



Building the bank
of the future

Contents

Notes

The term Barclays or Group refers to Barclays PLC together with its subsidiaries. The abbreviations '£m' and '£bn' represent millions and thousands of millions of Pounds Sterling respectively; the abbreviations '\$m' and '\$bn' represent millions and thousands of millions of US Dollars respectively; and the abbreviations '€m' and '€bn' represent millions and thousands of millions of Euros respectively.

Relevant terms that are used in this document but are not defined under applicable regulatory guidance or International Financial Reporting Standards (IFRS) are explained in the results glossary that can be accessed at home.barclays/results.

Non-IFRS performance measures

Barclays management believes that the non-IFRS performance measures included in this document provide valuable information to the readers of the financial statements as they enable the reader to identify a more consistent basis for comparing the business' performance between financial periods, and provide more detail concerning the elements of performance which the managers of these businesses are most directly able to influence or are relevant for an assessment of the Group. They also reflect an important aspect of the way in which operating targets are defined and performance is monitored by Barclays' management. However, any non-IFRS performance measures in this document are not a substitute for IFRS measures and readers should consider the IFRS measures as well. Refer the Annual Report for further information, reconciliations and calculations of non-IFRS performance measures included throughout this document, and the most directly comparable IFRS measures.

Forward-looking statements

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to the Group. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as 'may', 'will', 'seek', 'continue', 'aim', 'anticipate', 'target', 'projected', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'achieve' or other words of similar meaning. Examples of forward-looking statements include, among others, statements or guidance regarding the Group's future financial position, income growth, assets, impairment charges, provisions, notable items, business strategy, structural reform, capital, leverage and other regulatory ratios, payment of dividends (including dividend pay-out ratios and expected payment strategies), projected levels of growth in the banking and financial markets, projected costs or savings, original and revised commitments and targets in connection with the strategic cost programme and the Group Strategy Update, rundown of assets and businesses within Barclays Non-Core, sell down of the Group's interest in Barclays Africa Group Limited, estimates of capital expenditures and plans and objectives for future operations, projected employee numbers and other statements that are not historical fact. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances. These may be affected by changes in legislation, the development of standards and interpretations under International Financial Reporting Standards, evolving practices with regard to the interpretation and application of accounting and regulatory standards, the outcome of current and future legal proceedings and regulatory investigations, future levels of conduct provisions, future levels of notable items, the policies and actions of governmental and regulatory authorities, geopolitical risks and the impact of competition. In addition, factors including (but not limited to) the following may have an effect: capital, leverage and other regulatory rules (including with regard to the future structure of the Group) applicable to past, current and future periods; UK, US, Africa, Eurozone and global macroeconomic and business conditions; the effects of continued volatility in credit markets; market related risks such as changes in interest rates and foreign exchange rates; effects of changes in valuation of credit market exposures; changes in valuation of issued securities; volatility in capital markets; changes in credit ratings of any entities within the Group or any securities issued by such entities; the potential for one or more countries exiting the Eurozone; the implications of the results of the 23 June 2016 referendum in the United Kingdom and the disruption that may result in the UK and globally from the withdrawal of the United Kingdom from the European Union; the implementation of the strategic cost programme; and the success of future acquisitions, disposals and other strategic transactions. A number of these influences and factors are beyond the Group's control. As a result, the Group's actual future results, dividend payments, and capital and leverage ratios may differ materially from the plans, goals, expectations and guidance set forth in the Group's forward-looking statements. Additional risks and factors which may impact the Group's future financial condition and performance are identified in our filings with the SEC (including, without limitation, our annual report on form 20-F for the fiscal year ended 31 December 2016), which are available on the SEC's website at www.sec.gov. Subject to our obligations under the applicable laws and regulations of the United Kingdom and the United States in relation to disclosure and ongoing information, we undertake no obligation to update publicly or revise any forward looking statements, whether as a result of new information, future events or otherwise.

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Context and Approach

Shared Growth Ambition

General Standard Disclosures

Specific Standard Disclosures

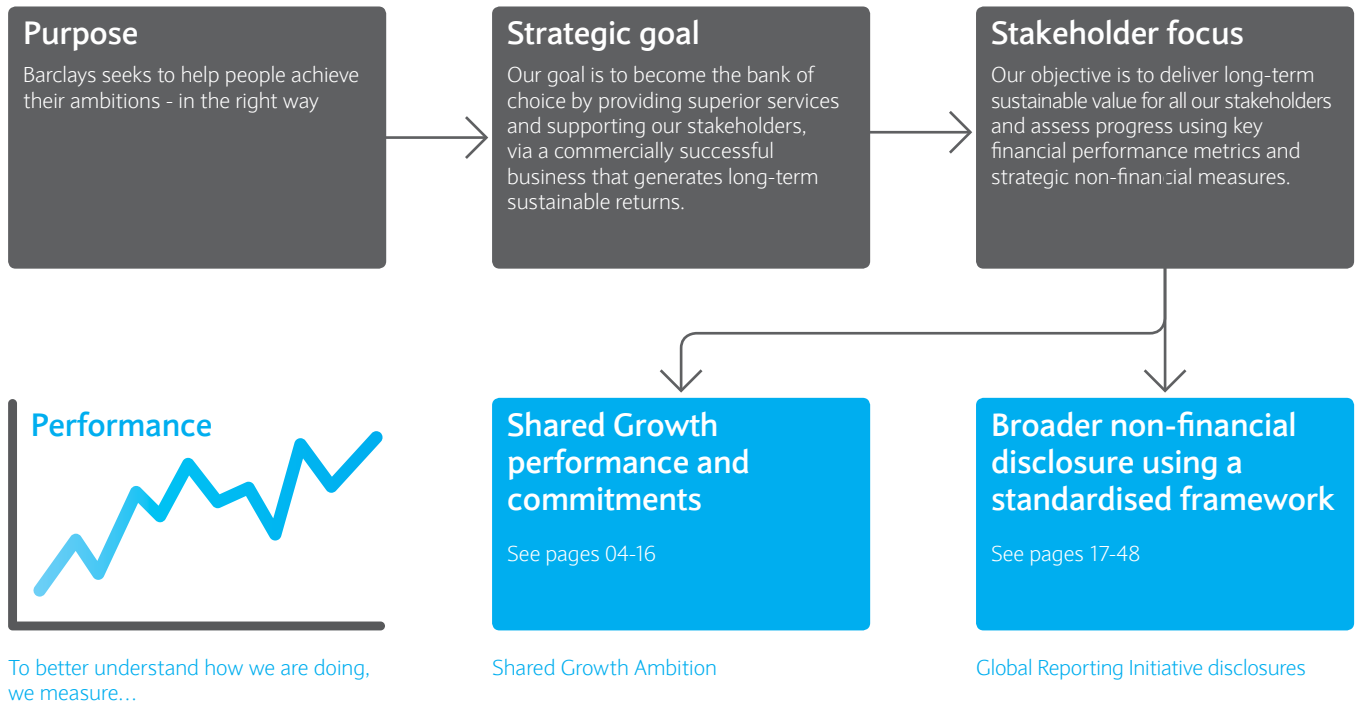
KPMG Assurance Statement

 **Where can I find out more?**
You can learn about Barclays' strategy, our businesses and performance, approach to governance and risk online, where latest and archived annual and strategic reports are available to view or download.



For further information and a fuller understanding of the results and the state of affairs of the Group, please refer to the full 2016 Annual Report and Accounts at home.barclays/annualreport

The strategic context for our citizenship performance



Introduction

This report forms part of the full Barclays 2016 Annual Report suite, along with other documents including Barclays PLC and Barclays Bank PLC Annual Reports and other regulatory filings. The suite can be found at barclays.com/annualreport. This report covers environmental, social and governance (ESG) topics that were identified as material to Barclays and our stakeholders along with disclosures on Barclays' new citizenship strategy – Shared Growth Ambition (SGA).

Barclays continues to align and integrate our citizenship and ESG disclosures within our overall annual reporting framework. We are on a journey towards further integration – both in terms of disclosures but also, more fundamentally, in strategy and performance.

In order to deliver long-term sustainable value, we consider that when customers and clients do well, so do we. When the communities we live and work in thrive, we do too. And when society prospers, we all do – it's not one, or the other. These simple concepts help us focus our Shared Growth Ambition – our approach to citizenship and sustainability of the business model we operate.

Please refer to the 2016 Strategic Report for further information on how delivering social value is integrated into our business model, strategy and performance measurement framework. This is the primary integrated communication designed to meet the information needs of all our stakeholders.

All Annual Report documents are available at home.barclays/annualreport

Environmental Social Governance (ESG) Supplement

We recognise specific stakeholder interest in more detailed technical information and have developed this ESG Supplement (formerly the 'Citizenship Data Supplement') to provide additional data and act as a guide to supporting information in the Annual Report and other disclosures. The Supplement has been prepared in accordance with the Core option of the Global Reporting Initiative (GRI) G4 Guidelines as set out on page 17.

Definitions and measurement methodologies for our key performance metrics as well as broader reporting criteria are published in a separate SGA 2016 Reporting Framework, available at home.barclays/citizenship/our-reporting

About this report

Report navigation

Focusing on specific topics that are important to our stakeholders and strategically significant to our business performance allows us to address the right issues and provide disclosure on them. One of our major sustainability milestones in 2016 was the launch of the Shared Growth Ambition, our new citizenship strategy. During its development we engaged in extensive stakeholder consultation. The insights gained from this exercise informed this year's materiality assessment.

Every year we review our materiality matrix in order to align it with current trends and the changing context of the business, and reflect feedback from ongoing stakeholder engagement. As a result of the 2016 review, we made changes to the matrix and decreased the number of topics from 23 to 18 primarily through grouping topics into broader categories.



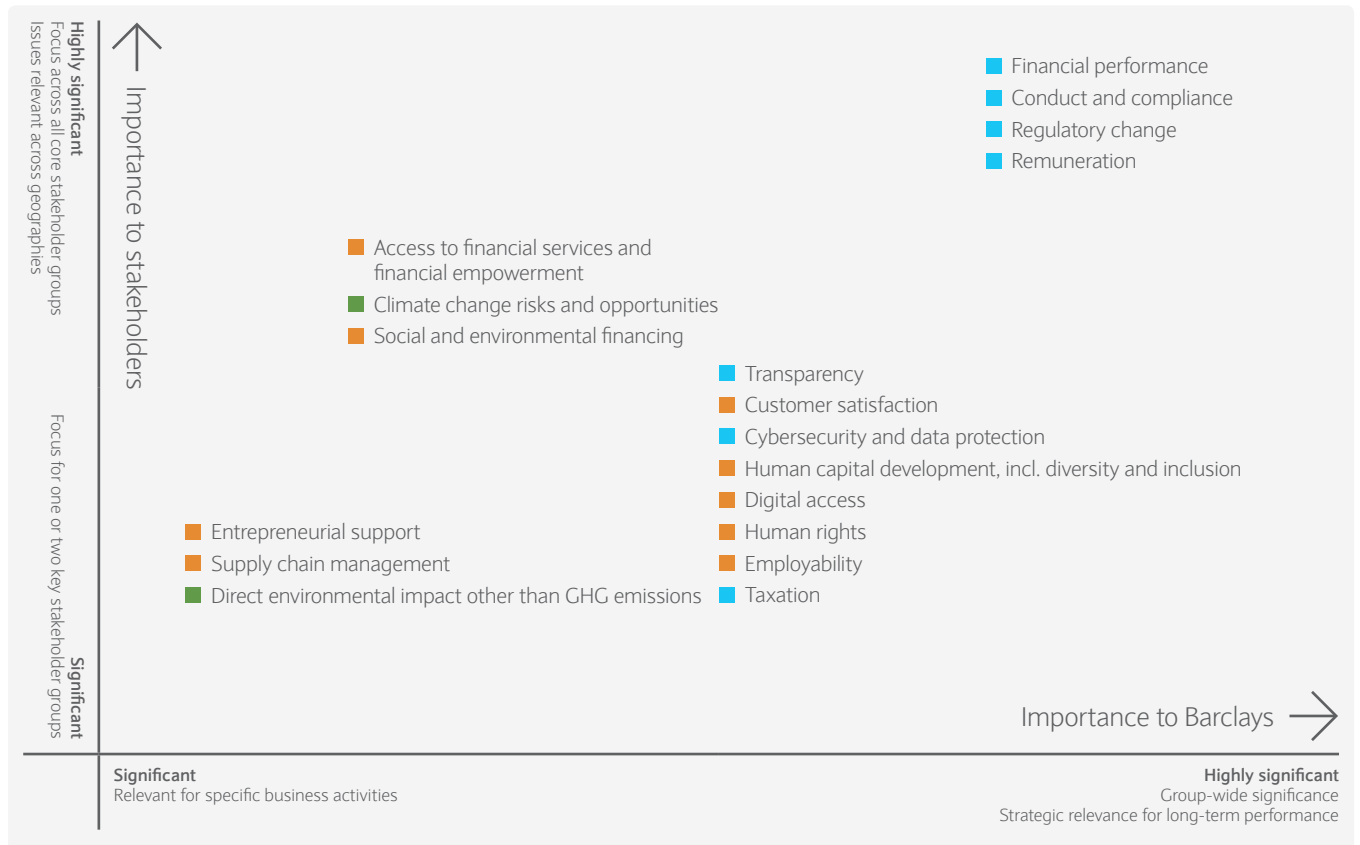
Please see pages 21-22 for a description of the materiality process. We have presented the results of the 2016 materiality process below and allocated each one of the material topics into an Environmental, Social or Governance category.

More information on all **Environmental** topics can be found primarily on pages 35-37, 41-43 and 46-47.

More information on all **Social** topics can be found primarily within the GRI's social indicator pages 38-48 and in the Annual Report.

More information on all **Governance** topics can be found in the Annual Report, including the Corporate governance report, Risk review and on home.barclays/barclays-investor-relations.

A range of case studies, research, policies and additional disclosures are available on home.barclays/citizenship.



- Key:**
- Environmental
 - Social
 - Governance, incl. economic impact (refer to Annual Report and our website)

Shared Growth Ambition



Growing Underground

Growing Underground (GU) was part of the first cohort of the UK Unreasonable Impact programme. It utilises the latest LED lighting and hydroponic growing systems to sustainably grow fresh herbs and salads year-round.

Supplying local food services, retail, and farmers' markets, GU reduces the need to import crops and minimises wasted energy from long-distance food transport.

For more details about Unreasonable Impact, refer to page 14.

Introduction and strategic context



The Board Reputation Committee is responsible for overseeing our citizenship agenda. This includes active engagement in developing and approving our strategy, regularly reviewing our performance against the objectives we have set, and signing off our annual disclosure.

I am very proud of the work that Barclays does to improve the economic and social prospects of people in the communities we serve. This report is an important reflection on that work. It is also a valuable tool which will help us continue to shape and improve our strategy over the coming years.

Citizenship is an integral part of the ethos of this company, and the Board will continue to work hard to ensure that we are focused on driving sustainable economic development and social prosperity in the long term.

Sir Gerry Grimstone
Deputy Chairman,
Senior Independent Director,
Chairman of the Board Reputation Committee



I went into this industry as a young man out of college because I was fascinated by the profession of finance: how banks and bankers can help people, businesses and countries succeed. It mattered to me when I started my career and it matters even more today.

In one way or another, finance when delivered with transparency and integrity makes a fundamental difference to everyone's lives. The profession of finance is absolutely integral to the successful running and growth of healthy economies, and in giving everyone access to a more prosperous future. This is the core focus of our Shared Growth Ambition.

I'm immensely proud of the work that is reflected in this report. The progress we have made in the first year of our Shared Growth Ambition is a significant step towards building a better Barclays and I'm looking forward to seeing what more we can achieve in the years to come.

James E. Staley
Group Chief Executive



2016 was an important milestone in the evolution of Barclays' Citizenship journey, with the launch of our Shared Growth Ambition which defines our objectives for the years ahead.

Each and every person at Barclays has a role to play in realising our ambition, and we are working together with our network of clients, partners and other stakeholders to collectively achieve the commitments we have made. By continually focusing our efforts on the opportunities that align most closely with our core strengths as a bank, we will be able to have the greatest and most sustainable impact.

Citizenship matters to the future success of our business. But it's not good enough to think, wish and hope. We have set out an ambitious plan, and aspire to act with both integrity and persistence to deliver against it.

Strong progress has been made in 2016 across our businesses and geographical markets. We're incredibly proud of the growing suite of innovative products, services and partnerships that Barclays has developed to deliver both societal and commercial value in tandem.

We hope you will enjoy reading about our progress to date and our ambition for the coming years.

Diane Eshleman
Global Head of Citizenship and Reputation

Introduction to Shared Growth

Barclays has always played a part in driving economic growth and societal progress. And today, we have a greater opportunity to play a pivotal role in fostering innovation and facilitating inclusive, shared growth for all – now and as we develop the future of banking.



Metrics and targets

In line with our objective of building a simplified bank focused on delivering long-term sustainable value for all our stakeholders, we are now evolving our approach to performance measurement to reflect better the way in which management monitors the performance of the Group. The framework incorporates a balance of key financial performance metrics, while broadening our approach to strategic non-financial measures, and represents an evolution from the Balanced Scorecard that has been used since 2013. We retain a similar focus on achieving positive outcomes for our key stakeholders. However, rather than focusing on a few narrowly defined targets to measure our performance, the revised approach allows for a more holistic assessment, and provides a better reflection of our progress towards the strategic goals of the organisation. Please see the Strategic Report for further information.

Following a review of ESG frameworks, we believe it is more beneficial for all stakeholders if we focus on understanding and reporting the impacts and outcomes of our efforts, so we are moving away from setting public targets for our Shared Growth Ambition.

We will continue to have performance targets for 'The Way We Do Business' including our commitment to reducing our carbon emissions by 30% by 2018. Please see page 15.

In arriving at our Shared Growth Ambition, we recognised that we should concentrate our efforts on those sectors of the economy where we could have the greatest impact, and which would align with our core strengths as a financial services institution.

Therefore, our Shared Growth Ambition is about making decisions and doing business that provides our clients, customers, colleagues, shareholders and the communities which we serve with access to a prosperous future.

We will do this in three specific ways, by supporting:

1. Access to Financing – this helps to fund crucial social and environmental infrastructure while giving us opportunities in growing markets.
2. Access to Financial and Digital Empowerment – this ensures customers and communities can benefit from financial and digital services, while helping us increase loyalty and engagement.
3. Access to Employment – this addresses a major global challenge, while also building long-term demand for banking services.

Our long-term aim is to create and grow a collection of products, services and partnerships that improve the lives of people in the communities which we serve, whilst providing the commercial return our shareholders deserve.

In order to deliver long-term sustainable value, we consider that when customers and clients do well, so do we. When the communities we live and work in thrive, we do too. And when society prospers, we all do – it's not one, or the other.

Please refer to the 2016 Strategic Report for further information on how Shared Growth and delivering social value is integrated into our business model, strategy and performance measurement framework.

Evaluating impact

We believe that a combination of new tools and the growth of analytical technology will enable us to continue to get better, faster and more comprehensive information on the change that our Shared Growth Ambition is delivering – for society and for Barclays. Impacts can be challenging to understand and measure, particularly when we try to assess portfolio-level outcomes instead of individual initiatives. We are, however, committed to working with internal and external partners to develop new tools and methods to best capture and contribute to the impact of our strategy.

Reporting

We continue to report against our goals using a range of quantitative and qualitative indicators, tracking both the outputs and, where possible, the outcomes of our activity.

Assurance



KPMG LLP undertook a limited assurance engagement over selected performance information in this report and the presentation of the description of our materiality process. Refer to their statement on page 49.

Access to financing

New solutions to address global social and environmental challenges are emerging rapidly but need access to financing to commercialise and scale. Institutional and individual investors are also increasingly taking account of sustainability factors and looking for opportunities to invest in a way that generates both financial return and positive impact.

£21.1bn [△]

GBP financing volume delivered in select social and environmental segments

Barclays' role

Barclays is well-positioned to connect providers of capital with users. A range of business lines are actively involved in delivering solutions that help solve some of the most pressing social and environmental challenges. This includes the capital markets and financing franchises in the Corporate and Investment Bank (CIB) and funding for entrepreneurs and small businesses in Barclays UK.

Significant funding needs will require access to capital markets...

...and momentum is building

\$90tn

in infrastructure investments to keep within a 2° Celsius temperature rise by 2030

+60%

increase in Sustainable and Responsible Investing assets between 2012 and 2014

\$3.3–\$4.5tn

per year in additional investments to meet United Nations Sustainable Development Goals (SDGs) in developing countries alone

\$1tn

a year of green bonds by 2020 needed towards achieving a 2 degree global warming target by the end of the century

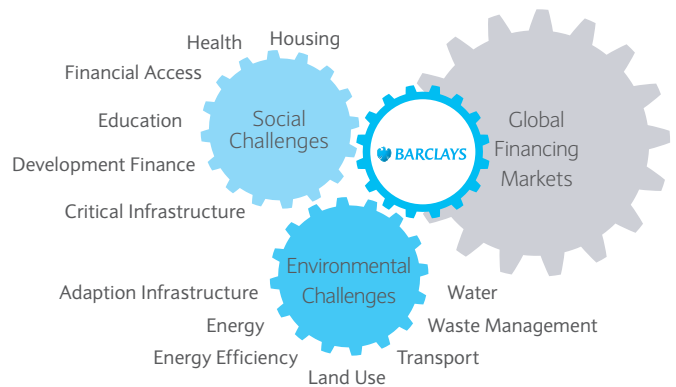
\$1.4tn

investment funding gap for five US infrastructure sectors 2016–2025

33%

average annual growth in Green Bond issuance since 2011. Up from \$42bn in 2015 to \$92.9bn in 2016

Sources: New Climate Economy, US SIF, UNCTAD, International Energy Agency, American Society of Civil Engineers, Climate Bond Initiative



2016 Progress Overview

Focus areas	Progress in 2016	2017 objectives
Deliver financing solutions	<ul style="list-style-type: none"> Delivered £21.1bn of financing in select social and environmental segments Helped clients raise £1.5bn in Green Bonds and continued to grow our Treasury Green Bond portfolio Developed High Growth Entrepreneur lending framework Launched new Impact Series on key ESG topics Launched Impact Investing proposition Signed up to Principles for Responsible Investment 	<ul style="list-style-type: none"> Continue to deliver innovative financing solutions across business lines Launch additional Impact Series research Expand range of Impact Investing products and services Continue to grow Green Bond portfolio towards £2bn goal over time

Note
[△] Within KPMG's limited assurance scope. Please see page 49.

2016 Progress overview

Barclays delivered

£21.1bn financing for selected social and environmental segments across our business lines.

Spotlight

Green Bonds, UK Corporate Lending portfolio and Debt Capital Markets

£1.5bn Green Bond issuance (Source: Bloomberg).

£308m provided of new (and mandated) lending to Social Housing clients by Corporate. We estimate that this will facilitate the development of around 3,000 new homes in 2017.

£450m for UK social housing raised from Debt Capital Markets in conjunction with the Investment Bank. We estimate this will facilitate the development of a further 4,500 homes.


500MW The Corporate Bank has supported the financing of over 500MW of clean energy in the UK and Ireland in 2016, equivalent to powering c220,000 homes per annum. Projects include the first energy-from-waste plant to be supported under the Contract for Difference low carbon technology subsidy regime and a 344MW solar PV portfolio in the UK.

In the first year of our new Shared Growth Ambition, Barclays helped clients raise capital or provided lending facilities across a range of social and environmental segments.

This includes environmental and renewable energy projects; social infrastructure such as housing and education, financing to supranational and global development organisations whose missions, through education, health, environment and infrastructure, are rooted in shared economic growth and social equality; and lending to Small and Medium-sized Enterprises (SMEs) in the most economically deprived areas of the UK, to help them develop and grow, creating jobs and accelerating economic growth in their local communities.

We will continue to execute on this commitment to drive new sources of sustainable growth, provide financing to key solutions and enable Barclays to generate returns by acting as an intermediary in mobilising significant flows of capital.

We recognise that private and public sector actors are continuing to identify innovative solutions and develop supportive policy frameworks to enable the transition to a more sustainable global economy. We aim to partner with our clients and other stakeholders to navigate these trends and deploy both our intellectual capital and convening power. We will continue to support global partnerships such as the United Nations Environment Programme Finance Initiative, Equator Principles and the Banking Environment Initiative

 In collaboration with Sustainalytics, a global provider of ESG and corporate governance research, ratings and analytics, we have developed a use of proceeds framework to define the qualifying social and environmental categories tracked as part of our financing commitments. The framework is available at home.barclays/citizenship/our-reporting.html.

Case study: Harburnhead Wind Farm

Harburnhead Wind Farm is a 51.7MW project in West Lothian, Scotland. On completion, the 22-wind turbine Harburnhead site will generate enough electricity to power the equivalent of 31,000 homes, and is expected to contribute over £3m to the local economy.

Barclays teamed up with the Bank of Tokyo Mitsubishi UFJ to provide £70m term loan towards the development and construction of the wind farm.

The project is one of the last projects remaining under the current Renewables Obligation subsidy regime. It is implemented through the joint venture vehicle, LDV Harburnhead Ltd, set up by Oxfordshire based FIM Services Ltd, a leading independent renewable energy investment manager, and its partner and original developer of the site, LDV Enel Viento.

Dr Wayne Cranstone, FIM's Chief Operating Officer said, "We are delighted to have secured project finance through two experienced lenders such as Barclays and MUFG. It is great to be working with both banks again and I look forward to seeing this exciting project enter the operational phase towards the end of the year".

Nial Gemmill, Director, Infrastructure and Project Finance at Barclays, said, "Harburnhead marks another significant step in developing the UK's wind power capabilities. Working alongside FIM Services and LDV Enel Viento further demonstrates our continued commitment to the renewable energy sector where we have a strong track record in supporting quality projects."



Access to financing

Barclays has client relationships across a range of industry sectors and we have processes in place to manage environmental and social considerations. We do not exclude entire sectors; to do so would be impractical given that many of our larger corporate clients are multifaceted and can have dynamic portfolios of businesses which may change according to shifts in markets or business model. We prefer to assess relationships or transactions on a case by case basis, identifying relevant merits and taking into account material social and environmental risks and issues. Please see page 46 for further information.

Financing social infrastructure

Barclays offers financing solutions for a number of businesses and governments that generate positive social outcomes, including supranational agencies, municipalities, health care systems, universities, social housing authorities, and other not-for-profit organisations, among others. In 2016, Barclays acted as bookrunner on over €21.2bn of financings in 19 separate transactions for the European Investment Bank, EIB. As the European Union bank, the EIB provides long-term finance for sound, sustainable investment projects in support of EU policy goals in Europe and beyond.

Green Bonds and environmental financing

Green Bonds are fixed income securities designed to raise capital to finance environmental projects. The CIB has been active in issuing green bonds for a variety of clients including municipalities, corporations and supranational organisations. In 2016 we underwrote £1.5bn of green bonds (Source: Bloomberg). In addition to corporate issuance including US and European utilities, Barclays also led Green Bond transactions for banks including a US\$500m 3-year Green Covered Bond offering for Bank of China London Branch. This transaction marks the first green notes issued by a Chinese entity that is secured by on-shore qualifying climate-aligned bonds that are traded on the China interbank bond market. Use of proceeds will fund eligible green projects in renewable energy, pollution prevention and control, clean transportation, and sustainable water management. We also managed a €500m 7-year Sustainable Covered Bond transaction for Caja Rural de Navarra, a Spanish bank. This was Barclays' first Sustainable/ESG Covered Bond transaction. The proceeds will be allocated to existing or new loans financing projects focused on creating a social impact in local communities and environmental sustainability. In the United States, Barclays acted as a lead bookrunner in a US\$1.3bn offering, including 3- and 5-year Green Bonds for Southern Power Company, a wholly-owned subsidiary of The Southern Company which manages long-term contracted generation assets including renewable energy projects. The proceeds will be allocated to solar and wind power generation facilities. Also in 2016, Barclays executed a €1.1bn Green Bond offering for Southern Power Company – the first Euro Green Bond issued by a US-based corporate.



Please see pages 44-48 for further information on our social and environmental financing product portfolio.



Case study: ESG research impact series

Barclays' Research department launched the first report in its *Impact Series* focusing on the effect of Environmental, Social and Governance (ESG) investing on bond portfolio performance. Jeff Meli, Co-head of Research and Lev Dynkin and Albert Desclee from the Quantitative Portfolio Strategy Team answer some questions about the launch of the *Impact Series* and its first report.

Q: How did this initiative start?

In October 2016, Barclays' Social Innovation Facility (SIF) funded the launch of an Impact Series through the Investment Bank's Research department. This series is designed to explore the impact of economic, demographic, and disruptive changes on markets, sectors, and society at large.

Q: How is Barclays research approaching ESG themes: what are your areas of focus?

Barclays' Quantitative Portfolio Strategy (QPS) team is part of Barclays' Research department and focuses on the quantitative aspects of portfolio management. As clients' interest in ESG investing continues to grow, there is a need to better understand the effect of ESG factors on the investment process. Although significant research has already been published on the performance implications of an ESG tilt in equity portfolios, much less has been published on this topic in credit markets. The QPS research report addresses this void. It has been released externally as the first publication in the *Impact Series*, bringing its findings to an audience that is broader than traditional institutional investor clients.

Q: What are the key research themes and findings?

By constructing a US investment grade credit portfolio with a positive ESG tilt designed to replicate the corresponding index, we found that this portfolio modestly outperformed a corresponding portfolio with a negative ESG tilt, as well as the index, over the period of the study. There was no evidence to suggest that this outperformance resulted in high ESG bonds becoming expensive compared to their peers. Therefore – no reason to expect that it would be followed by underperformance.

Of the three components of ESG scores, the G – governance score – is the main contributor to performance (followed by E and by S) and can often be taken as an indicator of management quality.

Our research finds that strong governance attributes are related to a lower frequency of credit downgrades. ESG scores are shown to have contained information independent of credit ratings over the period of the study.

Q: How have investors responded?

The QPS team fielded many questions on the ESG report from investors around the globe, as well as through one-on-one discussions with client teams. Interest in this research remains strong with a growing number of investors looking to align their portfolios with their values. In turn, this is forcing portfolio managers to implement ESG factors in their credit portfolio management framework.

We believe ESG investing is a long-term trend, not only because investors want to align their investments with their values, but also because the ESG tilt may have positive risk and performance implications on a credit portfolio.

At Barclays, we have seen an increase in the number of our asset manager clients starting to offer ESG funds. More broadly ESG attributes are increasingly being considered alongside other financial metrics to form investment decisions.



Read the full study and see the infographic at investmentbank.barclays.com/our-insights/esg-sustainable-investing-and-bond-returns.html?icid=ESG_20217_Annualreport

Access to financial and digital empowerment

Inclusive financial systems are key to achieving economic and societal progress. However, there are several barriers to access including geographical challenges, lack of credit history, and cultural and physical factors such as disability, low financial literacy or an inability to access digital services.



Digital is a key enabler for improving financial inclusion and health



Sources: BBC Digital Capabilities Update, StepChange, 2011 Census, Consumer Financial Protection Bureau (US), World Bank

Barclays' role

With technology moving at such a fast rate, we need to make sure our customers and communities aren't left behind. We've developed a host of learning tools to boost access to financial services and improve financial and digital literacy.

Our Digital Eagles network helps more people become empowered to operate in the digital economy, reduce exclusion and enhance access to a range of digital tools and services.

“We are improving access to financial services, developing targeted products and services for individuals and small businesses. We also provide digital and financial literacy tools to help empower our customers.”

249,000

individuals and small businesses with improved access to financial and digital services

2016 Progress overview

Focus areas	Progress in 2016	2017 objectives
Developing targeted products and services for individuals and small businesses	<ul style="list-style-type: none"> Continued to grow Barclaycard Initial Cards Barclaycard Anywhere has continued to grow including the launch of an improved bluetooth and contactless payment solution for small businesses 	<ul style="list-style-type: none"> Enhance and advance the development of accessible products and services
Improving accessibility and enhancing financial and digital skills	<ul style="list-style-type: none"> Launched Financial Wings Launched UK Money Worries Hub and access to free credit scores Continued to roll out Digital Wings platform Continued to grow our Digital Eagles network 	<ul style="list-style-type: none"> Continue to develop and enhance learning platforms Innovate to deliver functionality to help our customers manage their finances Develop partnerships to enhance reach

Access to financial and digital empowerment

We are innovating to reach under-banked and underserved individuals and small business customers with financial services by:

Developing accessibility solutions for customers and SMEs. We build on accessible services such as Sign Video and high-visibility cards for customers with disabilities, and share advice and provide learning to help other businesses become more accessible. We also provide targeted products, such as the Barclaycard Initial Card, to help enhance access to credit for those with limited credit histories and provide a way to build their credit health over time.

Enhancing digital skills. In 2016, we used our Digital Eagles network to help people become empowered to operate in the digital economy, reduce exclusion and enhance access to a range of digital tools and services. In addition, we have also provided digital skills training through our Digital Wings online learning platform.

Improving access to financial literacy and financial health. We use improvements in technology and analytics to develop a range of tools to provide better and quicker information and money management capabilities. We provide proactive and reactive support to customers in financial difficulty, and develop new financial education resources with a range of experts including apps and gamified learning platforms, such as Financial Wings, our online financial skills learning platform.



See pages 44–48 for further detail on our product portfolio and accessibility initiatives.



Further information on our programmes is available at home.barclays/citizenship.

Case study: Financial Wings

In April 2016, Barclays launched Financial Wings, our free online money management tool. With content written in collaboration with experts from the Money Advice Service, StepChange Debt Charity and National Debtline, Financial Wings looks to give colleagues and customers the knowledge, skills and confidence to plan financial goals and deal with the financial impact of life's ups and downs. The website employs gamification to help users engage with the information and users can test their knowledge and earn points in a series of games.

On launching Financial Wings, Clare Francis, Savings and Investing Expert at Barclays said: "Every day we hear from customers who want to understand how to make the most of their money but find managing their finances a complex and daunting task. We are committed to supporting their achievement of financial fitness and believe that Financial Wings will help many to achieve this."

Talking about her experience of using Financial Wings, Rachael Murphy, Community Banker said: "I made time last week to complete my #financialwings and it has been really helpful to see some of the problems our customers might be facing from their point of view. Some great tips for customers and staff on budgeting and where to go for help!"

Talking about Financial Wings, Raymond Petit, Managing Director of Community Banking said: "Financial Wings was created to empower people and give them the confidence to make better financial decisions. With Financial Wings we want to remove any fear or confusion by providing essential information in manageable chunks."

Case study: Empowering customers in Barclaycard in the UK and the US

Credit Score and the Money Worries Hub are two initiatives developed to support and empower UK customers by giving them knowledge and resources to take control of their financial health.

They show how Barclaycard colleagues use their internal knowledge, skills and resources to provide holistic support for customers. Hosted on the Barclaycard website, the hub is the first of its kind for a UK card provider, leveraging real-life, financially challenging events to provide tangible and relevant stories to help them understand how Barclaycard can support them when they need it most. Within the online account management Credit Score provides customers with a detailed, free credit score helping to promote responsible credit behaviour and educate customers about the importance of maintaining their credit health.

The free credit score service has been used by more than 650,000 customers and more than 100,000 have visited the stories and information on the Money Worries Hub.

Garry Hephherd, Relationship Manager at StepChange Debt Charity supports the work that Barclaycard is doing: "The Money Worries Hub has been a great addition in helping people with debt worries. We know that people can often have sleepless nights and if they can access help and advice online 24/7, confidentially and anonymously at a time that suits them, it really helps them to face up to that debt problem and seek help as early as possible.

In Barclaycard US, Jennifer Hitchens recently embarked on a mission to provide **Barclaycard Ring** card members with a clearer path to credit health.

Jennifer partnered with the credit experts at advanced analytics company FICO, the company behind the FICO® Score, the standard measure of consumer credit risk in the United States. Working with Senior Scores Consultant, Roy Pfeifer, Jennifer co-ordinated a 12-day 'Ask FICO' online event which connected members of the Barclaycard Ring Community directly with the credit experts at FICO. The event opened up long-term benefits for card members and consumers, while improving existing products and services.

FICO's Roy Pfeifer, describes his initial reaction to Jennifer's idea: "When Barclays approached us about doing the 'Ask FICO' programme, we were really excited about the opportunity to help directly answer questions that Barclays customers are asking about FICO scores. Like Barclays, we are trying to get credit education out into the marketplace and to help people better understand credit scoring and how credit scoring affects their lives."



Access to employment

Unemployment is one of the world's biggest challenges. In the 21st century, new jobs are increasingly coming from fast-growing small businesses and entrepreneurs that have become the engine of job creation, but will require support to scale.

Barclays' role

Addressing unemployment improves social and economic prospects and creates broader opportunities for growth and increased resilience – investing in the future health of the communities where we do business. This, in turn, helps build long-term demand for, and access to, banking services. Barclays is committed to helping people gain access to the vital skills they need to get into work and provide access to job opportunities at high-growth companies by supporting entrepreneurs to scale these businesses.

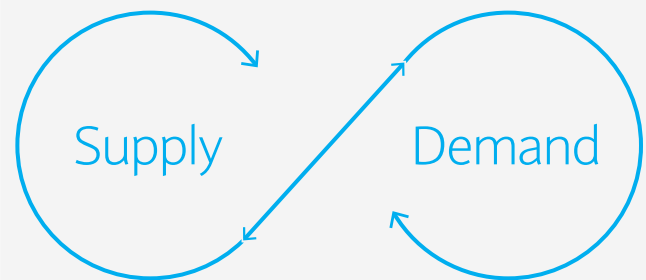
Upskill workers

We provide access to skills training and pathways to employment for those who lack the necessary opportunities.

Create jobs

We support high-growth businesses that demand skilled labour, providing access to job opportunities at these companies.

The global labour market is undergoing major structural changes with far-reaching implications for future workforces.



Upskill workers

Lack of qualified candidates applying to jobs due to lack of the right vocational skills to get a job, including digital, technology and life skills

Create jobs

Entrepreneurs and SMEs are significant engines of both job creation and economic growth

40% of employers globally report they are experiencing difficulty filling jobs due to lack of available talent

We will provide vocational training and pathways to employment

66% of new job creation in developed economies will come from entrepreneurs

We will support high-growth businesses that demand skilled labour

Sources: Manpower, EY

1,717,600[△]

people up-skilled to help achieve their ambitions

2016 Progress overview

Focus areas	Progress in 2016	2017 objectives
Up skill workers	<ul style="list-style-type: none"> Launched a range of new LifeSkills content to help young people get the key 21st century skills that we know businesses need now and in the future, including problem solving, communication, creativity, proactivity, leadership and resilience. LifeSkills also set up its first Youth Advisory Council, to set a 'youth' perspective on employability issues and help shape programme content going forward. Launched new strategic partnerships to build employability skills including: <ul style="list-style-type: none"> Connect with Work in the UK Partnerships with Per Scholas, Robin Hood Foundation, Tech Impact, Good Shepherd in the US Partnerships with NASSCOM Foundation – Global Talent Track, International Association of Human Values, QUEST Alliance, Be Better Education and Teach for China in Asia Pacific 	<ul style="list-style-type: none"> Through LifeSkills we will continue to champion and drive quality employability skills interventions in schools, colleges, universities and youth groups as well as supporting young people who access content directly. We will continue to develop innovative and impactful employability programmes with a focused portfolio of organisations that enable us to combine our resources with the skills and energy of our people.
Create jobs	<ul style="list-style-type: none"> Launched Unreasonable Impact Accelerator in the UK in September and the US in November. 	<ul style="list-style-type: none"> Launch in Asia. Run 2nd entrepreneur cohorts for the UK and US.

Note

△ Within KPMG's limited assurance scope. Please see page 49.

Access to employment



US

In the US our programme is concentrated on vocational skills training in targeted sectors that exhibit high employer-demand, such as coding, web development and cyber-security. Our focus is to partner with organisations who demonstrate innovation and impact, working together to positively impact underserved communities.

- Our new Per Scholas Technology Training Centre in Brooklyn and co-designed cybersecurity curriculum has so far helped 449 New Yorkers to receive free technology training. We also work with The Robin Hood foundation, so far helping over 1,700 low-income New Yorkers either access the digital economy or receive web development training.
- Our recently launched Tech Impact Opportunity Centre in Nevada has helped over 56 students receive IT and customer service training.
- As a Cornerstone partner of Acumen America we support their Workforce Development Portfolio, providing patient capital to early-stage companies that are delivering social impact through their business model.



UK

In the UK our focus has been to address unemployment, improving individuals' social and economic prospects and creating broader opportunities for growth and increased resilience.

- LifeSkills is Barclays flagship employability programme that brings together educators, businesses, young people and parents to support young people in developing core employability skills. Since its launch in 2013 more than 3.6 million▲ young people have participated in LifeSkills (1.6 million▲ in 2016). 2016 was marked by the launch of some new innovative resources – Virtual Work Experience, Virtual Interview Practice.
- Connect with Work is a newly launched innovative employability programme, aimed at individuals with the aptitude and attitude to enter the workplace, but who face barriers such as a lack of qualifications, experience or confidence. The programme connects individuals aged 16 or over with businesses that are recruiting but struggling to find skilled and motivated individuals. Together with a selection of charity partners, including the Prince's Trust and Catch 22, we train people in the job-specific skills that businesses are looking for and support them into jobs or apprenticeships.



Asia Pacific

Across Asia Pacific, our Access to Employment programme touches the lives of young people in multiple ways.

- In Hong Kong, our programme with Changing Young Lives provides young people with the right skills to help them find employment.
- Through our partnership with Japan Association of Refugees, Syrian refugees will be provided language training and the skills to help them find jobs and mainstream them into Japanese society.
- In India, our partnership with NASSCOM Foundation – GTT and International Association of Human Values provides young engineers and graduates with LifeSkills, helping them to find jobs in leading organisations including Amazon, Infosys, HDFC Bank. Over 120,000 young people were upskilled and approximately 30,000 placed in 2016.
- In Singapore, our partnership with YMCA will provide the right skills for 'at risk' young people to enable them find skilled employment while mainstreaming them into society.

Case study: Focusing on the impact of LifeSkills

In 2016, The Work Foundation carried out the third independent evaluation of the LifeSkills programme and its impact on participants. The research shows that of those young people surveyed who had participated in LifeSkills, 53% said the programme had helped them to get a job, 83% feel more confident to succeed at work, 68% said they make more informed decisions about their future and 91% got better at managing their finances. The report highlighted that LifeSkills is raising young people's aspirations and helping them to feel more confident about their future. Academic reports highlight the fact that there are strong links between young people's aspirations and future educational attainment and subsequent labour market success.

The report was launched in November 2016 at a reception in Parliament hosted by Barclays CEO, Jes Staley, that brought together 38 MPs, Ministers, Peers and advisers; LifeSkills schools from right across the UK; with charity partners, Ambassadors and the LifeSkills Advisory and Youth Advisory Councils to showcase the scale and impact the programme has in the UK.



To find out more, please visit barclayslifeskills.com

Note

▲ Within KPMG's limited assurance scope. Please see page 49.



Case study: Unreasonable Impact

We joined forces with Unreasonable Group, a leading platform for entrepreneurs solving global challenges with scalable models, to launch a new partnership called Unreasonable Impact. This is a multi-year, international network of Accelerators focused on scaling up entrepreneurial solutions that will in turn help employ thousands worldwide.

Each company participating in the Accelerators must be focused on solving a pressing societal and/or environmental challenge and have a solution that can scale. The programme selects ventures that each demonstrate potential to create at least 500 new jobs over the next five years.

A successful launch

In October, we launched UK Accelerator with 10 businesses participating, each focused on finding solutions to a diverse range of global challenges, including food production, remote healthcare support, deforestation and water scarcity. The selected entrepreneurs attended a two week programme in Gloucestershire where they received focused and bespoke support, and guidance from business experts, serial entrepreneurs, key funders as well as experts from across Barclays.

A profound experience

26 Barclays specialists provided discussion on topics ranging from Public Relations management, marketing advice through to looking after Intellectual Property rights.

The Barclays specialists soaked in the energy and enthusiasm of the entrepreneurs and were inspired by their innovation and desire to address such impactful issues. Feedback received from the specialists was unanimously positive, with some citing they had a special and profound experience.

Nichola Sharpe, Director External Communications, Barclays UK attended as a specialist and said "It was great to see Barclays supporting such a worthwhile accelerator initiative and I was thankful for having the opportunity to lend my communications expertise to such an inspiring group of entrepreneurs and to meet wonderful individuals from the Unreasonable Group, a diverse range of inspiring mentors, plus a great collection of Barclays colleagues. I came away with positivity, confidence, inspiration and a great network of fascinating individuals and entrepreneurs I will definitely stay connected with."

Destination New York

The global programme moved to New York in November and the US participants were a diverse mix, from Thread, a textile company that transforms trash into thread, to Accio Energy, a venture employing a wind system that generates high-voltage energy without turbines.

The US programme saw the entrepreneurs receive mentorship and advice from business experts and serial entrepreneurs, such as Hunter Lovins, president of Natural Capital Solutions and Time Magazine Hero of the planet for 2009, Tom Chi, co-founder of Google Glass and Google's self-driving car, and Steven Berkenfeld, Managing Director at Barclays, among others.

"Scale ups are fundamental in driving economic growth," explained Joe McGrath, CEO of Barclays Americas and Global Head of Capital Markets. "It's an honour to partner with Unreasonable to create an accelerator program in the US to help alleviate unemployment and grow the green economy. By supporting ventures that have scalable solutions to some of the world's greatest challenges with our resources and mentorship, we will not only help to address significant societal and environmental issues, but we will also be creating the jobs of tomorrow."

2017 and beyond

Following New York, the programme will head to Singapore in 2017 with companies selected to participate from across Asia Pacific.

Successive programmes will then run in the UK, US and Asia over the next three years, creating a global network centred around scaling impact entrepreneurs as job creators.



You can read more about the programme and entrepreneurs taking part by visiting unreasonableimpact.com.

The way we do business

Our ability to deliver Shared Growth for our stakeholders is underpinned by a strong commitment to the way we do business.

This means using our skills, resources and commitment to drive and deliver the best results for all our stakeholders; by seeking fair, ethical and open solutions to problems and by always striving to leave things better than we found them. Fostering the right culture at Barclays is critical to our success and we continue to build a positive conduct and values-based culture through initiatives aimed at strengthening the profession of banking. Please see the Annual Report for more information. We also apply a wide range of policies and standards across a range of social and environmental issues, with further detail available in the General and Specific Standard Disclosures in the Global Reporting Initiative sections of this report. We continue to apply performance targets for key metrics from our previous plan, including training on the Barclays Way, our global code of conduct, carbon emissions and supplier payment on time.

Global carbon emissions

Barclays is committed to managing our own carbon footprint and reducing our absolute carbon emissions.

Having exceeded our goal to reduce carbon emissions by 10% by 2015 against a 2012 baseline (actual reduction was 37.3%), we have set a new target to reduce carbon emissions by a further 30% (against a 2015 baseline) by 2018. We plan to do this by investing in low carbon technology and improving the energy efficiency of our operations. We also offset the emissions remaining through the purchase of carbon credits.

15.8%

In 2016, we reduced our emissions by 15.8%[△] keeping us on track to achieve our 30% carbon reduction by 2018. We exceeded our in-year target for carbon reduction through the implementation of our managed energy efficiency programme aimed at improving the operational efficiency of our property portfolio together with initiatives in our Data Centre estate such as server decommissioning and improving the efficiency of the building plant. We also saw a reduction in our business travel emissions through the implementation of stricter controls on business travel and approval processes.

Global carbon emissions (tonnes CO₂ equivalent)

2016	406,242 [△]
2015	482,609

We offset all our carbon emissions by investing in projects, such as the Wildlife Works' Kasigau Corridor REDD+¹ Project. The project, which became the world's first REDD+ project to be validated and verified under the Verified Carbon Standard (VCS) and the Climate, Community and Biodiversity Standard (CCB), protects over 500,000 acres of highly threatened Kenyan forest known as the Kasigau Corridor, securing the wildlife migration corridor between Tsavo East and Tsavo West National Parks.

Prompt payment

Prompt payment is critical to the cash flow of every business, and especially to smaller businesses within the supply chain as cash flow issues are a major contributor to business failure.

88%

Percentage of suppliers paid on time (45 days, by value)

Barclays is a signatory to the Prompt Payment Code in the UK, promptpaymentcode.org.uk. We commit to paying our suppliers within clearly defined terms, and to ensuring there is a proper process for dealing with any issues that may arise. In 2016, Barclays achieved 88% payment on time, exceeding our public commitment of 85%. By paying our suppliers promptly, we live the Barclays Values and Behaviours.



We are committed to supplier diversity and further development of our supply chain in line with best sustainability practice. home.barclays/citizenship/our-approach/policy-positions.html

The Barclays Way

The Barclays Way was launched in 2013, replacing a number of existing codes of conduct with one unifying document.

99.6%

The Barclays Way code (% employees attested)

The Barclays Way, our Code of Conduct, outlines the Purpose and Values which govern our way of working across our business globally. It constitutes a reference point covering all aspects of colleagues' working relationships, specifically (but not exclusively) with other Barclays employees, customers and clients, governments and regulators, business partners, suppliers, competitors and the broader community.

As at end 2016, 99.6% of our colleagues had attested to The Barclays Way.



The Barclays Way is available on our website and can be downloaded from home.barclays/citizenship/our-approach/policy-positions.html

Notes

¹ Reducing Emissions from Deforestation and Degradation (REDD) was originated by the United Nations to help stop the destruction of the world's forests. "REDD+" goes beyond avoiding deforestation to include the roles of wildlife conservation, community development and job creation, and enhancement of forest carbon stocks among other benefits.

[△] Within KPMG's limited assurance scope. Please see page 49.

Colleague engagement and external recognition

Colleague engagement

Our people are Barclays' greatest ambassadors, contributing time, skills and expertise to create a positive and sustainable societal impact.

In 2016 more than 43,000 colleagues participated in a range of causes, contributing over 212,000 hours, donating a total of almost £25m, including Barclays matched funding.

Colleagues also have the opportunity to share their ideas for innovative products or services that can deliver commercial returns for Barclays while addressing a social cause. Each year Barclays Social Innovation Facility (SIF) engages intrapreneurs across our business globally (see case study).

Social Innovation Facility

Barclays Social Innovation Facility (SIF) is committed to developing commercial solutions that directly address societal challenges. The SIF is a resource available to employees across Barclays business divisions and geographies, providing support, networks and funding for products that benefit society. Purpose driven colleagues from the UK, US and Asia are engaged through Hackathons, and Innovation Labs. To date, the SIF has incubated more than 40 products within Barclays core business which is driving an ongoing social impact.

"Fostering social innovation in the way we think, work and operate is a priority for Barclays. Through the Social Innovation Facility, Barclays is cultivating an intrapreneurial mind-set where colleagues are encouraged to think and develop independent ideas in order to bring new perspectives to our businesses and clients."

Barbara Byrne,
Vice Chair of Barclays Investment Bank

Product innovations supported by Barclays Social Innovation Facility are created, and lead by *intrapreneurs* – our innovative purpose-driven colleagues. Barclays top performing talent are given the opportunity to spend time at Rise (thinkrise.com) in India, the UK, and the US, innovating product solutions to the vast challenges outlined in the UN's Sustainable Development Goals. Selected proposals are then incubated and launched within Barclays, providing meaningful leadership opportunities for the intrapreneurs who created them.



ESG ratings and benchmarks

Our performance is benchmarked by a range of ESG analysts and rating agencies on an annual basis. A summary of 2016 performance is available below.

MEMBER OF
Dow Jones Sustainability Indices

In Collaboration with RobecoSAM

Dow Jones Sustainability Index The Dow Jones Sustainability Index (DJSI) tracks the financial performance of the leading sustainability-driven companies worldwide. In 2016, we maintained our membership of both the DJSI World and DJSI Europe Indices. Our score increased to 84% overall (industry average 61%), making this the highest score since Barclays' inclusion in the Index.

FTSE4Good The FTSE4Good Index Series is designed to objectively measure the performance of companies that meet globally recognised corporate responsibility standards. We have been a member of the FTSE4Good index since its inception in 2001. In 2016, our absolute score was 3.9/5 (up from 3.6 in 2015).

MSCI ESG Ratings MSCI is a leading investor-focused ESG ratings research provider. Barclays maintained a 'BBB' rating in 2016.

Sustainalytics ESG Ratings Sustainalytics is a leading provider of ESG research and analysis, serving investors and financial institutions around the world. Barclays ESG score improved to 62 points in 2016, up from 61 points in 2015.

Awards and recognition

- Tower Hamlets Education Business Partnership 2016 'Partnership of the Year' Award.
- Lender of the Year at the 2016 Education Investor Awards. Barclays has won this in each of the seven years that the awards have run.
- Bank or Lender of the Year at the 2016 HealthInvestor Awards. Barclays has won for the sixth time in eight years.
- The Asset Triple A Regional Awards. 'Best Corporate Green Bond' - Zhejiang Geely Holding Group Company US\$400 million green bond.
- 'Vulnerable Customer Support Initiative - Creator' at the Collections and Customer Service Awards.
- The Prince's Trust Corporate Employee Award in the category 'Services to Young People'.
- Business Disability Forum's annual Disability Smart Award for Products and Services - business to business category.
- Voted 2nd runner up for the 'Best Integrated Report' in the 2016 Corporate Register Reporting Awards.
- LifeSkills and Early Careers Team reaccredited with the 'Inspiring Young Talent' Award at the BITC Responsible Business Awards.

Recognition

- Barclays Social Innovation and Intrapreneur programmes were featured in the *Harvard Business Review*.
- The 'Barclays Lens' decision making tool featured within new Transparency International research on Incentivising Ethics – *Managing incentives to encourage good and deter bad behaviour*.

Global Reporting Initiative G4 disclosures

Barclays' disclosures have been prepared in accordance with the Core option of the Global Reporting Initiative (GRI) G4 Guidelines and we have self-declared reporting against GRI criteria for relevant key performance indicators.

The GRI aims to drive sustainability reporting by all organisations by producing a comprehensive Sustainability Reporting Framework (the Framework). The GRI Sustainability Reporting Guidelines (the Guidelines) provide standard global principles and reporting criteria for stakeholders interested in management and disclosure of social, economic and environmental impacts and performance of organisations.

The GRI launched its fourth generation Sustainability Reporting Guidelines (G4) in 2013. This is Barclays' third year reporting using the G4 framework. A number of sector-specific indicators have been disclosed in accordance with the Financial Services Sector Disclosures document.



We have edited the GRI indicators description for the sake of clarity. Please refer to g4.globalreporting.org for full indicator descriptions.

We will continue to refine our citizenship reporting against appropriate frameworks over the coming years. We aim to align with the new GRI Standards launched in 2016.

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* Including Financial Services Sector Disclosures

Within this document we report against the Global Reporting Initiative G4 Guidelines and Financial Services Sector Disclosures document. We have self-declared our reporting to be 'in accordance' with the Core option of the guidelines.

Key

- Fully disclosed ●
- Partially disclosed ◐
- Not disclosed ○

General standard disclosures



Bitty Foods

Bitty Foods was part of the first cohort of the US Unreasonable Impact programme. Bitty Foods is a San Francisco-based company that makes delicious, healthy snacks with cricket flour. The name might be Bitty, but their mission is huge – to help alleviate stress on the global food system by popularising edible insects as a sustainable protein source that conserves natural resources and can feed billions of people.

Bitty's mission and products have received accolades in publications including the New York Times, Fast Company and Vogue, and Bitty was named one of Entrepreneur magazine's 100 Brilliant Companies. For more details about Unreasonable Impact, refer to page 14.

Strategy and analysis

Indicator requirement Status

G4-1 ●
 Provide a statement from the most senior decision-maker of the organisation (such as CEO, chair or equivalent senior position) about the relevance of sustainability to the organisation and the organisation's strategy for addressing sustainability.

[Disclosure](#)

At Barclays, citizenship is one of the ways in which we live and embed our purposes and values. Please see the Chairman and Chief Executive introductions in the Barclays Strategic Report 2016.

Organisational profile

Indicator requirement Status

G4-3 ●
 Report the name of the organisation.


[Disclosure](#)

Barclays PLC

Indicator requirement Status

G4-4 ●
 Report the primary brands, products and services.

[Disclosure](#)

 Our services are described in the Annual Report. Further details can be found on our website at home.barclays/annualreport

Indicator requirement Status

G4-5 ●
 Report the location of the organisation's headquarters.


[Disclosure](#)

1 Churchill Place, London E14 5HP, United Kingdom

Indicator requirement Status

G4-6 ●
 Report the number of countries where the organisation operates and names of countries where either the organisation has significant operations or that are specifically relevant to the sustainability topics covered in the report.

[Disclosure](#)

 We operate in over 40 countries around the world. home.barclays/about-barclays/around-the-world.html

Indicator requirement Status

G4-7 ●
 Report the nature of ownership and legal form.

[Disclosure](#)

PLC (public limited company).

Indicator requirement Status

G4-8 ●
 Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).

[Disclosure](#)

The types of customers and the services we offer to each of them are described in the Annual Report. Further details can be found on our website at home.barclays/annualreport

Indicator requirement Status

G4-9 ●
 Report the scale of the organisation.


[Disclosure](#)

Barclays is a transatlantic consumer, corporate and investment bank offering products and services across personal, corporate and investment banking, credit cards and wealth management, with a strong presence in our two home markets of the UK and the US. With over 325 years of history and expertise in banking, Barclays operates in over 40 countries. Barclays moves, lends, invests and protects money for customers and clients worldwide.

Indicator requirement Status

G4-10 ●
 Workforce

[Disclosure](#)

 Please see the People section in the Annual Report 2016, which provides detailed information on employee statistics and workforce programmes. Further details can be found on our website at home.barclays/annualreport

Indicator requirement Status

G4-11 ●
 Report the percentage of total employees covered by collective bargaining agreements.

[Disclosure](#)

Employees covered by collective bargaining agreements in the UK (%): 78

Employee trade union members in the UK (%): 35

Employees covered by collective bargaining agreements globally (%): 55

Employee trade union members globally (%): 35


(These figures are best estimates based on collective bargaining coverage and numbers in grades covered by collective bargaining.)

Indicator requirement Status

G4-12 ●
 Describe the organisation's supply chain.

[Disclosure](#)

With nearly 19,000 companies from more than 39 countries supplying us across a broad range of products and services, our supply chain helps us deliver for all our customers, clients and colleagues. Our supply base is diverse, including start-ups, small and medium-sized businesses, businesses owned, controlled and operated by underrepresented segments of society as well as multinational corporations. Many of our direct suppliers have their own extensive supply chains, connecting us with thousands more businesses worldwide. Our supplier relationships are managed based upon a risk segmentation approach and are required to operate in accordance with our Supplier Code of Conduct – an extension of the Barclays Values throughout our supply chain.

 You can find out more about what we expect of our suppliers here: home.barclays/about-barclays/suppliers/requirements-of-external-suppliers.html

Organisational profile

Indicator requirement Status

G4-13 ●

Report any significant changes during the reporting period regarding the organisation's size, structure, ownership or its supply chain, including:

- Changes in the location of, or changes in, operations, including facility openings, closings and expansions
- Changes in the share capital structure and other capital formation, maintenance and alteration operations (for private sector organisations)
- Changes in the location of suppliers, the structure of the supply chain, or in relationships with suppliers, including selection and termination

Disclosure

In March 2016, we announced the following actions to materially progress our restructuring and lay the foundations for a period of increased stability and improved performance.

- The creation of two clearly defined divisions, Barclays UK and Barclays International, consistent with the regulatory requirement of ringfencing in the UK.
- Sell-down of our 62.3% stake in Barclays Africa Group Limited (BAGL) to a non-controlling, non-consolidated, position.
- A one-time increase to Barclays Non-Core, whilst retaining our plan to accelerate the run down our Non-Core business and close it by the end of 2017.



Details of the Strategic Review and Group structure can be found in the Annual Report. Further details can be found on our website at home.barclays/annualreport

Indicator requirement Status

G4-14 ●

Report whether and how the precautionary approach or principle is addressed by the organisation.

Disclosure

In 2016, we reviewed 410 transactions for environmental or social impacts. Refer to page 41 of this document for details.

Indicator requirement Status

G4-15 ●

List externally developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes or which it endorses.

Disclosure

- Equator Principles
- Green Bond Principles
- United Nations Environment Programme Finance Initiative (UNEP FI)
- Wolfsburg Principles
- Soft Commodities Compact (Banking Environment Initiative and Consumer Goods Forum)
- Living Wage (UK)
- New York Declaration on Forests (2014)
- The Paris Pledge for Action (2015)
- UN Principles for Responsible Investment (The Barclays UK Retirement fund and Barclays Asset Management Ltd are signatories)

Indicator requirement Status

G4-16 ●

List memberships of associations (such as industry associations) and national or international advocacy organisations in which the organisation:

- Holds a position on the governance body
- Participates in projects or committees
- Provides substantive funding beyond routine membership dues
- Views membership as strategic

Disclosure

- Banking Environment Initiative
- Equator Principles
- Business in the Community
- United Nations Environment Programme Finance Initiative (UNEP FI)
- Thun Group
- Business for Social Responsibility (BSR)

Trade associations

Barclays is a member of several trade associations globally. These associations work to represent their members and shape industry's collective response to public policy issues. A summary of the key associations in which we participate is also available on our website – barclays.com/citizenship/reports-and-publications/public-policy.html

Identified material aspects and boundaries

Indicator requirement Status

G4-17 ●

List all entities included in the organisation's consolidated financial statements or equivalent documents.

Report whether any entity included in the organisation's consolidated financial statements or equivalent documents is not covered by the report.

Disclosure

This Report covers Barclays operations globally except for Barclays Africa Group Limited (BAGL).



Please refer to Barclays Africa Group Limited (BAGL) Integrated Report and other disclosures available at barclaysafrica.com/investor-relations/announcements-and-publications/annual-and-interim-reports

As part of our CRD IV Country by Country Reporting requirements, we also publish a list of the main entities that Barclays operates around the world and which together contribute over 90% of the Group's turnover. This document is available at the following link home.barclays/citizenship/reports-and-publications/country-snapshot.html

Identified material aspects and boundaries

Indicator requirement Status

G4-18 ●
 Explain the process for defining the report content and the Aspect Boundaries.

Explain how the organisation has implemented the Reporting Principles for Defining Report Content.

Disclosure

Materiality process description^Ω

1. 2016 process for defining report content, aspect boundaries and material topics

Every year, we revisit our materiality process to ensure that previous assessments are still valid and to assess if any additional relevant topics need to be considered or less relevant topics removed.

In 2016, we followed the GRI G4 materiality process as described in the G4 Sustainability Reporting Guidelines. Following a materiality assessment conducted last year, this year we reviewed the existing materiality matrix based on the outcomes of an internal desktop study. The desktop study included the review of the engagement outcomes with external stakeholders, results of Barclays' sustainability benchmarks performance, horizon scans, media analysis and regulatory changes

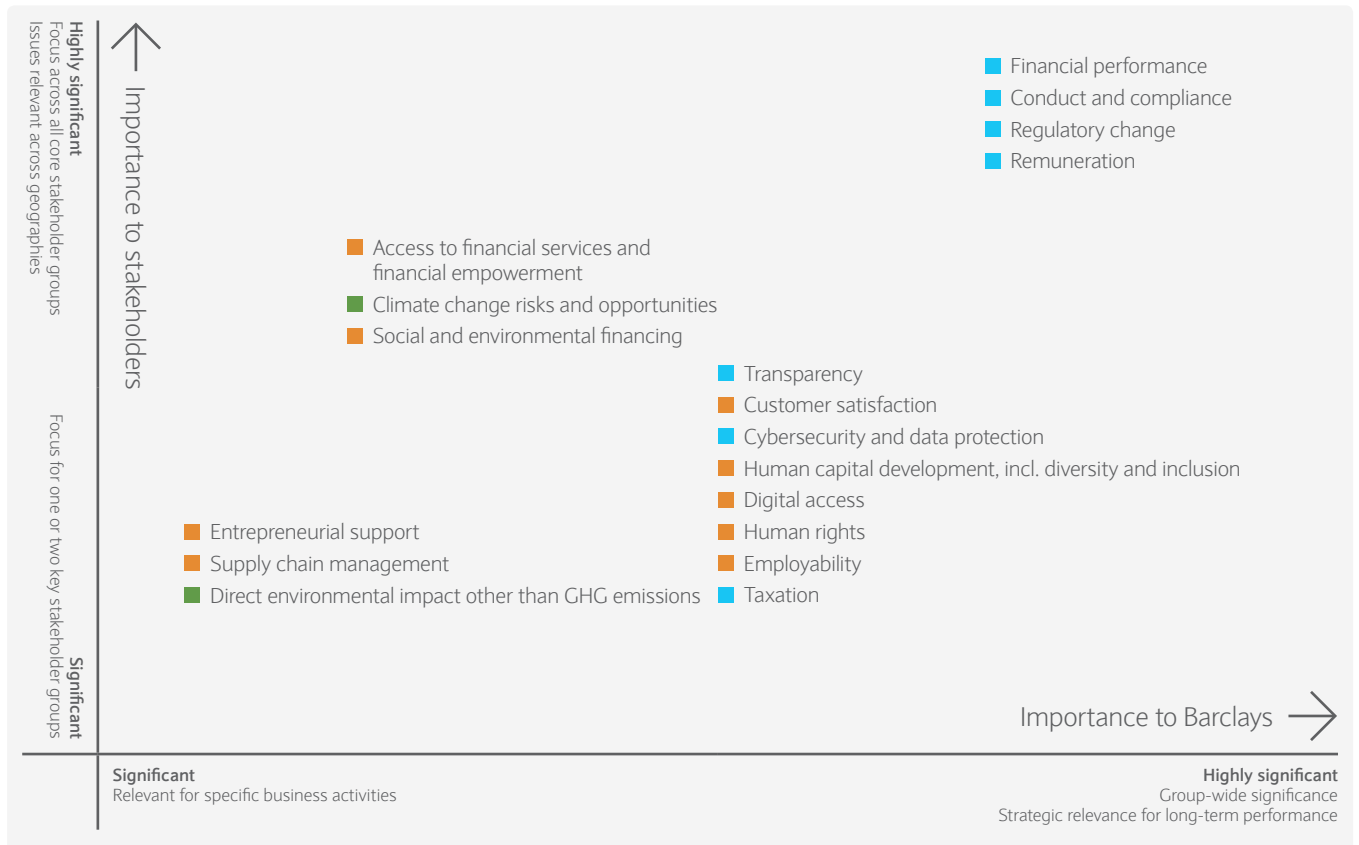
within the non-financial reporting sphere. We also considered alignment with the United Nations' Sustainable Development Goals and first round of recommendations produced by the Financial Stability Board Task Force on Climate-related Financial Disclosures.

2. Prioritisation of relevant topics

Outcomes of the stakeholder engagement and desktop study were presented to the working group for prioritisation. As in 2015, the working group comprised representatives from different parts of the business, chosen for their specialised knowledge of different stakeholder groups (including Reputation Risk and Environmental Risk, Group Strategy, Investor Relations, HR, Insights and Research, Citizenship).

Prioritisation of relevant topics was based on two main assessments: the influence they have on our stakeholders and their importance to Barclays. We have made the following judgements: a topic was considered to have a high influence on stakeholders if it: a) influences more than one stakeholder group, b) influences multiple geographical areas, c) has long-term consequences or is of growing interest or d) is very likely to occur.

Note
 Ω Within KPMG's limited assurance scope. Please see page 49 for assurance statement. Stakeholder engagement activity referenced in G4-24 to G4-27 is outside of KPMG's limited assurance scope.



Key:
 ■ Environmental
 ■ Social
 ■ Governance, incl. economic impact (refer to Annual Report and our website)

Identified material aspects and boundaries

It was considered to have a high importance to Barclays if it: a) impacts more than one business unit or function, b) impacts multiple geographical locations, c) is critical for our long-term performance or d) is likely to cause risks or opportunities to arise for Barclays.

Following prioritisation review, three new topics were added - digital empowerment and employability to reflect our commitments under the Shared Growth Ambition; along with Human Rights to reflect the evolving agenda in this space. A number of topics were grouped to reflect the overarching themes, including supply chain management, human capital development, financial inclusion and literacy, social and environmental financing and financial product governance and responsibility; two topics were removed: community investment and occupational health and safety, because they are not part of our core strategy. However, they remain important aspects that we continue to promote.

3. Validation


We have assessed the result of our materiality process assessment against the outcome of previous stakeholder engagement exercises. We have also aligned the citizenship materiality assessment to the Barclays Annual Risk Factors Review which also considers the most material aspects. The final output of the materiality process has fed into the planning stages of our Annual Report and Citizenship Supplement. The ESG Supplement content and GRI disclosures have been approved by senior management and Board Committees.


4. Review

We engaged KPMG LLP to provide limited assurance over the presentation of our description of our materiality process as marked with the symbol Ω. The assurance report can be found on page 49 of this supplement. We will review this matrix on an annual basis.

Note
 Ω Within KPMG's limited assurance scope. Please see page 49. Stakeholder engagement activity referenced in G24 to G27 is outside of KPMG's limited assurance scope.

Indicator requirement	Status
G4-19 List all the material Aspects identified in the process for defining report content.	●
Disclosure Refer to G4-18	

Indicator requirement	Status
G4-20 For each material Aspect, report the Aspect Boundary within the organisation.	●
Disclosure  Refer to Reporting Criteria at home.barclays/citizenship/our-reporting.html	

Indicator requirement	Status
G4-21 For each material Aspect, report the Aspect Boundary within the organisation.	●
Disclosure  Refer to Reporting Criteria at home.barclays/citizenship/our-reporting.html	

Indicator requirement	Status
G4-22 Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	●
Disclosure	

Environmental data

Barclays' data collection processes are continuous, and each year we report the most accurate data then available for the baseline and subsequent years. This can lead to restatements of previously reported data if data quality improves, more data is available or updated carbon emission factors are applied.

In cases where we have collected new data for previously unreported consumption, we will go back and restate the baseline if the new data amounts to a material change greater than 1% of the total consumption. If the change is less than 1%, we will report consumption from the point at which the data became available. If it is greater than 1%, we will restate the baseline and previous year's figures based on actual or estimated figures. Reasons for restatements in data are due to more accurate data being available which led to replacements of estimates with actual data for 2015. In 2016, we have also aligned to the latest carbon conversion factors as released by the GHG Protocol.

Identified material aspects and boundaries

The following restatements apply this year to previously reported 2015 data:

Metric	2015 new (2016 AR) ^a	2015 old (2015 AR)
Energy (MWh)	912,825	1,214,868
Carbon (tCO ₂ e) ^a	489,621	701,600
Total water withdrawal by source (m ³)	1,220,152	1,187,814
Total water withdrawal by source (coverage)	72%	42%

a. Including fugitive emissions for all years apart from 2012.
 b. Excluding Barclays Africa Group Limited (BAGL).


Indicator requirement Status

G4-23 ●

Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.

Disclosure

There were no significant changes from previous reporting periods in the Scope and Aspect Boundaries apart from the exclusion of information for Barclays Africa Group Limited (BAGL).

 Please refer to Barclays Africa Group Limited (BAGL) Integrated Report and other disclosures available at barclaysafrica.com/barclaysafrica/Investor-Relations/Announcements-and-publications/Annual-and-interim-reports.

Stakeholder engagement

Indicator requirement Status

G4-24 ●

Provide a list of stakeholder groups engaged by the organisation.

Disclosure

See below

Indicator requirement Status

G4-25 ●

Report the basis for identification and selection of stakeholders with whom to engage.

Disclosure

Extensive market research programmes help confirm that Barclays engagement programmes both target and reach key stakeholders.

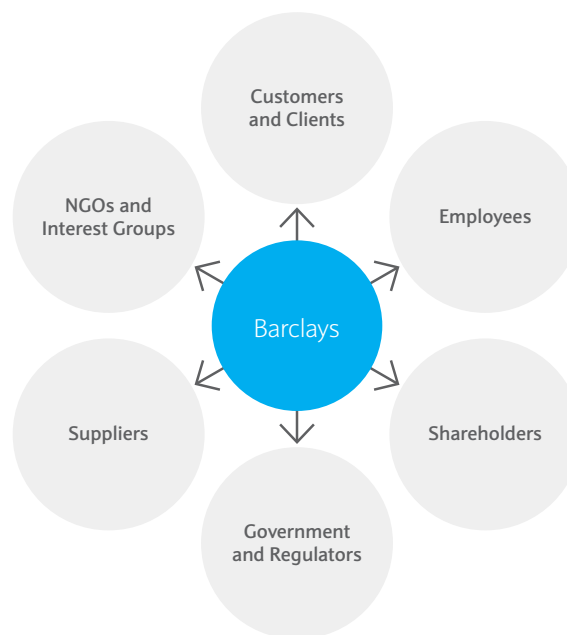
Indicator requirement Status

G4-26 ●

Report the organisation's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.

Disclosure

Barclays key stakeholder groups



Stakeholder insight and engagement is vitally important to ensuring we serve our customers, clients, communities and our shareholders to the best of our ability.

Our dedicated teams take an integrated approach to engaging with each stakeholder group; maintaining ongoing dialogue, focusing our priorities and holding us to account.

Through our code of conduct The Barclays Way and our decision making framework The Barclays Lens we embed stakeholder accountability into the way we do business and our decision making.

Stakeholder engagement programmes are reviewed with the help of our comprehensive tracking programme. Twice annually, via independent research, Barclays engages 2,000 key stakeholders from the NGO, governmental, media, and business sectors to critically assess the impact of our work. In addition we research consumers continuously to ensure our products and services are meeting expectations.

Stakeholder engagement is increasingly important to us as we deliver our Shared Growth Ambition. The opportunities for us to create the largest positive societal impacts are through collaborations and partnerships; whether this is to provide Access to financing of renewable energy sources or social infrastructure, or helping people gain Access to financial and digital empowerment (all of which are Sustainable Development Goals (SDGs)).

Stakeholder engagement

Indicator requirement Status

G4-27 

Report key topics and concerns that have been raised through stakeholder engagement, and how the organisation has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.

Disclosure

See below

Stakeholder group

Customers and clients

Issues identified


- Customer service enhancements
- Complaints
- Individual and SME support through the provision of credit
- Transparency and accessibility of products and services

Our response

We continue to be a major provider of personal and housing finance, bringing innovative banking solutions across the world.

Please see the Strategic Report 2016 for information.

Through collaboration with industry sector leads, academics and researchers – sector specific and key topics for research are identified, commissioned, published and shared to assist customers and clients in their financial matters.

 Research publications can be found here:

Corporate Bank:

barclayscorporate.com/insight-and-research.html

Barclaycard:

home.barclaycard/media-centre/press-releases.html

Barclays business banking:

barclays.co.uk/business-insight

Wealth:

wealth.barclays.com/en_gb/home/research/research-centre.html

Investment Bank:

investmentbank.barclays.com/research.html and

investmentbank.barclays.com/our-insights.html

With a view to continually improving banking experience with us, we gather and publish complaints data. home.barclays/citizenship/reports-and-publications/uk-complaints-data.html

Stakeholder group

Employees

Issues identified

- Culture and values
- Diversity and inclusion
- Training and development

Our response

Our colleagues form the core of our business. We are committed to investing in them and ensuring they are fully engaged.

 We conduct a global employee opinion survey Your View. Further details can be found on our website at home.barclays/annualreport.

In 2016, we continued our efforts to increase the proportion of women in senior roles home.barclays/citizenship.html.

Robust training and development initiatives allow us to recruit and retain top talent.

Stakeholder group

Shareholders

Issues identified

- Financial performance
- Strategic review
- Capital and leverage

Our response

Barclays is committed to promoting effective and open communication with all shareholders, ensuring consistency and clarity of disclosure at all times. For more information on Barclays' 2016 financial performance, please see the Annual Report 2016.

 Detailed information on Investor Relations is presented home.barclays/barclays-investor-relations.html

Stakeholder group

Suppliers


Issues identified

- Prompt payments
- Diversity and inclusion
- Our sustainability expectations of suppliers

Our response

We see our suppliers as an extension of our business

In 2016, we continued to promote prompt payment to suppliers across the Group.

 We are committed to supplier diversity and further development of our supply chain in line with best sustainability practice. home.barclays/citizenship/our-approach/policy-positions.html


Stakeholder group

Government and regulators

Issues identified

- Regulatory reforms
- Conduct and compliance

Our response

 Information on our public policy activity is available on our website home.barclays/citizenship/reports-and-publications/public-policy.html

Stakeholder engagement

Stakeholder group

Non-governmental organisations and interest groups

Issues identified

- Need for a change in values, conduct and culture, along with a longer-term outlook
- Impact of lending to sensitive sectors
- Banking sector approach to managing human rights
- Supporting products and services that address social challenges

Our response

We engage with NGOs and other interest groups to improve our public disclosures, maintain greater overall transparency and further our ability to serve our stakeholders. Here are five examples of stakeholder engagement in action:

NGOs, academics and thought leaders helped mould our Shared Growth Ambition, joining our launch event in June to further embed collaboration into the delivery model.

In 2016, we have constructively engaged with a number of NGOs on their specific areas of interest, including WWF (on world heritage sites), Christian Aid (climate change and fossil fuel financing), BankTrack (human rights and climate change) and Transparency International (financial crime and use of incentives in remuneration structures). We use this dialogue to help inform our strategy and approach to managing individual issues.

Consumer groups not only hold us to account on vital customer issues, but impactful collaborations are deepening our ability to serve our customers.

As a member of the Equator Principles, the UN Environment Programme Finance Initiative, the Financial Stability Board: Task Force on Climate-related Financial Disclosures (FSB TCFD) along with being signatories to the BEI's Soft commodities compact and the Green Bond Principles we continue to apply a stringent risk management approach to project finance and other transactions, and contribute to industry debates on this and wider sustainability issues.

We are collaborating with other European banks, as a member of the Thun Group, to examine how the UN Guiding Principles for Human Rights and Business may be integrated into bank policies and practices.

Report profile

Indicator requirement	Status
G4-28 Reporting period (such as fiscal or calendar year) for information provided.	●
G4-29 Date of most recent previous report (if any).	●
G4-30 Reporting cycle (such as annual, biennial).	●
G4-31 Provide the contact point for questions regarding the report or its contents.	●
G4-32 Report the 'in accordance' option the organisation has chosen.	●

G4-28
Reporting period (such as fiscal or calendar year) for information provided.

Disclosure

Year ended 31 December 2016.

Indicator requirement	Status
G4-29 Date of most recent previous report (if any).	●
G4-30 Reporting cycle (such as annual, biennial).	●
G4-31 Provide the contact point for questions regarding the report or its contents.	●
G4-32 Report the 'in accordance' option the organisation has chosen.	●

G4-29
Date of most recent previous report (if any).

Disclosure

Year ended 31 December 2015.

We have been reporting key citizenship performance information within our Strategic Report, as part of the Annual Report, since 2014. However, Barclays has been producing a separate Annual Report since 1990 and a Citizenship or CSR Report since 2002.



These are available in our archives: for Annual Reports please see home.barclays/citizenship/our-approach/our-archive.html

Indicator requirement	Status
G4-30 Reporting cycle (such as annual, biennial).	●
G4-31 Provide the contact point for questions regarding the report or its contents.	●
G4-32 Report the 'in accordance' option the organisation has chosen.	●

G4-30
Reporting cycle (such as annual, biennial).

Disclosure

Annual.

Indicator requirement	Status
G4-31 Provide the contact point for questions regarding the report or its contents.	●
G4-32 Report the 'in accordance' option the organisation has chosen.	●

G4-31
Provide the contact point for questions regarding the report or its contents.

Disclosure

Citizenship@barclays.com.
1 Churchill Place, London, E14 5HP

Indicator requirement	Status
G4-32 Report the 'in accordance' option the organisation has chosen.	●

G4-32
Report the 'in accordance' option the organisation has chosen.

Report the GRI Content Index for the chosen option.

Report the reference to the External Assurance Report, if the report has been externally assured.

Disclosure

Barclays reports in accordance with the Core option of the GRI G4 Guidelines, as evidenced by this table, Annual Report and supporting disclosures.

Refer to G4-33 for details on assurance.

Report profile

Indicator requirement Status

G4-33 ●

Report the organisation's policy and current practice with regard to seeking external assurance for the report.

If not included in the assurance report accompanying the sustainability report, report the scope and basis of any external assurance provided.

Report the relationship between the organisation and the assurance providers.

Report whether the highest governance body or senior executives are involved in seeking assurance for the organisation's sustainability report.

Disclosure



KPMG LLP undertook a limited assurance engagement over selected performance information in this report and the presentation of the description of our materiality process. Refer to their statement on page 49.

The outcomes of the assurance along with relevant recommendations are presented in the Management Report that is reviewed at senior level and circulated to data owners.

Governance

Indicator requirement Status

G4-34 ●

Report the governance structure of the organisation, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.

Disclosure

The Board is responsible to shareholders for creating and delivering sustainable shareholder value through the management of the Group's businesses. It should therefore determine the strategic objectives and policies of the Group to deliver long-term value, providing overall strategic direction within a framework of rewards, incentives and controls.

The Board must ensure that management strikes an appropriate balance between promoting long-term growth and delivering short-term objectives.

The Board, in order to be effective, should demonstrate ethical leadership and promote the Company's collective vision of purpose, values, culture and behaviours. Directors must act in a way they consider, in good faith, would promote the success of the Company for the benefit of the shareholders as a whole and, in doing so, have regard (among other matters) to:

- (a) The likely consequences of any decision in the long-term;
- (b) The interests of Barclays' employees;
- (c) The need to foster Barclays' business relationships with suppliers, customers and others;
- (d) The impact of Barclays' operations on the community and the environment;
- (e) The desirability of Barclays' maintaining a reputation for high standards of business conduct; and
- (f) The need to act fairly between shareholders of Barclays.

Environmental, social and reputational issues form part of the remit of the Board Reputation Committee (RepCo). The principal purpose of the Committee is to review, on behalf of the Board, the efficiency of the processes for the identification and management of conduct risk and reputation risk. It also reviews and monitors the effectiveness of Barclays' Citizenship strategy, including the management of Barclays' social and environmental contribution. The Committee's report for 2016 is available in the Annual Report 2016.

The Barclays Corporate Governance Report and Directors' Report set out the governance structure and further detail on the Board of Directors and Board Committees.

Indicator requirement Status

G4-35 ●

Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.

Disclosure

The Group Board delegates authority for oversight of environmental and social topics to the Board Reputation Committee (RepCo), which reviews management's recommendations on conduct and reputational risk and the effectiveness of the processes by which the Group identifies and manages these risks. It also reviews and monitors the effectiveness of Barclays' Citizenship strategy, including the management of Barclays' social and environmental contribution (see G4-45 and G4-48 for further detail). The RepCo provides strategic direction to the management committees and Business Unit and Functional heads, through the Group Head of Compliance.

The Global Citizenship Council (GCC) is a management committee comprised of senior leaders with responsibility for providing overall strategic direction and leadership of Barclays Global Citizenship strategy and driving engagement, collaboration, consistency and alignment across all Business Units, Functions and geographies in relation to the Citizenship strategy.

Indicator requirement Status

G4-36 ●

Report whether the organisation has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.

Disclosure

The Global Head of Citizenship and Reputation leads a range of specialist teams globally and has a reporting line into the Group Chief Executive. The Global Head also presents regular updates to the Board Reputation Committee and management committees.

Governance

Indicator requirement Status

G4-37 ●
 Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.

Disclosure
 Barclays conducts a series of stakeholder engagement and horizon-scanning exercises on a regular basis. These are designed to gather stakeholder insight from a broad range of groups, including investors, academics and NGOs, and provide more detail on current and emerging reputation and citizenship issues. Results from stakeholder engagement and horizon scanning are communicated to RepCo.

Indicator requirement Status

G4-38 ●
 Report the composition of the highest governance body and its committees.

Disclosure
 The Barclays Board has 13 members, including the Chairman, 2 executive Directors and 10 non-executive Directors.

The gender balance as at end 2016 is 4 female Directors (31%) and 9 male Directors (69%).

Further detail on the composition of the Board, Director biographies and the principal Board Committees is available in the Governance section of the Annual Report 2016.

Indicator requirement Status

G4-39 ●
 Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organisation's management and the reasons for this arrangement).


Disclosure
 The Chairman of the Board of Directors is not an executive officer, with separation between the roles of Chairman and Chief Executive.

Indicator requirement Status

G4-40 ●
 Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members

Disclosure
 The balance and mix of appropriate skills and experience of non-executive Directors will be taken into account when considering a proposed appointment. The behaviours likely to be demonstrated by potential non-executive Directors will also be considered when interviewing for new appointments to ensure that an environment in which challenge is expected and achieved is maintained in the boardroom.

In reviewing Board composition, the Board Nominations Committee will consider the benefits of diversity, including gender, and look to ensure a geographical mix of Directors, together with representatives from different industry sectors. The Board's objective is that approximately 50% of non-executive Directors, including the Group Chairman and Chairmen of the principal Board Committees, should have banking and/or financial experience and this will also be taken into account when recommending appointments.

 See Corporate Governance at Barclays home.barclays/about-barclays/barclays-corporate-governance.html for more detail and refer to Board Nominations Committee report for 2016 in the Annual Report 2016.


Indicator requirement Status

G4-41 ●
 Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders.

Disclosure
 No Director will put themselves in a position where their interests conflict or may be perceived to conflict, with those of the Group. Directors must not accept a benefit from a third party conferred by reason of: (a) being a Director, or (b) doing (or not doing) anything as a Director.

If Directors have any doubts whether a conflict or potential conflict may arise, before doing anything that might compromise the Group, non-executive Directors should consult the Chairman or Company Secretary and Executive Directors should consult the Chief Executive.

Directors are required to notify the Company Secretary in advance of any potential conflicts through other Directorships or shareholdings. If a conflict or potential conflict may arise, Directors must seek authorisation from the Board, in accordance with Barclays' Articles of Association. Once authorised, conflicts will be recorded in a Conflicts Register to ensure the Director's duty to avoid conflicts is not infringed. Directors are also required to notify the other Directors of any potential or existing transactional conflicts and may do so via the Company Secretary.

 See Corporate Governance at Barclays home.barclays/about-barclays/barclays-corporate-governance.html for further detail.

Governance

Indicator requirement Status

G4-42 ●
 Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organisation's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.

Disclosure
 See G4-34 and G4-45


Indicator requirement Status

G4-43 ●
 Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.

Disclosure
 Part of the role requirement for the Chairman of the Board Reputation Committee includes:

The Chairman must have a good understanding of Corporate Social Responsibility and Sustainability Principles and make every effort to keep up to date with domestic and international best practice developments.

As part of the annual performance evaluation process the individual development needs of each non-executive Director are reviewed and discussed with the Chairman. Training can be provided through one-to-one meetings with senior executives, in order to receive further insight into a particular area of the Group's business, or as part of dedicated training on a particular issue identified by the Directors and the Company Secretary.

 See Corporate Governance at Barclays home.barclays/about-barclays/barclays-corporate-governance.html for more detail and refer to Board Reputation Committee report for 2016 in the Annual Report 2016.

Indicator requirement Status

G4-45 ●
 a. Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes.

b. Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.

Disclosure
 a. RepCo reviews and approves Barclays' overall Citizenship strategy and associated policies, including policies on financial inclusion, diversity, Citizenship and environment, ensuring that they take appropriate account of external developments and expectations.

b. Barclays conducts regular stakeholder engagement and horizon scanning exercises to identify current and emerging reputational, social and environmental issues, which are communicated to RepCo. In addition, the results of Barclays' annual materiality assessment for Citizenship reporting is also reviewed by the Committee as part of their approval of the ESG Supplement.

Indicator requirement Status

G4-48 ●
 Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered.

Disclosure
 The Board Reputation Committee reviews Citizenship Key Performance Indicators and progress against Citizenship objectives twice yearly; and reviews and signs-off the content of Barclays' ESG Supplement.

Indicator requirement Status

G4-51 ●
 a. Report the remuneration policies for the highest governance body and senior executives for the below types of remuneration:

- Fixed pay and variable pay
 - Performance-based pay
 - Equity-based pay
 - Bonuses
 - Deferred or vested shares
- Sign-on bonuses or recruitment incentive payments
- Termination payments
- Clawbacks

Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees.

b. Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.

Disclosure
 a. Barclays' Directors' remuneration policies and disclosures are available in the 2016 Remuneration Report in the Annual Report 2016.

b. Barclays' Balanced Scorecard covers performance across financial and non-financial measures including economic, social and environmental objectives. Please see the Strategic Report 2016 for further detail on the Balanced Scorecard.

Indicator requirement Status

G4-52 ●
 Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organisation.

Disclosure
 Please see Barclays Directors' Remuneration Report.

 home.barclays/annualreport

Governance

Indicator requirement Status

G4-53 ●
 Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.

Disclosure

Please see Barclays Directors' Remuneration Report.

 home.barclays/annualreport

Indicator requirement Status

G4-54 ◐
 Report the ratio of the annual total compensation for the organisation's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.

Disclosure

We provide detailed disclosures on remuneration in our Annual Report; this includes additional remuneration disclosures (including voluntary disclosures) about levels of remuneration of employees in the Barclays Group. See the Annual Report for more information.

Indicator requirement Status

G4-55 ◐
 Report the ratio of percentage increase in annual total compensation for the organisation's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.

Disclosure

We provide detailed disclosures on remuneration in our Annual Report; this includes additional remuneration disclosures (including voluntary disclosures) about levels of remuneration of employees in the Barclays Group. See the Annual Report for more information.

Ethics and integrity


Indicator requirement Status

G4-56 ●
 Describe the organisation's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics.

Disclosure

Barclays' values are: respect, integrity, service, excellence and stewardship. All Barclays colleagues have annual reviews, which include an assessment of their performance against these values.

The Barclays Way – our Code of Conduct – was launched in 2013, replacing a number of existing codes of conduct with one unifying document. It outlines the Purpose and Values which govern our way of working across our business globally. It constitutes a reference point covering all aspects of colleagues' working relationships, specifically (but not exclusively) with other Barclays employees, customers and clients, governments and regulators, business partners, suppliers, competitors and the broader community.

 As at end 2016, 99.6% of our colleagues had attested to the Barclays Way (2015: 99%). The Barclays Way is available on our website. home.barclays/citizenship/our-approach/policy-positions.html

Indicator requirement Status

G4-57 ●
 Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.

Disclosure

Arrangements have been put in place for employees to obtain free, independent and confidential advice on whether or how to make a whistleblowing report by calling the Public Concern at Work advice line or by visiting their website. Employees are also informed that they are able to raise their concerns directly with a regulator. When a concern is raised, where there is sufficient information, a case is created and the specific concern(s) independently reviewed. Where merited, concerns are escalated to senior management and where appropriate, regulators.

Indicator requirement Status

G4-58 ●
 Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.

Disclosure

In September 2016, the Raising Concerns (Whistleblowing) Policy was updated to reflect and accommodate recent FCA regulatory changes. This document sets out Barclays Whistleblowing process and strongly encourages our employees to raise concerns about behaviour and practices that are counter to our Values and Behaviours.

To facilitate the raising of these concerns Barclays provides internal and external gateways for employees and others connected with the Bank to report both confidentially and, where permissible, anonymously. Where a person raising a concern wishes to remain anonymous, no attempt will be made to identify them. To promote awareness of the process and in particular the gateways, the Bank delivers annual mandatory whistleblowing training to every employee.

Barclays operates a strict no retaliation policy to protect employees who raise concerns and others who assist in a subsequent investigation. All allegations of retaliation are treated very seriously. To deliver the very best service to individuals who raise their concerns, Barclays has a dedicated Whistleblowing Team which consists of seven specialist operatives based in London, Birmingham and New York and three additional employees located in Mumbai and Tokyo.

In March 2016 Barclays' appointed a non-executive Director, Mike Ashley, to fulfil the role of 'Whistleblowers' Champion'. His responsibilities include ensuring and overseeing the integrity, independence and effectiveness of the firm's policies and procedures on whistleblowing and on the protection of whistleblowers against retaliation as a result of raising concerns.

In 2016, over 500 concerns were raised by employees through the whistleblowing process.

Specific standard disclosures



Semtive

Semtive was part of the first cohort of the US Unreasonable Impact programme. Semtive addresses the dependence on fossil fuels with its simple, reliable, and affordable wind turbine.

The design of the noiseless turbine allows it to work with limited roof space, withstand extreme weather conditions, operate alone, or function as a complement to other energy sources. With a track record of over 7 years, Semtive's turbines can be applied to residential, industrial, commercial, and isolated areas with a lifetime warranty.

For more details about Unreasonable Impact refer to page 14.

Indicator requirement Status

G4-DMA ●
Disclosures on management approach.

Disclosure

A successful, vibrant finance and banking sector is an essential enabler of social and economic progress, growth and development.

We focus on three key material aspects in the economic category:


(1) Economic performance – we believe the best way to support our stakeholders is by operating a strong, profitable and growing business, which creates jobs and contributes to the economic success of the communities in which we live and work.

Our strategy to deliver economic performance and key financial performance indicators for 2016 are available in the Strategic Report.

(2) Indirect economic impacts – banks play a central role in financing the real economy; including individuals and households; small businesses; corporates; and institutions and governments.

Our business model enables us to maintain relevance to our customers and clients, whatever stage of life they are in. For example, for individuals, our model can provide a safe place to store savings, help a first-time buyer make their first steps onto the property ladder, create an investment portfolio as wealth grows, or provide cross-border advice for the affluent. For businesses this means being ready to help entrepreneurs launch a business, fund its growth, expand internationally, protect against currency risk, and issue bonds and listed equity shares.

(3) Community support – Barclays plays a broader role in the communities in which we live and work beyond what we deliver through our core business activities. We support communities by:

 Investing money, time and skills in partnerships with respected and relevant non-governmental organisations, charities and social enterprises. Read more about our community investment programmes barclays.com/citizenship/supporting-communities/our-programmes.html

Enabling colleagues to use their professional skills and expertise in a range of activities, including volunteering and fundraising. Read more about our employee programmes barclays.com/citizenship/supporting-communities/employees-in-action.html


Economic performance

Indicator requirement Status

G4-EC1 ●
Direct economic value generated and distributed.

Disclosure

We report the direct economic value generated and distributed in our financial review in the Annual Report, including revenues, operating costs, economic value retained and dividends paid.

 We publish a summary of turnover, profits, employees, taxes paid and subsidies received by country in the 2016 'Country Snapshot' available online home.barclays/citizenship/reports-and-publications/country-snapshot.html

Direct economic value generated and distributed

VALUE GENERATED	2016	2015	2014	2013
Revenues (Total Income) ¹	£21,451m	£22,040m	£21,763m	£24,044m

VALUE DISTRIBUTED

<i>Shareholders</i>				
Dividends paid to shareholders	£757m	£1,081m	£1,057m	£859m

<i>Government</i>				
Taxes paid ²	£2,824m	£3,577m	£3,485m	£3,374m
Taxes collected ³	£2,733m	£2,957m	£3,187m	£3,044m

<i>Employees</i>				
Group compensation costs ¹	£7,445m	£7,301m	£7,819m	£8,517m

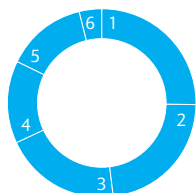
<i>Communities</i>				
Global investment in our communities ⁴	£48m	£63m	£62.4m	£72m

- Comparatives have been restated to reflect the implementation of the Group business reorganisation. These restatements were detailed in our announcement on 14 April 2016, accessible at home.barclays/results.
- Taxes paid are the Company's own tax contribution, representing taxes paid or suffered at source by the Company in the year. These disclosures include Barclays Africa Group.
- Taxes collected are those collected from employees and customers on behalf of governments. The VAT collected represents Barclays' contribution to the public finances and comprises VAT charged on sales to clients less VAT incurred on costs that Barclays is entitled to recover. These disclosures include Barclays Africa Group.
- These disclosures include Barclays Africa Group.

Economic performance

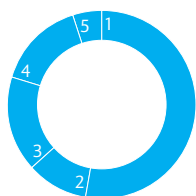
■ Overview of tax paid by type and region 2016¹

Tax paid globally (£m)



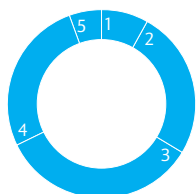
1 Corporation tax	701
2 Irrecoverable VAT	636
3 Employer payroll tax	611
4 UK Bank levy	391
5 Withholding taxes	383
6 Other taxes	102

Tax paid by region (£m)



1 UK	1,463
2 Americas	290
3 Europe (excl. UK)	512
4 Africa and Middle East	426
5 Asia Pacific	133

Tax paid in the UK (£m)

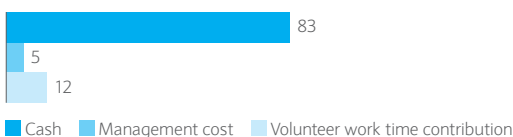


1 Corporation tax	121
2 Social Security ²	374
3 VAT	497
4 Bank levy	391
5 Other taxes	80

1. Please see 2016 Country Snapshot for more information. This includes Barclays Africa Group.
2. Social Security – includes employer national insurance contributions.

■ Community investment

Invested in our communities in 2016 (%): £48m



■ Community investment employee programme participation (excludes Barclays Africa Group).

Metric	2016
Total unique colleagues participating in Barclays' volunteering, fundraising or giving programmes	43,000
Total number of volunteering hours	212,000
Total number of colleagues volunteering their time and expertise	23,000
Percentage of volunteering interactions leveraging colleagues' skills	51%
Total amount raised and matched through fundraising	£25m

Indicator requirement

Status

G4-EC2

Financial implications and other risks and opportunities for the organisation's activities due to climate change

Disclosure

Climate change, with its risks and financial implications, is a critical issue that must be addressed. Understanding those risks, as well as the opportunities, through increased disclosure and transparency is necessary for all market participants to make informed and efficient capital allocation decisions.

There has been significant activity to further the financial sector's understanding of the potential financial, operational and strategic implications of climate change during 2016. Barclays remains a participant in the Task Force on Climate Related Financial Disclosures (TCFD), established under the auspices of the Financial Stability Board (FSB). We are supportive of the work done by the TCFD and will continue to engage with this and other initiatives. The principles laid out in the Task Force's Recommendations are an important step in providing the foundations from which companies, investors, banks and other market participants can move forward together to improve transparency and build better understanding of those potential climate-related risks and opportunities.

Risk management

Barclays Board is responsible for approving risk appetite. This is determined through the Enterprise Risk Management Framework (ERMF) with Principal Risks managed through a framework and policy which set out responsibilities for risk management. Business risks are split into eight categories: credit; market; funding; operational; conduct, reputation, legal and model risk. Please see the Risk Review within the 2016 Annual Report for more information.

Climate change considerations are currently managed mainly within credit, operational and reputation risk.

Credit Risk: Barclays has a dedicated Environmental Risk Management (ERM) team in place to advise on client transactions that have associated environmental or climate related risks. This team reports directly to the Managing Director, Group Credit Risk; and high risk transactions are referred to the Risk Chief Credit Officer (or individual business divisions' committees) for consideration. There is regular dialogue between the ERM and credit managers on environmental risk management issues to raise awareness and ensure protocol is followed. Please see pages 41-42 of this Report for further detail on policies and standards applied for key industry sectors and transaction types.

Operational risk: Key risk indicators that affect the resilience and continuous operation of the business are identified, especially for key business locations. These include, amongst others, regulatory risks and extreme weather events. Premises risk management processes cover risks and opportunities associated with regulatory risks and extreme weather events. Business continuity management processes also include assessment of natural hazards associated with climate change and the impact of these on location selection as well as development of contingency plans. Location risk assessments also include climate change risks where relevant.

Economic performance

Reputation Risk: As the Paris Agreement comes into force, banks are coming under increased pressure from society, shareholders and potentially national governments regarding the management and disclosure of their climate risks and opportunities, including the activities of certain sections of their client base. With effect from 2017, Reputation Risk has been re-designated as a Principal Risk within Barclays' Enterprise Risk Management Framework and climate change is managed as a potential risk factor. Please see the Risk Review within the 2016 Annual Report for more information.

Climate-related opportunities

Banks are uniquely positioned to facilitate the flow of capital towards environmentally and socially beneficial activity. Barclays is well-positioned to help facilitate the capital required to accelerate the transition to a low carbon economy. Significant financing requirements for the energy transition and resilient infrastructure will require access to the capital markets, bank debt and wider funding solutions, providing revenue pools that are projected to grow over time. Multiple business lines are actively involved in delivering innovative solutions across product groups that help our clients achieve their environmental goals and ambitions.

Barclays supports renewable energy sector coverage offering strategic advice to and facilitating access to finance globally in wind, solar, geothermal, waste and hydro. Financing includes project financing, loans and bonds, convertibles, IPOs, follow-ons and private placements and is coupled with a leading M&A advisory practice. Please see pages 7-9 for an overview of climate related financing delivered as part of Barclays Shared Growth Ambition and page 46 for further detail on our product solutions and select transactions across the Corporate and Investment Bank.

Indirect economic impacts

Indicator requirement

Status

G4-EC8

Significant indirect economic impacts, including the extent of impacts

- By supporting our customers and clients and working in partnership with other stakeholders we can create an environment in which individuals, institutions and governments are able to invest in sustainable progress and enable growth.
- To achieve long-term sustainable economic growth, a number of policy challenges must first be addressed, including: raising employment, improving access to housing and supporting families in planning for their futures. All of these goals rely on access to appropriate and responsible finance. In addition, new solutions to help tackle social and environmental challenges also need access to appropriate financing to help innovate, develop, commercialise and scale deployment.
- Banks play a key role in enabling the flow of capital towards environmentally or socially beneficial activity. A range of business lines across our firm are actively involved in delivering solutions across product groups, geographies and industry sectors.

We continue to work to understand and measure the impact our business makes on society.

In an effort to illustrate the positive ways in which all our UK businesses are contributing to the UK economy and to society, we produced an in-depth report called 'Barclays in the UK'. This report has been developed with an independent research partner, Development Economics Ltd, and brings together our activity across all of our businesses in the UK to tell the story – in a snapshot of time – of what we do, and how we do it.

We processed one third of all payments made in the UK through customer spending and our merchant acquiring network.

Turning to Barclays as a whole, our total contribution to the UK economy across a year was £8.5bn.

This is more than:

the UK
air transportation
industry



£4.6bn

the UK
beverages
industry



£4.6bn

the UK
pharmaceuticals
industry



£5.7bn

When you also take into account the national prosperity we enabled by meeting a financial need for nearly one in two adults in the UK, this number rises to £36bn.



Read the full report home.barclays/news/2016/12/supporting-growth-in-the-uk.html

Procurement practices

Indicator requirement Status

G4-DMA

Aspect: Procurement Practices ●

Disclosure

Our supplier relationships are managed based upon an operational risk segmentation approach and are required to operate in accordance with our Supplier Code of Conduct. Barclays will always require that our suppliers comply with all applicable laws, regulations and standards within the geographies in which they operate. In instances where standards outlined in the Supplier Code of Conduct differ from local laws and customs, we expect suppliers to respect these standards within the context of the customs and the local laws of their specific geography.

In 2016, informed by the GRI reporting guidelines, the Barclays Supplier Code of Conduct expanded beyond the previous four principal components that focused primarily on our minimum expectations with regards to Diversity and Inclusion, Environmental Management, Human Rights and working in accordance with the Barclays Values. We've added standards that also address supply chain related societal impact issues, such as the encroachment upon indigenous people, and product and service responsibility, such as labelling and avoidance of use of banned or disputed products, to further delineate responsible business practices within our supply chain. We are minimising the risk of modern slavery and human trafficking in our operations and supply chain.



Details can be found in our Modern Slavery Statement home.barclays/content/dam/barclayspublic/docs/Citizenship/Policy-Positions/MSA2016.pdf

The Barclays Supplier Code of Conduct is a prerequisite set of expectations that must be accepted by prospective suppliers before having an opportunity to submit a competitive offering. On an annual basis, incumbent suppliers categorised as high or medium risk must attest to their ongoing commitment to meeting those expectations and, where failure, must remediate in order to remain in good standing. Once every three years, for the high and medium risk segmented suppliers, an onsite review is conducted as part of our controls assurance process to look for evidence that the expectations are being delivered in an effective manner.

Some of the highlights of our Supplier Code of Conduct in practice are summarised below.

Diversity and inclusion

Barclays has a strong commitment to enable equality of opportunity and workplace cultures that promote inclusion, as outlined in the Barclays Diversity Charter. We not only meet the basic legal requirements in every jurisdiction we operate in, but seek to lead the way in this area. Through our Supplier Code of Conduct, we encourage our suppliers to partner with us to achieve excellence in equality, diversity and inclusion through:

- Workplace Inclusion
- Inclusive supply chain management.

Inclusive Supply Chain

In 2016, to reinforce an inclusive supply chain, we hosted the inaugural Barclays Supplier Diversity Second Tier Conference in London. Recognising the position in our supply chain that diverse suppliers – small and medium sized as well as diverse owned businesses – can play in the delivery of goods and services on the second tier, or subcontractors to our first tier suppliers, we enlisted 40 of our largest first tier suppliers in a one-day conference to help us identify ways of increasing the throughput of diverse suppliers on Barclays' work. Most of the large suppliers had no prior experience in supplier diversity and have since committed to instituting similar initiatives in their companies. As part of the activity, we introduced dozens of UK-based diverse suppliers to be considered as potential partners and subcontractors.

We anticipate that over time, benefits will accrue to diverse suppliers beyond opportunities to partner on Barclays' work – enjoying the reach their clients have in servicing the larger UK and global corporate marketplace.

As we move forward, how well a prospective first tier provider supports an inclusive supply chain will become a weighted factor in measuring and scoring proposals, helping inform which companies make for the best supply chain partners.

In future years, we will introduce similar conferences on other Supplier Code of Conduct specific themes.

Prompt payment

Prompt payment is critical to the cash flow of every business, and especially to smaller businesses within the supply chain as cash flow issues are a major contributor to business failure.

Barclays is a signatory to the Prompt Payment Code in the UK, promptpaymentcode.org.uk. We commit to paying our suppliers within clearly defined terms, and to ensuring there is a proper process for dealing with any issues that may arise. We measure prompt payment by calculating the percentage of third-party supplier spend paid within a specified time following invoice date, or receipt date if the invoice is already over 45 days from invoice date (by value over a three-month rolling period) for all entities where invoices are managed centrally. In 2016, Barclays achieved 88% payment on time, exceeding our public commitment of 85%. By paying our suppliers promptly, we live the Barclays Values and Behaviours. We expect the same to be the practice of our suppliers in doing business with their subcontractors.

Indicator requirement Status

G4-EC9

Proportion of spending on local suppliers at significant locations of operation ●

Disclosure

All suppliers are treated equally and fairly in accordance with relevant sourcing and procurement policies. We select suppliers based upon best value and seek ways to maximise competition from all segments of society.

As part of our Supplier Diversity initiative, in the major regions of the world where we do business, we work with non-governmental agencies (NGOs) to identify local, diverse businesses to compete for business throughout our supply chain. The diversity of these businesses span size and maturity differences, as well as ownership characteristics – gender, racial, cultural, sexual identity, military background and physical-ability differences, as defined by local law or standards. Through establishment of policy and practices within our strategic sourcing function, we implemented reporting, education and engagement programmes that have seen us steadily improve our proportion of global expenditure with diverse suppliers, moving from 5.6% of spend in 2014 to nearly 7% in 2016.

Our Supplier Diversity Days hosted on three continents have introduced diverse companies to our business leaders. In 2016, we awarded our largest ever contract to a diverse supplier introduced at our New York event. More broadly we also saw an uptick in inclusion of diverse companies competing for local, regional and global contracting opportunities.

We held Open Innovation events that provided an opportunity for pre-IPO companies to pitch and demonstrate their solutions to three technology challenges. It offers an opportunity to win a supplier contract with Barclays and collaborate with our technologists on product development.

The benefits that accrue to diverse suppliers on Barclays work can often be traced back to their local communities. One of our largest UK-based diverse suppliers has been able to pass on some of the benefit they've received from the Barclays relationship in the form of apprenticeships for young individuals who are seeking work.

Indicator requirement Status
G4-DMA ●

Disclosure

At Barclays we aim for continuous improvement in mitigating our direct environmental impacts, reducing use of natural resources and preventing pollution. Barclays' approach to managing environmental impacts is set out in Barclays Environmental Sustainability Policy.

As per the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013, Barclays reports on greenhouse gas emissions as part of our Annual Directors' Report.

Environmental data is collected and reported for all offices, retail branches and data centres where Barclays has operational control and is financially responsible for the utility supply, and as defined by the *World Resources Institute/World Business Council for Sustainable Development (WRI/WBCSD) Greenhouse Gas Protocol (GHG): A Corporate Accounting and Reporting Standard, Revised Edition*^a.

Environmental data from joint ventures, investments, or sub-leased properties that are owned or leased by Barclays have not been included within the reported figures.

Environmental data from travel is reported for business-related travel only, and excludes commuting travel.

Reporting period

Environmental data for 2013 - 2016 is reported for the periods running from 1 October to 30 September.

Environmental data prior to 2013 is reported on the basis of Barclays' financial year, running from 1 January to 31 December.

This change in period was adopted in order to meet reporting deadlines for the Annual Report and meet reporting requirements under the Companies Act.

All information in this section excludes Barclays Africa Group Limited (BAGL).

Materials

Indicator requirement Status
G4-EN1 ◐

Materials used by weight or volume

Disclosure

Our paper consumption in 2016 is presented below. We capture paper purchased data from our Sourcing teams globally.

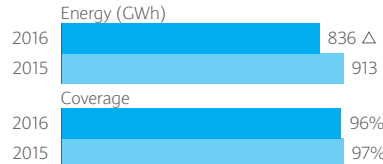


Energy

Indicator requirement Status
G4-EN3 ◐

Energy consumption within the organisation

Disclosure



Omissions

Does not currently include emissions from the use of courier services.

Indicator requirement Status

G4-EN5 ●

Energy intensity

Disclosure

2016 energy intensity ratio is 433 calculated as Barclays 2016 total energy consumption (kWh) divided by 2016 floor space (m²).

Indicator requirement Status

G4-EN6 ●

Reduction of energy consumption

Disclosure

Please refer to our website for further details on our energy efficiency programme home.barclays/citizenship/the-way-we-do-business/managingenvironmental-impact.html

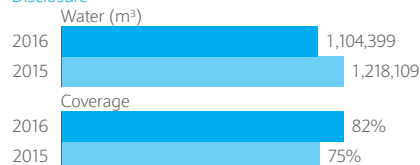
In 2016, we launched a new target to achieve a 30% carbon reduction by 2018 against the 2015 baseline. As part of this, we have a programme to deploy managed energy efficiency initiatives in our property portfolio to reduce the amount of energy our sites consume.

Water

Indicator requirement Status
G4-EN8 ◐

Water (m³)

Disclosure



Note
a www.ghgprotocol.org

Emissions

Indicator requirement Status

G4-EN15 ●
Direct greenhouse gas emissions (scope 1).

Disclosure

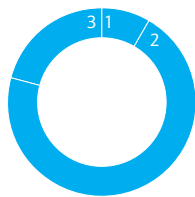
 All our greenhouse gas emissions are reported in the Annual Report. For further details see our website

home.barclays/annualreport

Scope 1 building-related emissions include diesel fuel and natural gas for our global operations. The report covers 100% of our portfolio by floor space, as defined in the 'reporting boundaries' section. For real estate related CO₂e emissions, 95% of the reported emissions come from data provided by on-site delegates, invoices and meter readings, as opposed to estimates. For data centres-related CO₂e emissions, 100% of the reported emissions come from data provided by on-site delegates, invoices and meter readings.

For company car related CO₂e emissions, 90% of the reported emissions come from data provided by an expense portal as managed by our HR teams.

Total emissions by scope 2016 (tonnes CO₂e)¹



- Scope 1:** 19,003 △
Direct combustion of fuels, and company-owned vehicles (from UK only). Scope 1 excludes fugitive emissions.
- Scope 2:** 313,240 △
Purchased electricity and steam for own use.
- Scope 3:** 73,998 △

1. Barclays Africa Group Limited (BAGL) emissions equate to 272,172tCO₂e in 2016 and 230,307tCO₂e in 2015. We have excluded Barclays Africa Group Limited (BAGL) from our reporting boundary as part of our GRI disclosure, however BAGL emissions are included in our Directors Report disclosure.

Omissions

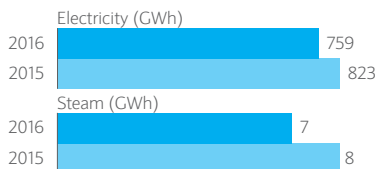
Does not currently include emissions from the use of courier services.

Indicator requirement Status

G4-EN16 ◐
Energy indirect greenhouse gas emissions (scope 2).

Disclosure

Scope 2 emissions are all building-related and include electricity and steam for our global operations. The reporting boundaries are the same as for scope 1 building-related emissions.

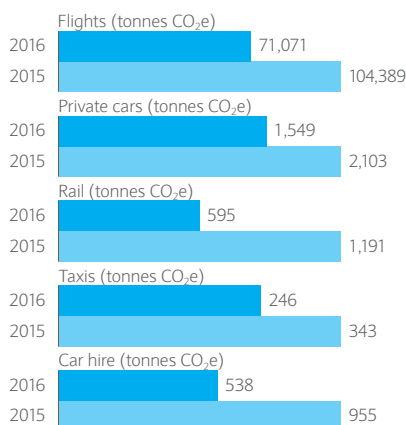


Indicator requirement Status

G4-EN17 ●
Other indirect greenhouse gas emissions (scope 3).

Disclosure

Scope 3 emissions include global air travel (except BAGL), private cars, rail and taxis in the UK and car hire in the UK, India and the US. Travel-related emissions cover 99% of travel, and have an accuracy rate of 95%.



Omissions

Does not currently include emissions from the use of courier services.

Indicator requirement Status

G4-EN18 ●
Greenhouse gas (GHG) emissions intensity.

Disclosure

2016 greenhouse gas (GHG) emissions intensity ratio is 5.31 tonnes/FTE calculated as Barclays total GHG emissions for 2016 divided by 2016 FTE.

Indicator requirement Status

G4-EN19 ●
Reduction of greenhouse gas (GHG) emissions.

Disclosure

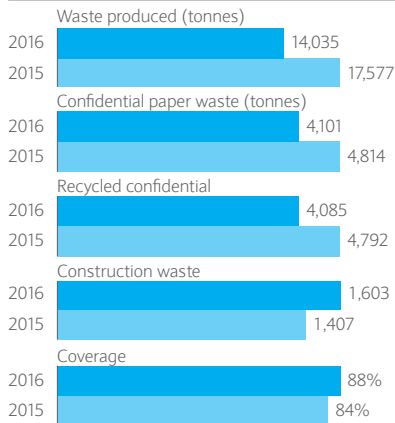
In 2016, Barclays set a new carbon reduction target of 30% by the end of 2018, against the 2015 baseline. This commitment has been published in the Shared Growth Ambition Citizenship Plan. At the end of 2016 we achieved a 15.8% reduction against the 2015 baseline.

Effluents and waste

Indicator requirement Status

G4-EN23 ●

Total weight of waste by type and disposal method.



Omissions

Total waste excludes Asia-Pacific and the Middle East.

Products and services

Indicator requirement Status

G4-EN27 ●

Extent of impact mitigation of environmental impacts of products and services.

Disclosure

Our Environmental Risk Management (ERM) team ensures that environmental issues form part of credit risk assessment, and that environmental risk standards are clearly referenced in our credit sanctioning policies. Our property and land valuers can use our environmental screening product, Barclays SiteGuard, to assess the history of a piece of land and the operational implications of a site's current or intended commercial use. Where appropriate, cases are referred to Barclays ERM for review. In 2016, 3,639 commercial properties were screened, with 1,566 cases referred.

Barclays fulfils the requirements of the Equator Principles (EP), an internationally recognised framework for environmental and social risk due diligence in project finance. Barclays was one of four banks to collaborate on developing the principles. In 2016, 410 (2015: 374) transactions were reviewed in Barclays' central credit risk team, of which six were subject to scrutiny against the Principles' due diligence framework. See page 42 for more details.

Compliance

Indicator requirement Status

G4-EN29 ◐

Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.

Disclosure

Please see Note 29 to the Financial Statements contained in our Annual Report 2016 which outlines our legal, competition and regulatory matters.

Indicator requirement Status

G4-EN32 ◐

Percentage of new suppliers that were screened using environmental criteria

Disclosure

Barclays recognises that the management of environmental impacts is integral to good business practice, as is outlined within the Barclays Environmental Sustainability Policy. We encourage our suppliers to join us in similar environmental efforts to implement Environmental Management Systems (EMS) as appropriate to their businesses, and align with best practice activities including the following:

- Set Environmental Targets
- Reduce Environmental Impacts
- Report Progress.

We recognise that our impacts extend beyond our direct footprint. In 2016, we built the foundation to capture and report environmental performance data from our top 40 suppliers (by spend) and in 2017 we will aim to increase the number of suppliers to 150.

Labour practices and decent work

Indicator requirement Status

G4-DMA ●
Disclosures on management approach.

Disclosure

At Barclays, retaining, developing and attracting the best people is crucial to our long-term success. We do this through a variety of leadership development programmes and training, as well as focusing on the engagement of our people through locally led, line manager owned activities.

We measure our progress in all of these areas in our quarterly (since Q2 2016) employee survey, which also feeds into a quarterly Culture Dashboard. In addition, we measure our people in our performance management and appraisal system – both on what they do as well as how they do it. This ensures our colleagues are able to continually broaden their skills, emphasising their personal development and working in a way which mirrors our Values.

We operate in accordance with the Universal Declaration of Human Rights and take account of other internationally accepted human rights standards. We also promote human rights through our employment policies and practices, through our supply chain and through the responsible use of our products and services.



Barclays Statement on Human Rights summarises our objectives and commitments in this area. home.barclays/citizenship/our-approach/policy-positions.html

Employment

Indicator requirement Status

G4-LA1 ◐
Total number and rates of new employee hires and employee turnover by age group, gender and region.

Disclosure

In 2016: the overall employee monthly turnover was 19.3% (2015: 20.32%).

12-month rolling attrition was 11.1% (2015: 14.72%)

All turnover and attrition metrics are based on a 12 month basis: leavers for the 12 month period divided by average headcount for the same period. Turnover/attrition numbers are based on headcount and not FTE. 2016 turnover/attrition numbers exclude Barclays Africa Group Limited (BAGL). 2015 turnover/attrition numbers exclude Barclays Africa Group Limited (BAGL).

Indicator requirement Status

G4-LA2 ●
Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation

Disclosure

Benefits provided to full-time employees are not always provided to part-time employees in all jurisdictions (a minimum level of scheduled hours applies to qualify for Benefits). Benefits are not provided to temporary employees.

Training and education

Indicator requirement Status

G4-LA9 ●

Disclosure

We continue to make substantial investment in our people through training and development to support them to fulfil their ambitions for the future. We continue to provide programmes on specific, technical subjects such as LEAN and how to work in an Agile way or understanding the financial markets, as well as training focused on personal development, such as presentation skills, influence and impact and management and leadership. Throughout 2016 we have been increasingly targeting the way we deliver training so that only the people who really need certain training receive it and we have focused on reducing unnecessary duplication in a number of mandatory training modules, which have been well received by colleagues. This, together with an increase in the channels through which we deliver training and development (some of which do not currently synchronise with our learning management system), has resulted in an overall decrease in the average hours of training per annum per employee delivered through our LMS (see below). This is in no way however a reflection of our continued commitment to developing our people.

Average hours of training per year (2016) per employee¹:

Split by gender:	
Female	41.64
Male	37.92

Split by employee category:	
Permanent	45.79
Other	25.67

Split by grade:	
BA1	22.52
BA2	45.57
BA3	42.55
BA4	46.64
AVP	48.75
VP	43.66
D	43.23
MD	44.97

1. Numbers include colleagues from Barclays Africa Group Limited (BAGL).

Diversity and equal opportunity

Indicator requirement Status

G4-LA12 ●

Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership and other indicators of diversity.

Disclosure



We report female, multicultural and multigenerational representation in the Annual Report. For further details see our website home.barclays/annualreport

Equal remuneration for women and men

Indicator requirement Status


G4-LA13 ○
Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.


Disclosure
Barclays fully supports gender equality in pay. We are enhancing our reporting to ensure alignment with the UK Gender Pay Gap regulations.


Human rights

Indicator requirement Status

G4-DMA ●
Disclosures on management approach.

Disclosure
 At Barclays, we operate in accordance with the International Bill of Human Rights, and take account of other internationally accepted human rights standards, including the UN Guiding Principles on Business and Human Rights. We respect and promote human rights through our employment policies and practices, through our supply chain screening and engagement and through the responsible provision of our products and services. Barclays Statement on Human Rights summarises our objectives and commitments in this area and is reviewed annually. [home.barclays.com/citizenship/our-approach/policy-positions.html](https://www.home.barclays.com/citizenship/our-approach/policy-positions.html)

 We provide internal guidance for lending and relationship managers on how to integrate human rights issues into their assessment of financial transactions and business relationships. Using the online human rights guidance tool ([unepfi.org/humanrightstoolkit](https://www.unepfi.org/humanrightstoolkit)) which we helped to develop in conjunction with other financial institutions participating in the UNEP FI social issues advisory group, we provide guidance on: identifying potential human rights risk in lending and investing; assessing the materiality of the risk; and identifying possible risk mitigation opportunities.

 In line with the UK Modern Slavery Act's requirements, we have published our Modern Slavery Statement (<https://www.home.barclays/content/dam/barclayspublic/docs/Citizenship/Policy-Positions/MSA2016.pdf>) which outlines how we are minimising the risk of modern slavery and human trafficking in our operations and supply chain. We will continue to work on this throughout 2017 and we will publish an updated Modern Slavery Statement in early 2018.

Investment

Indicator requirement Status

G4-HR1 ◐
Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.

Disclosure
Evaluation of human rights and social aspects is integrated into our product development, assessment of business relationships and transaction review. New financial products and services developed should be consistent with Barclays' human rights aspirations and any risks or opportunities in this area should be evaluated.

Human rights is incorporated into our due diligence processes. We have a suite of tools, policies and statements that guide colleagues on how to manage human rights related impacts and risks.

Our Code of Conduct 'The Barclays Way' outlines how we expect our colleagues to behave and the required standards of working. It makes specific reference to human rights and covers a number of issues relevant to client review.

The Barclays Statement on Human Rights aims to achieve a consistent and comprehensive approach to respecting human rights across the Barclays Group in four areas: employees, customers/clients, suppliers and communities.

Our Supplier Code of Conduct outlines the expected standard we have of our suppliers and includes our expectation in areas such as human rights, environmental management, diversity and inclusion, in addition to providing information on monitoring, due diligence and whistleblowing.

Barclays further requires our main suppliers to conduct an annual self-certification against our Supplier Code of Conduct.

All three of these documents make specific reference to the UK Modern Slavery Act.

The Barclays Lens is a decision-making tool that provides a clear framework to ensure that we move beyond legal, regulatory and compliance concerns to consider broader societal impacts and opportunities.

Indicator requirement Status

G4-HR2 ◐
Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.

Disclosure
In 2016, we introduced a Human Rights training module which includes reference to the UK Modern Slavery Act. This has currently been assigned as mandatory to colleagues in Global Sourcing and Supplier Management as the Act specifically looks at slavery and human trafficking within an organisation's direct operations and its supply chain. We will look to roll this out to a wider network of colleagues in 2017.

Supplier human rights assessment

Indicator requirement Status

G4-HR10 ◐
Percentage of new suppliers that were screened using human rights criteria

Disclosure

Barclays seeks to support human rights through our supply chain by encouraging behaviours and practices that are consistent with the objectives of the Barclays Statement on Human Rights. We welcome relationships with our suppliers as opportunities to improve and evolve practices with respect to human rights. These behaviours and practices consider specifically:

- Occupational Health and Safety
- Freely Chosen Employment
- Avoidance of Child Labour
- Working hours
- Wages and benefits
- Employee freedom of association
- Avoidance of discrimination
- Grievance and Whistleblowing mechanisms.

We continuously evaluate and implement laws and marketplace practices designed to avoid or mitigate negative impacts on society.

As stated on page 34 it is a prerequisite of any prospective supplier to agree to adhere to the Supplier Code of Conduct before having an opportunity to submit a competitive proposal. The code of conduct makes reference to a number of human rights considerations as well as specific reference to the Modern Slavery Act.

In 2016, we established a relationship with an organisation who specialise in driving improvements in responsible and ethical business practices in global supply chains. We will continue to work with this partner to collect and analyse information on ethical and responsible business practices.

We encourage our suppliers to partner with us in achieving this goal, by ensuring that all their employees and sub-contractors who interact with Barclays' personnel, clients and customers on Barclays' behalf, demonstrate these Values and Behaviours. The annual supplier attestation process and once every three year on-site supplier assurance process for high and medium risk suppliers reinforce our expectation for compliance with Human Rights and all other aspects of our supplier Code of Conduct.

Society

Indicator requirement Status

G4-DMA ●
Disclosures on management approach.

Disclosure

We aspire to run our business in an open and transparent manner and therefore take a zero tolerance approach to bribery and corruption. Barclays Anti-Bribery and Anti-Corruption Policy and Standards summarise our commitments in conducting our global activities free from any form of bribery and corruption.

Anti-corruption

Indicator requirement Status

G4-S03 ◐
Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.

Disclosure

Barclays conducts a comprehensive Anti-Bribery and Anti-Corruption (ABC) Risk Assessment on an annual basis. This covers all operations globally, divided into 74 assessment units along business, functional and geographical lines. The Risk Assessment is overseen by the Financial Crime team who monitors the completion of action plans to mitigate key risks identified. These risks tend to relate to the countries where we conduct business, how we engage certain parts of our diverse customer base, how we manage third-party relationships or areas of our anti-bribery and anti-corruption control framework that require further strengthening.

Indicator requirement Status

G4-S04 ◐
Communication and training on anti-corruption policies and procedures.

Disclosure

 Our ABC policy applies to all businesses, functions and geographies globally and covers 100% of Barclays' operations. We have a zero tolerance approach towards any form of bribery or corruption. The 'Barclays Statement on Bribery and Corruption' can be downloaded from the Barclays website. home.barclays.com/citizenship/our-approach/policy-positions.html

Our ABC policy, standards, procedures and training are designed to ensure compliance with all applicable anti-bribery laws in countries in which we operate.

We have a comprehensive global ABC training programme which consists of mandatory general awareness training delivered via the Barclays learning management system. This training is further supplemented by role-specific enhanced ABC training (online, paper-based or face to face) for areas of our business where we have identified increased ABC risks.

In accordance with our risk-based approach to managing ABC risk, we also assess whether our increased risk third parties should be required to undertake ABC training.

Indicator requirement Status

G4-S05 ◐
Confirmed incidents of corruption and actions taken.

Disclosure

Please see Note 29 to the Financial Statements contained in our Annual Report 2016 which outlines our legal, competition and regulatory matters.

Public policy

Indicator requirement Status

G4-S06 ●
Total value of political contributions by country and recipient/beneficiary.

Disclosure

The Group did not give any money for political purposes in the UK, the rest of the EU or outside of the EU, nor did it make any political donations to political parties or other political organisations, or to any independent election candidates, or incur any political expenditure during the year.

In accordance with the US Federal Election Campaign Act, Barclays provides administrative support to a federal Political Action Committee (PAC) in the US funded by the voluntary political contributions of eligible Barclays' employees. The PAC is not controlled by Barclays and all decisions regarding the amounts and recipients of contributions are directed by a steering committee comprising employees eligible to contribute to the PAC. Contributions to political organisations reported by the PAC during the calendar year 2016 totalled \$12,500 (2015: \$79,500).



We disclose on public policy engagements on a regular basis via our website. home.barclays/citizenship/reports-and-publications/public-policy.html

Compliance

Indicator requirement Status

G4-S08 ◐
Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.

Disclosure

Please see Note 29 to the Financial Statements contained in our Annual Report 2016 which outlines our legal, competition and regulatory matters.

Product responsibility

Indicator requirement Status

G4-DMA ●
Disclosures on management approach.

Disclosure

Responsible lending for retail customers

We support retail customers who are facing difficulties in a number of ways. An affordability assessment takes into account the nature of the customer's difficulties and ability to repay, to ensure that any solutions are appropriate, responsible and sustainable.

For example, support for mortgage customers who meet our criteria could include:

- Offering short-term reductions in repayment amounts
- Allowing the longer-term restructuring of mortgage loans, either by extending the term or reducing the interest rates.

Our teams are trained to recognise signs where customers are in financial difficulty, such as unauthorised borrowing, incurring significant fees or persistent overdraft balances. This enables us to intervene at an early stage and offer proactive advice on the best way to get out of debt and back on track.

In the UK, we help customers do this in a variety of ways, including:

- Reductions in minimum payment requirements for credit cards
- Short-term reductions in loan repayment amounts
- Longer-term plans that combine lower repayments with reduced interest rates.



See the Annual Report Risk Review section for more detail on our forbearance programmes: home.barclays/annualreport

Policies with specific environmental and social components applied to business lines



Our Environmental Risk Standard barclays.com/citizenship/our-approach/policy-positions.html applies to project related finance proposals for an asset that may give rise to environmental or social risks. It is also the mechanism through which we apply the Equator Principles. These Principles are an internationally recognised framework for environmental and social risk due diligence in project related finance. Barclays was one of four banks to collaborate on developing the principles ahead of their launch in 2003. There are today over 85 banks worldwide that have adopted the Equator Principles (see equator-principles.com).

We consider environmental and social issues to be a mainstream business risk, which is why they are incorporated into our core credit decision-making process. We are committed to undertaking environmental risk assessments of any project related finance application for more than US\$10m, as stipulated by the Equator Principles. We also review applications below this threshold on a case-by-case basis. We have a dedicated Environmental Risk Management (ERM) team as a part of our Head Office Credit Risk function, together with further ERM resource in the Credit Risk function in South Africa.

In 2016, there were 410 transactions (2015: 374) reviewed in the central team, of which six were subject to scrutiny against the Equator Principles' due diligence framework. Rigorous adherence to the provisions of the Equator Principles ensures that Barclays would only proceed with such transactions if potentially adverse environmental and impacts are appropriately mitigated.

Product responsibility

Project Finance screened in line with Equator Principles¹

Sector	Category A ²	Category B ³	Category C ⁴
Mining			
Infrastructure			1
Oil & Gas			
Power		2	
Others			
Region	Category A	Category B	Category C
Americas			
Europe, Middle East & Africa		2	1
Asia Pacific			
Country Designation	Category A	Category B	Category C
Designated		1	
Non-Designated		1	1
Independent Review	Category A	Category B	Category C
Yes		2	1
No			
Project Finance Subtotals	0	2	1
Project-related Corporate Loans		2	
Project Finance Advisory Services ⁵	1		
Totals	1	4	1

- This data includes Barclays Africa Group Limited (BAGL).
- Category A – Projects with potential significant adverse social or environmental impacts which are diverse, irreversible or unprecedented.
- Category B – Projects with potential limited adverse social or environmental impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures.
- Category C – Projects with minimal or no social or environmental impacts.
- Initial categorisation due to early stage of transaction.

Other transactions¹

Sector	2016
Agribusiness/Food production/forestry	17
Chemicals	13
Infrastructure	78
Manufacturing and engineering	71
Mining and metals	66
Oil and Gas	52
Other Power	71
Renewable power (biomass, hydro (dams), hydro (run of river), solar, tidal, wind)	36
Geography	
Americas	65
Europe, Middle East and Africa	263
Asia Pacific	23
Global	53
Total	404

- This data includes Barclays Africa Group Limited (BAGL).

In July 2016, Barclays introduced a Coal Risk Appetite to set a framework for our approach to the sector in the light of the global action agreed at the 2015 Paris Climate Conference. Barclays will seek to reduce credit exposure to the thermal coal sector globally over the medium term, with future transactions subject to enhanced due diligence and escalated for senior management decision.

In addition, Barclays has no appetite for project financing to support the construction of new coal fired power stations in developed economies, except those employing carbon capture and sequestration technology which will be considered on a case-by-case basis.

Reflecting the diversity of our business, mitigating circumstances to the overall appetite direction may include, in developing economies, the support of critical power sources or where coal fired power using cleaner technology is part of a nationally determined plan to transition to a low carbon economy.

As a result of increasingly frequent and severe flood events, Barclays UK Home Finance unit undertook a flood risk assessment of the mortgage book in 2014. The scope looked at portfolio exposure to properties with both a high risk of flooding and the likely risk of mortgage repayment default. In 2016, this was revisited in light of continuing flood risk events and of the potential risk of access to flood risk insurance for residential households. The 2016 review concluded that whilst there was continued availability of cost effective flood risk insurance, there should be a continuing watching brief with further periodic flood risk reviews.

Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions


Our Environmental Risk Standard is supported by a toolkit for employees comprising a range of practical guidance documents. These include a detailed process guide, a screening tool, guidance for engaging consultants for environmental assessments and sample clauses for loan documentation. We also have detailed guidance notes for sectors where environmental and social risks are common and specific policies on highly sensitive sectors such as power. If transactions are escalated for further consideration at a more senior level, we will, where applicable, work with the company to mitigate the risks causing concern, build environmental management requirements into contracts, or if appropriate action isn't taken or the risks are deemed too high, we may decline support for the finance application.

Process(es) for improving staff competency to implement the environmental and social standards and procedures as applied to business lines

In addition to the guidance documents mentioned above, we have provided training to a number of credit risk managers across Barclays on environmental and social risk assessments, reinforcing awareness of when to refer specific transactions to the specialist ERM team.

Product responsibility

Interactions with clients/investees/business partners regarding environmental and social risks and opportunities

 Engagement with clients is on a case-by-case basis. If potential risks associated with a particular transaction/client are highlighted through the ERM process, our ERM team may engage with the company to discuss mitigation options, where necessary build environmental management requirements into contracts, or if appropriate action is not taken or the risks are deemed too high, we may decline support for the finance application. On our website we provide specific examples of how our policy has made a difference. home.barclays.com/citizenship/our-approach/environmental-risk-in-lending.html

Managing Reputation Risk

The Reputation Key Risk Framework sets out what is required to ensure Reputation Risk is managed effectively and consistently across Barclays. It helps to ensure that we: protect both our franchise and brand; meet strengthening regulatory requirements in this area; and fulfil our aspiration to be a responsible corporate citizen. The Framework and its related policies outline requirements of businesses and functions in establishing systems and procedures for identifying and mitigating reputation risk – which can arise from any decision, action or inaction which is perceived by stakeholders as controversial, unethical or is in breach of a law, regulation or policy.

The Framework supports, and is applied in the context of, decision-making tools such as the Barclays Lens and the Barclays Way Code of Conduct which articulates the purpose, values and behaviours to which all employees must adhere and which are relevant to all our business processes, practices and decisions.

The central Reputation Management team within Corporate Relations provides advice and guidance on implementation of the Framework and its associated reporting. This team handles: day-to-day referrals from the business on reputation risks; participates in business level committee discussions on more material risks; advises on escalation of risks to the Group Risk Committee or Board Reputation Committee (the highest governance body) where required; collates quarterly business and function reports on their reputation risk priorities; and engages with NGOs and other stakeholder groups regarding Barclays position on potentially sensitive or controversial issues. The team receives referrals from businesses and functions from all regions of operation on any matters that may incur material reputation risk, including economic, environmental and social topics. The majority of queries relate to client relationships and transactions and are raised by KYC (Know Your Customer) and relationship teams, credit risk, financial crime, sanctions and legal teams. However, a small number involve other areas e.g.: supplier or employee issues, new or existing products and services. In providing advice, the team consults a broad range of subject matter experts and resources and builds consensus on the best way forward. It also participates in transaction review and business unit reputation committee discussions where required. The team handled 617 referrals in 2016 of which approximately half were related to specific transactions. These referrals cover a variety of high risk countries and sensitive sectors including but not limited to defence, fossil fuels and mining.

Product and service labelling

Indicator requirement	Status
G4-PR5 Results of surveys measuring customer satisfaction.	●
G4-PR8 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	◐

Disclosure

The adoption of Relationship NPS, a straightforward and highly regarded measurement system, provides clear focus for teams across Barclays to help us achieve our ambition in 2018. Relationship NPS is a well-established measure of satisfaction and advocacy and allows us to benchmark ourselves against a broad set of brands, categories and sectors. Our Group score is generated by using a weighted average rank from key business divisions.

At the end of 2016, Barclays was ranked fourth. We undertake NPS surveying wherever relevant across our business.

Customer privacy

Indicator requirement	Status
G4-PR5 Results of surveys measuring customer satisfaction.	●
G4-PR8 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	◐

Disclosure

We have robust controls in place to protect the personal data about our customers that we use in the course of our business activities.

Protecting personal data is a top priority and a matter that Barclays takes extremely seriously. Barclays handles privacy complaints in line with our complaints-handling procedures, and works with privacy regulators globally to ensure we meet legal and regulatory requirements.

We continually review our procedures to ensure that they comply with international privacy laws and we have run both external and internal awareness campaigns about fraud and cyber awareness to work together with customers and employees to minimise customer data loss. More specifically,

- Barclays has formal information risk management training for all employees
- Cyber Champions based in 42 locations have registered as ambassadors to spread the word about cyber security by attending guest speaker sessions, monthly cyber catch up calls and receive updates around the latest threats to help protect others
- to reduce our vulnerability to cyber-attacks and to become the leading bank in cyberspace, Barclays celebrated Cybersecurity Awareness month in October by organising a wealth of events to help educate our staff about keeping themselves, colleagues, customers, stakeholders and the wider bank safe online through an ongoing learning environment
- learning resources for information security are available to all staff
- periodic staff publications on the intranet highlight the importance of information security
- recent email publications to all staff reinforced the need for vigilance with our data

Compliance

Indicator requirement Status

G4-PR9 ◐

Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.

Disclosure

Please see Note 29 to the Financial Statements contained in our Annual Report 2016 which outlines our legal, competition and regulatory matters.

Product portfolio*

Indicator requirement Status

FS7* ◐

Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.

Omissions



Initiatives reported represent a selection of examples and exclude Barclays Africa Group Limited (BAGL). Please refer to 2016 BAGL Annual Report for details:

barclaysafrica.com/barclaysafrica/Investor-Relations/Announcements-and-publications/Annual-and-interim-reports.

Barclays UK	Barclays International
Personal Banking <ul style="list-style-type: none"> ■ Basic Bank Accounts ■ Family Springboard Mortgage ■ Home Pathway Insurance ■ Financial and Digital Wings education platforms 	Corporate and Investment Bank supports the following sectors: <ul style="list-style-type: none"> ■ social housing and infrastructure ■ education ■ renewable and alternative energy ■ supranationals ■ US municipalities
UK Cards <ul style="list-style-type: none"> ■ Barclaycard Initial ■ Money Worries Hub 	Consumer, Cards and Payments <ul style="list-style-type: none"> ■ Anywhere, Bpay ■ FICO service In the US
Wealth and Investment Management <ul style="list-style-type: none"> ■ Instant Lending for SME ■ Charity Fund Management ■ Impact Investing 	

Barclays UK Basic bank account

In December 2015, we launched our new Basic Current Account which meets HM Treasury's Memorandum of Understanding (MoU) on basic bank accounts. These financial inclusion accounts are available to anyone who does not already have a bank account or who is not eligible for a standard account. They provide over-the-counter services, access to the ATM network and digital and telephone banking. They also offer free text alerts to help customers manage their money and stay in control of their finances. Over half a million customers are on the Barclays Basic Current Account.

Family Springboard Mortgage

At Barclays we know how important it is for people to buy their own home, so in January 2013 we launched the Family Springboard mortgage, responding to the significant burden high deposits placed on first time buyers and their parents.

The Family Springboard mortgage allows home buyers to secure a mortgage with the help from family or friends (helper), while allowing the helper to earn interest at the same time. It is available for first time buyers and home movers, moving up the property ladder, for loans of up to £500k.

The borrower takes out the mortgage, while the helper puts 10% of the purchase price into a Helpful Start Account – earning an attractive rate of interest. As long as the borrower keeps up their repayments, the helper gets their money back with interest (Bank of England base rate + 1.5%).

Voice Security technology

In August 2016 Barclays launched Voice Security technology to Personal and Premier customers. This technology verifies customers based solely on their voice, making it a highly secure method of verification. The service is free and makes it easier for telephone banking customers to access their account, especially those who struggle to remember passwords and may unwittingly make their accounts vulnerable by writing them down. During a natural conversation with a Personal Banker we start to collect the customer's voice print, once we have created the voice print the customer can register for Voice Security. Each time a customer calls, the technology will compare their voice against the voice print to establish if it matches, enabling customers to be quickly verified and gain access to their account. In 2013 Barclays was the first European bank to launch this ground-breaking technology to our Wealth clients. The feedback, both internally and externally, has been incredibly positive. Following on from this successful deployment the functionality has now been rolled out to both our Personal and Premier customers groups.

Digital, Community and Financial Wings

Financial Wings

Financial Wings was launched in June 2016. It is an educational online tool which builds the financial knowledge and confidence of customers, colleagues and all financial service consumers. It provides access to industry-leading information and guidance, partnered with interactive content. This dual approach allows users to both learn, and apply their learning, in a safe environment.

Community Wings

Community Wings (formerly the Community Driving Licence) was launched in January 2014. It is an interactive learning tool that enables colleagues to live in our customers' world, providing colleagues with insight, skills and tools to better serve our customers, strengthen their relationships within their local communities. We have over 19,000 colleagues using Community wings and launched new modules during 2016 on critical and long term illness and on fraud and scams.

Note
* Financial Services Sector Disclosures document

Product portfolio*

Digital Wings

Barclays Digital Wings is an online tool available to anyone to use to help build their knowledge and confidence in the digital world. Partnering with technology experts, Barclays Digital Wings offers a suite of written modules covering all aspects of digital skills. In 2016, we delivered nine new modules in Digital Wings including Cyber Security in partnership with Symantec and Making technology easier to use in association with AbilityNet. We also worked to revamp existing modules, and improved user experience of engaging with the platform.

Supporting vulnerable customers

In our branches, Barclays' colleagues see customers who they have concerns about and who need help that Barclays is not able to provide. This may be concerns about the mental capacity of a customer, or someone we worry might be a victim of financial abuse. We have set up a pilot with Manchester Social Services to help our colleagues understand when it is appropriate to engage social services about a customer we're concerned about. This pilot is taking place in 3 of our branches and running for 8 weeks, and we are evaluating the results of the pilot to see if it has worked. Colleagues will be trained to understand when it is suitable to engage social services and how to do so, as well as information on the role of other external support agencies, such as charities.

Savings Goals

In November 2016, Barclays launched a new online Savings Goals tool available through Barclays Finance Manager. This new online banking tool aims to support customers in setting and reaching their savings goals. Whether saving for something in particular, or just for a rainy day, we know that having something clear to work towards makes it easier to achieve. Customers can set up and personalise their savings goals online in three easy steps and track progress whenever they log into Online Banking. Throughout 2017, we will be raising awareness of Savings Goals helping customers to understand the benefits of saving and how this new tool can support them.

Home pathway

Through Barclays Home Insurance, customers only pay to cover what they want. Instead of one-size-fits-all policies, we provide customers with the opportunity to create their own, picking the cover they need rather than paying for cover they don't. So whether a customer is simply looking to cover a new mountain bike, or want cover for their whole house and its contents, our policies are designed to grow with them and their needs and circumstances.

We do not charge administration fees if a customer's circumstances change and they need to amend or cancel their cover and, unlike other insurance policies, a claim on one type of cover will not affect the premium on another when it comes to renewal.

Charity Funds

The Barclays Charity fund was launched on 16 September 2013. It is designed to give the 'best of Barclays' investment thinking to UK registered charities. The fund returned 17.6% in 2016 easily meeting its dual investment objectives of providing an income of 3.5% and inflation protection. It invests over a total of nine asset classes and combines negative and positive screening tools. Practically, this means we have excluded direct investment in certain UK equities such as tobacco production and arms. We have also invested in a Green Bond. Where third-party funds have been used the fund manager favours those with the highest Environmental Social Governance (ESG) rating.

Barclaycard

Barclaycard Anywhere

Barclaycard Anywhere (BCA) is a mobile point-of-sale solution that was created in response to a gap in the market for card acceptance in the small business customer segment. The cost effectiveness of utilising customers' mobile technology means that the proposition appeals to a broad range of customers who previously would not have entered the market, particularly start-ups and micro businesses who can now offer card acceptance to their customers on a pay-as-you-go basis without committing to fixed monthly terminal fees. Barclaycard research shows that 32% of people would consider walking away from a purchase if they could not pay by card – and 24% have done so in the past year⁽¹⁾. Small businesses are the lifeblood of the UK economy and BCA epitomises the fundamental role that Barclaycard plays in supporting and enabling small business growth. BCA has supported 15,000 customers to take card payments since launch in 2014.

A new and improved service that offers Bluetooth and contactless capability will be launched shortly and this will further help the growth of small businesses.

Barclaycard has also worked with a range of partners including Visa and the Charities Aid Foundation to trial an innovative approach to accepting contactless donations as an alternative to cash. A Barclaycard survey has highlighted that four in ten citizens say they carry less cash now than they did three years ago, and one in ten admit to walking away from a donation opportunity at least once last year because they were unable to give using a debit or credit card. The solution has been trialled with 10 national charities, including NSPCC, Oxfam and Barnardos. Results have been very positive and we plan to bring the solution to market in 2017.

Money Worries Hub

Financial worries are the biggest single cause of stress among UK adults and very often people do not know where to turn for help and advice. As the largest issuer of credit cards in the UK, Barclaycard launched Money Worries Hub, a digital tool to support customers when they find themselves in difficult circumstances. The tool, which is available online and in our mobile app uses life-like case studies of financially challenging events such as job loss, relationship changes and medical conditions. These case studies help customers relate to situations they may be facing and demonstrate how Barclaycard can support them when they need it most. Approximately 1,000 incremental customers a month make contact with us after accessing the information.

Barclays Corporate and Investment Bank

Barclays offers financing solutions for a number of businesses and governments that generate positive social outcomes, including supranational agencies, municipalities, health care systems, universities, social housing authorities, and other not-for-profit organisations, among others.

In 2016, the Corporate and Investment Bank has enabled £21.1bn in financing towards socially and environmentally beneficial solutions. Select transactions included:

- £20m Revolving Credit Facility (RCF) over a five-year term for Pembrokeshire Housing Association Limited (PHA). The RCF will allow PHA to develop over 440 new social housing homes over the next five years and create new jobs in the construction sector by using local suppliers;

Note

* Financial Services Sector Disclosures document

⁽¹⁾ Source: Opinium, July 2016.


Product portfolio*

- New homes plan for over 400 homes in central Manchester: Mosscafe, operating primarily in the Moss Side area of Manchester was incorporated in 1968 and has been a client of Barclays since 1984. Barclays provides banking and treasury services and capital for development and day-to-day operations. A recently completed funding transaction paves the way for their ongoing development programme for over 400 properties, an increase in homes of more than 10%. The outline plan is for a mix of affordable rent and extra care property and a learning disability project.
- Longhurst Group owns and manages over 18,700 homes and operates in more than 45 local authority areas across the Midlands and East of England. We recently helped the group restructure an existing £23m facility which was due to expire in 2017 and also provide additional funding of £27.0m including a £25.0m Revolving Credit Facility (RCF). The RCF will give them certainty of funding for a further period of time and spread the re-finance risk out, as well as an additional £25m capital to assist their development programme. It will provide the Homes and Community Agency (HCA) with comfort that Longhurst Group has certainty of funding and will mean they can continue to build around 500 new social housing properties in the Midlands area.
- £18.5m revolving credit facility for new-to-bank client, Birmingham Community Healthcare NHS Foundation Trust, to support their working capital requirements and transition to Foundation Trust status.
- Barclays continues to be an innovator and active lender in the low and moderate income housing finance space in the US. During 2016, Barclays assisted the Massachusetts Housing Finance Agency in raising \$118 million through a combination of publically offered debt and a private bond sale. The transaction spanned both construction and permanent financings and included an interest rate hedge to help further subsidize the borrowing cost for the client. The deal provided funding for the construction and rehabilitation of six multifamily rental housing projects totalling 801 units of housing throughout the State. 613 of the apartments are affordable housing units and the remaining 214 are age-restricted units. This financing served a vital role in assisting the State ensure the availability of clean and safe housing for low and moderate income families and moreover, provide greater support for an underserved population.
- Barclays served as bookrunning senior manager for a \$600 million refinancing bond issued by the City of Detroit. As a result of this transaction, the City's interest costs were reduced by over \$60 million, of which \$25 million will be realized directly by City residents over the next five years in the form of reduced property taxes and the balance is expected to be applied toward the City's revitalization initiatives over the next three years. Additionally, the transaction allowed the City to realize administrative and operational improvements by consolidating 35 prior series of bonds into the new series. The success of this transaction was the direct result of close coordination between the City of Detroit, Michigan's Department of Treasury and Barclays, and reflects the power of governmental cooperation to improve the lives of Detroit's residents and support the City's post-bankruptcy recovery.

Barclays also offers two investment products in the socially-responsible investment space: the Women in Leadership Index and Exchange Traded Note (ETNs) and the Return on Disability ETN, both listed on the NYSE Arca Exchange. The Women in Leadership ETN tracks the Barclays Women in Leadership Total Return USD Index and is designed to provide investors with exposure to US companies with gender-diverse executive leadership and governance. The Return on Disability ETNs are linked to the performance of a US Large Cap index developed in conjunction with The Donovan Group LLC and is designed to provide investors with exposure to US-based companies that have acted to attract and serve people with disabilities as customers and employees.

Indicator requirement Status

FS8* ◐
Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.

Omissions
 Initiatives reported represent a selection of examples and exclude Barclays Africa Group Limited (BAGL). Please refer to 2016 BAGL Annual Report for details: barclaysafrica.com/barclaysafrica/Investor-Relations/Announcements-and-publications/Annual-and-interim-reports..

Corporate and Investment Bank

- Debt Finance, including Infrastructure and Project Finance
- Debt and Equity Capital Markets
- Green Bonds
- IB Research
- Trade Finance – Sustainable Shipment Letters of Credit

Barclays UK

- Lending for high growth green enterprises
- Impact Investing

Treasury

- Green Bond portfolio

Barclays Corporate and Investment Bank
Banks are uniquely positioned to facilitate the flow of capital towards environmentally and socially beneficial activity. A range of business lines are actively involved in delivering solutions across product groups, geographies and industry sectors. Barclays supports renewable energy sector coverage offering strategic advice to and facilitating access to finance globally in wind, solar, geothermal, waste and hydro. Financing includes project financing, loans and bonds, convertibles, IPOs, follow-ons and private placements and is coupled with a leading M&A advisory practice. Specifically within Cleantech coverage, Barclays has executed projects in the following sectors: advanced materials, energy efficiency, water, manufacturing, transportation and agriculture.

See pages 8-9 for further information on financing activity in 2016 including Green Bonds.

The Corporate and Investment Bank also offers more specialist solutions, such as £2m in Asset Finance to Lookers to fund sustainable green initiatives over a relatively short payback period. Lookers is a North West based motor retail group with 150 dealerships throughout the UK. Heating, power and energy requirements across its network are not only a financial drain but place a firm dent in its green credentials. The finance helped activate a five-year plan to install biomass heating and cooling systems across the group, and a standalone solar panel facility in Northern Ireland.

Our Corporate Banking Trade and Working Capital team in Singapore has been successful in the launch of the Sustainable Shipment LC, designed to help clients in the soft commodities sector achieve their environmental goals by certifying that goods have been produced in a sustainable way. Since then, the Barclays Sustainable Shipment product suite has expanded and now includes documentary collections as well as Letters of Credit. Barclays Sustainable Shipment products show how trade finance can positively influence the environment. Using a simple adaptation to existing products and protocols, this is an innovation which avoids the need for complex and expensive systems changes making it easy for the market to adopt.

Note
* Financial Services Sector Disclosures document

Product portfolio*

Following the success of the Sustainable Shipment products, a committee was formed 'Sustainable Trade Finance Council' facilitated by Cambridge Institute of Sustainability Leadership (CISL), where Barclays is represented along with NGOs and other banks. The objective of the Council is to progress on workstreams and create awareness to banks and corporates on the importance of sustainability. The work done by the council has captured a lot of attention and in 2016, Global Trade Review has provided dedicated space in their magazine to provide updates to the broader business community on what has been done. China was one of the target markets and we have been very successful in creating awareness on the importance of sustainable financing.




Please see barclayscorporate.com/content/dam/corppublic/corporate/Documents/research/Investing_in_the_environment.pdf

Local communities

Indicator requirement

Status

FS13*

Access points in low-populated or economically disadvantaged areas by type. 

Omissions



Initiatives reported represent a selection of examples and exclude Barclays Africa Group Limited (BAGL). Please refer to 2016 BAGL Annual Report for details: barclaysafrica.com/

barclaysafrica.com/Investor-Relations/Announcements-and-publications/Annual-and-interim-reports..

Our ability to support customers and clients hinges on our ability to reach them through the channels most convenient and useful to them. We continued with our multi-channel programme which included the reshaping of our network to more closely reflect market opportunities and our customer base. The ongoing investment in digitization, innovation, intensified focus on developing our people and reinvigorating the branch and ATM networks.

Personal Banking


In the UK, we have analysed Economic Disadvantage/Low population density using Local Authority (LA) boundaries – these divide the United Kingdom into 377 zones. We have used a combination of data sourced from poverty.org.uk (e.g. benefits claimed, pension credits, unemployment, low wages) together with populations drawn from the 2011 UK Census to identify 65 LAs that might be described as areas under economic stress. 229 of our branches (18%) are present in these areas, a number which has reduced by 11 in 2016 (19% of closures). 22% of our remote ATM estate is present in these LAs. By way of comparison 20% of our competitors' branches are present in these LAs. Our low historic branch presence in Scotland impacts the comparisons, with Scotland having many of the lowest density LAs.

Our reach into these areas of economic stress is unchanged, remaining at 18% as it was at the end of 2015.

Indicator requirement

Status

FS14*

Initiatives to improve access to financial services for disadvantaged people. 

Omissions



Initiatives reported represent a selection of examples and exclude Barclays Africa Group Limited (BAGL). Please refer to 2016 BAGL Annual Report for details: barclaysafrica.com/

barclaysafrica.com/Investor-Relations/Announcements-and-publications/Annual-and-interim-reports..

Fraud and scams

Barclays is committed to protecting our customers and has invested significantly in anti-fraud and anti-scam initiatives. As part of this, we have worked hard to educate not just Barclays customers but consumers more generally about how they can keep themselves safe.

Barclays is the only UK bank to run above the line TV advertising on scams. We have now run three adverts; one which first ran in January 2016 on account takeover fraud and a further two in September, October and November on email and text scams. Barclays also has over 16,000 Digital Eagles in our branches and communities who are there to help anyone, whether they are a Barclays customer or not with information and guidance on staying safe online.

In addition, in 2016, Barclays delivered over 240 fraud and scam awareness sessions working with local trading standards, the police and other stakeholders to warn customers and the public on how to avoid falling victim to fraud and scams. During December we also piloted some Student Fraud Awareness Events covering fraud and scams that affect young people at university and college.

As well as investing in education, Barclays is also delivering new innovations to better protect our customers. Barclays has over 200 branches participating in a new banking protocol pilot that has been in operation in the London Metropolitan Police area since 24 October. The initiative is a multi-agency initiative between financial sector organisations, Trading Standards and the police and its aim is to prevent more customers from falling victim to scams whilst providing consistency across financial institutions. Alongside supporting banking colleagues to query transactions, the protocol means colleagues who have concerns that fraud is taking place can ring 999 and the police will attend. The aim is that this scheme, led by the BBA, will roll out nationally next year.

Barclays also uses transaction profiling as a real time fraud control which pro-actively identifies out-of-character payments across our banking channels. This allows us to intervene and interact with our customers to ensure they are happy to make the payment. In addition to this, Barclays has a dedicated team focused on preventing investment fraud, scams and beneficiary accounts. We have developed a series of controls to detect potential victims of investment scams, allowing us to stop our customers falling victim with some great successes seen in 2016.

Power of Attorney and delegated access

We have developed a tool to support colleagues when having conversations with customers about delegating access to ensure they help them to make the right choices to suit the support they need whilst maintaining their independence and control.

The customer experience for registering a Power of Attorney with us has been improved by automating the process that colleagues follow in our branches. This means that in simple cases, customers can register their Power of Attorney on the day in the branch and it will be effective immediately.

We have also improved in the moment support for our colleagues allowing them to answer complex questions from customers in a quicker and more accurate way. Barclays has also produced a guide for new attorneys to help them understand their roles and responsibilities and what we can do to support them.

Note

* Financial Services Sector Disclosures document

Local communities

Mobile Banking app accessibility

Barclays mobile banking, Pingit and the Barclaycard mobile apps on the Apple operating platform have been re-accredited by external accessibility experts AbilityNet for the second year running – highlighting our efforts to ensure that we deliver the best experiences to the broadest customer base possible – particularly disabled and older users. In 2016, we have also broadened accessibility accreditations to include the Barclays Mobile Banking and Pingit Android apps. It gives us greater assurances that our mobile channels are accessible to all, including disabled and older people as well as the external recognition that we are serious and committed to the accessibility agenda.

Accessibility Digital Wings module

We recognise that in addition to digital inclusion programmes, there is a growing need to ensure all individuals can make the most of digital technologies and are armed with the know-how to adjust accessibility settings to make their IT easier to see, hear, understand and use.



In association with AbilityNet, we launched the Making technology easier to use Digital Wings module (digital.wings.uk/barclays/making-technology-easier-to-use-in-association-with-abilitynet/) – a free online learning resource containing engaging videos and guidance. By up-skilling customers on digital accessibility and educating them on how best to optimise the technology they use, we are supporting all customers to become digitally included and empowered regardless of their age or abilities.

B2B Accessibility portal



We launched the Corporate Bank B2B Accessibility portal (barclayscorporate.com/insight-and-research/managing-your-business/making-your-business-accessible.html), providing information and inspiration to other businesses on why accessibility matters to Barclays and society at large, including useful case studies and best practices from us and other organisations. We also open-source our accessibility standards and other useful resources on our supplier code of conduct site, helping to ensure that suppliers are clear on what we expect and require.

Simpler security

We implemented a number of inclusive customer service enhancements throughout 2016 such as Barclays Mobile Banking fingerprint touch authentication – making customers' lives easier. We recognize that PINs and passcodes can be a real barrier for those with sight, dexterity, dyslexia or memory difficulties through consultation.

High visibility cards, audio cash machines and Sign Video

Barclays continues to provide and see demand for our high visibility debit cards, our audio cash machines and our SignVideo service for customers who use British Sign Language.

bPay

bPay is a range of contactless payment devices, based around a pre-paid account that links to most major credit or debit cards. bPay works like a contactless card and can be used to pay for anything under £30. bPay may be helpful for people with dexterity problems, sight loss or conditions such as dyslexia who may find chip and pin and chip and card transactions more challenging. We have been working to raise awareness of this product and its potential accessibility benefits.

Independent Limited Assurance Report to Barclays PLC

KPMG LLP ('KPMG' or 'we') were engaged by Barclays Bank PLC to provide limited assurance to Barclays PLC ('Barclays') over the Selected Information described below for the reporting year ended 31 December 2016.

Our conclusion

Based on the work we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Selected Information has not been properly prepared, in all material respects, in accordance with the Reporting Criteria.

This conclusion is to be read in the context of the remainder of this report, in particular the inherent limitations explained below and this report's intended use.

Selected Information

The scope of our work includes only the information included within the Barclays Environmental Social Governance Supplement ('the Report') for the reporting year ended 31 December 2016 marked with the symbol Δ, Ω or ▲ ('the Selected Information').

We have not performed any work, and do not express any conclusion, over any other information that may be displayed in the Report or on Barclays' website for the current year or for previous periods unless otherwise indicated.

Reporting Criteria

The Reporting Criteria we used to form our judgements are:

- The Shared Growth Ambition 2016 Reporting Framework for the Selected Information marked with the symbol Δ;
- the Global Reporting Initiative ('GRI') G4 reporting principles for defining report quality as set out at <https://www.globalreporting.org> for the Selected Information marked with the symbol Ω; and
- Barclays LifeSkills Reporting Guidelines as set out at www.barclayslifeskills.com/reporting for Selected Information marked with the symbol ▲.

The Selected Information needs to be read together with the Reporting Criteria.

Inherent limitations

The nature of non-financial information; the absence of a significant body of established practice on which to draw; and the methods and precision used to determine non-financial information, allow for different, but acceptable evaluation and measurement techniques and can result in materially different measurements, affecting comparability between entities and over time.

In particular, for the Selected Information marked with the symbol ▲ the method of collecting data on the number of participants could allow for some double-counting of participants. Barclays apply estimation techniques to adjust for the effect of any such double-counting. The cumulative number of participants since inception of the scheme will include a number of participants who are no longer involved in the scheme. It is not an indication of the number of active participants at 31 December 2016.

Directors' responsibilities

The Directors of Barclays are responsible for:

- designing, implementing and maintaining internal controls relevant to the preparation and presentation of the Selected Information that is free from material misstatement, whether due to fraud or error;
- selecting and/or developing objective Reporting Criteria;
- measuring and reporting the Selected Information in accordance with the Reporting Criteria; and
- the contents and statements contained within the Report and the Reporting Criteria.

Our responsibilities

Our responsibility is to plan and perform our work to obtain limited assurance about whether the Selected Information has been prepared in accordance with the Reporting Criteria and to report to Barclays in the form of an independent limited assurance conclusion based on the work performed and the evidence obtained.

Assurance standards applied

We performed our work in accordance with International Standard on Assurance Engagements 3000 – 'Assurance Engagements other than Audits or Reviews of Historical Financial Information' ('ISAE 3000') and, in respect of the greenhouse gas emissions information included within the Selected Information, in accordance with International Standard on Assurance Engagements 3410 – 'Assurance Engagements on Greenhouse Gas Statements' ('ISAE 3410'), issued by the International Auditing and Assurance Standards Board.

The work performed in a limited assurance engagement varies in nature and timing from, and is less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Independence, professional standards and quality control

We comply with the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants and we apply the International Standard on Quality Control (UK and Ireland) 1, 'Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements'. Accordingly, we maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements and professional standards (including independence, and other requirements founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour) as well as applicable legal and regulatory requirements.

Summary of work performed

Considering the level of assurance and our assessment of the risk of material misstatement of the Selected Information, whether due to fraud or error, our work included, but was not restricted to:

- assessing the appropriateness of the Reporting Criteria for the Selected Information;
- conducting interviews with Barclays management to obtain an understanding of the key processes, systems and controls in place over the preparation of the Selected Information;
- agreeing a selection of the Selected Information to the corresponding source documentation;
- performing analytical review procedures over the aggregated Selected Information, including a comparison to the prior year amounts having due regard to changes in business volume and the business portfolio;
- agreeing a selection of processes from the Barclays Materiality Process Description to the corresponding supporting documentation;
- consideration of a selection of Barclays processes for the identification, prioritisation and validation of relevant material issues, including attendance at, and inspecting the output of, selected Barclays stakeholder workshops;
- for the Selected Information marked with a symbol ▲ agreeing the brought forward cumulative number of participants as at 31 January 2016 to previously reported Selected Information; and
- reading the Report and narrative accompanying the Selected Information in the Report with regard to the Reporting Criteria, and for consistency with our findings.

This report's intended use

This assurance report is made solely to Barclays in accordance with the terms of the engagement contract between us. Those terms permit disclosure to other parties, solely for the purpose of Barclays showing that it has obtained an independent assurance report in connection with the Selected Information.

We have not considered the interest of any other party in the Selected Information. To the fullest extent permitted by law, we accept no responsibility and deny any liability to any party other than Barclays for our work, for this assurance report or for the conclusions we have reached.



Paul Holland
for and on behalf of KPMG LLP
Chartered Accountants
London
23rd February 2017

