



BARCLAYS

ABOUT US

Barclays is a transatlantic consumer, corporate and investment bank that moves, lends, invests and protects money for customers and clients worldwide. Barclays' U.S. consumer business, headquartered in Wilmington, Delaware, is one of the fastest-growing top-10 credit card issuers and online banks in the country. The company creates customized, co-branded credit card programs for some of the country's most successful travel, entertainment, retail and affinity institutions. The company also offers its own branded credit cards, online savings accounts and CDs, and personal loans.

For more information on Barclays, please visit findmybarclaycard.com and banking.barclaysus.com.

BUSINESS SNAPSHOT

Barclays' U.S. consumer business is a values-driven company with four lines of businesses aimed at meeting customer needs with award-winning products:

CO-BRANDED CREDIT CARDS	<ul style="list-style-type: none"> • A proven track record of being a co-brand partner of choice and creating tailored payment solutions to deepen customer loyalty and drive engagement • 24 partnerships with some of America's best brands across travel, entertainment, retail and other affinities, enabling customers to earn and redeem partner rewards for the brands they love
BRANDED CREDIT CARDS	<ul style="list-style-type: none"> • Products in selected customer segments <ul style="list-style-type: none"> • Barclaycard Arrival Plus World Elite Mastercard® – award-winning travel rewards credit card • Barclaycard Ring™ Mastercard® – cardmembers can participate in an online community and Giveback™ program • Barclaycard CashForward™ World Mastercard® – unlimited 1.5% cash back on all purchases
RETAIL DEPOSITS	<ul style="list-style-type: none"> • Premier direct bank and online retail deposit business (savings accounts and certificates of deposit) • Savings rates at 14-times the national average (currently 1.30% APY), no monthly maintenance fees and no minimum balances to open
CONSUMER LOANS	<ul style="list-style-type: none"> • Direct-to-consumer fixed installment loans

BY THE NUMBERS



9TH LARGEST
CREDIT CARD ISSUER IN THE U.S.



13 MILLION
CUSTOMERS



\$26.4 BILLION
IN CARD LOANS (AS OF DEC. 31, 2016)



APPROXIMATELY
3,000
COLLEAGUES



\$12 BILLION
IN CONSUMER DEPOSITS

AWARDS & RECOGNITION



Ranked one of top four credit card issuers and above industry average

J.D. POWER 2017 U.S. CREDIT CARD SATISFACTION STUDY



Ranked a top three credit card mobile app

J.D. POWER 2017 U.S. BANKING APP AND U.S. CREDIT CARD APP SATISFACTION STUDIES



Best Savings Account

U.S. NEWS & WORLD REPORT, NERDWALLET, 2017



Best Credit Cards for International Travel

FORBES, 2017



Best Rewards Credit Cards

KIPLINGER, 2017



Bronze Award in Customer Insights; Silver Award in Employee Engagement; Bronze Award in Return on CX; Bronze Award in Comprehensive 360-Degree CX

THIRD ANNUAL LOYALTY 360 CX AWARDS, 2017



Voted Best in Class Contact Center and Best Contact Center Culture

CALL CENTER WEEK EXCELLENCE AWARDS, 2017



Best Online Travel Service

TRAVEL WEEKLY MAGELLAN AWARDS, 2017

OUR CITIZENSHIP

At Barclays, we are guided by a very simple dictate: we do what's right for our people, for our customers and for our community - citizenship is part of our DNA



60,000 HOURS
of volunteering



OVER 80%
colleague participation

LOCATIONS

U.S. HEADQUARTERS



125 S. WEST STREET,
WILMINGTON, DE 19801

OPERATIONS CENTERS



128 WELD RD.,
WILTON, ME 04294



2280 CORPORATE CIR.,
HENDERSON, NV 89074



101 KNIGHTSBRIDGE DR.,
HAMILTON, OH 54011

BARCLAYS' U.S. CONSUMER BUSINESS LEADERSHIP



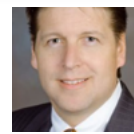
Curt Hess
Chief Executive Officer



Paul Wilmore
Chief Marketing Officer



Shelton Shugar
Chief Information Officer



Sean Sievers
Chief Financial Officer



Steve Carp
Business Manager



Doug Villone
Head of Operations (Interim)



Kathy Kreusch Cobb
Head of Human Resources



Jeremy Takle
Managing Director, US Branded Consumer



Denny Nealon
Managing Director, US Partnerships



Mona Jantzi
Managing Director, Strategic Analytics and Customer Experience



Larry Drexler
Head of Legal and Chief Privacy Officer



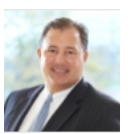
Gina Cerasari
Chief Control Officer



Amita Agarwal
Head of Credit Risk



Omar McNeill
Head of Compliance



Steve Mariotti
Head of Internal Audit