



Barclays PLC

Barclays Global Financial Services Conference

11 September 2017



Jes Staley

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

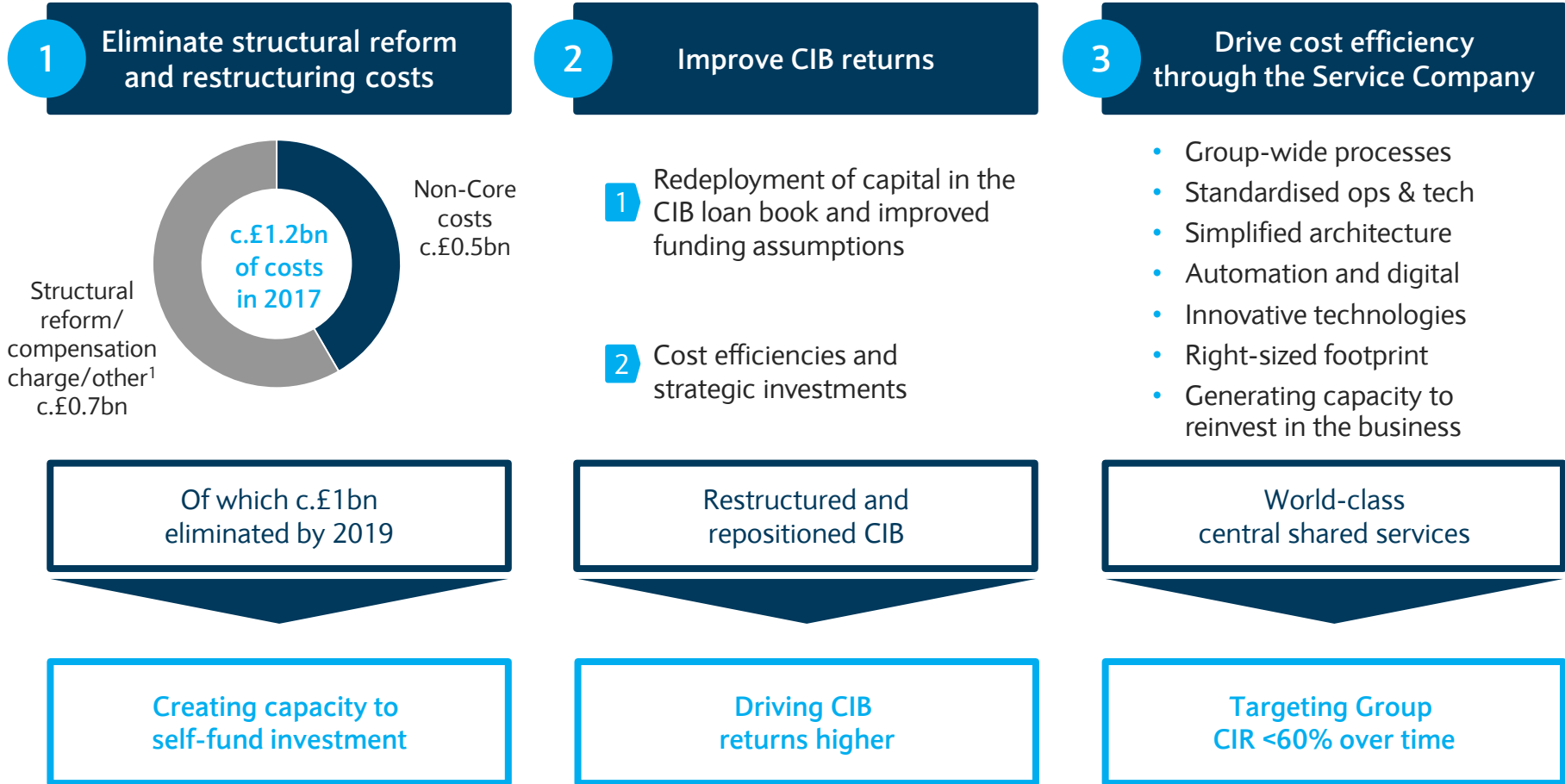
Closure on 1 July 2017
with residual RWAs of £23bn, ahead of guidance

Transatlantic Consumer, Corporate and Investment bank



¹ H117 RoTE excluding £700m of charges for PPI | ² H117 RoTE excluding Africa sell-down 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 |

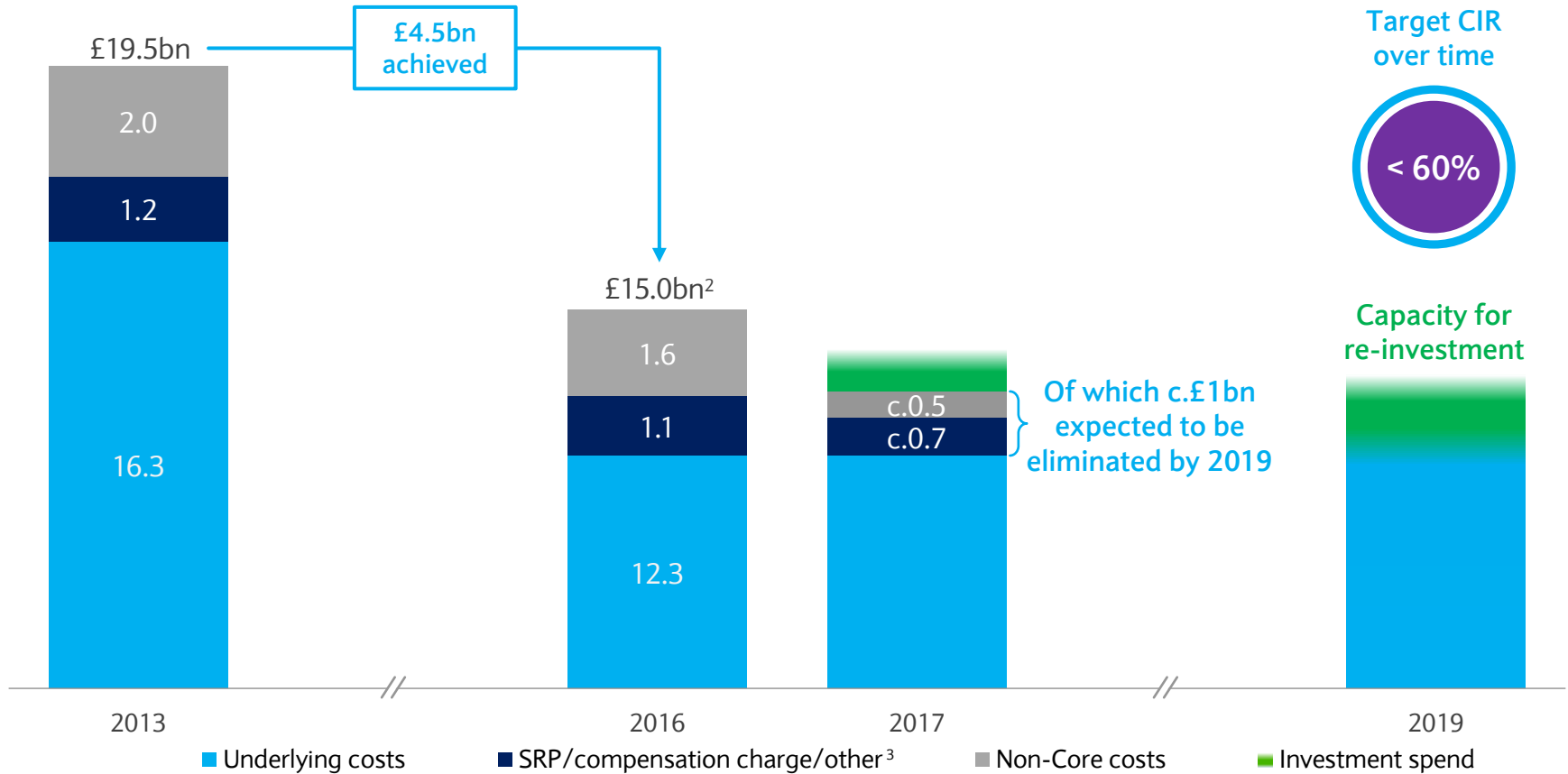
Targeting Group RoTE of >10%



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

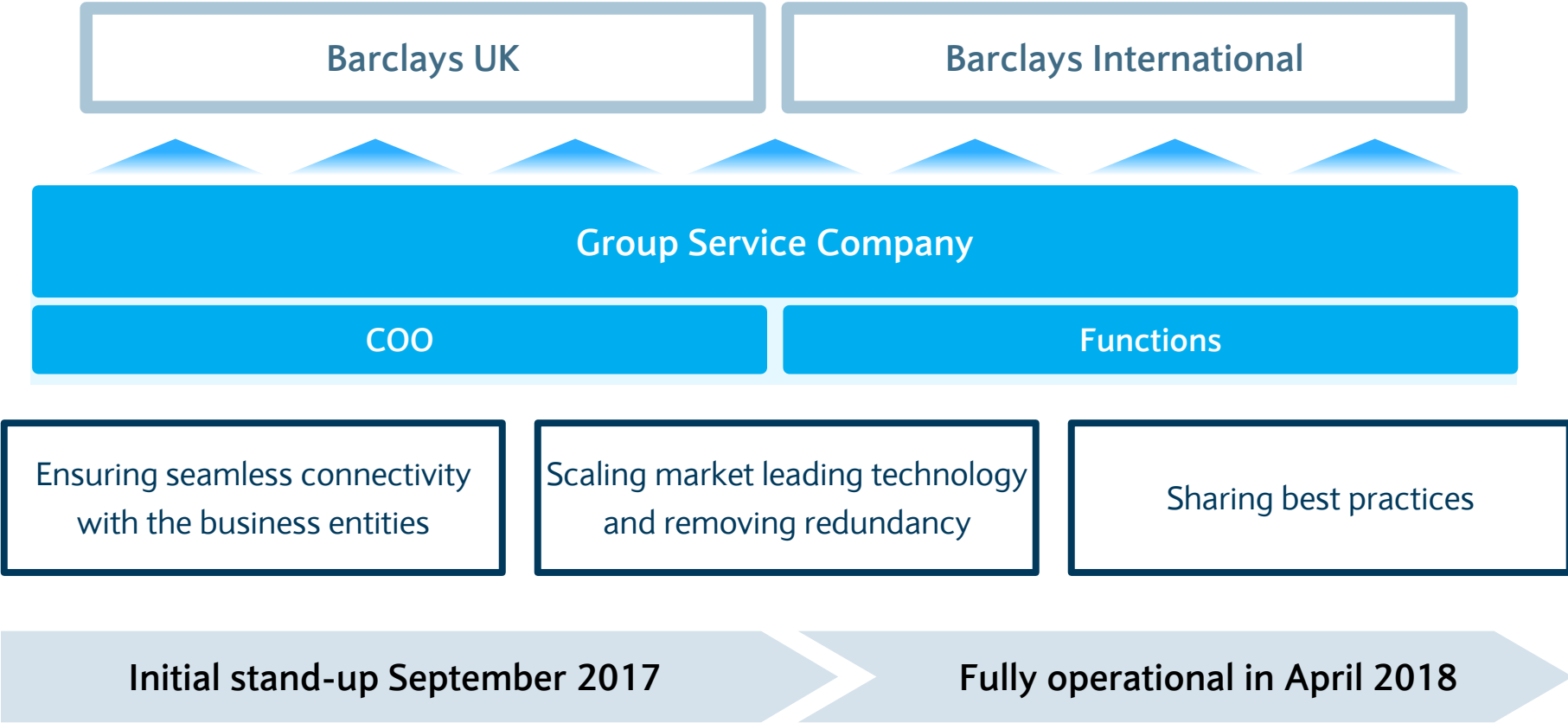
Material reductions in our cost base, creating capacity to self-fund investment in the business

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



Facilitating simplified and standardised operating environments to create greater operational leverage



Transaction cycle examples:

Fraud	Contact Centres
Digital	Innovation / 'Rise'
Enterprise data	Onboarding / KYC
Procurement	Location Strategy / Real Estate
Collections	Cyber security
Payments	Mortgages

Customer and client focus

Breaking down silos

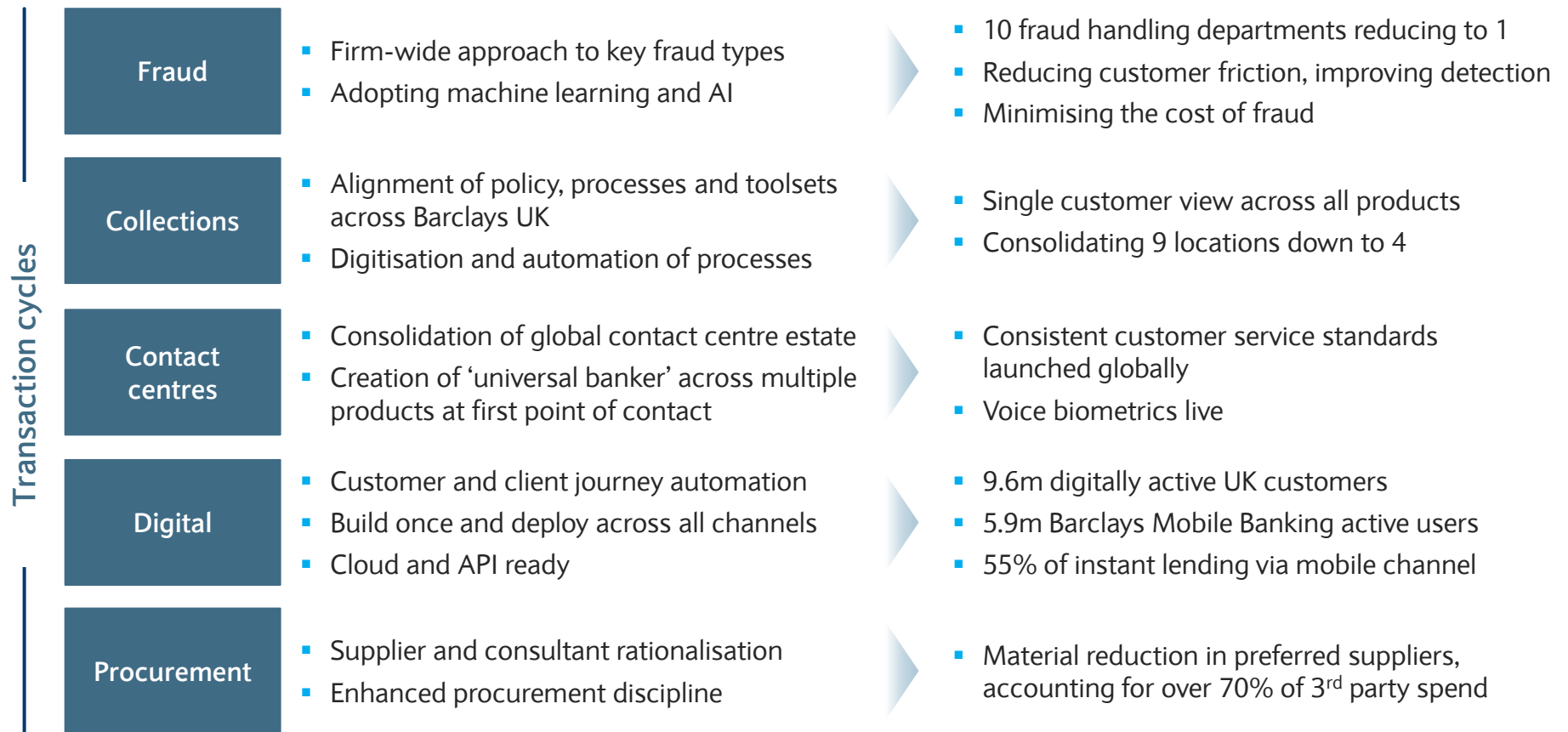
Simplification and clarity

Security, resilience and controls

Innovation

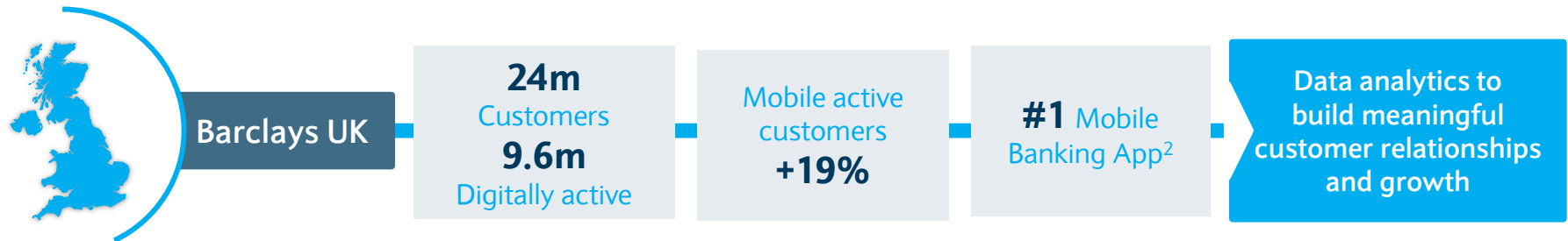
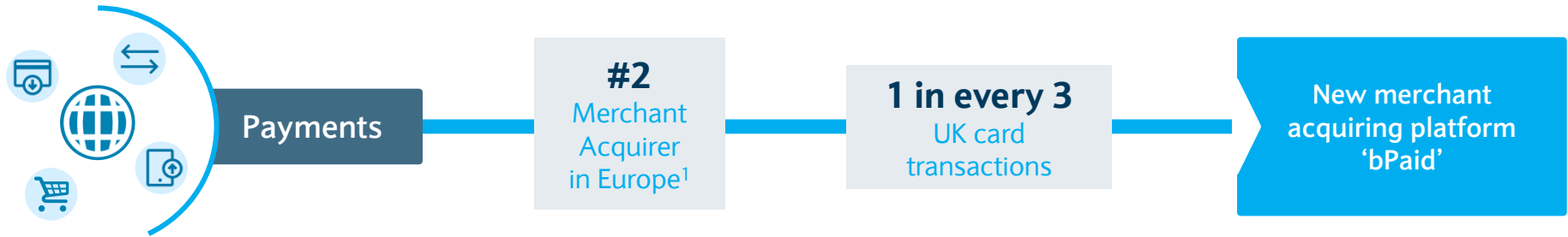
Operations, technology and functional services organised into transaction cycles, focused on common processes and solutions

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



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



Created by



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



Post-Quantum



London

Manchester

New York

Vilnius

Tel Aviv

Mumbai

Group financial targets

Returns

Group Return on
Tangible Equity (RoTE)

>10%

Capital

Group
CET1 ratio

150-200 bps above
regulatory minimum level
⇒ c.13%

Costs

Group
Cost: income ratio

<60%

Intend to achieve these targets within a reasonable timeframe

Disclaimer

Important Notice

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