Barclays PLC

Barclays Global Financial Services Conference 11 September 2017

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Barclays Group Chief Executive Officer

Completed Barclays' restructuring

Africa selldown complete

Sold down to target shareholding of c.15% and achieved proportional regulatory consolidation

CET1 ratio within end-state range

CET1 ratio of 13.1%, reflecting strong capital generation from profits and 47bps from Africa selldown

Non-Core closed

Closure on 1 July 2017 with residual RWAs of £23bn, ahead of guidance

Transatlantic Consumer, Corporate and Investment bank

Barclays UK

RoTE of 20.4%¹

UK consumer and business bank differentiated by scale and digital innovation

Stronger and simpler Barclays, benefitting from diversification and stability

Barclays International

RoTE of 12.4%

Diversified transatlantic wholesale and consumer bank

Group Service Company

Enabling world-class services for our customers and clients while driving efficiency

Strong capital position

CET1 ratio of 13.1% 13.4% pro-forma for BAGL³

Simpler organisation

Reduced headcount by c.60k

Focused on improving returns

Group RoTE of 8.1%² Core RoTE of 10.4%¹

¹ H117 RoTE excluding £700m of charges for PPI | ² H117 RoTE excluding Africa selldown effects (£1,435m loss on sale of 33.7% of BAGL's issued share capital and £1,090m impairment of Barclays' holding in BAGL) and £700m of charges for PPI | ³ Assuming full regulatory deconsolidation, at 30 June 2017 |

Targeting Group RoTE of >10%

Eliminate structural reform and restructuring costs

2 Improve CIB returns

Drive cost efficiency through the Service Company



- Redeployment of capital in the CIB loan book and improved funding assumptions
- Cost efficiencies and strategic investments

Restructured and repositioned CIB

- Group-wide processes
- Standardised ops & tech
- Simplified architecture
- Automation and digital
- Innovative technologies
- Right-sized footprint
- Generating capacity to reinvest in the business

World-class central shared services

Creating capacity to self-fund investment

Of which c.£1bn

eliminated by 2019

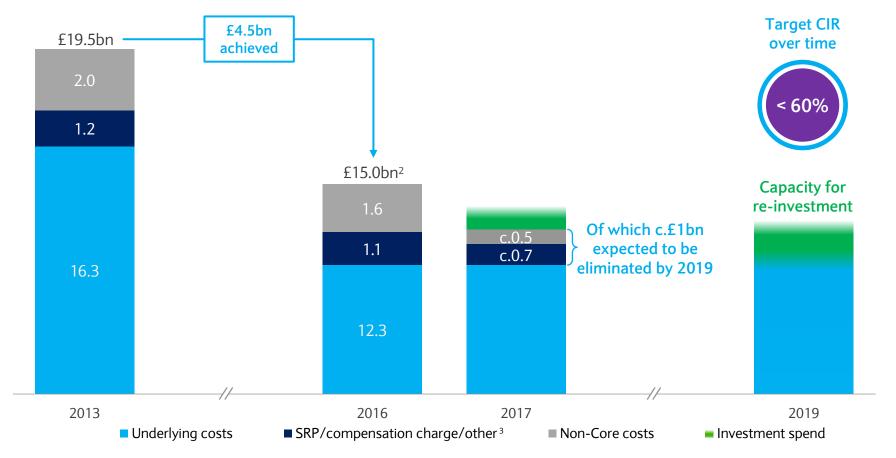
Driving CIB returns higher

Targeting Group CIR <60% over time

¹ Includes Structural Reform Programme implementation costs, the change in compensation awards introduced in Q416 and other restructuring costs

Material reductions in our cost base, creating capacity to self-fund investment in the business

Group operating costs excluding notable items¹, conduct and litigation

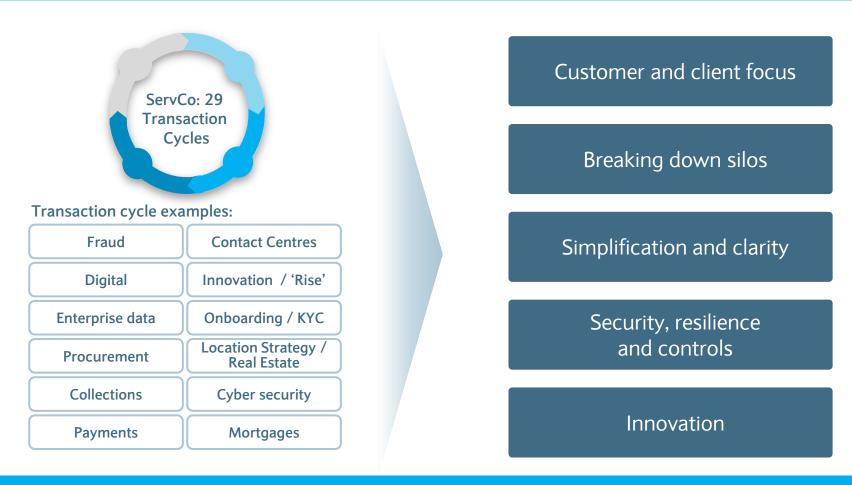


¹ As previously presented in Barclays' annual reports | ² Africa Banking reclassified as a discontinued operation in 2016 | ³ 2013 includes costs to achieve as previously disclosed in Barclays' annual reports, 2016 and 2017 include Structural Reform Programme implementation costs, the change in compensation awards introduced in Q416 and other restructuring costs |

Service Company enables the delivery of world class services to our customers and clients while driving efficiency gains

Barclays UK Barclays International Group Service Company COO **Functions** Ensuring seamless connectivity Scaling market leading technology Sharing best practices and removing redundancy with the business entities Fully operational in April 2018 Initial stand-up September 2017

Facilitating simplified and standardised operating environments to create greater operational leverage



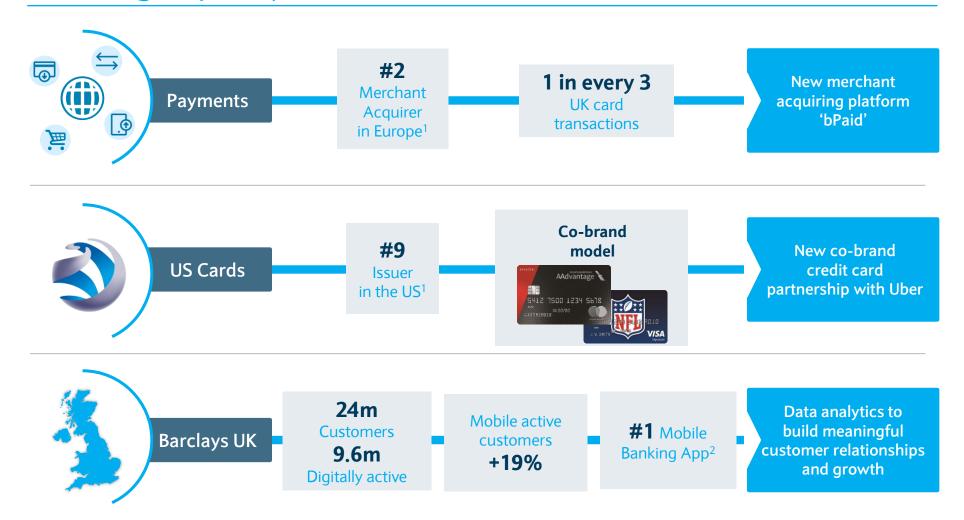
Operations, technology and functional services organised into transaction cycles, focused on common processes and solutions

Managing the bank through transaction cycles, driving savings and the capacity to self-fund investment

 10 fraud handling departments reducing to 1 • Firm-wide approach to key fraud types Fraud Reducing customer friction, improving detection Adopting machine learning and AI Minimising the cost of fraud Alignment of policy, processes and toolsets Single customer view across all products across Barclays UK Collections Consolidating 9 locations down to 4 Transaction cycles Digitisation and automation of processes Consolidation of global contact centre estate Consistent customer service standards Contact launched globally Creation of 'universal banker' across multiple centres products at first point of contact Voice biometrics live Customer and client journey automation 9.6m digitally active UK customers Digital Build once and deploy across all channels 5.9m Barclays Mobile Banking active users Cloud and API ready 55% of instant lending via mobile channel Supplier and consultant rationalisation Material reduction in preferred suppliers, Procurement accounting for over 70% of 3rd party spend Enhanced procurement discipline

Standardised front to back processes and solutions that operate horizontally across the Group

Creating capacity for investment



¹ Nilson report #1104 for US Cards and #1110 for Payments | ² Great British Mobile Banking Review 2017 – The Memo

Leading on FinTech innovation through Rise

Rise, created by Barclays, is a community of the world's brightest FinTech start-ups, experts and industry leaders, working together with us to create the future of financial services. It has state-of-the-art workspaces and is home to the Barclays Accelerator programme, powered by Techstars

















100+ companies through the Accelerator since 2013 250+ start-ups are members of Rise







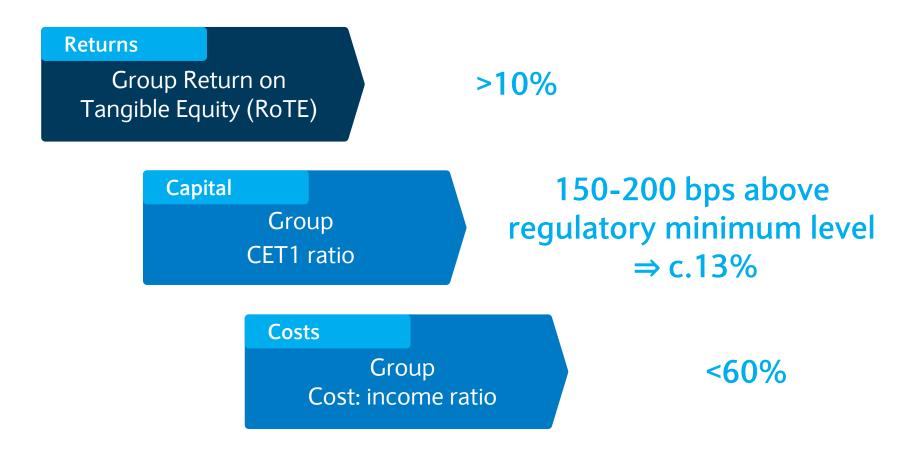






London Manchester **New York Vilnius** Tel Aviv Mumbai

Group financial targets



Intend to achieve these targets within a reasonable timeframe

Disclaimer

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