WHAT DOES BUK LOOK LIKE?

- 24 million customers and clients
- Retail, Business, Wealth and UK Cards
- £1.8bn Income Q118
- £581m PBT Q118 (excluding L&C)
- 15.7% RoTE Q118 (excluding L&C)
OUR WORLD IS CHANGING

TECHNOLOGICAL INNOVATION
RISING LEVEL OF ADOPTION
GROWING CUSTOMER EXPECTATIONS
INCREASING REGULATORY FOCUS
DIGITAL TRANSFORMATION

THE WAY WE DO BUSINESS

CUSTOMER CENTRICITY

#TRULYCONNECTEDFINANCE
Think Digital, Think Barclays UK

Front end digitisation

Automation

Data

Engineering

Culture and trust

Ruchir Rodrigues
Head of Digital

Raheel Ahmed
Head of Customer Channels, Experience and Engagement

Catherine McGrath
Head of Current Accounts, Payments, Insurance and Information Business

Suresh Viswanathan
Chief Operating Officer

Ashok Vaswani
Chief Executive Officer
Ruchir Rodrigues, Head of Digital
Front end digitisation

- Transforming customer journeys
- Personalised and connected experiences
- Integrated human touch
- Smartphone penetration in UK of up to 95% by 2022
- 87% of all journeys start via a digital channel
We have the UK’s #1 Banking App

Most used Banking App in the UK
Transforming customer journey

Redesigning transactional journeys to be simple, intuitive and delightful with instant gratification

Amend Direct Debits

Report Lost/Stolen Card
Transforming customer journeys

Redesigning product journeys for our customers

PERSONAL LENDING DIGITAL JOURNEY

6 DAYS TO 6 CLICKS

320% value increase (2013 – 2017)

58% of all personal lending originates and fulfils digitally
Exponential growth in customer engagement
Over 7.4 million customers now banking securely on-the-go

# of interactions

83.3m 2012
1.7bn 2017

Over 120 journeys transformed…

+ Smart Call
+ Video Banking
+ Mobile Cheque Deposit
+ Pingit P2P
+ Siri Payments
+ Mobile Contactless Payment
+ Cloud It
+ Lost and Stolen Card
+ View Credit Score
+ Change ATM Limits
+ Amend credit limits

…with several industry firsts

Think Digital, Think BUK
Personalised and connected experiences

Using relevant life moments, we are able to deliver personalised and connected experiences.
Personalised and connected experiences

Using relevant life moments, we are able to deliver personalised and connected experiences.

+125% Home insurance solutions
+96% Savings solutions
+300% Cashback rewards
Front end digitisation

- Transforming customer journeys
- Personalised and connected experiences
- Integrated human touch
Driving Automation to deliver deeper customer engagement and scalability
>2 BILLION
INTERACTIONS EVERY YEAR

THROUGH AUTOMATION IN:

- Digital
- Physical channels
- Virtual channels
89% TRANSACTIONS AUTOMATED

10% FIRST POINT OF CONTACT RESOLUTION

1% BACK OFFICE

- #1 Digital Engagement in the UK
- #1 in Branch Automation Usage
Automating Simple Transactions & Customer Servicing
To remove effort for customers, improve efficiency and contain costs

Colleague supported transactions removed: ~200m
Unique transactions on BMB: ~110
Of in branch transactions available in virtual: ~85%

Less colleagues handling transactions: > 8600
Fewer branches: 404
Digital only customers: ~4.8m
Marginal Cost of Transactions: ~0%
Reinvesting the Gains from Automation

Digital  APIs  Chatbot
Growth in Customer Engagement
Shift from reactive to proactive

Monarch Airlines

+111%
Interactions with customers about important life moments
Automation

- Driving Automation to deliver deeper customer engagement and scalability
- Digital to data
- Personalisation at scale
- Strategic aggregation
- Partnerships
- Connectedness
RICHNESS
OF DATA

STANDOUT ANALYTICAL CAPABILITIES

DIGITAL EXPERIENCES

EXPONENTIAL GROWTH
Personalisation at scale
By leveraging our data, we can offer personalised, instant fulfilment

The concept of six clicks to obtain a Barclayloan on BMB has now been extended to overdrafts and Business Banking.
Personalisation at scale

By leveraging our data and partner data, we can further enhance our propositions

Getting award-winning home insurance has never been easier. Enjoy the freedom of our flexible policy in just a few taps

Our customers are already enjoying these benefits – you could, too

- Unlimited cover for your home and its contents gives peace of mind
- You can count on us – customers voted us one of the top 10 UK providers for handling claims in 2016
- No need to worry if part of a set, like unbreakables

Personalised home insurance quotes now available in BMB, with instant fulfilment
Offering pre-selected loans where our customers are
Strategic Aggregation

By leveraging our data, partner data and our customers choosing to bring their data to us, we can further aggregate data for our customers.

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NO SEPARATE APP

NO LOGIN DETAILS SHARED

USING APIs TO BRING FINANCES TOGETHER

Trialling with our customers in the next two months
STRATEGIC PARTNERSHIPS

ENHANCE DIGITAL JOURNEYS

CREATING RELATIONSHIPS

IMPROVING CUSTOMER EXPERIENCE
- Digital to data
- Personalisation at scale
- Strategic aggregation
- Partnerships
- Connectedness
BARCLAYS

Suresh Viswanathan, Chief Operating Officer
Engineering

- Keeping customers safe
- Less is more
- Do it once
- Data driven operations
ENGINEERING

KEEPING CUSTOMERS SAFE
- Self Healing, Mobile, Desktop & Server Telemetry
- Investment in Cyber
- Balancing Personalisation With Regulation
ENGINEERING

LESS IS MORE

- From 1,075 Applications in 2015 to 550 in 2018
- Shared Platforms
DO IT ONCE

- Colleague = Customer
- Deploy Across Multiple Channels

ENGINEERING
DATA DRIVEN OPERATIONS

- Customer Obsessed
- Ops Tech vs. Tech Ops
Engineering

- Keeping customers safe
- Less is more
- Do it once
- Data driven operations
Culture & Trust

- Right culture and talent to deliver a 21st century bank
- Building customer trust
OVER 4.8 MILLION CUSTOMERS took action to keep themselves digitally safe
NATIONWIDE NETWORK OF DIGITAL EAGLES
helping our customers adapt to the rapidly developing digital world around us
INVESTING IN OUR COLLEAGUES to provide the skills and knowledge needed for the future
17 EAGLE LABS ACROSS THE UK
providing a robust mix of ‘maker spaces’, to enable
the quick and easy creation of prototypes through
digital fabrication; and ‘incubator’ spaces’, to help
fledgling businesses to create, innovate and grow
WHAT DOES ALL THIS ADD UP TO?
Shape of our business has changed

<table>
<thead>
<tr>
<th>£m</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>7,343</td>
<td>7,366</td>
<td>7,383</td>
</tr>
<tr>
<td>Impairment</td>
<td>(706)</td>
<td>(896)</td>
<td>(783)</td>
</tr>
<tr>
<td>Costs</td>
<td>(3,917)</td>
<td>(3,882)</td>
<td>(4,148)</td>
</tr>
<tr>
<td>PBT</td>
<td>2,720</td>
<td>2,587</td>
<td>2,447</td>
</tr>
<tr>
<td>ROTE (%)</td>
<td>21.1%</td>
<td>19.3%</td>
<td>17.3%</td>
</tr>
</tbody>
</table>

Income
+ Balance sheet growth
+ NIM discipline
- Unsustainable revenue
- Regulatory Changes
- Macro and margin compression

Impairment
+ Connectedness

Costs
+ FTE reduction
+ Automation
+ Branch optimisation
- Digital investment
- Cyber and resilience
- Ring Fence bank

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Financials exclude material items but includes the cost and impacts of SRP. PBT includes other net income. Material items excluded: PPI (£2.077m FY15, £1.000m FY16, £700m FY17); Other customer redress (£355m FY15); Pension valuation gain (£296m FY15) and the gain on disposal of Barclays' share of Visa Europe Limited (£151m FY16); PBT and ROTE are impacted by the change in tax rate in 2016 and the perimeter impact of the RFB in 2017
Sustainable income generation through digital transformation

Reshaping the business

Q118 Retail Digital Origination

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsustainable</td>
<td>£7,343m</td>
<td>£7,383m</td>
</tr>
<tr>
<td>Regulatory</td>
<td>(1%)</td>
<td>(1%)</td>
</tr>
<tr>
<td>Macro/Margin</td>
<td>(4%)</td>
<td>7%</td>
</tr>
<tr>
<td>Growth</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Mortgages
- 34% £ switching
- 70% £ lending

Loans
- 58% £ lending

Overdrafts
- 70% £ lending

Cards
- 73% £ lending

Digital Current Account Growth
- 20.3% £ deposits

Think Digital, Think BUK

£7,343m £7,383m
Funding digital transformation

Funding the transformation

2015
- £3,917m
  - Investment*: 8%
  - Net Efficiency: (2%)

2017
- £4,148m

Investment
- Digital FTE: +22%
- Digital Estate: +50%
- Tech Cost incl. cyber: +38%

Efficiency
- Branch FTE: -4%
- Automated transactions: +10%

* Investment includes digital, cyber, SRP and other restructuring
Think Digital, Think Barclays UK
<table>
<thead>
<tr>
<th>Page</th>
<th>Term</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>PBT and RoTE</td>
<td>Profit before tax and Return on Tangible Equity exclude litigation and conduct charges.</td>
</tr>
<tr>
<td>9</td>
<td>Smartphone penetration</td>
<td>Source: Deloitte, Global Mobile Consumer Survey 2017</td>
</tr>
<tr>
<td>9</td>
<td>Journeys started via digital channel</td>
<td>Source: SAP Customer Activity Repository May 17</td>
</tr>
<tr>
<td>10</td>
<td>UK's #1 Banking App</td>
<td>Source: The Forrester Banking WaveTM: European Mobile Apps, Q2 2018</td>
</tr>
<tr>
<td>10</td>
<td>Most used banking app in the UK</td>
<td>eBenchmarkers November 2017</td>
</tr>
<tr>
<td>13</td>
<td># of interactions</td>
<td>Interactions volumes consist of the number of logins to Mobile Banking, Barclaycard app and online, and Pingit.</td>
</tr>
<tr>
<td>15</td>
<td>Home Insurance solutions increase</td>
<td>Year to May 18 YoY increase through Digital</td>
</tr>
<tr>
<td>19</td>
<td>Interactions every year</td>
<td>Interactions consist of: - The number of logins to Mobile Banking, Online Banking, Barclaycard app and online, and Pingit. - Call volumes handled through virtual channels including non-voice and IVR contained. - Customers Identified and verified in Branch. - Customers accessing their Barclays account through the post office counter.</td>
</tr>
<tr>
<td>20</td>
<td>Transactions automated</td>
<td>Where customer has completed a servicing transaction on their account through online, mobile, automated telephony and automated devices in branch. Period: January to May 2018</td>
</tr>
<tr>
<td>20</td>
<td>First point of contact resolution</td>
<td>Transactions resolved or completed for the customer at their first point of contact with Barclays. Period: January to May 2018</td>
</tr>
<tr>
<td>20</td>
<td>Back office</td>
<td>Transactions that are handed off to a back office for further processing. Period: January to May 2018</td>
</tr>
<tr>
<td>20</td>
<td>#1 Digital engagement</td>
<td>Source: eBenchmarkers - October 2017</td>
</tr>
<tr>
<td>20</td>
<td>#1 in branch automation usage</td>
<td>Transactions supported by colleagues in branch and virtual, includes counter transactions, calls to agent, in branch servicing. Period: 2012 to date</td>
</tr>
<tr>
<td>21</td>
<td>Colleague supported transactions</td>
<td>Customers that exclusively use our digital channel in the last 3 months. Period: 2013 to 2018 YTD</td>
</tr>
<tr>
<td>21</td>
<td>Digital only</td>
<td>As we take on new customers, we can handle their transactions through digital channels with negligible additional costs. Period: 2018 YTD YoY</td>
</tr>
<tr>
<td>21</td>
<td>404 fewer branches</td>
<td>Refers to digital lending by value for loans and cards (cards incl. new lending and transfers to bank /balance transfers for existing customers), digital rate switches by value for Mortgages and 3 month on book stock value for overdrafts.</td>
</tr>
<tr>
<td>23</td>
<td>0% marginal cost</td>
<td>Percentages represent increases from 2015 to 2017</td>
</tr>
<tr>
<td>49</td>
<td>Retail digital origination</td>
<td>Source: Deloitte, Global Mobile Consumer Survey 2017</td>
</tr>
<tr>
<td>50</td>
<td>Investment / Efficiency</td>
<td></td>
</tr>
</tbody>
</table>
Important Notice

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