Dec-14 Dec-16

$^1$ Dec-13 and Dec-14 RWAs are on a pre-restatement basis. Dec-15 onward are on a post-restatement basis i.e. inclusive of c.£8bn of RWAs added to Non-Core in Q116.

$^2$ Excludes Op risk and DTAs RWAs of £9bn as at Dec-14 and £5bn as at Dec-16.

$^3$ Barclays Risk Analytics and Index Solutions.

4 | Morgan Stanley European Financials Conference | 21 March 2017
Africa sell-down on track with consistent capital guidance

<table>
<thead>
<tr>
<th>1</th>
<th>Separation terms agreed</th>
<th>£765m phased contributions to BAGL agreed¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Regulatory approval</td>
<td>Approval for further sell-down requested from relevant regulators</td>
</tr>
<tr>
<td>3</td>
<td>Capital guidance</td>
<td>Guidance of &gt;75bps CET1 ratio accretion²</td>
</tr>
</tbody>
</table>

¹ Subject to regulatory approval | ² Assuming 31 December 2016 GBP/ZAR FX rate of 16.78 and BAGL share price of 168.69. Aggregate effect following regulatory deconsolidation and projected separation costs, including £765m phased contributions and contribution to a new Black Economic Empowerment scheme. Implementation of Barclays’ intentions is subject to, amongst other things, regulatory approval. The realisation of these plans and their intended benefits is subject to significant execution risks, including in relation to market factors, and there can be no assurance the intended benefits will be achieved on any proposed timetable or at all.
# Strong Core business performance in 2016

<table>
<thead>
<tr>
<th></th>
<th>Core</th>
<th>Barclays UK</th>
<th>Barclays International</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income</strong></td>
<td>£22.0bn</td>
<td>UK consumer and business bank differentiated by scale, data analytics and digital</td>
<td>Diversified transatlantic wholesale and consumer bank</td>
</tr>
<tr>
<td><strong>Cost: income ratio</strong></td>
<td>61%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Profit before tax</strong></td>
<td>£6.4bn</td>
<td></td>
<td></td>
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<tr>
<td><strong>RoTE</strong></td>
<td>9.4%</td>
<td></td>
<td></td>
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<tr>
<td><strong>Average allocated tangible equity</strong></td>
<td>£41.3bn</td>
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</table>

### Barclays UK

- **RoTE**: 19.3%
- **Robust NIM**: 3.62%
- **Low cost: income ratio**: 53%

### Barclays International

- **RoTE**: 8.0%
- **CC&P income growth**: +21%
- **CIB income growth**: +6%

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All financial metrics are FY16 excluding notable items. Deltas represent the year-on-year change.
A scale operator in the UK with opportunities to leverage data and digital capabilities

Provided c.£70bn of lending to UK businesses

Lent c.£3.6bn to UK SMEs and supported around 100k start-ups

Provided c.£19bn of mortgage lending to c.90,000 households

£1 in every £3 was spent through Barclaycard

Leveraging data and digital capabilities:

- Mortgages for Premier customers
- Barclaycards offered through Barclays Mobile Banking
- Smart Business
- Business lending via mobile app

24m Barclays UK customers & clients

Growth opportunities

Cost efficiency

Barclays in the UK report – December 2016. FY16 figures
Barclays International: Encouraging progress in 2016 and well positioned for the future

<table>
<thead>
<tr>
<th>Corporate &amp; Investment Bank</th>
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<tbody>
<tr>
<td><strong>Increase in Banking fee share</strong>¹</td>
</tr>
<tr>
<td>• 5th in US               • 3rd in UK</td>
</tr>
<tr>
<td><strong>Best Investment Bank</strong> in Western Europe²</td>
</tr>
<tr>
<td>#2 Corporate bank in the UK³</td>
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<th>Consumer, Cards &amp; Payments</th>
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<tr>
<td><strong>c.£24bn US cards portfolio</strong></td>
</tr>
<tr>
<td>#2 merchant acquirer in Europe⁴</td>
</tr>
<tr>
<td><strong>£60bn payments processed in Q416</strong></td>
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</tbody>
</table>

Operational and technological strength will be a key advantage

Driving efficiencies, cost synergies and scalability, delivering high quality analytics and controls, as well as excellent customer experience.
Diversification provides balance and stability

- c.50% income
- c.35% income

**Corporate & Investment Bank**
- £10.5bn income

**Consumer businesses**
- £11.4bn income

**Currency & Geography**

**Customers & Clients**

**Product spectrum**

1 Barclays UK and Consumer, Cards & Payments, excluding notable items
Capital position approaching our end-state

Strong capital accretion in 2016…

- Discretionary actions and dividends
  - Non-Core restructuring
  - Preference share redemptions
  - Compensation adjustment
  - Real estate restructuring
  - Dividends paid

…and approaching our end-state CET1 level²

- 100bps improvement in CET1 ratio¹ in 2016

1 Fully loaded CET1 ratio. See slide 31 of Barclays’ Full Year 2016 Results Presentation for full definition. ²Subject to, amongst other impacts, future legacy conduct resolution costs. ³See slide 31 of Barclays’ Full Year 2016 Results Presentation for composition of, and relevant footnotes relating to, Barclays’ expected capital requirements.
Approaching the end of Barclays’ restructuring

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<td>Non-Core rundown</td>
<td>Closing Non-Core six months early at 30 June 2017</td>
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<td><strong>2</strong></td>
<td>Africa sell-down</td>
<td>On track with significant milestone reached</td>
</tr>
<tr>
<td><strong>3</strong></td>
<td>Building shared architecture</td>
<td>Driving operational reliability, scalability and efficiency</td>
</tr>
<tr>
<td><strong>4</strong></td>
<td>Capital strength</td>
<td>Capital position approaching end-state level</td>
</tr>
<tr>
<td><strong>5</strong></td>
<td>Attractive returns</td>
<td>Diverse business mix with strong core franchises</td>
</tr>
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</table>
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