Agenda

1. Completion of Barclays restructuring: An update on progress
2. Focus on improving returns and the role Treasury plays
3. Yankee market thoughts
## Completion of Barclays’ restructuring: An update on progress

<table>
<thead>
<tr>
<th>Metric</th>
<th>H1 2015</th>
<th>H1 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fully loaded CET1 ratio</td>
<td>11.1%</td>
<td>13.1%</td>
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<tr>
<td>Total capital ratio</td>
<td>17.4%</td>
<td>20.7%</td>
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<tr>
<td>Leverage ratio</td>
<td>4.1%</td>
<td>4.8%</td>
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<tr>
<td>RWAs</td>
<td>£377bn</td>
<td>£327bn</td>
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<tr>
<td>LCR</td>
<td>121%</td>
<td>149%</td>
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<tr>
<td>HoldCo MREL ratio</td>
<td>n.m</td>
<td>23.2%</td>
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1 PRA transitional
2 H1 2015 on CRR basis; H1 2017 on monthly UK average basis
Targeting Group RoTE of >10%

1. Eliminate structural reform and restructuring costs
   - c.£1.2bn of costs in 2017
   - Of which c.£1bn eliminated by 2019
   - Structural reform/compensation charge/other c.£0.7bn

2. Improve CIB returns
   - Redeployment of capital in the CIB loan book and improved funding assumptions
   - Cost efficiencies and strategic investments
   - Restructured and repositioned CIB
   - Driving CIB returns higher

3. Drive cost efficiency through the Service Company
   - 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

1 Includes Structural Reform Programme implementation costs, the change in compensation awards introduced in Q416 and other restructuring costs.
How Treasury contributes to driving Barclays returns

- Management of the liquid asset pool
- Structural Hedging
- Capital Allocation
- Transfer Pricing
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