



Personal & Corporate Banking Barclays

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Personal and Corporate Banking (PCB)

UK Powerhouse

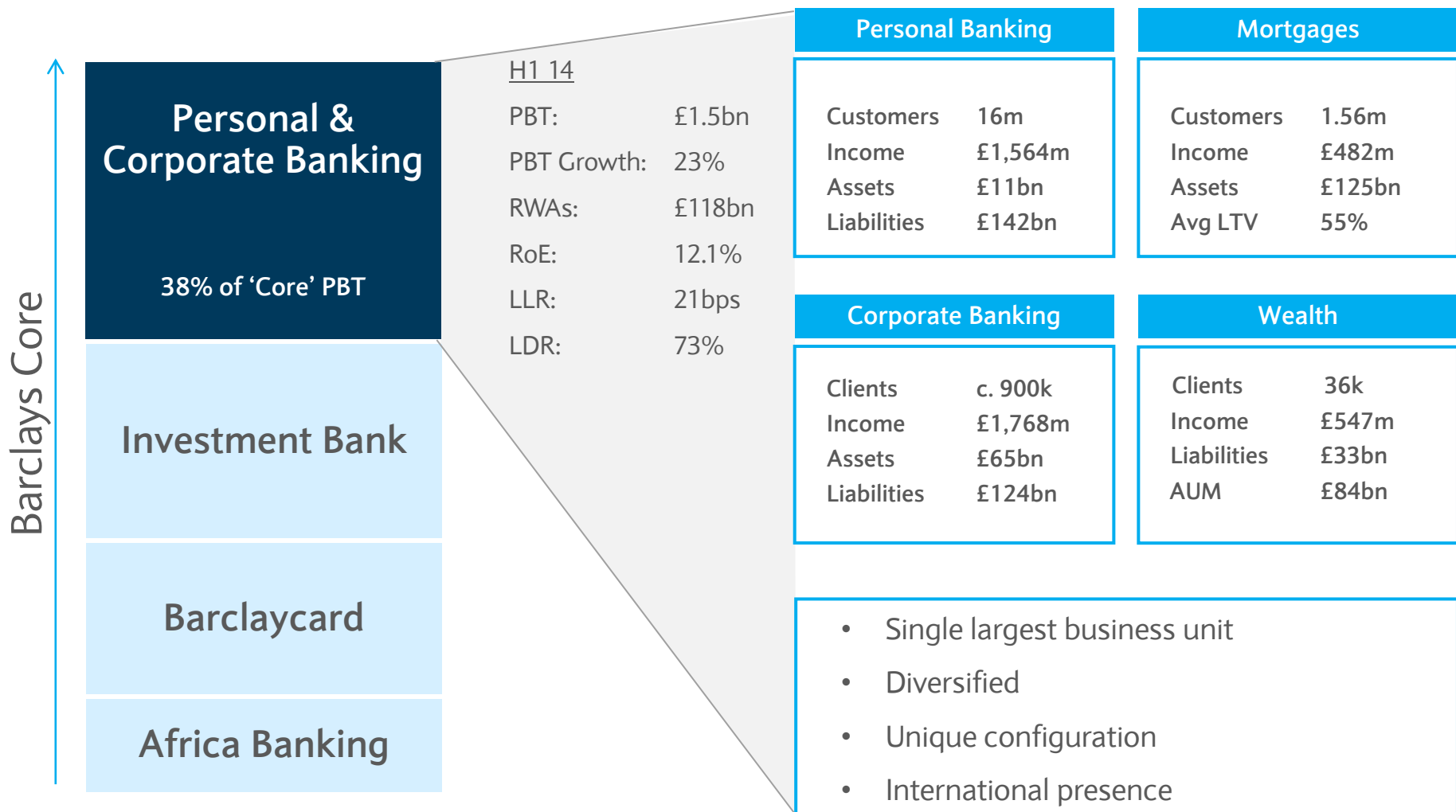
Client Continuum

Technology & Innovation

Cost Synergies

Regulatory Consistency

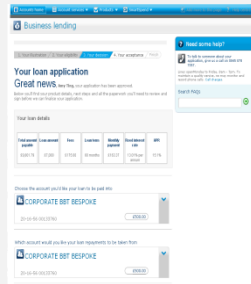
PCB – Scale, Diversity and Control



All figures relate to H1 14

Leverage Existing Capabilities

Business Instant Lending



Instant and automated lending processes

- Pre-approved limits
- 6 taps/clicks and money in the account

Cost:Income Ratio 21%

Barclays Mobile Banking



Award winning mobile app

- Enables account management easily and securely
- Now in wealth

3.3m users in 2 years

PingIt

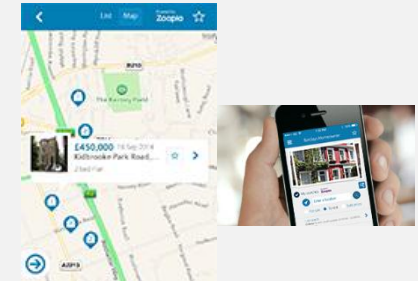


P2P payment capability now moving to P2B

- Launched in retail, now a core corporate capability

£405m payments YTD

Homeowner App



For all retail and wealth customers

- Search (sale & rent)
- View
- Affordability
- Mortgages advice
- Intermediaries

110k downloads

Customer Interaction

Physical Branch

- High levels of automation for standard transactions on Automated Service Counters (ASCs):
 - Currently in 72 branches
 - Next phase includes 800 branches
- ASCs also configured to take care of small business and corporate needs:
 - Cashless deposits
 - QR code based payments



Sky Branch

- Ability to do everything the customer wants to do in the physical branch
- Omni-channel capability including WebChat
- Linked to social media



Digital Branch

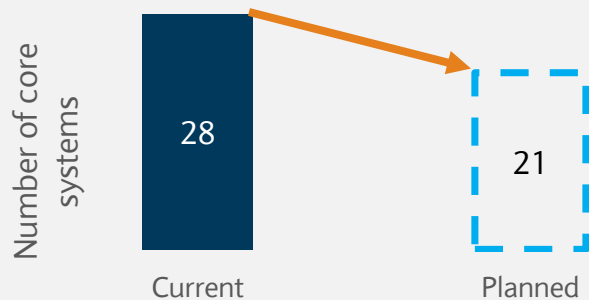
- One face of the bank for clients and customers
- Complete functionality
- Significant customer take up:
 - 6m active online customers
 - 3.3m active mobile customers
 - ‘Barclays On-Line Banking’ and ‘Barclays.net’ for corporate clients
 - ‘Barclays One’ for wealth customers

Operational Efficiencies

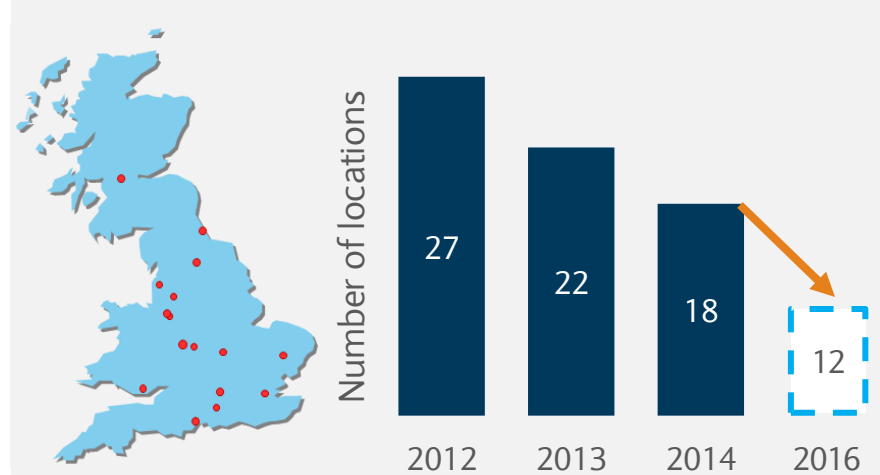
Single Product Core Systems

	Personal			Mortgages	Wealth	Corporate			
	Transactional Products	Consumer Loans	Savings	Mortgages	Investments	Cash & Transaction Banking	Trade & Working Capital	Debt Finance	FX
Current	9			2	4	13			
Planned	6			1	3	11			

- Industrial strength and scalable
- Single product manufacturing capability
- Scalable across the whole of Barclays, e.g. Africa Banking



Non-branch UK locations



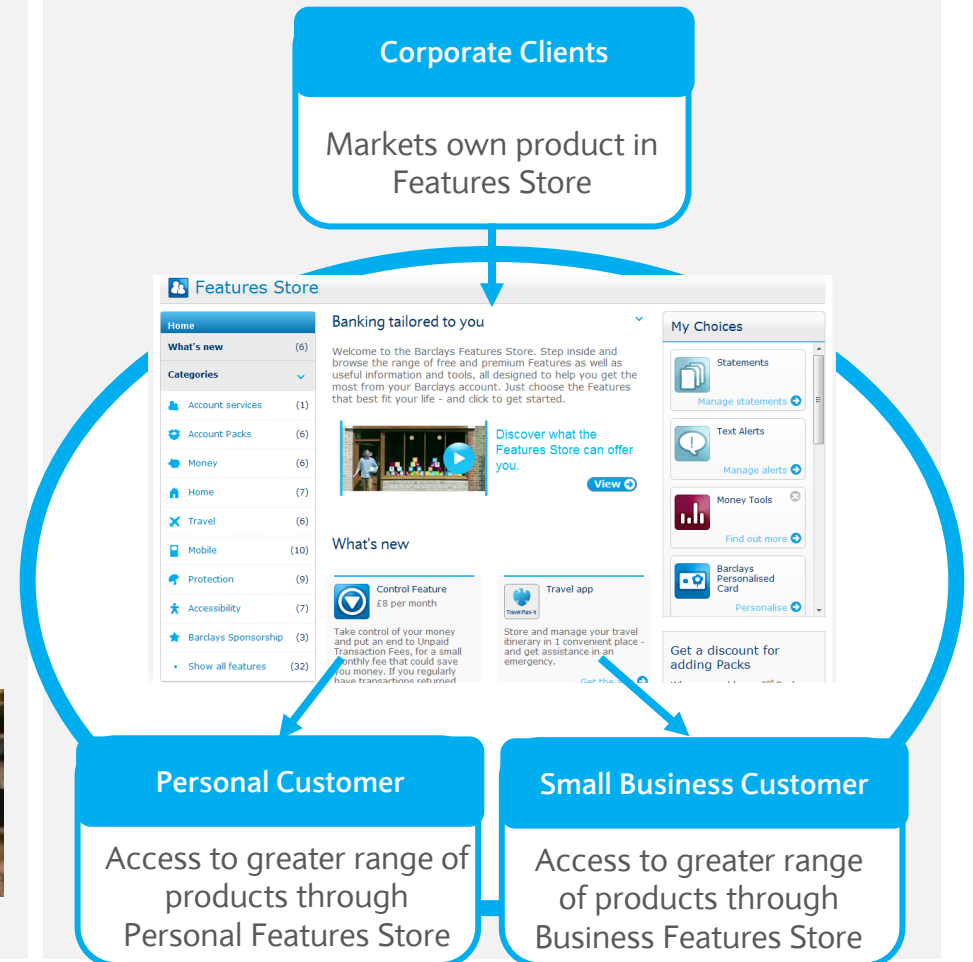
Differentiated Approach to Digital

It is all about people

- 8,000 staff (40% of all branch) digitally trained
 - Digital driving licence accredited by City & Guilds
 - Coding trained
- Delivering for our customers:
 - Tea and Teach events
 - 584k have gone through our LifeSkills programme for school leaving young adults
 - Assistance with digital capabilities for small and medium sized corporates
 - Assistance in leveraging information (payments) for large corporates
- Award winning capability for customers with disabilities



Features Store



Financial Services Partner for the UK Ecosystem

Corporate

Best positioned bank in the defined time zone corridor (UK/ Europe / Africa)

All UK companies

UK company subsidiaries overseas

Foreign companies doing business with the UK

Personal

Best positioned bank for individuals economically vested in the UK

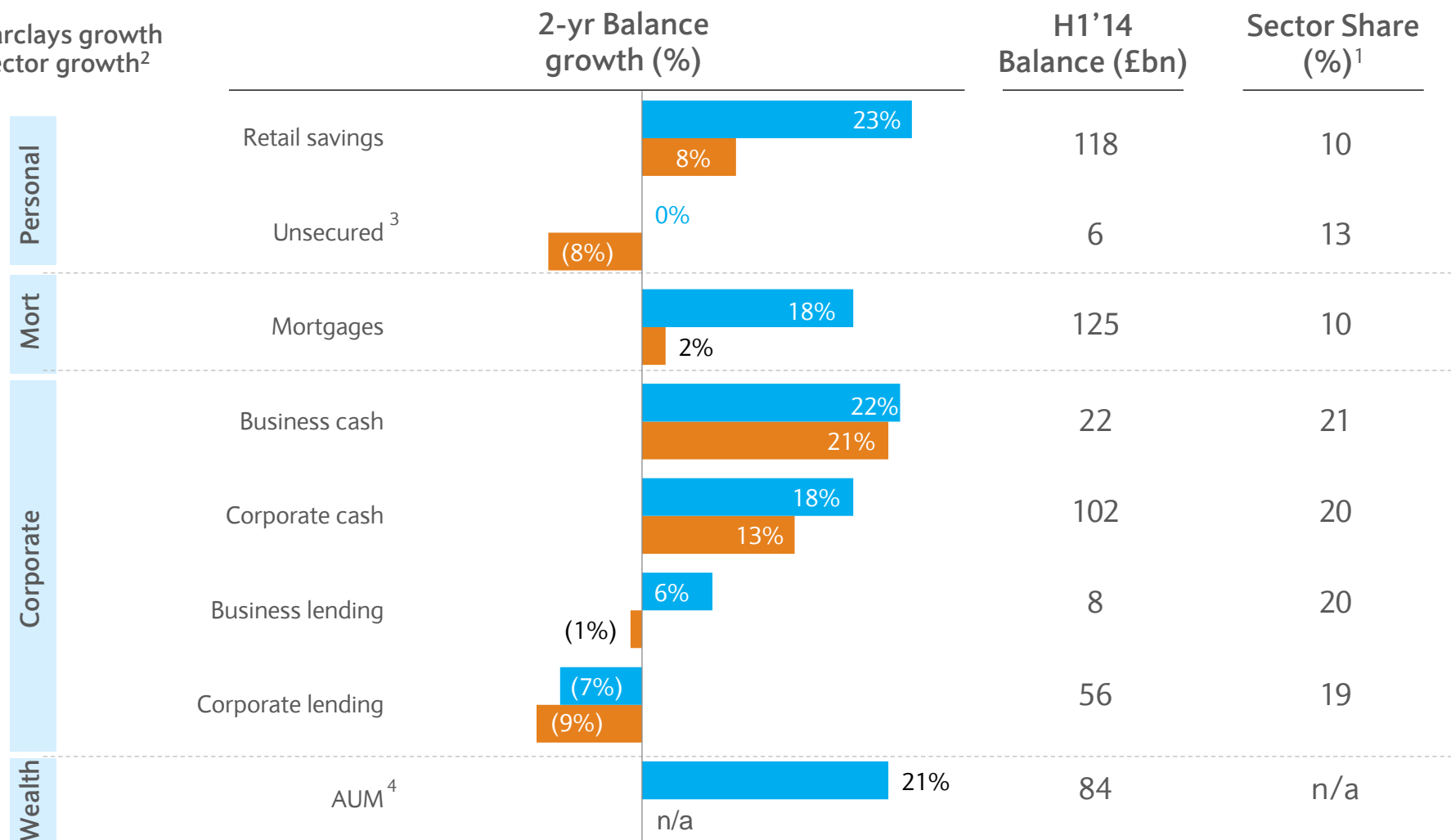
British nationals overseas

Individuals who wish to participate in the security and safety of the UK

UK economic and rates outlook provides tailwinds

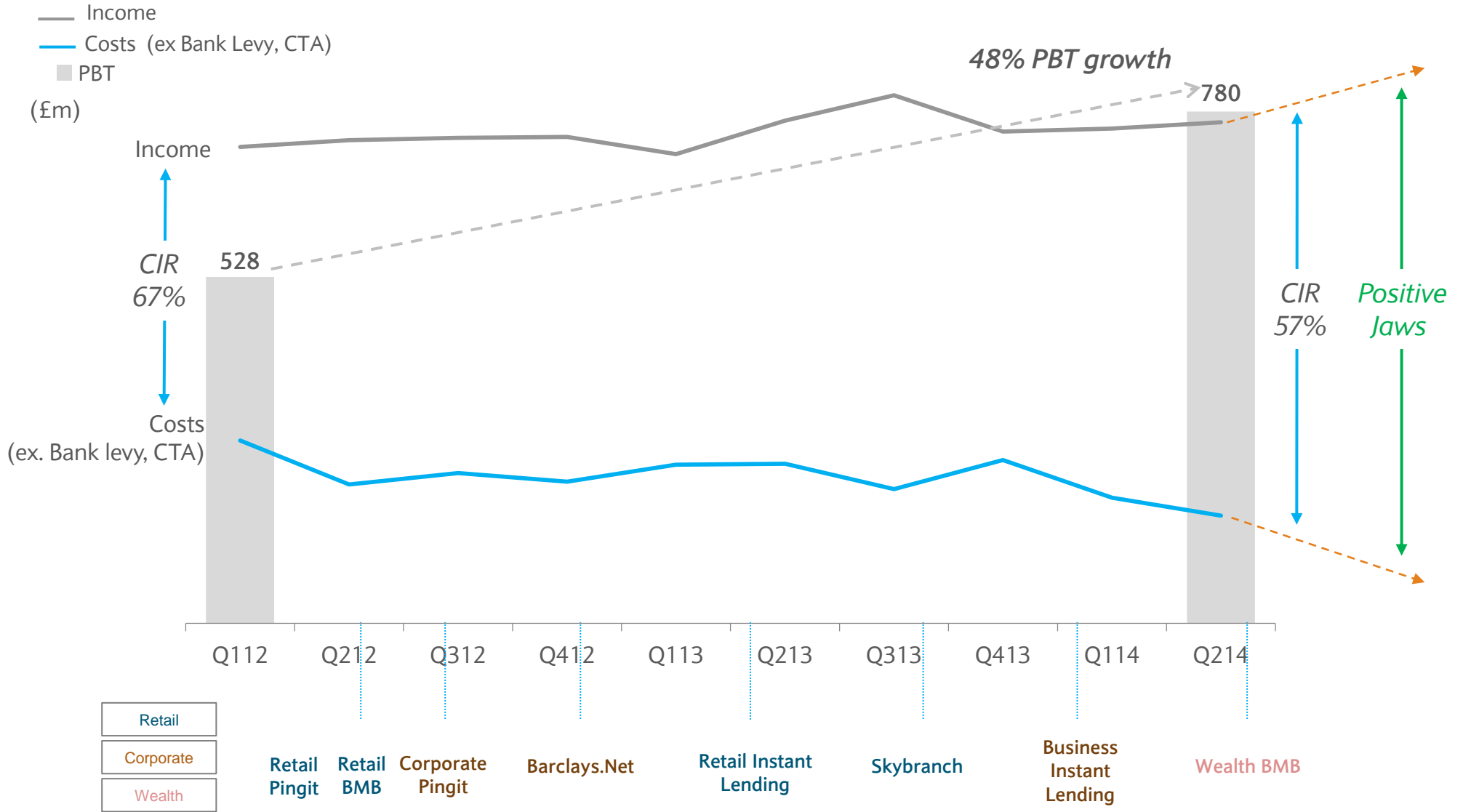
Growing Faster than the Sector

■ Barclays growth
■ Sector growth²



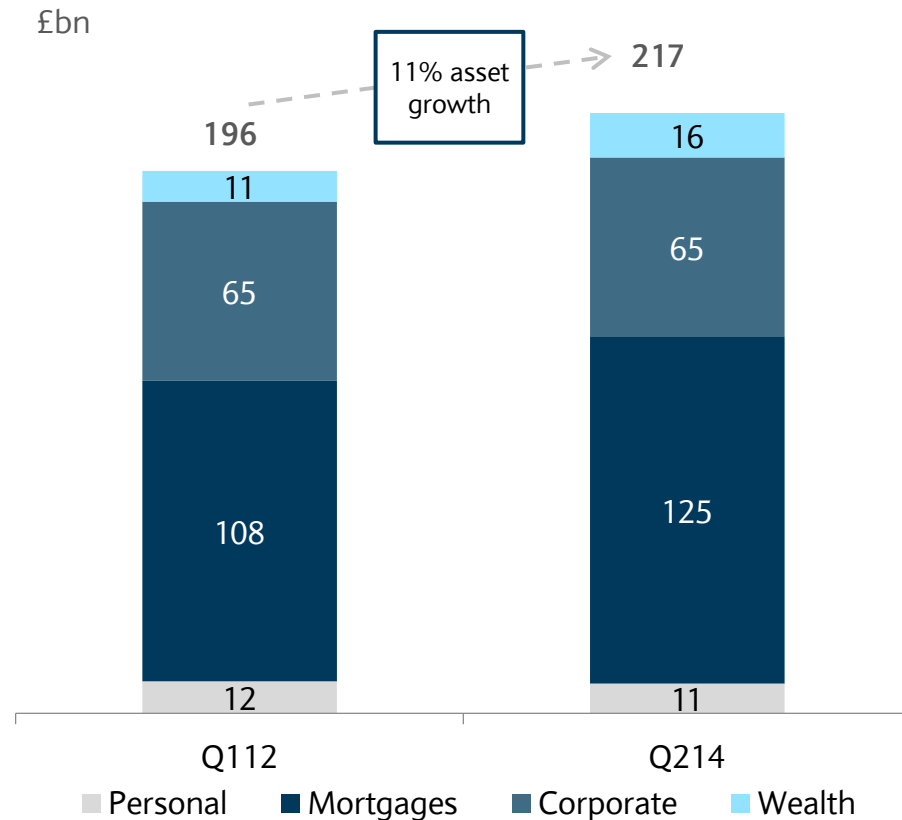
(1) Sector shares: Total deposit balances excluding NS&I CACI Jun-14; Current Accounts (stock of accounts) source: CACI Jun-14; Unsecured Lending (stock including overdrafts) source: BBA Jun-14; Mortgages (stock) source: BoE Jun-14; Corporate source: BoE and BBA Jun-14, Lending only relates to private non-financial corporates; Corporate balances relate to total Barclays, share % relates only to UK; (2) Sector growth relates to the two year period to H1 2014 with the exception of Corporate Cash which is up to Dec 2013. Corporate growth relates to UK only. Sources are the same as sector share (3) Includes overdrafts (4) Sector growth data unavailable for AUM

Ongoing Delivery of Positive Jaws

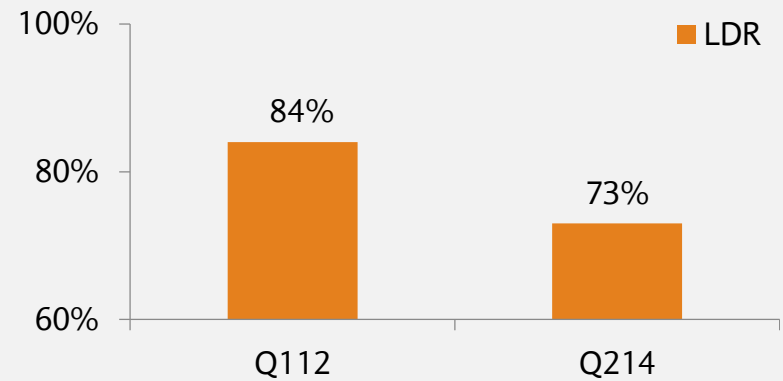


Controlled Growth

Customer assets growth



Funding



Impairment

Steady progress on impairment since Q112

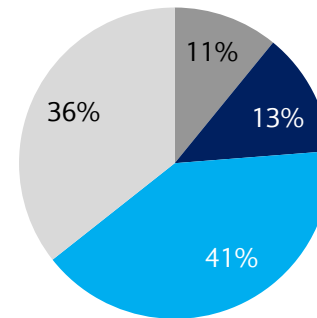
- LLR declined 47% to 21bp in H114
- Impairment declined 42% to £95m in H114

PCB H1 14 Financial Results

Six months ended – June (£m)	2013	2014	Δ%
Income	4,305	4,361	1%
Impairment	(299)	(230)	23%
Total operating expenses	(2,846)	(2,669)	6%
- Costs to achieve Transform	(92)	(115)	(25%)
Profit before tax	1,197	1,468	23%
Returns			
Return on average equity	10.3%	12.1%	1.8%
Cost:income ratio	66%	61%	5%
Loan loss rate	28bps	21bps	7bps
Balance Sheet			
Loans and advances to customers	£211bn	£217bn	3%
Customer deposits	£290bn	£298bn	3%

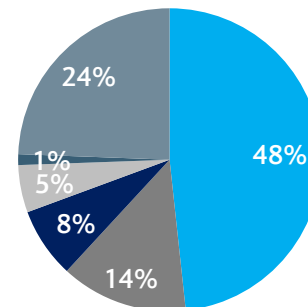
PBT up 23% to £1.5bn

Composition of income



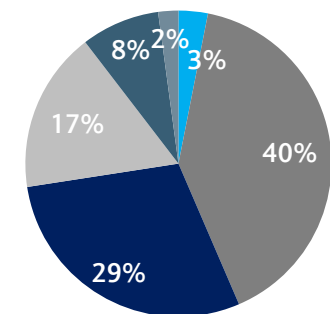
■ Mortgages ■ Wealth ■ Corporate ■ Personal

Retail liabilities



■ Instant accounts ■ ISA accounts
 ■ Bonds ■ Offset balances
 ■ Other ■ Current accounts

Mortgage book



■ SVR ■ Tracker ■ Fixed
 ■ Offset ■ BTL ■ Other

Brand & Reputation

Leading the digital revolution

- Voice and Finger Vein Biometrics
- Customer / client interaction



Ensuring no one is left behind

- Digital Eagles / LifeSkills
- Inclusivity



Being a trusted British bank

- 325 year history
- Strength and security of UK



Today's Story, Not Tomorrow's Promise

UK Powerhouse

Great Opportunity

Market Leading Innovation

Building a Great Franchise

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