

Barclays Africa Group

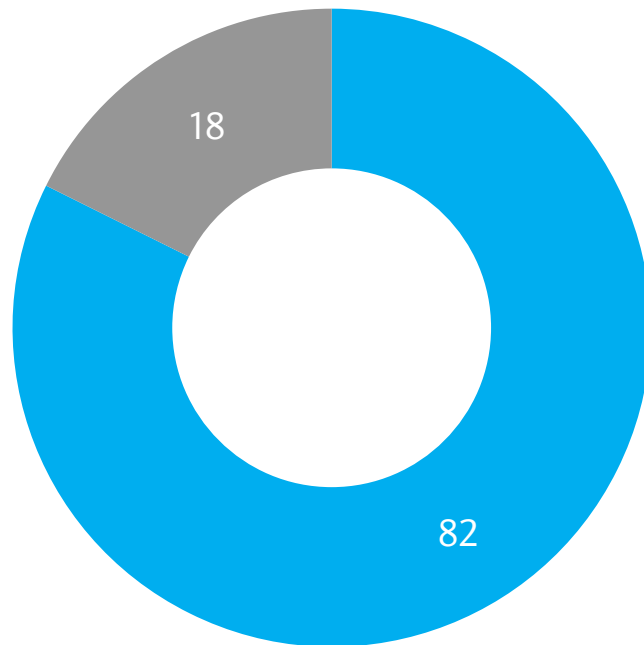
Retail and Business Banking Rest of Africa



Roy Ross: Chief Executive RBB Rest of Africa
Credit Suisse Africa Conference
November 2015

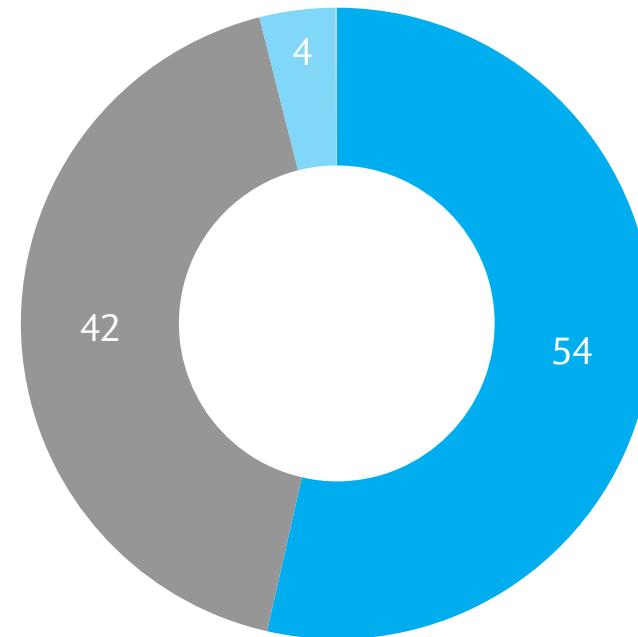
Meaningful to RBB and rest of Africa

Retail and Business Banking revenue 1H15 (%)



■ South Africa ■ Rest of Africa

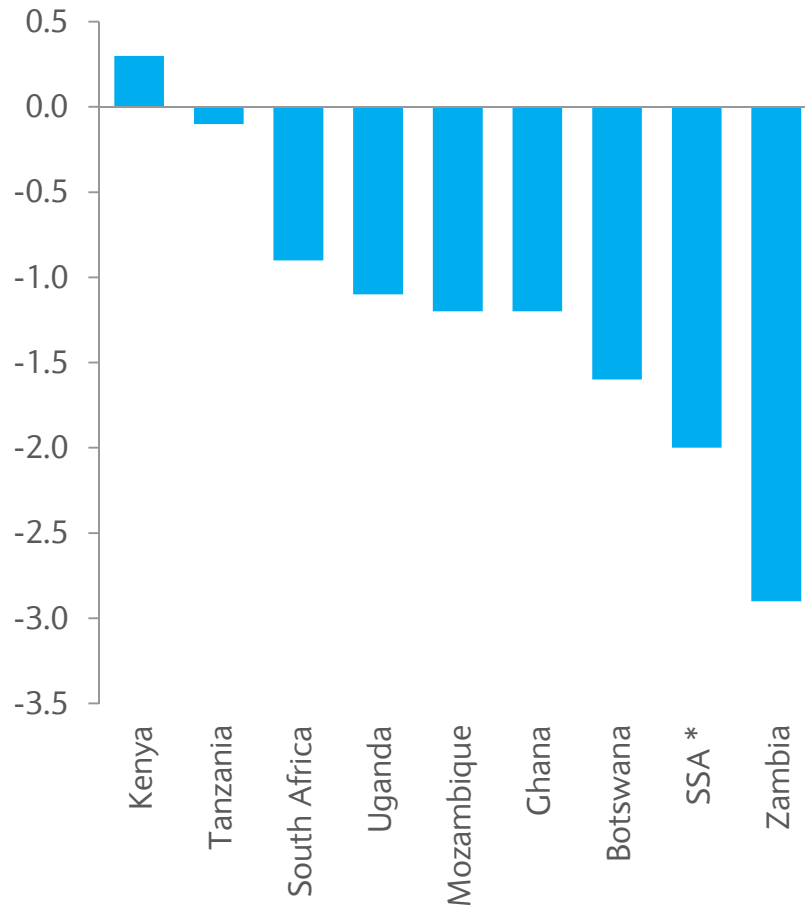
Rest of Africa earnings mix 1H15 (%)



■ Corporate and Investment Bank
■ Retail and Business Banking
■ Wealth, Investment Management and Insurance

Challenging operating environment

2015 GDP growth revision in past year (%)

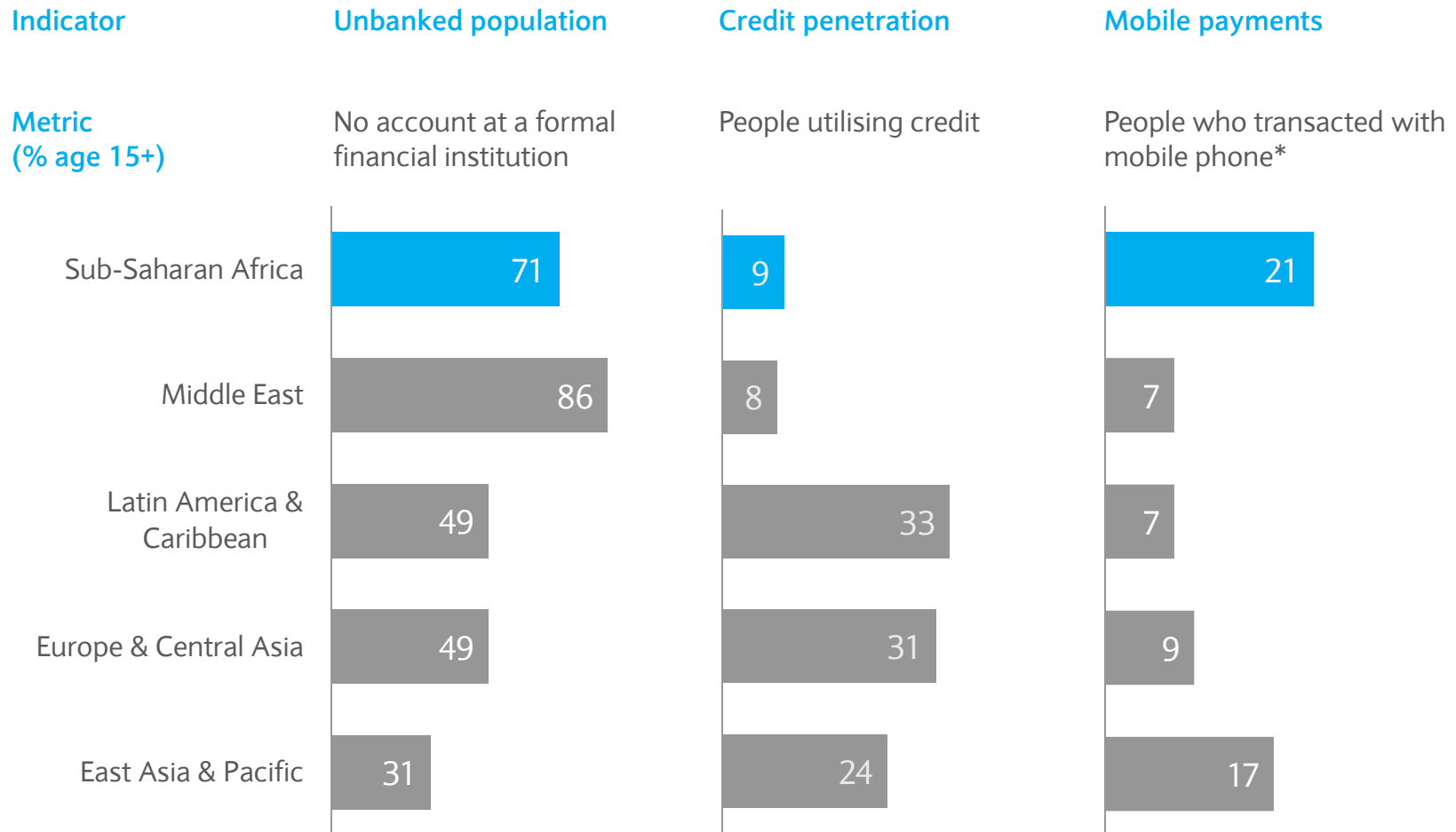


- Tough macro backdrop
- Increasing regulation
- Strong bank competition
- Non-banks in payments
- Insurers increasingly active

Note: * Sub-Saharan Africa

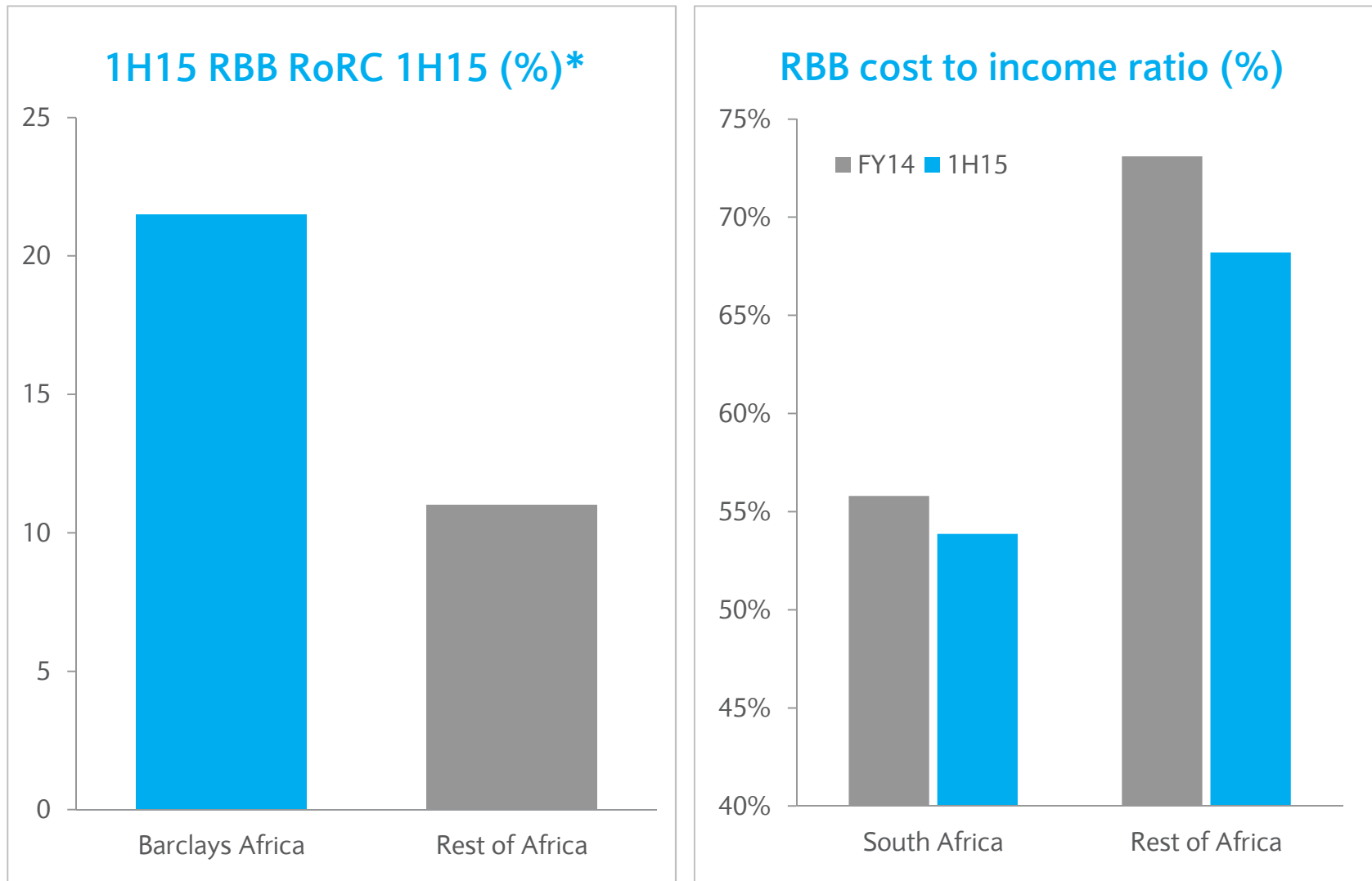
Structural growth potential remains

Banking penetration is low



Source: World Bank; Note: * utilising an account at a financial institution

Need to improve our returns and efficiency

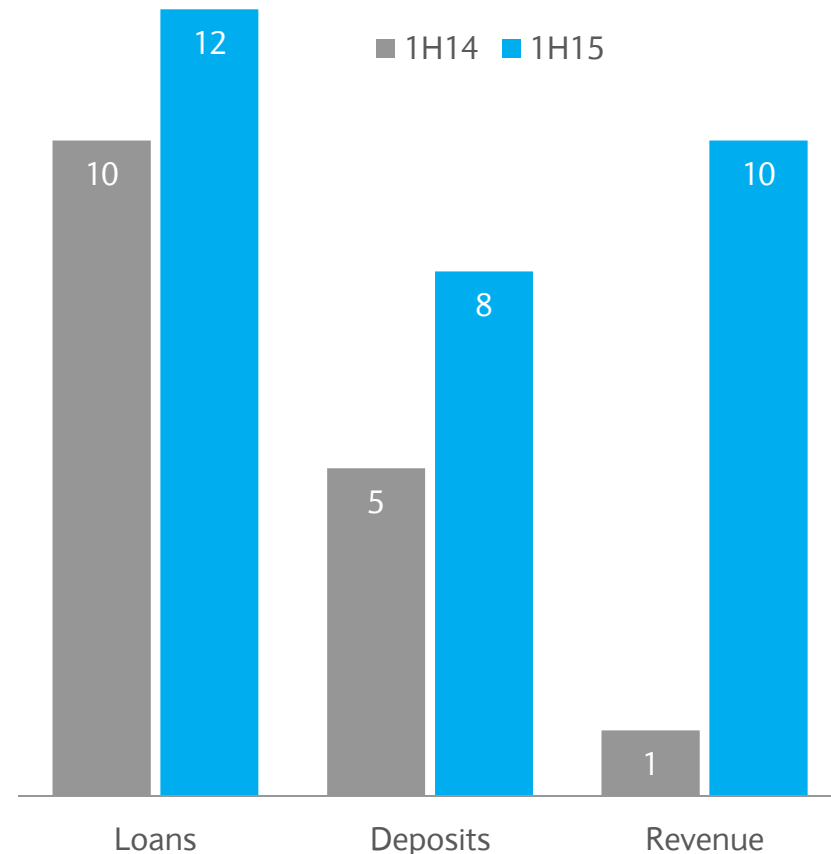


Note: * return on regulatory capital

Improving underlying metrics

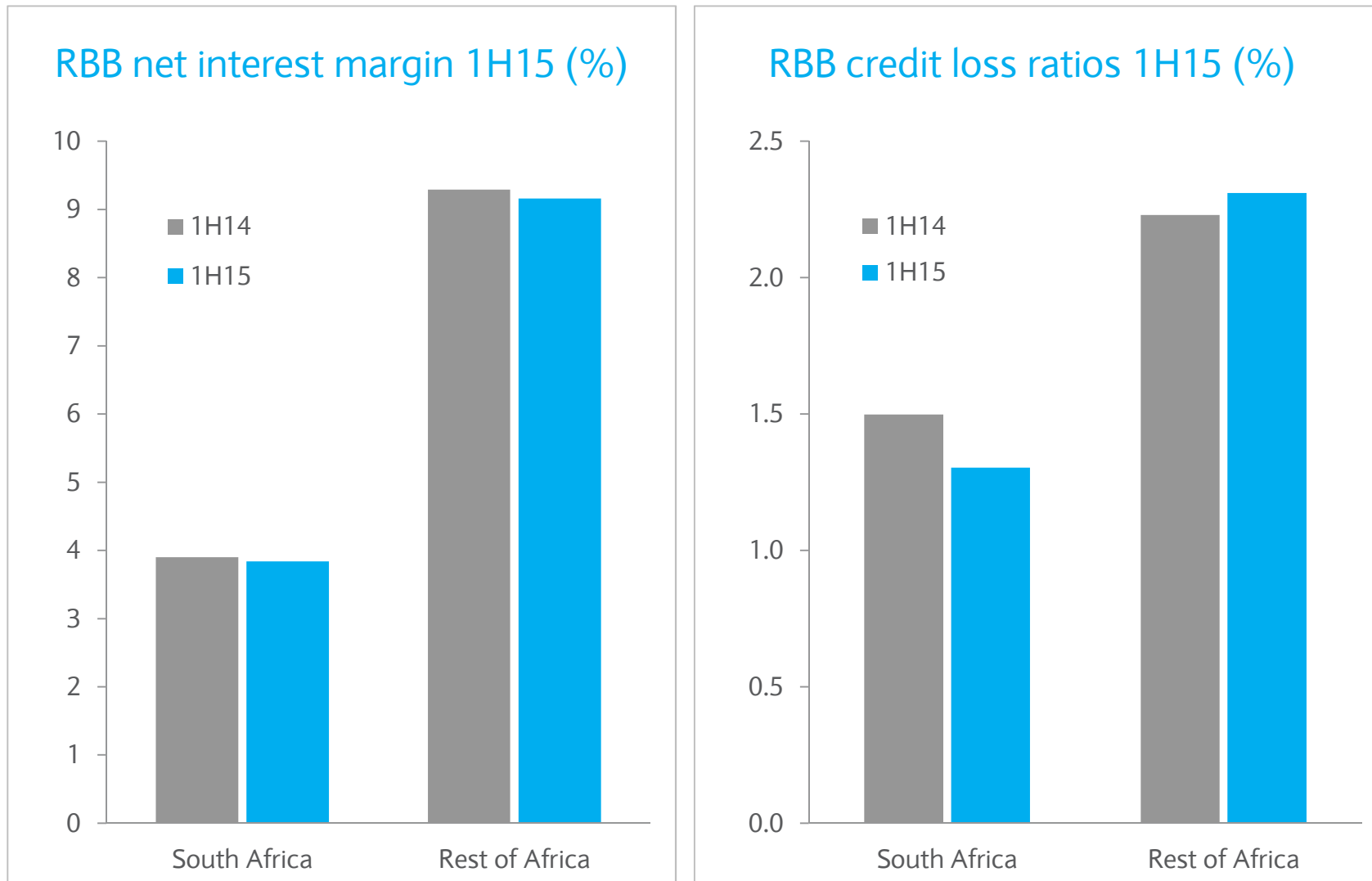
- Solid growth in accounts and Premier customers
- New to bank card sales almost doubled off a low base
- Rising Barclays@Work signups
- Healthy card acquiring growth
- Strong growth in digitally active customers
- Improving cross sell
- NPS increased notably
- Momentum in Business Banking
- Improving bancassurance penetration

RBB Rest of Africa YoY growth (%)*



Note: * Constant currency

Attractive risk-adjusted margins



Positive revenue momentum in most markets

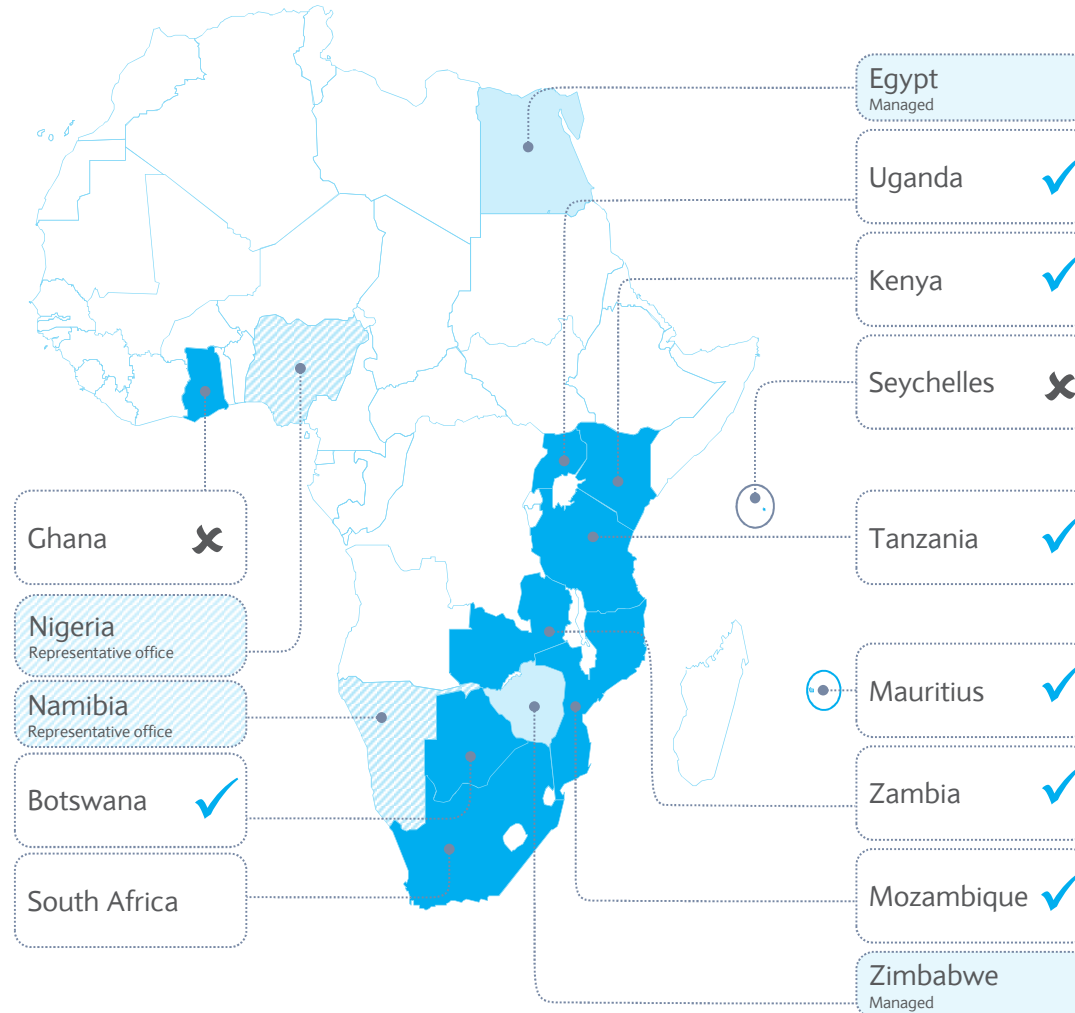
 **2.8m**
customers

 **476**
branches

 **1 137**
ATMs

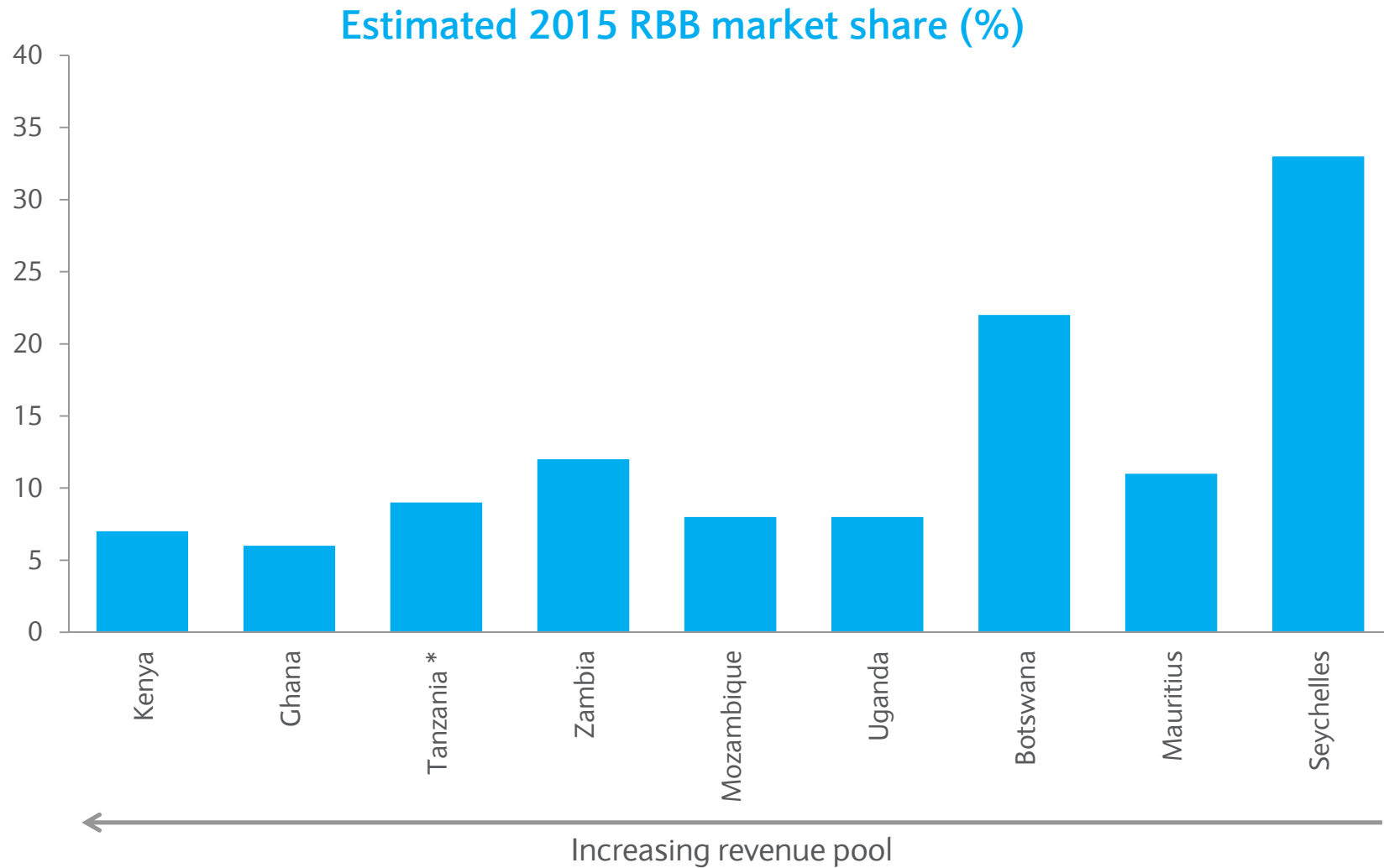
 **11**
countries

 **10 538**
employees



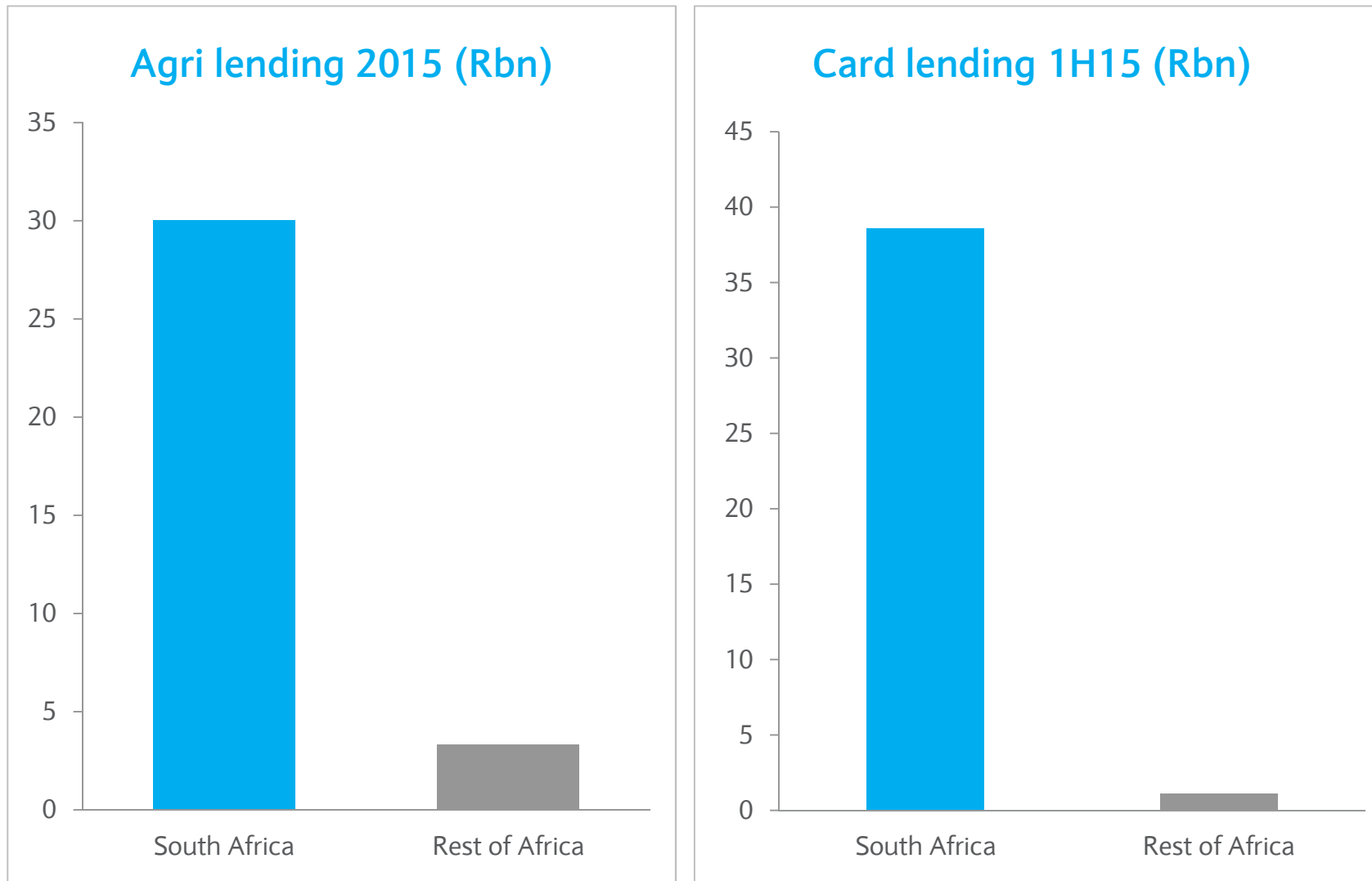
✓ 1H15 revenue growth > 3 year cagr ✗ 1H15 revenue growth < 3 year cagr

Relatively low share in key markets

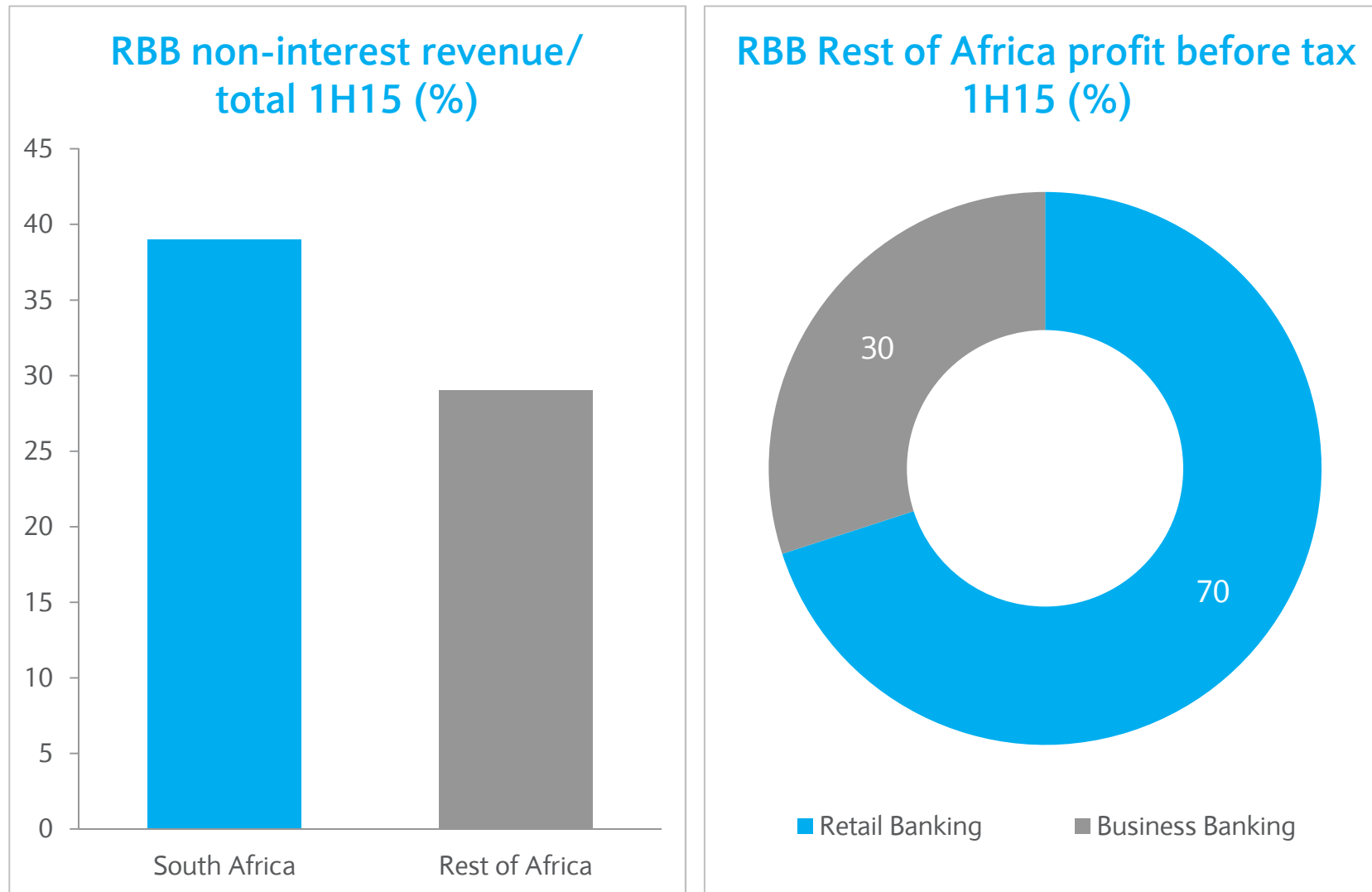


Note: * Note Barclays Bank Tanzania and NBC

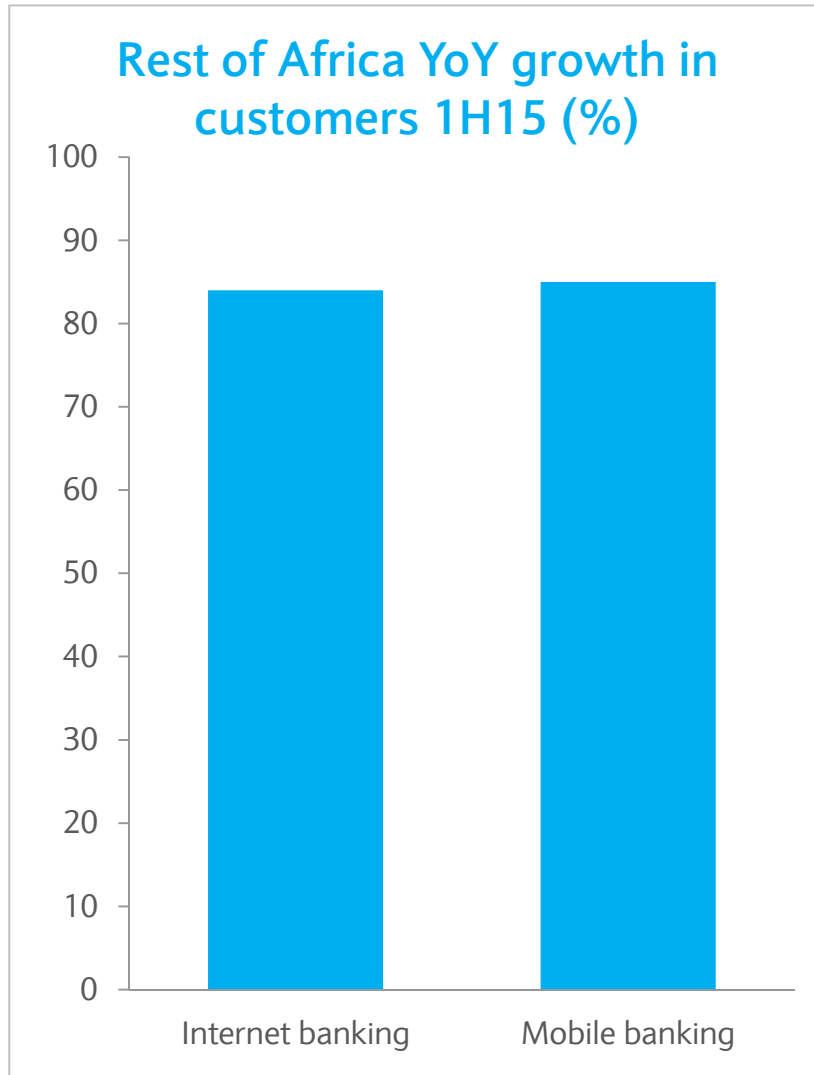
Scope to grow in under-represented areas ...



... broaden revenue and earnings mix



Reshaping our distribution, greater innovation



In summary

- Tough macro backdrop, with several challenges
- However, scope to improve returns
- Numerous revenue growth opportunities
- Investing in digital and innovation to reduce costs
- Growing a meaningful and profitable business

Disclaimer

Forward-looking statements

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